The Emirates Academy

The Perceived Value of Purchasing Tourism Services through an Online Travel Agency: A Study of Consumers in Malta

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by:

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Declaration

I, Elexia Stivala, declare that this is an original piece of work produced entirely by me and that all source material has been appropriately referenced. In addition, I attest that no portion of the work referred to in this thesis has been submitted in support of any other course, degree, or qualification at this or any other university or institute of learning.

Elexia Stivala

Abstract

Background: The internet has reshaped the face of the travel and tourism industry, altering access to an increasingly global network of independent businesses. This progression has led to a rise in online companies, most notably Online Travel Agencies (OTAs) such as Booking Holdings and Expedia Group. These OTAs provide similar services to a traditional Travel Agency (TA), such as bookings for hotels, flights, and other travel-related services; however, bookings are conducted in an online capacity. Since their inception, they have proliferated and played a meaningful role in strengthening and facilitating the online customer purchasing experience, becoming an integral part of many travellers' research, planning, and booking routine.

Purpose: This research focuses on providing in-depth analysis to understand the local consumers' online behaviour towards purchasing travel products and services through OTAs. The aim is to evaluate the value propositions offered by OTAs, recognise the influences that have a more decisive purchasing impact on consumers' choices, while highlighting how the local travel industry has changed, and the role TAs can play. The main usage factors analysed include consumers' preferred portal, technology features, and promotional items, but also outline factors that inhibit consumers from utilising OTAs so that a deeper understanding of online consumer behaviour is achieved.

Since the travel and tourism industry was severely affected by the Covid-19 pandemic, with estimated sustained losses of almost USD 4.5 trillion and worldwide Gross Domestic Product (GDP) plunging by 49.1% in 2020, it could not be ignored. Therefore, the researcher has set out to identify whether and to what extent has Covid-19 influenced local consumer booking behaviour and demand (World Travel & Tourism Council, 2021).

Method: A mixed-method approach of qualitative and quantitative methods was utilised in this study. Key issues were identified through desk research, and these were questioned in-depth through online interviews with three travel experts. The quantitative data was collected through online questionnaires conducted through a sample representing the target audience.

A convenience sampling method was utilised to select the respondents among social platforms. A total of 398 questionnaires out of the 427 answered were used in the final analysis. The results obtained through this mixed-method study enriched the understanding and analysis of local consumers' behaviour towards purchasing through OTAs.

In addition, two pilot studies were conducted to test both research tools. Six participants from different cohorts were chosen to assess the questionnaire, while two participants were forwarded the interview questions to test the appropriateness of the questions.

Conclusion: After analysing the data, the results suggest that local consumers' preferred booking channel is directly through online service providers (76.9%), seconded by OTAs (54.5%). OTAs are sought for their low fares and deals, followed by convenience (one-stop-shop, price comparisons, and open 24 hours a day). The preferred online booking portal among locals is Booking.com at 70%. In addition, 89.93% of respondents stated that the service quality provided by OTAs had met their expectations, and 46.62% were likely to recommend OTAs.

Keywords: Online Travel Agency, Perceived Value, Consumer Behaviour, Technology, Travel Agent.

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1. Introduction

1.1 Context

This study is conducted amongst participants residing in Malta aged 18+, the smallest country in the E.U. and home to a population of 516,100 people in 2020 as cited by the National Statistics Office (NSO) (2021c). Malta is highly dependent on tourism; in 2018, more than 33,000 people were engaged in the tourism sector (Statista, 2021). However, the growth in tourist expenditure by €1.1 billion between 2010 and 2019 was driven primarily by volume rather than spending, with tourist expenditure per guest per night remaining relatively flat for the past years (The Malta Chamber, 2021).

A report by Statista (2021) states that Malta's total GDP contribution from the travel and tourism industry between 2008 and 2020 amounted to approximately €664 million in 2020 and peaked at €2.15 billion in 2019. The Maltese are also avid travellers; pre-Covid-19 in 2019, the number of Maltese travelling abroad reached the total outbound consumer trips of 706,797 (NSO, 2021a) compared to 667,048 for 2018; an increase of 5.96%. According to Sant (2020), this outbound growth was fuelled by substantial route developments and the introduction of low-cost carriers. In 2005, Malta had 84 direct air connections; by 2019, route connectivity from Malta increased to 125. Unfortunately, due to Covid-19, several direct connections from Malta have been discontinued to the detriment of passenger convenience and the economy (Sant, 2020).

The travel and tourism industry has been identified as the biggest online transaction enabler (Conyette, 2012). Indeed, the global market size of the online travel booking platform industry reached approximately USD517.8 billion in 2020. Furthermore, the industry's market size is forecasted to reach approximately USD983 billion in 2027 (Statista, 2021). The demand for global travel is predominantly comprised of travel e-commerce and review sites.

Travel e-commerce sites specialise in the sales of products such as flights and accommodation directly through a travel provider's website or an Online travel Agency (OTA). OTAs are online companies whose websites permit consumers to purchase travel-related products and services such as accommodations, airlines, cruises, and tours. Fundamentally, OTAs are third parties reselling these services on behalf of other companies. Besides delivering traditional travel services, OTAs have started to offer long-tail travel products, including tailor-made travel products, smaller and less renowned picturesque spots tours, and other non-traditional products such as visa service, foreign exchange, phone cards, online local tours consultancy, transport services, insurance, and entertainment tickets. Other innovative services promoted on some OTAs include wedding tours, study tours, and private jet tours (Liu et al., 2020). As a result, consumers can search, compare, book, and pay for all their travel needs instantly, bypassing the Travel Agent (TA) (Floater and Mackie, 2016).

Pre-Covid-19, Booking.com represented the biggest European OTA with a 67.7% relative market share as of 2019. On the other hand, Expedia, and Hotel Reservations Service (HRS) held the second and third largest market shares in Europe, at 12.8% and 6.3% respectively (Lock, 2022).

A closer assessment of the OTA status indicates that the hotel sector is the only segment in which OTAs continue surpassing the direct supplier websites. In 2021, OTAs attributed for 52% of the online hotel market; however, the share is estimated to decrease to 48% by 2023. The preferred air and car rental booking method are still directly through the suppliers' website. Nevertheless, OTAs gained a share in both segments in 2020, with online air bookings increasing to 20% compared to 19%, and car rentals at 35% from 32% (Hotel Business, 2022). The rail segment has proven challenging to increase market share due to the presence of a single national carrier in most countries (Phocuswright, 2021).

Since their establishment, OTAs have stood out as key online travel distributors due to their reliable and efficient platforms that give consumers access to a massive inventory covering all segments and geographies (Runfola et al., 2013). However, the OTA's effective performance has severely undermined the survival of traditional distribution channels such as travel agencies and tour packages (Catenazzo and Fragniere, 2010). Research investigating the background of the traditional travel agency has shown that challenges stem from increased online demand; many consumers are switching from the traditional travel agency and resorting to e-commerce websites or OTAs to plan their travels (Bilgihan, 2016). Additionally, TAs also started to experience commission reductions initiated in 1995 (Elhaj and Barakeh, 2015). According to Kim et al. (2007, p. 591), online is so widespread “resulting in traditional travel agencies being ranked last in customer usage”.

Statista (2022) stated that the share of Maltese people who used the internet has increased by 21% since 2014. Additionally, a survey partially funded by the European Commission confirmed that internet usage among the Maltese population is at par with the average for the EU member states. The 16 to 24 age group recorded the maximum internet usage in 2021 at 99.4%, while the cohort aged 65 to 74 years recorded the lowest levels at 53.5%. The results indicate that internet usage was mainly consumed for communication reasons 97.9% and for gaining access to information 95.4%.

According to NSO (2021b), 7 out of 10 Maltese internet users have ‘basic’ or ‘above basic’ digital skills, with the cohort between 16 and 24 years having the highest level of skills. However, the cohort of over 65 only possess ‘low’ skill.

Statistics issued by the Malta Statistics Office highlighted that Malta faces an ageing population, with about 20% of the inhabitants being over 65 years (Vella, 2021). With more services moving online, the predominantly older persons risk being excluded due to the fast-changing innovation in digital technology. The ‘digital divide’ between generations is evident; indeed, a quarter of mature Europeans have basic or higher than basic digital skills, equating to two-thirds in the 35 to 44 age group, three-fourths among the 25 to 34 years, and four-fifths among the youth (16 to 24 years). Barriers to technology usage in older people are multifaceted, including a lack of skills, self-confidence, motivation, and access to digital devices (UNECE, 2021). UNECE’s findings, similarly to NSO suggest that the local older generation might be negatively affected by this ‘digital divide.’

In this context, this research uses a mixed-method approach to study the usefulness offered by OTAs, primarily the sought-after factors by Maltese consumers when purchasing online through an OTA. The quantitative analysis focuses on understanding the local consumers’ behaviour and attitudes and the determinants of purchasing travel products and services through OTAs. On the other hand, the qualitative analysis focuses on examining the travel agents’ point of view on OTAs and their effect on the local market. This study outlines changes in the consumers’ travel buying behaviour and the consequent repositioning of travel agents in the market by recognising the gap generated by OTAs.

The OTA's popularity and increased competition have convinced many academics to research consumer behaviour concerning OTAs. For instance, previous studies have analysed various aspects of consumer behaviour, such as customer loyalty (Dwikesumasari and Ervianty, 2017) and satisfaction (Jedin and Ranjini, 2017). However, there seems to be minimal local literature concerning online booking activity and consumer perspectives when booking online through OTAs.

The study plans to fill this gap in knowledge concerning the local consumers' perceived value when purchasing travel products and services through OTAs. Yet, it also aims to shed light on reasons local consumers do not utilise OTAs. To dig deeper in the local market, it will seek to understand how local traditional travel agencies have re-strategised to survive the market.

1.2 Research Questions

The online shift continues to play a large-scale transformative role also in the behaviour and attitude of the travel consumer at the detriment of other traditional ways of booking travel, such as through a traditional travel agency or organised package tour. Online technology has certainly challenged Maltese travel agencies and tour operators' positions, creating the need to reconceptualise their approach and compete more effectively with online booking sites to gain a competitive edge.

This study aims to explore the Maltese residents' current attitudes towards booking travel and investigate any changes in behavioural patterns. To achieve this aim, the researcher assesses how the travel industry has changed, investigates the strengths, weaknesses, opportunities, and threats of OTAs, and explores the ways in which traditional travel agent utilises the OTAs' shortcomings to their maximum advantage. Five research questions were developed to guide the analysis of this study:

1. Which travel distribution channel is most utilised among the local travel consumer in Malta?
2. Which factors influence consumers to book through online or traditional travel agencies?
3. Are there any socio-economic or demographic characteristics that relate to the mode of booking travel?

4. Has Covid-19 affected the local travel market?
5. In which ways have the traditional travel agencies positioned themselves in the local market?

1.3 Layout of Thesis

The thesis is divided into six chapters. After the present introduction, the following is an outline that guides the reader on the salient aspects of the thesis.

Chapter Two Literature Review: The conduction of a literature review to investigate and assess scholarly works to help understand and analyse the field of study concerning OTAs. This section evaluates the OTA's model, including its strengths, weaknesses, threats, and opportunities. The effect that OTAs have had on consumers and the traditional providers of travel services and products is also looked into. Finally, it delves into technology's important role in the future of OTAs and travel.

Chapter Three Research Method: This presents a detailed description of the methodology and the methods utilised, for this mixed-method approach. This section details the sampling methods and how the data was collected and analysed. Justifications and support for the methods utilised are also underlined. Finally, the ethical issues of the research are discussed.

Chapter Four Research Findings: The results of the research pertaining to both interviews and questionnaires are presented. The qualitative data are presented according to three main themes emerging from interviews held with expert local travel agents' utilising thematic analysis. The quantitative data derived from questionnaires and analysed through SPSS software is presented, supported by tables and charts. The findings are organised around four main categories obtained from respondents' answers on the perceived value of OTAs.

Chapter Five Discussion: The five research questions are discussed using empirical information from the mixed-method analysis and recent literature on the travel market. This chapter closely examines how e-commerce, particularly OTAs, has influenced and changed local travel consumer behaviour. The main reasons locals utilise OTAs or TAs and how the latter has re-strategised due to the intense online competition are discussed. The effect of Covid-19 is also examined, highlighting how it too has affected the local travel consumer.

Chapter Six Conclusion: This chapter gives a detailed summary of the most important findings obtained from both the qualitative and quantitative data. The salient results were cross-referenced to recent literature to allow for a series of recommendations for further research. Finally, the researcher also notes the limitations of this study.

2. Literature Review

2.1 History

The tourism and hospitality industry was one of the first adopters of digital technologies, utilising computer reservations systems (CRS) in the 1970s, global distribution systems (GDS) later on in the 1980s, and the developments of the internet in the late 1990s (Buhalis and Law, 2008). As a consequence of the digital revolution, the travel industry has undergone dramatic changes, significantly changing how travel products and services are presented, distributed, and sold. Information technology through internet-based agencies has allowed tourism service providers direct access to customers facilitating disintermediation (Catenazzo and Fragniere, 2010). All this has changed travel consumer behaviour (Kim and No, 2015), who now has instant access to a wealth of travel information services and can independently organise and book online (Buhalis and Jun, 2011). Several travel suppliers such as airlines, hotels, and transportation companies now access the customer directly, avoiding traditional intermediaries (Novak and Schwabe, 2009).

The emergence of novel online players, most notably the OTA, with Microsoft introducing Expedia in 1996, followed by Priceline in 1997 (Barthel and Perret, 2015), has increased competition tremendously. Due to many travel transactions moving online, these new online competitors have undermined the traditional business model, such as the traditional travel agent who is increasingly struggling to survive (Conyette, 2012). According to Kim et al. (2015), this online shift has empowered consumers who now search the internet using multi-devices for travel information, inspiration, and planning.

2.2 Online Travel Agencies (OTAs)

OTAs are websites that deliver various travel-related products and services, such as hotels, flights, travel packages, cruises, car rentals, and theme parks. Talwar et al. (2020), define OTAs as travel accumulators who interlink travel-related products and services to prospective consumers through online channels via the internet. Additionally, Kadam et al. (2020) state that OTAs are third-party booking websites reselling travel-related services provided or organised by others. Most importantly, OTAs supply the consumer with travel product information to aid in the decision process (Kadam and Janvekar, 2020). To accomplish this function, the OTA’s webpage commences by assembling information related to the customer's request. The customer’s request is then handed on to a computerised reservations system (CRS), which examines the database for all availabilities and proceeds with several choices for the customer's perusal (Clemons et al., 2002)

OTAs often promote package deals, including flight and hotels or special offers to increase sales to airline and hotel partners (Hotel Tech Report, 2022). Apart from facilitating travel reservations, online travel agencies provide added content such as travel suggestions, maps, weather forecast details, guides, and related tourism articles (Kaynama and Black, 2000). As a result, OTAs have become very popular among consumers as their reservation solutions enable them to book, confirm and instantly pay at short notice, through their smartphones (Setiawan and Widanta, 2021).

The top metasearch sites are sometimes confused with OTAs, and these include Google, TripAdvisor, and Kayak. The function of these websites is to aggregate prices for various travel services from multiple vendors onto their platforms. Kayak, owned by Booking Holdings, is one of the first comparison sites specialising in travel. Metasearch sites generate revenue through advertisements and billing OTAs for referring clients (HotelTech Report, 2022).

2.3 Online Travel Agency – Growth and Branding

In 2021, 66% of worldwide travel and tourism sales came from online channels, and this trend is expected to increase to 74% by 2026 (Statista, 2022). The major OTAs, Expedia and Booking.com, jointly accounted for approximately 93% of the travel in 2021 (Hotel Business, 2022).

The external OTA’s growth factors include stronger economic growth in developing markets, increase in population, improved income, changing demographics, increased e-commerce, and the acknowledgment of solo travel. In addition, OTAs are also benefitting from their investments in technological developments such as portal enhancements and mobile apps. Indeed 51% of OTA bookings were conducted via mobile in 2021 and an increase of 10% pre-pandemic share. As a result, mobile usage will continue to gain market share and is perceived by OTAs as a means to acquire customers and keep them engaged (Hotel Business, 2022).

Alternatively, negative factors that have affected OTAs include a shortage of skilled labour force, high taxes on air travel, and the demand for travel agencies (The Business Research Company, 2021).

The internal factors that influenced the growth of OTAs has been achieved through the aggregation of multiple products, reducing fixed costs, and diminishing threats from competitors, for instance, by purchasing other OTAs (Kim et al., 2009).

European OTAs' growth and strength have contributed to the generation of 133 million additional overnight stays in 2019, with an effect on GDP estimated at €35.3 billion, of which €15.3 billion resulted from direct effects and 20.1 billion attributed to indirect effects (such as cleaning and catering). Furthermore, OTAs directly supported around 297,000 jobs in the EU and indirectly supported another estimated 650,000 jobs (Booking.com, 2020).

Interestingly a thorough look at the powerful OTA market reveals a market situation where a handful of prominent players own many brands that provide various global online travel services and niches that target different audiences. Brand image is essential for OTAs as it helps establish a professional image that assists them to stand out from the competition. Krishnan and Hartline (2001) remark that consumer brand confidence directly depends on the apparent risk.

The below table highlights the various brands owned by the leading OTA in America (Expedia) and Europe (Booking Holdings), targeting specific customers in different geographical regions with different requirements and budgets (Hotelmize, 2022).

Table 1: The various brands owned by leading OTAs

Brands owned by Expedia and Booking Holdings		
Expedia Group		***Booking Holdings***
Expedia.com	Hotels.com	Priceline.com
Vrbo	Egencia	Agoda.com
Travelocity	Trivago	Booking.com
HomeAway	Orbitz	KAYAK
Hotwire	Wotif	Opentable.com
Ebookers	Cheaptickets	Rentalcars.com
CarRentals.com	Traveldoo	
Silverrail	Tripadvisor	

Source: Hotelmize, 2022

Booking Holdings, founded in Amsterdam, is famous for its flagship brand Booking.com which caters to a global audience in 43 foreign languages and has over 1,300,000 accommodations involving over 100,000 destinations in 220 countries all over the world (Martin-Fuentes and Mellinas, 2018).

Booking.com was the biggest OTA in the European OTA market in 2019, registering 67.7% of the market share. It acts as a collector and metasearch engine for hotel and accommodation bookings.

Although both agencies are close global rivals, Expedia’s business is similar to traditional travel agencies, with sites that include hotels, ground transport, cruises, holiday rentals, metasearch, and corporate travel (Hotel Tech Report, 2022).

2.4 Traditional Travel Agencies

In the past, travel agents played an essential role in the distribution of tourism products (Zhou, 2016). However, changes in the distribution channel have jeopardised their position, forcing them to adapt quickly to survive and thrive (Catenazzo and Fragniere, 2010).

While some researchers believe that travel agencies are a thing of the past (Buhalis and Laws, 2001), others agree there will always be a demand for traditional travel agents because of their many attributes, including expertise, dependability, and security (Ng et al., 2006). Liao (2020) argues that traditional travel agencies are valued by customers who face difficulties with online bookings, complex itineraries, or impulse buying. Under these constraints, travel agents help customers with the best travel option.

Novak and Schwabe (2009) claim that the advisory services and the social interaction provided by travel agents create added value in terms of security and trust, delivering a better customer experience. The security and safety risks connected to the online scenario are primary barriers that deter many consumers from purchasing online (Jain and Kulhar, 2019). Indeed, Heung (2003) highlighted that online users' main challenges include scepticism of virtual transactions and internet security. A study by Dudek et al. (2019) highlights the evidence of the "ROPO Effect" (research online, purchase offline). In fact, 42.26% of respondents declared finalising their tourist service packages through a traditional travel agency because of higher confidence in 'real sellers' (Dudek et al., 2020, p. 14).

Human interactions and support provided by travel agents are still requested by specific markets such as the older generation and families for reasons such as IT illiteracy, information overload, verifying trustworthiness, and reassurance when facing difficulties (Devece et al., 2015). Covid-19 also drew attention to TAs, with more travellers approaching them for the first time, realising that certain assistance is hard to find in the online options (Barry, 2021).

As a result of the intense online competition, resilient traditional travel agencies have developed advanced online facilities and evolved their business model by focusing on niche markets and providing unique and personalised services to strengthen their competitive position (Zhou, 2016). Niche tourism is tourism that is customised to the requirements and interests of a particular group enabling a travel agency to detach from the direct competition and exploit its unique competence.

Law et al. (2004) believe that traditional travel distributors and online channels can exist together in the long term.

2.5 Organised Package Tour

Another traditional distribution channel involves the tourism industry's mass-market product, the organised package tour. A package holiday involves the pre-arranged combination by a tour operator of not fewer than two of the following travel arrangements, including airline tickets, accommodation, or other tourist services that are all-inclusive at an advantageous price and a set itinerary. The benefits of package tours include that all is pre-organised, allowing consumers to travel safely, with peace of mind, and having one point of contact (Atherton, 1994). In addition, the Malta Tourism Authority protects consumers if a 'travel package organiser' goes bankrupt through the Insolvency Fund set in 2016 (MTA, 2020).

While package tours in the past have made tourism accessible globally and affordable to the masses, more consumers nowadays are substituting package tours for independent travel (Chen et al., 2014).

2.6 The Benefits of OTAs

Numerous studies have highlighted that the OTA's attractiveness lies in offering consumers the convenience of purchasing the entire travel experience, including a vast selection of products and services in a one-stop-shop (Liu and Zhang, 2014).

Travellers can search, compare, and book travel products and services within their budget, giving way to a bargain-hunting mentality among online customers (Kim et al., 2007). Indeed, studies by Kim et al. (2007) and Hao et al. (2015) confirmed that the most important OTA attribute concerns financial advantages in finding low fares and price transparency (Lv et al., 2020). These findings are consistent with Yu (2008), where online ticket consumers' purchasing decisions are tied to finding the highest quality and value at the lowest price.

OTAs provide high-price transparency allowing consumers to be cost-sensitive, market conscious, and well-advised, ultimately pressuring retailers to provide the lowest prices (Chakravarthi and Gopal, 2012). Unfortunately, at times, this compels OTAs to incur losses by having to display the lowest prices in metasearch engines to boost market share and increase brand awareness (Lehmann, 2003).

Besides advantageous pricing attained by leaner cost structures enabled by technology-driven economies of scale, a study by Hao et al. (2015) shows that different customer segments favour diverse views. Office workers find convenience and financial security of utmost importance, while university students mainly place emphasis on merchandising. Furthermore, these extensive choices and price evaluations are displayed in an easy-to-use manner that prioritises rich content. The importance of information content was cited as the most critical measurement and indicator of total customer satisfaction (Fan and Ku, 2009). Another study highlighted vital factors affecting usage, including accessibility, customer service, and review accountability (Jedin and Ranjini, 2017).

Consumers who purchase travel products and services are frequently influenced by the product or service and other factors, such as website functionality and responsiveness (Tsang et al., 2010) and perceived ease of use (Agag and El-Masry, 2016). Indeed, the web quality and the brand, impact consumers' trust (Chang and Chen, 2008). Other studies emphasise that website speed (Agag and El-Masry, 2016) and accurate and updated information are also trustworthy features consumers seek (Chen and Kao, 2010).

Additionally, Kim et al. (2011) emphasise that the importance of perceived security related to safe and secure payments while using credit cards and the guarantee of the privacy and safekeeping of personal information, help customers conclude online transactions securely. According to Albayrak et al. (2019), the OTA website's qualities stimulate pleasurable values and trust, influencing loyalty.

In a study by Pinto & Castro (2019), it was found that visual materials such as photos, online reviews, and promotions as essential to the decision-making of online consumers. Ultimately, OTAs are native to the internet; therefore, having a user-friendly and well-equipped website is critical for their success in transforming browsers into purchasers.

2.7 The Disadvantages of OTAs

2.7.1 Hotels' Issues

Chubcuwong (2019) researched the issues encountered by several independent hotels in Thailand when bookings were carried out directly through an OTA. The main issues encountered included rate disparity, no-shows, negative reviews, payment problems, and incorrect pictures. Other operational challenges included overbooking, and incomplete customer details, causing misunderstandings for consumers and difficulty in creating customer loyalty.

Nazli (2020) highlighted that consumers mainly complain about OTAs providing poor customer service: 'they do not pay attention to what the customers want' (p. 108). One of the primary criticisms is the deceit of services where consumers do not get what they booked for and are generally offered two options; a refund (which takes too long) or a low-quality hotel and changing costs (Nazli, 2020). Therefore, Nazli suggests that OTAs should check the hotels they list to ensure quality and service standards are met and remove any that do not meet the required standards (Martin-Fuentes and Mellinas, 2018).

2.7.2 Customer Support

Another major obstacle is customer support with some OTAs offering customers less than ideal support, especially when things go wrong and assistance is needed most. These cases can be further exacerbated during disruptions and crises such as Covid-19 when travel suppliers prioritised direct consumers over others (Hotel Tech Report, 2022).

For instance, obtaining a refund from an OTA involves liaising with the third parties that have provided the service, such as airlines, hotels, cruise liners, and car rentals, and abiding by the terms and conditions these suppliers have set.

2.7.3 *Refunds*

Since OTAs are dependent on the decisions of their suppliers, they cannot issue refunds at their own discretion, and unfortunately, most consumers are unaware of this procedure (Rosen, 2020). As a result, consumers are sometimes caught between the OTA and the supplier if things go wrong, such as an overbooked hotel or cancelled flight.

This scenario was severely tested when the Covid-19 pandemic hit the world, and travellers decided to cancel their trips instantly and commence travel insurance discussions (Uğur and Akbıyık, 2020). The result was a large wave of cancellations that significantly reduced the OTAs' refund efficiency, negatively impacting the user experience.

A study by Liu et al. (2021) concluded that the leading online complaints OTAs faced due to Covid-19 included refunds (61.98%), customer relationship management (31.6%), and cancellations (6.6%) (Liu et al., 2021). Another contributing factor included consumers demanding a refund for their non-refundable services when health authorities warned customers not to travel due to the pandemic. As a result, OTAs were forced to find solutions to cancel non-refundable services.

Intriguingly, some customers criticised OTAs even though the source of their disappointment lay with third-party merchants. This finding aligns with Tekin Bilbil's (2019) proposition that travellers more often blame OTAs, as they serve as thorough platforms and are viewed to take full accountability for every segment.

Indeed, crises indicate that travel insurance is mandatory and that tourism providers that include this option in their travel packages for free or at lower prices would be favoured. Additionally, updates to travel insurances, refunds, and change policies are needed to provide consumers with complete reliability and flexibility to deal with the unpredictable (Uğur and Akbıyık, 2020).

2.7.4 *Security*

Security and information privacy concerns are issues that deter customers from purchasing online (Chen et al., 2013). According to the American Hotel and Lodging Association, online hotel booking swindles cost Americans USD1.3 billion annually (eHotelier, 2022). Paraskevas (2020) states that besides educating consumers further on the rise of impostor sites, it is vital to build a cybersecurity capability to ensure an operationally secure website, increasing consumer trust and minimising purchasing risks (Paraskevas, 2020). Furthermore, Talwar et al. (2020) recommend that OTA providers implement in-app features, data encoding, and are connected with payment gateways renowned for their trustworthiness.

2.7.5 *Regulations*

Although leading OTA platforms have a strong brand recognition worldwide, they have faced intense regulatory scrutiny in the last few years. A report by Sky News (2019) highlighted how well-known hotel booking sites, including Expedia and Booking.com, were all investigated by the Competition and Markets Authority (CMA) both within the United Kingdom and outside due to severe concerns about malpractices. This included the promotion of pressure selling, misleading discount claims, false impressions of a room’s popularity, and hidden charges (Sky News, 2019). The CMA, in turn, has taken enforcement action to stop these misleading sales' tactics. The Hungarian Competition Authority went a step further and fined Booking.com £6.1 million for unethical practices, including deceptive advertisements and psychological pressure on consumers utilising phrases such as “only one room left” and “highly sought after” (Reuters, 2020).

2.8 OTA Business Model

2.8.1 Hotels

OTA websites use either the merchant model or the agency model. The main distinction is that by adopting the agent model, the tourism organisation collects the price from the customer and pays the commission to the OTA. In contrast, the merchant model involves OTAs collecting the retail price from the customer and then remitting the wholesale price to the tourism organisation (Toh et al., 2011).

The commission fee hotels pay to OTAs usually fluctuates between 15% to 30%, depending on the hotel's features and the geographic region. However, the commission rates are generally higher for independent and smaller hotels with less negotiating power and reliance on OTAs to maximise occupancy rates. In contrast, large hotel chains such as Hilton and Marriott have reduced their dependency on OTAs and agree upon commission levels as low as 15% (Barthel and Perret, 2015). In addition, to challenge the OTA's ability to create customer value and convenience, hotels are using core technology such as parity management, rate intelligence, and must-have tools that empower hotels with constant monitoring, automated alerts, and deep data analytics (Hotel Tech Report, 2022).

Without a doubt, commissions paid have a toll on revenues. However, hotels should not undervalue the "billboard effect" phenomenon: the increased number of reservations through the hotels' websites due to being listed in OTAs (Anderson, 2011). In addition, the provider also benefits from the flexibility of rate adjustment, supporting the OTA's staff, and the aggressive marketing and advertising budgets that OTAs continuously implement (Ling et al., 2015). Indeed, OTAs' value goes beyond the contribution to sales but reaches an unprecedented global audience previously inaccessible by smaller and independent proprietors micro-targeting customers according to demographics, thereby increasing exposure to the business and increasing profit (Anderson, 2011).

2.8.2 *Airlines*

The airline fares displayed on an OTA will be very similar, at times slightly more expensive, than those displayed on an airline’s website. The OTAs insist on a reservation fee from the airlines, and often that fee is absorbed directly by consumers. OTAs provide consumers with good deals, especially when purchasing a last-minute hotel and flight package. This is because many OTAs have arrangements with airlines permitting such travellers to gain access to lower rates that are not available for customers booking flights only. Some airlines, such as Ryanair, do not utilise OTAs since they prefer not to lose any margin to OTAs and deal directly with the customer. The larger OTAs advertise at a charge to these smaller OTAs and thus earn revenue by sending passengers to smaller OTAs (Arnot, 2019). In a post-Covid-19 scenario, the changed economic environment will see airlines charging higher airfares, imposing fees once again for changing tickets, and increasing baggage fees and preferred seats (Jacobson, 2022).

2.8.3 *Loyalty Reward Programs*

An Expedia study (2020) in cooperation with a global research firm (BVA BDRC) highlighted consumer preference towards rewards such as earning points (32%), direct promotions (26%), and buying bundled offers (25%). On the other hand, a study by Talwar et al. (2020) confirmed that competitive pricing and promotional offers represented the strongest variables associated with the OTA’s purchase intention.

In order to incentivise consumers to book through OTAs, certain OTAs, particularly in China, provide cash backs to their customers who make reservations directly through their site. The cashback is similar to a loyalty program, such as an airline's mileage service. However, the main difference is that the cashback is a one-time deal and is returned to the customer's bank once the hotel bill is paid (Guo et al., 2014).

OTAs can utilise another means of offering their consumers added incentives by offering the Buy Now Pay Later (BNPL) method. According to a 2020 international survey by yStats.com, respondents cited that the convenience of a BNPL option was an important factor when booking a trip since it increased flexibility with payments (MarketResearch.com, 2021).

Booking.com offers one of the top rewards programs known as ‘Genius loyalty program’. This program consists of three different levels attained by staying at participating properties worldwide and includes discounts, free room upgrades, breakfasts, and priority support on all bookings. It is worth noting that not all OTAs offer reward programs, and some present minimal value schemes.

On the other hand, Expedia works on a traditional points-based loyalty system accumulated through travel purchases. The points accumulated are then redeemed for a wide variety of travel (Genter, 2020).

2.8.4 Online Reviews

The internet development has given way to more travellers searching for online reviews concerning travel products and services. Several studies have stressed the influence of online reviews and ratings and how it impacts consumers’ purchasing decisions (Askalidis and Malthouse, 2016).

A survey found that 30% of shoppers under 45 years refer to reviews for every purchase, while 86% say that reviews are essential in making purchase decisions**.** According to Askalidis and Malthouse (2016), after low-fares, reviews have the most impact on purchases, so displaying reviews about the quality of service to the consumer is essential for OTAs.

Certain OTAs such as Booking.com and Expedia collect reviews by providing departing clients with a link enticing them to evaluate and offer feedback. At the same time, other OTAs such as Hotels.com use externally collected reviews and disclose information about reviews and scores provided by TripAdvisor. On the other hand, some OTAs do not collect reviews and feature information about reviews and scores obtained from TripAdvisor or TrustYou. The collection of reviews is attractive for several reasons; yet primarily, they are free and obtained from customers who comment on pressing issues. In addition, by compiling and analysing reviews, OTAs can detect and rectify operational and service-related issues to improve customer contentment (Mellinas and Reino, 2018).

Although reviews are seen by some consumers as unbiased, dependable, and decrease uncertainty and risks (Gretzel and Yoo, 2008; Park and Nicolau, 2015), the credibility of online reviews is highly subjective. The reason is that opinions are often full of emotions and biases based on unique experiences which are subjective and unstructured. In addition, there is growing proof to indicate the presence of fake reviews, a practice that weakens the trustworthiness of the process (Mayzlin et al., 2014).

The role of online reviews is to increase consumer awareness and trust and not mislead consumers with fake reviews, which correspond to between 1% and 16% of all consumer reviews, according to different evaluations. Fake online consumer reviews erode consumer confidence in the online market and lessen competition (European Parliament, 2015).

2.8.5 Consumer Behaviour

The travel and tourism industry requires high flexibility and adaptability to adjust to the changes in consumer buying behaviour (Buhalis and Jun, 2011). In the past, consumers had to trust traditional travel agencies to find the best deals; nowadays, consumers can book online through a variety of service providers conveniently and cheaply through the internet (Stabler et al., 2010).

Understanding the consumer online behaviour, albeit complex due to the widening choice of travel products, services, and online sites, is vital to improve the service level and meet customer needs more accurately (Pinto and Castro, 2019).

Many researchers have identified that today’s consumers are more sophisticated and knowledgeable, require value for their money (Buhalis and O'Connor, 2005), and expect nothing less than hyper-personalised experiences (Buhalis and Law, 2008). Buhalis and Law (2008) state that this change in consumer behaviour has led to increased independent travel and decreased package tours. At the same time, consumer behaviour has also become very unpredictable; for instance, travellers will pay for a luxury holiday and, at the same time, search the internet for the cheapest deal possible (Gretzel et al., 2006).

Customers also engage in comparison shopping; a study by Expedia stated that, on average, customers check 38 sites before booking (Spektor, 2018). In addition, consumers have become more demanding, expecting information to be accessible immediately with little tolerance for websites that do not provide efficiency (Van Rensburg, 2014).

Regarding provider preference, consumers are motivated by those who offer superior value. If the value by consumers is perceived to be higher than the cost, this increases the intention to purchase online (Kim et al., 2012). Finally, after the price element, reputation and credibility are the reasons that draw customers to choose from any distribution channel (Chiam et al., 2009).

According to a study by Google (2013), consumer behaviour is influenced by the internet at various stages of travel, from dreaming to sharing the experience (Reuters Events, 2011). Therefore, through participation and sharing of ideas online, consumers produce outcomes wherein value is created through interaction (Etgar, 2008). As a result, proactive consumers present a catalyst for innovative travel ideas identified as a significant influencer in OTA strategy through which they can garner a competitive advantage (Granata et al., 2019; Mellinas and Reino, 2018).

The massive success and reliance on smartphones, which soared by 100 million or 2% to 5.11 billion in 2019 equated to 2018, has also contributed to a change in consumer behaviour (Globe News Wire, 2021). The increase in mobile usage is also reflected locally as the number of mobile connections soared by 21,000 between January 2020 and January 2021 (Kemp, 2021). The on-the-go convenience, instant searching, booking, and payments offered by mobile will continue to change how people book their travels. SiteMinder (2022) reported that more than 70% of smartphone users utilise it to research travel, while more than 46% make their booking decisions while researching with a smartphone.

2.8.6 OTA – Socio-demographic Characteristics

In today's travel market, understanding the consistent characteristics of a generational cohort that differentiate them from other cohorts is a valuable strategy to authentically segment and engage these unique groups. The most significant change in approach concerns the planning aspect of booking a trip and its cost (Twenge et al., 2010).

Del Chiappa (2013) claims that significant differences between online consumers exist due to socio-demographic characteristics like gender, age, income, education, and travel type; however, these findings are inconsistent. For instance, several authors have concluded that gender does not affect online buying behaviour (Kim and Lee, 2004; Buhalis and Law, 2008). On the other hand, Lin et al., (2018) believe that gender distinctions exist in online consumer behaviour.

Jensen and Hjalager (2013) implied that the young, educated, and high-income travellers, as contrasted to lower earners, are more likely to use the internet to organise their travels.

A common assumption among researchers is that online travel bookings revolve around the younger generation. A report by ITIC (2010) highlighted that all age cohorts use the internet; however, there is a correlation between age and usage: younger groups utilise the internet more than the older generation. Opposing this survey was a report by Travelport (2010) stating that all age groups utilise the internet to plan their bookings, with usage falling after age 65.

With regards to the age cohort, Castillo-Manzano et al. (2010) claim that consumers over 65 years are most likely to use a traditional travel agency since they prefer human contact. While the 15 to 30 aged cohort are more likely to use the internet due to cheaper fares (Castillo-Manzano and López-Valpuesta, 2010).

Concerning the age of online usage, both Garin-Munoz and Perez-Amaral (2011) established that consumers between the ages of 30 to 44 are more prone to booking online.

2.9 The Role of Technology in the Travel Industry

Buhalis and Law (2008) stated that the future of the tourism industry will concentrate on consumer-centric technologies that will assist organisations in better serving the increasingly demanding consumer who is no longer content with the mere provision of essential services.

Ben Youssef and Zeqir (2020) concur that consumers and the hospitality industry stand to gain from a digital environment. Indeed, these latest technologies, such as artificial intelligence (AI), virtual reality (VR), and augmented reality (AR), can help resolve the industry’s main challenges, such as mass tourism, sustainability, and added personalisation (Zeqir et al., 2020).

Additionally, Espinet (2019) states that OTAs' thorough usage of Big Data (data that helps predict consumers' demand) could increase their competitive advantage by producing smart travel experiences specifically targeted to meet clients' travel needs and interests while reducing OTA costs. This concurs with Pinto and Castro (2019), who suggest that these technologies can elevate the OTA image by live streaming and displaying panoramic images to better display travel products.

Trending among online travel agents is using chatbots, software programs designed to imitate human dialogue utilising AI. Chatbots are being used to improve the customer experience by modifying bookings, providing instant replies, and answering frequently asked questions (Globe Newswire, 2022). Conversely, these chatbots are increasingly substituting personal encounters, which are opportunities to connect, obtain informed opinions, and create trusting relationships (Frary, 2018).

The growing use of technology implies that consumers are not only more informed but also more engaged. The challenge for the industry is to transform this contact with travellers into a more significant outcome leading to increased satisfaction, loyalty, and profitability.

Covid-19 has also spearheaded digital and sustainable trends in the travel and tourism industry, which will continue to change consumer preferences. For example, during lockdowns, technology has allowed people to embrace video conferencing, virtual tours, and contactless technology (Zeqir et al., 2020). OTAs such as Booking Holdings has outlined plans to play a more sustainable role by supporting partners and consumers with an increasing number of sustainable travel options (May, 2022). While digitalisation proved vital during the pandemic's intensity, it also highlighted that human interaction is invaluable when guidance and support are needed (World Travel and Tourism Council, 2021).

2.9.1 The Future of Online Travel OTAs

OTAs are the initial disruptors – a first-generation online business that acknowledged a gap in customer needs and excelled. However, as with most digital start-ups, OTAs must continue evolving or risk being disrupted by a barrage of competition.

The challenges OTAs face include Google, which in recent years has enhanced its activities as part of its strategy to increase its dominance in online travel. For example, in 2019, Google launched travel hub and added flight check-in and hotel booking capabilities to Google Assistant. Furthermore, in 2021, Google introduced its free booking links program to give hotels more visibility without the added OTA expense (Globaldata Travel and Tourism, 2022).

OTAs face escalating pressure from the hotel industry, increasingly securing their position by promoting direct bookings, pushing loyalty programs, and adding benefits to bypass OTAs and eliminate hefty commissions. In addition, alternative accommodation platforms such as Airbnb have decided not to list properties through OTAs. Likewise, airlines have begun blocking some OTAs from listing their fares to drive more direct bookings (Wyman, 2019).

Customer procurement costs for OTAs are also increasing since their operational costs for advertising and paid research are also rising. For example, Booking.com spent over USD4.4 billion in 2018 on performance-based marketing. As a result, Booking.com is not only providing Google with high advertising revenue but it is also providing the search engine with valuable travel data with every quest (Spear and Schabas, 2019).

The concern that Covid-19 has also changed consumer perspectives, as reported by a Pacific Asia Travel Association (PATA) study, will oblige OTAs to reconsider their strategy. The report states that "compared to trips taken before Covid-19, clear health, and safety precautions (72.8%) are more important now than price (36.8%), location (46.3%), or exclusive offers (34.8%) when selecting an accommodation" (PATA, 2020, p. 9).

According to Talwar (2020), the competition is so great that OTAs are battling to remain financially sustainable, and to surmount this challenge, they need to offer customers enhanced value proposals. Proposals can be achieved by focusing on web analytics to gain powerful insight into customer behaviour and thus create targeted offers and support. A closer rapport with the client is vital for OTAs to secure their future (Vinod, 2011).

2.10 Summary of Literature

OTAs have satisfied the need for consumers to do their online search and pursuit information. In turn, this provides travel consumers many advantages, mainly the convenience to book 24/7, the ability to compare prices and choose the best deals, scan through online reviews, and book all travel needs within seconds. OTAs' development has not only empowered but changed travel consumer behaviour. As a result, travel agents' business model has been severely challenged, and to survive, they have had to re-strategise their model to include specialisations.

Nevertheless, even if OTAs have gained a lot of market share, they still struggle to remain financially sustainable in e-commerce due to increasing consumer demands, technological development, and extensive online competition. In addition, Covid-19 has also cast a shadow on OTAs. This pandemic and the different travel restrictions and implications have led to many cancellations, which highlighted OTAs' main weakness when things do not go as planned. OTAs are also facing increasing pressure from regulatory boards concerning deceptive marketing practices. Despite all this, OTAs are focused on turning their challenges into opportunities, thus ameliorating their product.

Given this global shift in the travel industry and consumer behaviour, this study sets to investigate the effects of OTAs on the local market and local consumers' behaviour.

3. Methodology

3.1 Research Design

This chapter outlines the overall research design plan; the method for collecting, measuring, and analysing data to gain insight and understand local consumers' online behaviour and influencing factors when purchasing travel products and services through OTAs (Cohen et al., 2011).

The mixed-method design involves combining and integrating qualitative and quantitative methods. This design was used to leverage both methods' benefits and answer the questions posed by this research (Bryman et al., 2011).

A sequential design for gathering data was applied. The initial approach included collecting data from the travel professionals and their viewpoints on local travel consumer behaviour. The second part included data collection from questionnaires distributed to local consumers to analyse their different perspectives on essential factors concerning OTAs. Additionally, some of the qualitative and desk research also helped to identify issues that were also investigated throughout the quantitative analysis.

The semi-structured interviews gave feedback from the supply side (the travel professionals), while the questionnaire provide evidence from the demand side (the travel consumer). In addition, both methods were enhanced with invaluable sources of information obtained through journal articles, books, survey data, and information databases such as Google Scholar and ProQuest that provided up-to-date information from key researchers in the tourism industry (Hox and Boeije, 2005).

Prior to the interviews with local travel agents' experts, the researcher began investigating the e-commerce scenario of the local traditional travel agency sector. Given that the substantial growth in e-commerce has immensely challenged the travel agent's revenue due to increased online demand and commission reductions (Elhaj and Barakeh, 2015), the researcher conducted desk research amongst local travel agencies as accredited by the International Air Transport Association to identify their level of e-commerce provision. This resulted in most agencies having none or poor travel e-commerce facilities, highlighting the dire need for the Maltese travel agency sector to redefine its strategies and recapture a thriving business (MTA, 2022).

3.1.1 Qualitative Research

Qualitative research, in particular one-to-one interviews provide an excellent means to elicit in-depth perspectives and knowledge about the interviewees' viewpoints and experiences concerning the local travel scenario and OTA consumer behaviour within the travel industry (Jamshed, 2014).

3.1.2 Interviews

Three one-to-one semi-structured online interviews ranging from 40 minutes to an hour were conducted using Microsoft Teams (see Appendix 1.1).The interviews were conducted with three travel agent experts: the Federation Association of Travel and Tourism Agents (FATTA) president, a travel agent himself, and two local travel professionals, both owners of their respective travel agencies.

All 11 open-ended questions were carefully and meticulously planned out to aid in answering the study's objectives. Semi-structured interviews are advantageous as they allow for further expansion through probing if the interviewer requires further clarification or insight, ensuring that the data is more reliable. The semi-structured interviews offered the possibility of understanding the topic further and deepening specific points during the discussion. Indeed, certain opinions and comments gathered were not even identified in the literature review phase, such as unprofessional conduct amongst local TAs, and lack of government support in aiding TAs investing in e-commerce.

During the interviews, the bracketing system was utilised to minimise researcher prejudice. This technique reduces bias by not sharing viewpoints, ideas, and information during the interview (Martirano, 2016). The interview sessions were conducted consistently, and the participants were monitored for verbal and non-verbal communication such as facial expressions, physical movements, and behaviour.

Studying the participants' physical movements is beneficial to increase the findings' validity and provide a better understanding of the topic (Pfaff et al., 2014). Throughout the interviewing process, the researcher abided by ethical obligations, including principles in the Belmont Report; respect, beneficence, and justice (Adams and Miles, 2013). Before all interviews were carried out, an advance guide with the questions the researcher intended to cover was developed and passed on to the interviewees. In addition, a brief explanation on the nature of the research was carried out, and participation consent forms outlined all rights (see Appendix 4). Due to data protection rights, the participants' names were changed in all transcripts and research findings and instead participants were identified by numbers ranging from one to three (e.g., Participant 1) (see Appendix 2.1).

It is important to note that the interviewees were chosen because of their expertise and thorough travel industry knowledge. As a result, the interviewees' output proved highly insightful and had a definite impact on the continuation of the thesis. Unfortunately, Malta does not have its own established OTA, so conducting further interviews with individuals with first-hand experience running an OTA was practically impossible.

3.1.3 Quantitative Research

The next step involved quantitative research, and the method selected for this study was a survey, one of the most common ways of collecting primary data. The main reason for this choice was to reach a broad audience, thus allowing for a large sample size to be collected at low costs and over a short period. In addition, the data obtained through questionnaires allow for descriptive and inferential analysis to be carried out, making it valuable to this research (Saunders et al., 2019).

3.1.4 Questionnaire

The design of an online questionnaire was purposely developed to obtain a detailed description of the online consumer's behaviour. The main sample criterion involved Maltese residents aged 18 to 65+ years. The online questionnaire was created through Survey Monkey, a popular web-based platform, and distributed on social platforms, namely Facebook and LinkedIn. In addition, the researcher obtained the collaboration from the Institute of Tourism Studies and distributed the questionnaire among students and followers of a popular Travel Blog (see Appendix 1.2).

The prospective respondents were first briefed by a survey introduction, including a concise description of the study and ethical observations that included voluntary participation, anonymity, confidentiality, and the right to withdraw at any time.

When planning the questionnaire, the researcher carefully structured the questions with a logical flow. The questionnaire consisted of four sections; this was done to easily compare the observed findings with the theoretical context and provide a more suitable analysis and conclusion (Saunders et al., 2019).

Section A (Questions 1 – 8) aimed to ensure all respondents were Maltese residents, a prerequisite for this study, and obtain the respondents' demographic variables in terms of gender, age, employment status, education level, income, and family status.

Section B (Questions 9 – 12) targeted the travel behavioural variables, including the frequency of travel, mode of travel, main reasons to travel, and most frequent travel zones.

Section C (Questions 13 – 14) aimed at understanding behavioural booking choices, including how often respondents travelled (this being purposely backdated to 2016-2019 due to Covid travel restrictions imposed in 2020).

A filter question (Question 15) was utilised to target the OTA users from the non-users. The objective was to collect meaningful data from the OTA users with more follow-up questions found after Section D. The non-users were diverted to the last question (Question 25), enquiring about reasons that prevent them from utilising an OTA. The filter question was purposely placed half-way through the questionnaire so the researcher, besides examining all the participants' current booking modes, could also understand why Maltese consumers do not utilise OTAs.

Section D (Question 16 - 24) aimed to understand the OTA users' purchasing behaviour, including the main reasons for purchasing through OTAs, which portals they use, and their preferred technological and promotional features. Respondents were also asked if their expectations were met and whether they noted the terms and conditions laid out by OTAs to understand their purchasing behaviour better.

The questionnaire mainly had a close-ended format, including multiple-choice, dichotomous, rank order, and 4-7 Likert scaled questions to measure the respondent's level of agreement or disagreement. Few open-ended questions were included, but these were utilised to better understand the local travel consumers' rationale behind their buying behaviours. With this mixture of questioning styles, this study allowed for a wider degree of opinion collection from its respondents and aided the researcher in understanding customers' perceptions and sentiments (Joshi et al., 2015).

In addition, the language used in the questionnaire omitted ambiguous words for the sake of clarity. Since not all respondents might be familiar with the OTA scenario and various online distribution channels, the researcher inserted examples to guide and help the respondents understand and choose their answer accordingly.

Although surveys utilising a structured questionnaire are subject to limitations such as biased data, random answers from respondents, and too much data leading to tedious coding, it is still the most commonly used method in quantitative studies.

3.1.5 Sample Collection

Although researchers have different views about sampling methods (Bartlett et al., 2001), this researcher chose a non-probability convenience sampling technique to target as many OTA users as possible.

A convenience sampling technique involves selecting the closest persons to serve as respondents until the sample size has been attained. The researcher utilised this sampling method as the targeted audience is more likely to differentiate between OTAs and other online distribution channels. This approach does have its limitations, mainly related to the provision of biased data. Nevertheless, since this study aimed to focus on a specialised area within the travel industry, the researcher deemed it fundamental that most respondents know about and ideally utilize OTAs. Convenience sampling allowed for data collection from the targeted audience. Additionally, Saunders et al. (2019) highlight that convenience sampling allows for quantitative data to be collected efficiently, which was ideal due to the time constraints of the study.

The researcher’s objective was to collect the needed sample size and allow a further 10% to compensate for non-valid responses. The sample size was calculated using the Cochran’s sample size formula, with population size utilising a confidence level of 95% and a margin of error of 5%, resulting in a sample size of 384 as the needed amount for meaningful inferential analysis. A sample size was selected since it was impossible to select the whole population due to time restraints and financial requirements (Saunders et al., 2019).

In total, 427 respondents completed the questionnaire; however, only 398 of these questionnaires were considered valid since 29 of the responses pertained to non-Maltese residents and were removed to eliminate invalid data.

3.2 Pilot Study

A well-prepared and organised pilot study can increase the validity of the research results (Saunders et al., 2019). Thereby this vital stage in the research was undertaken to detect design issues and to minimise the margin of error, before launching the questionnaire and carrying out the interviews.

Six participants trialled the questionnaire, including men and women from different age cohorts from different localities around Malta. This testing was important because those surveyed could give their overall feedback regarding the reliability of the questionnaire. An advantage of these test surveys was that they were done face-to-face so the researcher could see the participant's reaction whilst also taking note of additional comments that they might have.

In fact, the participants were requested to closely assess the questionnaire on its design, wording, and clearness and to communicate any issues or shortcomings to the researcher, which could then be remedied. The testing affected the research collection as changes had to be done on questions the participants misunderstood. These recommendations were considered and altered with improved questions.

A pilot test of the interview questions was conducted with two test participants before the final interview process to ensure that participants understood the questions and clarified any issues. Additionally, the pilot interview gave the researcher the space to practice refraining from judgment or sharing personal opinions while carrying out the interview. The researcher focused on facial expressions, nodding, and gestures during the test. In this way, bracketing was better attained during the actual interview done for this study.

3.3 The Approach to Data Analysis

3.3.1 Qualitative Data

After the data transcription, which according to Kvale and Flick (2009), is one of the essential steps prior to data analysis, all three interviews were transcribed into a text document. The data was then analysed centred on the meaningful and correctness of derived data using thematic analysis (Braun and Clarke, 2006).

This qualitative methodology aids in highlighting patterns in the data, which are consequently organised into coherent categories (Taylor-Powell and Renner, 2003). As a result, three main themes emerged from the data; the local travel consumers' behaviour (see Appendix 2.2.1), the barriers faced by travel agents in the Maltese context (see Appendix 2.2.2), and the changes in strategy adopted by the local travel agents (see Appendix 2.2.3).

For these themes to emerge, the transcripts were initially analysed to create a series of interpretative codes. These were in turn organised within a sub-theme which helps to describe the codes done previously. Each subtheme was carefully selected to best describe the findings and participants' viewpoints. Once sub-themes were identified, scrutiny was needed to create a coherent understanding of the three participants' viewpoints within an emergent theme. Since three emergent themes were created, this process was repeated three times and fine-tuned until all data coded was carefully organised.

3.3.2 The Quantitative Data

The quantitative analysis commenced with data cleaning, a process that involves examining the collected data for uniformity and accuracy. Data cleaning secures a quality standard and improves the effectiveness of the data analysis's results (Acaps, 2016). In this study, being a Maltese resident was one of the main criteria for answering the questionnaire. Therefore, the data was manually checked, and non-residents were identified and removed from the sample.

Once the data met this quality criteria, including validity and consistency, it was converted into a numeric format to be analysed through data coding. A codebook, a document comprising a detailed description of the variables in the research study, was created to guide the coding process. The response scale was noted for each item, whether measured in a nominal or ordinal scale. The coded data was entered directly and analysed using a statistical tool known as the Statistical Package for Social Sciences (SPSS) (Cohen et al., 2011).

This study used descriptive statistics to analyse data as it is a critical step to summarise the data meaningfully. Moreover, it also allows for a simple interpretation of data, highlighting similarities among variables, the emergence of patterns, and detecting mistakes (CFI, 2022). Consequently, data analysis started by studying the sample data, utilising most of the descriptive statistics provided by SPSS, such as frequency tables, measures of central tendency and variability tools, and comparative charts, to gain a deeper understanding of the sample.

Following this, cross-tabulations between the most important variables available in this study were conducted to cross-examine any relationship within the sample itself. This process paved the way for the rest of the data analysis. Inferential tests were conducted to examine the generalisability of the data available. Chi-Square, Kruskal Wallis H, Spearman's Correlation, and Mann-Whitney tests were among the most frequent tests utilised since most of the variables available for this study were mainly ordinal and nominal data (Cohen, et al., 2011).

3.4 Ethical Considerations

Ethical considerations in research are considered an essential component, and therefore, it is imperative that research is carried out with sound ethical values. Therefore, this study was conducted with the researcher's full awareness of obligations and responsibilities to provide original information while eliminating all potential risks to duly informed respondents with all their rights, including anonymity, confidentiality, and privacy (Cohen et al., 2011).

4. Research Findings

The objective of the qualitative interviews was to gain a deeper understanding of local travel consumer behaviour from three industry professionals. The results give a more holistic picture of how OTAs, travel agencies, and travel consumers interact locally. To preserve anonymity, the participants were coded, as described in Table 2.

Table 2: Participants' information

Participant	Gender	Experience in Travel	Position held
P1	Female	Over 20 years	Managing Director
P2	Male	Over 30 years	Managing Director
P3	Male	Over 30 years	General Manager

Table 3: Types of Travel Agency Specialisation

Agency A	focuses on tailored-made holidays, including luxury and honeymoon packages and cruise tourism
Agency B	provides corporate travel, represents exclusive holiday resorts and provides senior and cruise tourism.
Agency C	specialises in special interest, conferences, and incentive tourism
Note: Agencies and participants' work has not been revealed as by position held, the participants' identity could be easily identified	

The interview transcripts were coded so that in total, seven subthemes were identified, from which three main themes were constructed. The presentation of the findings are organised by emergent theme and its subthemes and include excerpts from the participants' interviews as their "own language and mode of expression is crucial to the investigation" (Kassarjian, 1977, p. 11).

The three emerging themes identified were:

- Travel behaviour within the local context;
- The local travel context and local practices; and
- Changes in strategies by Maltese travel agents.

4.1 Travel Behaviour within the Local Context

The emergence of new communication technologies, higher income levels, more vacation time, and changes in consumers' values and lifestyles have led to new tourism behaviours. The interviewees discussed the changing local travel context in depth.

4.1.1 The Effects of OTAs on Local Travel Consumers

All participants showed acumen and insight concerning the impacts of OTAs on the local travel market. Given that OTAs are available 24/7, they offer the flexibility for consumers to benefit from the best deals at their convenience, and as stated by P1, this "is the number one selling point for an OTA". Further to this, P3 highlights the perception that online booking offer excellent deals, even if just "four or five euros [cheaper], but that's what some people are looking for". P1 goes on to argue that booking online is easy since the purchase is made instantly, giving consumers a sense of accomplishment, and best of all, "they don't have to wait for the travel agency to get back to them".

Travellers seem to enjoy the ease-of-comparing and online price transparency, which to an extent, as highlighted by P1, creates an element of distrust towards the TA:

> "W*hen people book online, they can see how much tickets are costing, how much the hotels are, they think that travel agencies make a lot of money out of their bookings, which definitely is not the case*".

TAs are very aware that OTAs have disrupted their old model. Nowadays, consumers are confident with online bookings, especially when short and uncomplicated travel is involved; "if a person wants to go for a weekend to Catania, he doesn't come to us anymore", argued P2.

On the other hand, participants still believe that TAs add value in terms of expertise, personalisation, and support throughout the travel experience. In fact, P3 stated that "the role of a travel agent has changed, whereas before the travel agent was an agent for an airline, and for a hotel and a package operator," today "he's representing the client with the service provider" taking up the responsibility, if needed, on behalf of the client.

TAs understand that when travellers approach them, they are looking for specific benefits that give them an edge over OTAs. Booking online is not always easy and can be challenging when complicated itineraries are involved. Under these circumstances, there is a greater need to utilise the expertise of TAs to simplify decision-making, provide guidance, and reduce the risk of errors. Furthermore, the convenience of having the TA arranging travel for those who require a special trip but "don't have the time to look into building their holiday online" (P1) saves the travellers time and energy.

Furthermore, TAs offer support and take on the responsibility when it is needed. P1 stated that they are always reachable to assist. "Whatever they need, they can just send us a message on WhatsApp", unlike an OTA, where in most cases, "you're only chatting with a robot". P1 further highlighted the difficulties they encounter when trying to get through online providers: "I phoned an airline this week, EasyJet; I had a difficulty with a name, it took them 45 minutes to help me". P2 further emphasised this point by adding that "their business model is what it is, but it's not designed to give aftersales service".

4.1.2 Competition

With limited resources, local entities find it challenging to stand out and cannot "go head-to-head with the Expedias and Kiwis of this world," as stated by P3. However, while acknowledging the differences between the two providers, P1 expressed, "I feel that we can compete," by demonstrating capabilities that distinguish TAs from online portals, such as in-depth knowledge about a destination combined with personalisation, support and taking on full responsibility.

There was a consensus between participants that TAs need to focus on securing their position within the market by specialising in a niche market and providing support. P3 confirmed the "need to focus on their niches", while making sure that they "keep themselves up to date and keep educating themselves with the services" since the travel industry is constantly changing.

Probably the most concise statement is given by P2 when stating “I don’t think that the OTAs are our competition, I think the airline websites are our competition and Booking.com, obviously”. This statement describes the local travel market similarly to what consumers highlighted in the quantitative data collected, as will be discussed later on in this chapter.

4.1.3 Covid -19

Covid-19 has disrupted the travel industry (Gourinchas, 2020), resulting in a change in consumer behaviour. With travel continuing to be risky, consumers are currently booking at short notice. P1 stated that “people are coming to book from basically a week or two-weeks before,” and in the case of honeymooners, which are generally booked months in advance, “we are booking them either about a month before the wedding, and many are coming that they’ve actually got married”.

Covid-19 left travellers feeling very insecure and frustrated, as explained by P2: “People who had booked online and with E-dreams and … [they] were totally lost in those two years of the pandemic chasing refunds and everything”. P3 argued that “many [OTAs] have sort of cast a shadow on how reliable they are when things don’t go according to plan”.

The pandemic highlighted the lack of support that OTAs give and generated a sense of uncertainty among travel consumers, with some returning to TAs as potential new clients.

4.2 The Local Travel Context and Local Practices

Participants also highlighted barriers that pose challenges to the local industry. Apart from profitability, they named government policies and practices held between travel agents themselves which deter their industry.

4.2.1 *Local Issues*

A solid financial reserve is needed when providing corporate and tour operating business which is described best by P2 when stating “you have to be cash rich to support a tour operating business”. The current situation requires a corporate business to offer a 30-day minimum of credit to its clients. “If you can’t carry the credit, you cannot be a corporate travel agent”.

The high technological and marketing costs needed to invest in online portals, as well as the large volumes needed to make it profitable, further demotivates local businesses to invest in online booking systems. According to P3, the investment schemes available for digital marketing and digital commerce, particularly by Malta Enterprise, “don’t seem to be too adaptable to the travel industry”.

In the past, there was a perception that everyone could open a travel agency and run it successfully. In fact, P2 recalled the mentality that “it doesn’t take much … now I’ll open a travel agency”. Unfortunately, a substantial number failed to provide a professional service, tarnishing the TAs’ reputation locally. Furthermore, malpractices such as undercutting prices between agencies resulted in unprofitable prices, negatively affecting the well-established TAs.

4.2.2 *Covid-19 as “clean-up”*

Covid-19 was a hard reset for the travel and tourism industry. However, the challenges presented by Covid-19 have also given the travel industry opportunities to elevate itself (World Travel & Tourism Council, 2021).

In line with the above, P3 claims that the pandemic "unwittingly resulted in… a clean-up of the market – with the slowdown that we experienced over the last two years, some of them have decided that it’s time to retire and pack up”.

A sense of hope was expressed by the participants following Covid-19. After two long years of travel insecurity, people are yearning to travel and as highlighted by P1, *“At the moment, we’ve noticed that the Maltese are travelling a lot actually, also because they haven’t travelled for the past two years, they seem to have a lot of money to spend”* and continues to argue: *“We were seen to be a dying industry for a number of* *years, people are really coming back … because they would have been bitten, dealing with an OTA"*

The changes brought by the pandemic were so impactful that P3 states that those "who are hoping or dreaming that once the pandemic passes, it will be back to what it was before are going to be very disappointed". The participants claim that the local travel market seems to be in a state of change, due to Covid-19, and consequently, the travel consumer behaviour seems to be in greater need of guidance offered by travel agencies.

4.3 Changes in Strategies by Travel Agencies

Notwithstanding the challenges, local travel agents have found ways to reposition their business model. This last theme focuses on the strategies adopted by TAs to survive.

4.3.1 Niche

All participants invested in developing websites. More importantly, they have all diversified, targeting a particular and clearly defined customer demographic through a particular niche.

P1 emphasises the importance of "finding our niche because that would really help when it comes to comparing with OTAs". P2's niche is the senior market, where consumers tend to have more free time, disposable income, and a need for human interaction. Indeed, being less skilled in technology they require online assistance as some are also "on the borderline of literacy, especially IT literacy".

Another important aspect is the effectiveness of marketing, as it increases visibility. Specific niches allow local agents to reach their potential travel buyers if appropriate marketing tools are utilised. However, as stressed by P3, local agents tend not to explain their value to the customers properly: "As an agent, I know the value, [but] I think as a community of travel agents, we don't communicate our value to consumers efficiently enough".

4.3.2 Customer-Centred

"For a travel agency, you are one of hundreds, but for an OTA, you are one of hundreds and thousands" – P1. The above statement accentuates the advantage that TAs have over OTAs and how TAs are changing their service to fill this gap. All participants highlighted the importance of providing a positive customer experience which goes beyond simply selling tickets, but more about providing an expert service to create a memorable experience.

P1 describes the experience and warmth of physically walking into a well-designed and equipped travel agency with maps and brochures, in contrast to the coldness of online booking. Indeed, it is like going back in time, where interacting with people is the central part of the transaction: " [P1 quoting a client]…when I'm coming to your office, it's like a girl going into a sweet shop because I want to get hold of everything".

The soft skills needed, such as "expertise and patience" and "taking the responsibility," described by P2, coupled with the need for niche specialisation, seem to be the main changes outlined by the participants to safeguard their role within the industry.

4.4 Findings from Questionnaires

In the following section, relevant demographic characteristics of the sample are identified. The respondents were profiled according to gender, age, employment, education, income, and family status.

Table 4: Sample characteristics

Question	Response	Frequency	Percent
Are you a resident of Malta?	Yes	398	100.00%
What is your nationality?	Other	35	9.30%
	Maltese	361	90.70%
What is your gender?	Female	284	71.72 %
	Male	112	28.28%
In which age group are you in?	18-25 years old	21	5.29%
	26-35 years old	63	15.87%
	36-45 years old	136	34.26%
	46-55 years old	114	28.72%
	56-65 years old	43	10.83%
	65+	20	5.04%

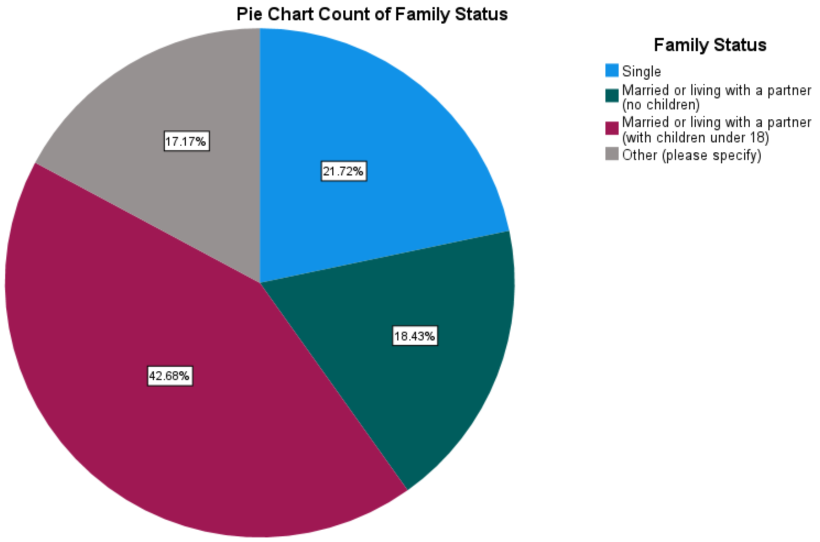
As shown in Table 4, all respondents held Maltese residency, with 90.7% being Maltese while 9.3% being foreign nationals. Most respondents were female (71.72%), with a high proportion of the sample aged between 36 and 45 years (34.26%) and 46 and 55 years (28.72%). The lowest sample cohort was in the 65+ age group at 5.04%.

Table 5: Socio-economic characteristics of the sample

		N	**%**
Employment Status	Full-time	269	67.6%
	Part-time	39	9.8%
	Student	13	3.3%
	Self-employed	28	7.0%
	Unemployed	17	4.3%
	Retired	32	8.0%
Educational level	Primary	1	0.3%
	Secondary	39	9.8%
	Post-secondary	100	25.1%
	Undergraduate Diploma	74	18.6%
	Degree	91	22.9%
	Masters level or above	93	23.4%
Income Group	€0 - €10,000	27	6.8%
	€10,001 - €20,000	99	24.9%
	€20,001 - €30,000	111	27.9%
	€30,001 and over	121	30.4%
	Prefer not to say	38	9.5%
	Missing	2	0.5%

Table 5 shows that more than half of the respondents (67.6%) were employed full-time, while 3.3% were students. 46.3% of respondents hold a degree while 30.4% earn more than €30,000 in income.

Figure 1: Family status of the sample



As shown in Figure 1, the family status comprised of 42.68% married respondents with children under 18, while 18.43% are married but have no children. Most participants travel with their family/partner (58.8%) for leisure purposes (72.4%) (see A.3.1, Table 1 & 2). The least common way to travel is through organised tours (35.4%). Almost all (98.7%) participants' favoured destination is Europe (see A.3.1, Table 3).

The rest of the findings shall be organised around four main categories:

- The behaviour of local travel consumers;
- The Covid-19 effect;
- Factors affecting booking through OTAs; and
- General Knowledge about OTAs.

4.4.1 The Behaviour of Local Travel Consumers

Respondents answered a set of questions regarding their modes of booking travel (Table 6). An interesting gap emerges when comparing the sample difference between those who book through service providers' websites (42.2%) and those booking through an OTA (15.6%).

Table 6: Mode of Booking

		Service Providers' Website		**Online Travel Agency**		**Organised Group Tour**		**Traditional Travel Agency**	
		N	**%**	**N**	**%**	**N**	**%**	**N**	**%**
Always		168	42.2%	62	15.6%	8	2.0%	28	7.0%
Mostly		138	34.7%	155	38.9%	10	2.5%	37	9.3%
Sometimes		57	14.3%	101	25.4%	99	24.9%	145	36.4%
Never		17	4.3%	54	13.6%	245	61.6%	158	39.7%
Missing	System	18	4.5%	26	6.5%	36	9.0%	30	7.5%

Given the discrepancy in the sample data the researcher investigated if there is any relationship between age and mode of booking using the Kruskal-Wallis' test. Results show that there is significant difference between the age categories and booking through a TA with $H(3)=26.830$, $P=<.001$ (see A.3.2, Table 4) and a significant difference between age categories and booking through OTA, $H(5)=11.805$, $P=.038$ (see A.3.2, Table 5). However, no significant difference was found for the distribution of age to organised group tour and online service provider (see A.3.2, Table 6).

Post-hoc charts on statistically significant relationships (Figures 2 and 3) show that the 65+ aged participants' tendency to book through and OTA is lower than the other age groups, while their median preference to book through a TA is higher. Additionally, Dunn's post-hoc test (see A.3.2, Table 7) shows that there is a significant difference each time the 65+ age group is compared to any other age group. This shows that 65+ years participants book through a TA significantly different compared to the rest of the age groups.

Figure 2: Comparative chart "age categories" to "booking through an OTA"

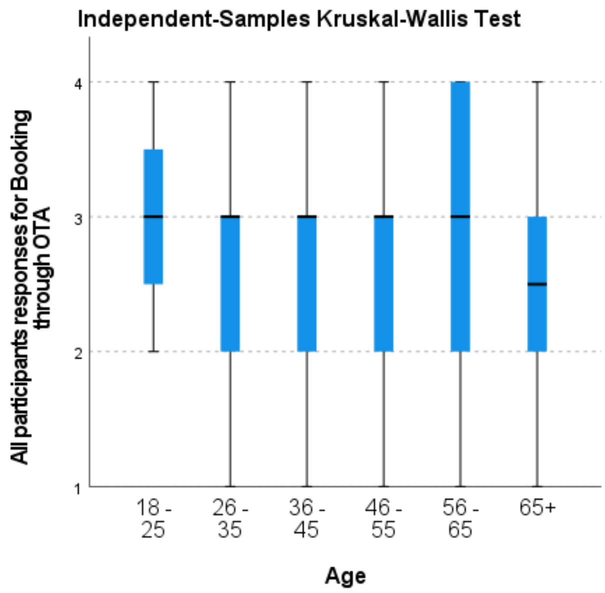
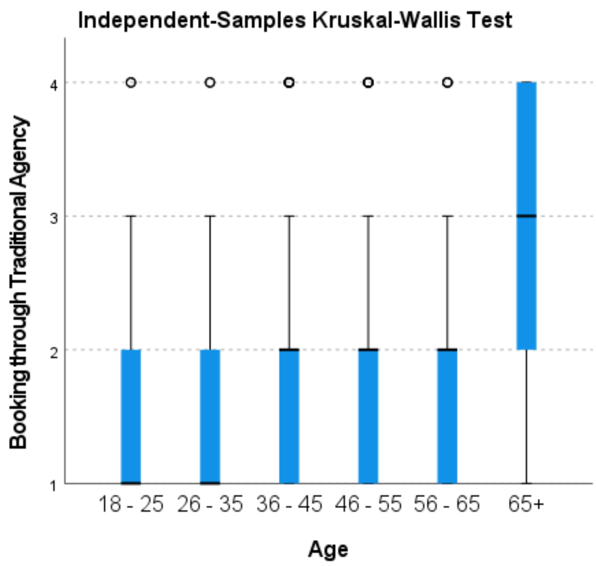
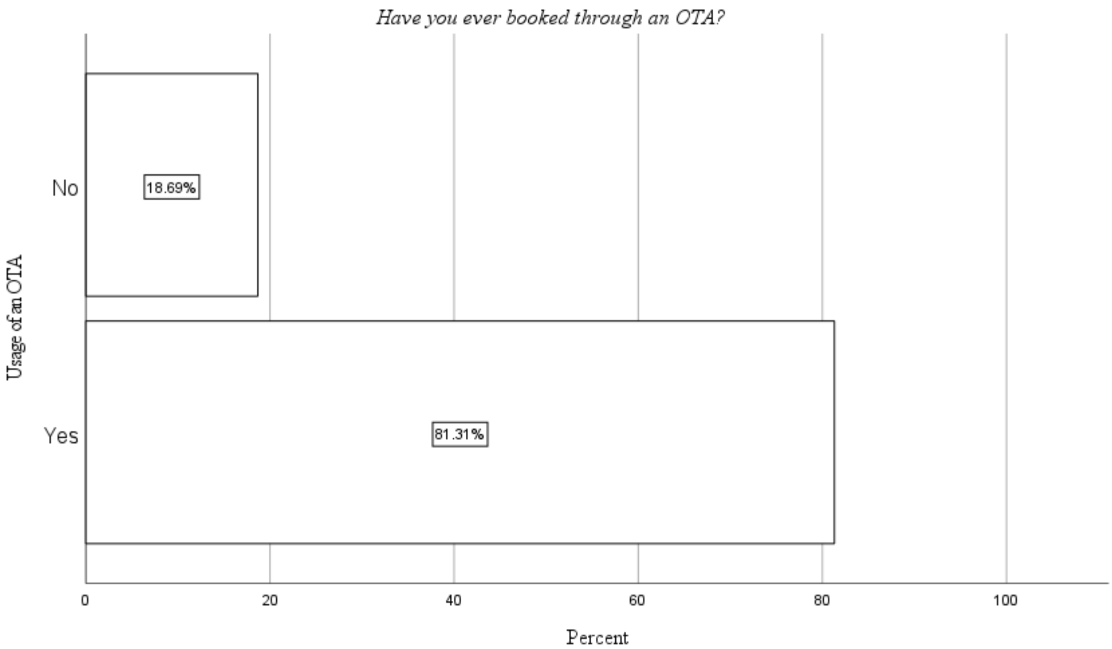


Figure 3: Comparative chart "age categories" to "booking through a TA"



As shown in Figure 4, 81.31% of respondents, have utilised OTAs showing that OTAs play a role in local consumer behaviour.

Figure 4: Demonstrating OTA users and non-users



OTA users were probed with more follow-up questions. Table 7 shows the descriptive information related to the different OTAs that respondents utilised.

Table 7: Summarising the different OTAs utilised by participants

		Expedia	Booking.com	Agoda	Airbnb	Kayak	Lastminute.com
N	Valid	250	287	243	257	243	244
	Missing	148	111	155	141	155	154
Mean		1.45	2.69	1.14	1.70	1.11	1.15

		Expedia		Booking.com		Agoda		Airbnb		Kayak		Lastminute.com	
		N	%	N	%	N	%	N	%	N	%	N	%
Valid	Never	149	59.6	4	1.4	214	88.1	114	44.4	218	89.7	209	85.7
	Sometimes	90	36.0	82	28.6	25	10.3	105	40.9	24	9.9	34	13.9
	Often	11	4.4	201	70.0	4	1.6	38	14.8	1	.4	1	.4
	Total	250	100.0	287	100.0	243	100.0	257	100.0	243	100.0	244	100.0
Missing	System	148		111		155		141		155		154	
Total		398		398		398		398		398		398	

The most popular OTA is Booking.com at 70%, followed by Airbnb at 14.8% and Expedia at 4.4%. Agoda (88.1%), Kayak (89.7%), and Lastminute (85.7%) all had high percentages of never being used.

The respondents were requested to rank the main reasons for using an OTA in order of priority. Table 8 below shows the weighted mean score for each participant's preferred choice.

Table 8: Main reasons for using an OTA

	N	Mean	Std. Deviation
Using OTA due to the Lowest fares and special deals	268	4.66	1.425
Using OTA due to Convenience (one-stop-shop)	274	4.6387	1.37645
Using OTA due to Privacy	264	2.8561	1.48315
Using OTA due to Enjoying the booking process	264	2.7614	1.44870
Using OTA due to Availability of Reviews	272	3.3382	1.55926
Using OTA due to Online prices being better than those of TA	271	3.0812	1.79528

To carry this out, recoding was done with "6" being highest in rank priority while "1" representing the lowest rank priority

The lowest fares and special deals (M=4.66, SD=1.425) is the most important reason for utilising OTAs, followed by the convenience (M=4.6387, SD=1.37) and the availability of online reviews (M=3.33, SD=1.559).

Each of the above factors were then cross-examined with income and age, and further tested through Chi-square. None of these reasons differ significantly across the different income categories. Evidence shows that participants' reasons to book through OTAs are independent of their income (see A.3.2, Table 8 a/b/c/d/e/f).

The researcher decided that re-grouping age into two categories would allow for more meaningful statistical outputs. The age categories were recoded so that participants aged 18-45 were grouped together while 46-65+ formed the other group.

Table 9: Cross-tabulation between “Age Distribution” and “Prices usually better than TA”

			Using OTAs due to "Online prices are usually better than those of a traditional travel agency"						Total
			Highest	Second	Third	Fourth	Fifth	Lowest	
Age distribution	18 to 45 years	Count	17	27	21	22	34	46	167
		% within Age distribution	10.2%	16.2%	12.6%	13.2%	20.4 %	27.5%	100.0%
	46 to over 65	Count	21	11	8	23	11	30	104
		% within Age distribution	20.2%	10.6%	7.7%	22.1%	10.6 %	28.8%	100.0%
Total		Count	38	38	29	45	45	76	271
		% within Age distribution	14.0%	14.0%	10.7%	16.6%	16.6 %	28.0%	100.0%

As shown in the cross-tabulation above (Table 9), participants aged 46 and over perceive more than the younger age group that online prices are usually better than those of a TA. A Chi-square test (Table 10) $\chi^2 = 14.256, p = .014$ demonstrates the statistical significance of this result.

Table 10: Chi-Square test for “Age distribution” and “Prices usually better than TA”

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	14.256[a]	5	.014
Likelihood Ratio	14.379	5	.013
Linear-by-Linear Association	.890	1	.346
N of Valid Cases	271		

a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 11.13.

4.4.2 Covid-19 Effect

Since almost all global travel in 2020 and 2021 was severely restricted to contain the pandemic, the researcher purposely gathered respondents' frequency of travel between 2016 and 2019 (UNWTO, 2020).

Table 11: Frequency of travel between 2016-2019

		N	%
Rarely/Never		45	11.3%
Once a year		117	29.4%
2 - 3 times a year		153	38.4%
4 - 5 times a year		48	12.1%
More		34	8.5%
Missing	System	1	0.3%

Most respondents said they travelled two to three times a year, while less than 10% travelled more than five times a year. The variables for age and gender were cross-examined with frequency of travel but no significant difference was determined. However, employment and income generated statistically significant differences of $\chi^2 = 50.946, p < .001$ and $\chi^2 = 48.908, p < .001$ respectively (see A.3.3, Table 9 &10).

Besides the frequency of travel, the researcher feels that Covid-19, might have impacted the value added to free cancellation/refundable options. In this regard, this study asked the participants about their preference over a set of promotional items. Table 12 shows that the most important promotional preferences for the participants were "free cancellation/ refundable options" and special discounts".

Table 12: Promotional Preference

		"Special Discounts"	Free cancellation/ Refundable Options"	"Pay 2 nights, get 3 nights"	"Free Upgrades"	"Loyalty Points Program"
N	Valid	283	288	279	281	278
Mean		2.56	2.91	2.19	2.36	1.88
Mode		3	3	2	2	2

Delving deeper into understanding the importance of the "free cancellation/refundable option" offered by OTAs, a cross-examination of this variable to preference of booking through booking.com was conducted (Table 13).

Table 13: Cross-tabulation for "Booking.com users" to "Free Cancellation/Refundable Options"

			Promotional Preference for "Free Cancellation/ Refundable Options"			
			Not important	Slightly important	Very important	Total
OTA users responses for booking through Booking.com	Never (1)	Count	0	0	4	4
		Expected Count	.0	.3	3.7	4.0
		% within OTA users responses for Booking through Booking.com	0.0%	0.0%	100.0%	100.0%
	Sometimes (2)	Count	2	11	68	81
		Expected Count	.6	6.0	74.5	81.0
		% within OTA users responses for Booking through Booking.com	2.5%	13.6%	84.0%	100.0%
	Often (3)	Count	0	10	190	200
		Expected Count	1.4	14.7	183.9	200.0
		% within OTA users responses for Booking through Booking.com	0.0%	5.0%	95.0%	100.0%
Total		Count	2	21	262	285
		Expected Count	2.0	21.0	262.0	285.0
		% within OTA users responses for Booking through Booking.com	0.7%	7.4%	91.9%	100.0%

A Chi-square test followed this table and determined that there exists a significant relationship between the occurrence of using Booking.com as an OTA and free cancellation/refundable options so that $\chi^2 = 11.891, p = .018$ is significant (Table 14). None of the other important OTAs have resulted in significant results for the promotional factor of free cancellation/refundable options (See A.3.3, Table 11 a/b/c).

Table 14: Chi-Square Test for "Booking.com users" to "Free Cancellation/Refundable Options"

	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	11.891[a]	4	.018
Likelihood Ratio	11.536	4	.021
Linear-by-Linear Association	7.920	1	.005
N of Valid Cases	285		

a. 5 cells (55.6%) have expected count less than 5. The minimum expected count is .03.

The age demographic was tested for the first three promotional items chosen by participants. However, there was no significant difference across ages in these options available by OTAs (see A.3.3, Table 12 a). Travel customers consider these promotional factors, some more important than others, notwithstanding their age. Identical results were obtained following Kruskal-Wallis test across the different income categories for these promotional items (see A.3.3, Table 12 b).

However, a significant difference was found between gender preference over "special discounts" ($\chi^2 = 9.739, p = .007$), and "pay two nights, get three nights" offer ($\chi^2 = 7.367, p = .025$) (see A.3.3, Table 13 and 14). Interestingly, no statistical significance was determined when examining "free cancellation/refundable options" (see A.3.3, Table 15). For the latter factor, there seems to be a consensus over its importance independent of the gender of participants as cross-tabulation shows similar frequencies with 93.6% of females and 88.1% of males confirming that this promotional factor is very important (Table 15).

Table 15: Cross-tabulation for "Gender" to "Free Cancellation / Refundable Options"

			Not important	Slightly Important	Very Important	
Gender	Female	Count	1	12	189	202
		Expected Count	1.4	14.8	185.8	202.0
		% within Gender	0.5%	5.9%	93.6%	100.0%
	Male	Count	1	9	74	84
		Expected Count	.6	6.2	77.2	84.0
		% within Gender	1.2%	10.7%	88.1%	100.0%
Total		Count	2	21	263	286
		Expected Count	2.0	21.0	263.0	286.0
		% within Gender	0.7%	7.3%	92.0%	100.0%

The researcher also examined whether the pandemic would alter the respondent's choice of booking mode.

Table 16 shows that pre- and post-Covid-19 booking through a service provider's website was still the most popular at 91.3%. On the other hand, 86.8% still booked through an OTA. From the cross-tabulation done below, it is possible to see that most participants retained the same mode of booking travel.

Table 16: Cross-tabulation between ways of booking before & during/post-Covid-19

			Ways of booking during/post Covid				**Total**
			Service provider website	Physical travel agency	Through an OTA	Organised tour	
Ways of booking Before Covid	Service provider website	Count	199	12	5	2	218
		% within	91.3%	5.5%	2.3%	0.9%	100.0%
	Physical travel agency	Count	5	17	6	0	28
		% within	17.9%	60.7%	21.4%	0.0%	100.0%
	Through an OTA	Count	5	0	46	2	53
		% within	9.4%	0.0%	86.8%	3.8%	100.0%
	Organised tour	Count	1	3	0	9	13
		% within	7.7%	23.1%	0.0%	69.2%	100.0%
Total		Count	210	32	57	13	312
		%	67.3%	10.3%	18.3%	4.2%	100.0%

A Wilcoxon signed-rank test was still carried out, and it confirmed that Covid-19 did not elicit a statistically significant change in the way consumers book their travel (Z =-.930, P =0.352) (see A3.3, Table 16).

4.4.3 Factors affecting Booking through OTAs

The respondents were asked to highlight which technology features they consider the most important when booking online.

Table 17: Summary of Technology Features

Technology Features	**N**	**Mean following recoding**	**Highest percentage Preference**
User Friendliness	267	6.34	63.7%
Visual Appeal	261	4.31	6.5%
Speed of Website	263	4.00	3.4%
Ease to filter search results	266	4.59	12.8%
Online payments	258	3.55	3.10%
Security	271	3.83	15.87%
Chat features	266	1.92	1.88%
To carry this out, recoding on every score for each factor listed in this question was done, so that: 7 is the highest preference, and 1 is the lowest preference.			

Table 17 indicates "user friendliness" as the most preferred technological feature (63.7%) by OTA users, followed by "security" (15.87%).

Table 18 shows the distribution of the different income categories and their relation to the "user friendliness" factor. It is evident that whatever the income categories, most participants choose this as their most preferred feature when using an OTA. The same applies to age and gender (see A.3.4, Table 17 and 18).

Table 18: Cross-tabulation between "Income Groups" and technology feature "User Friendliness"

			Technology feature "User Friendliness"							Total
			Lowest	6th	5th	4th	3rd	2nd	Highest	
Income Group	€0 - €10,000	Count	1	1	0	1	1	2	10	16
		% within Income Group	6.3%	6.3 %	0.0%	6.3%	6.3%	12.5%	62.5%	100.0%
	€10,001 - €20,000	Count	0	1	1	3	1	16	33	55
		% within Income Group	0.0%	1.8 %	1.8%	5.5%	1.8%	29.1%	60.0%	100.0%
	€20,001 - €30,000	Count	1	0	2	3	6	18	49	79
		% within Income Group	1.3%	0.0 %	2.5%	3.8%	7.6%	22.8%	62.0%	100.0%
	€30,001 and over	Count	1	0	1	4	5	19	62	92
		% within Income Group	1.1%	0.0 %	1.1%	4.3%	5.4%	20.7%	67.4%	100.0%
	Prefer not to say	Count	0	1	0	1	3	4	15	24
		% within Income Group	0.0%	4.2 %	0.0%	4.2%	12.5%	16.7%	62.5%	100.0%
Total		Count	3	3	4	12	16	59	169	266
		% within Income Group	1.1%	1.1 %	1.5%	4.5%	6.0%	22.2%	63.5%	100.0%

Chi-square tests were utilised to verify if any of the leading OTAs chosen by the participants, namely; Booking.com, Expedia, and Airbnb, significantly related to the factor "user friendliness". Each test showed that there is no difference between OTAs, and the promotional preference "user friendliness". Table 19 indicates that participants prefer this factor notwithstanding the different OTAs.

Table 19: Chi-Square Test for main OTAs to "User friendliness"

Null hypothesis	χ^2	$p - value$	Conclusion
Utilising Booking.com is related to "user friendliness"	19.505	.077	Retain
Utilising Expedia is related to "user friendliness"	5.175	.952	Retain
Utilising Airbnb is related to "user friendliness"	9.538	.656	Retain
Final conclusion; User friendliness is not related to the list of the main OTAs selected by participants.			

The respondents were also asked whether they had encountered issues while utilising OTAs (Table 20).

Table 20: Issues while using OTAs

Responses Summary for the question "Have you ever experienced any problems while booking through an OTA?			
	N	Mean	Mode
OTA users experiencing problems experienced due to "Poor communication; unable to reach customer support"	282	1.57	2
OTA users experiencing problems with "Issue with online payments"	282	1.33	1
OTA users experiencing problems with "Availability of travel product or service"	283	1.5194	2
OTA users experiencing problems with "Difficulty in obtaining Refunds"	279	1.4803	1
OTA users experiencing problems with "Locating booking upon arrival at the hotel"	283	1.1272	1

To understand whether there is a relation between the problems experienced by participants when using an OTA and their experience by booking through different OTAs, two new variables were computed. The first new variable labelled "Score of OTAs users adopting online booking" was obtained following the computation technique (Table 21).

Table 21: Variable "Score of OTAs users adopting online booking" summary

The new variable was computed by adding the scores from all the answers participants' gave when they answered "which of these online travel agents have you used before?"
3 – often
2 – sometimes
1 – never

Table 22: Descriptive Summary for "Score of OTAs users adopting online booking"

	Cases Valid N	Percent	Missing N	Percent	Total N	Percent
Score of OTAs users utilized to carry online booking	237	59.5%	161	40.5%	398	100.0%

Descriptive

			Statistic	Std. Error
Score of OTAs users utilized to carry online booking	Mean		9.17	.093
	95% Confidence Interval for Mean	Lower Bound	8.99	
		Upper Bound	9.35	
	5% Trimmed Mean		9.11	
	Median		9.00	
	Variance		2.056	
	Std. Deviation		1.434	
	Minimum		6	
	Maximum		14	
	Range		8	
	Interquartile Range		2	
	Skewness		.683	.158
	Kurtosis		.225	.315

Tests of Normality

	Kolmogorov-Smirnov[a] Statistic	df	Sig.	Shapiro-Wilk Statistic	df	Sig.
Score of OTAs users uitilized to carry online booking	.180	237	<.001	.923	237	<.001

a. Lilliefors Significance Correction

The Kolmogorov-Smirnov and Shapiro-Wilk test (Table 22) show that the new variable called “Score of OTAs users adopting online booking” is not normally distributed. Hence, further tests done on this score treated this variable as ordinal.

Table 23: Score of OTA users adopting online booking

		Frequency	Percent	Valid%	Cumulative%
Valid	6	1	.3	.4	.4
	7	18	4.5	7.6	8.0
	8	71	17.8	30.0	38.0
	9	60	15.1	25.3	63.3
	10	49	12.3	20.7	84.0
	11	19	4.8	8.0	92.0
	12	14	3.5	5.9	97.9
	13	4	1.0	1.7	99.6
	14	1	.3	.4	100.0
	Total	237	59.5	100.0	
Missing	System	161	40.5		
Total		398	100.0		

As shown in Table 23, the lower the score, the lower the participant's use of OTAs; and the higher the score, the more OTAs they have used throughout their booking travels. Hence, the higher the score, the more participants are skilled and experienced in using different OTAs. The sample consisted of 63.3% who scored 6 to 9 while 36.7% scored 10 to 14, where 14 is the highest score in the sample, and 6 is the lowest score.

Another variable was created and labelled “Score of OTAs users experiencing problems”. Similarly, this variable was obtained by aggregating the frequency of problems participants experienced while utilising OTAs (Table 24).

Table 24: Variable “Score of OTAs users experiencing problems” summary

This new variable, was computed by adding the participants’ responses on the question “have you ever experienced any problems while booking through an OTA? The possible responses were;
1 – never
2 – sometimes
3 – often

A summary description of this new variable is presented in Table 25;

Table 25: Descriptive Summary for "Score of OTAs users experiencing problems

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Score problems experienced	277	69.6%	121	30.4%	398	100.0%

Descriptive

			Statistic	Std. Error
Score for OTAs users' experiencing problems	Mean		6.9856	.10048
	95% Confidence Interval for Mean	Lower Bound	6.7877	
		Upper Bound	7.1834	
	5% Trimmed Mean		6.8963	
	Median		7.0000	
	Variance		2.797	
	Std. Deviation		1.67239	
	Minimum		5.00	
	Maximum		13.00	
	Range		8.00	
	Interquartile Range		2.00	
	Skewness		.622	.146
	Kurtosis		-.192	.292

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Score rec problems OTA	.159	277	<.001	.910	277	<.001

a. Lilliefors Significance Correction

Similarly, the Kolmogorov-Smirnov and Shapiro-Wilk tests show that the new variable called "Score for problems OTAs users experienced when using OTA" is not normally distributed. Hence, further tests done on this score treated this variable as ordinal.

Table 26: Score for problems OTA users experienced when using OTA

		Frequency	Percent	Valid%	Cumulative %
Valid	5	67	16.8	24.2	24.2
	6	54	13.6	19.5	43.7
	7	60	15.1	21.7	65.3
	8	41	10.3	14.8	80.1
	9	30	7.5	10.8	91.0
	10	20	5.0	7.2	98.2
	11	3	.8	1.1	99.3
	12	1	.3	.4	99.6
	13	1	.3	.4	100.0
	Total	277	69.6	100.0	
Missing	System	121	30.4		
Total		398	100.0		

The higher the score, the more problems participants experienced during their bookings through OTAs. Conversely, the lower the score, the fewer problems participants experienced during their bookings. As shown in the Table 26, 65.3% scored between 5 to 7, while the 34.7% scored between 8 to 13. This variable shows that the majority of participants in this study have experienced quite a low number of problems (M=7.18, SD=1.67) concerning the listed factors.

To understand whether there is a relation between the problems experienced by participants when using an OTA and their experience by booking through different OTAs, a Spearman correlation test was carried out. Results (Table 27) show that there is a significant positive linear correlation, $r(235) = .169, p = .010$, between the two variables, suggesting that the more travel consumers use OTAs, the more problems they encounter, even if the correlation strength is moderately weak.

Table 27: Spearman correlations between the two new scores

			Score of OTAs users utilized to carry online booking	Score for problems OTAs users experienced when using OTA
Spearman's rho	Score of OTAs users utilized to carry online booking	Correlation Coefficient	1.000	.169*
		Sig. (2-tailed)	.	.010
		N	237	231
	Score for problems OTAs users experienced when using OTA	Correlation Coefficient	.169*	1.000
		Sig. (2-tailed)	.010	.
		N	231	277

*. Correlation is significant at the 0.05 level (2-tailed).

4.4.4 *General Knowledge about OTAs*

The final question was only addressed to the non-users of OTAs (18.69%) to obtain a holistic view of why they do not utilise OTAs. Between 48 and 53 participants answered this question where Table 28 summarises their answers.

Table 28: Summary of knowledge about OTAs

	N	Minimum	Maximum	Sum	Mean
Security and trust	51	1.00	9.00	380.00	7.4510
Loyalty to other ways of booking	52	1.00	9.00	330.00	6.3462
Poor customer service and support	48	1.00	9.00	276.00	5.7500
Lack of confidence in using technology	49	1.00	9.00	269.00	5.4898
Happy with my traditional travel agency	53	1.00	9.00	283.00	5.3396
Not comfortable paying online	52	1.00	9.00	254.00	4.8846
The complexity of travel arrangements for certain destinations	51	1.00	9.00	229.00	4.4902
Lack of personalised options	50	1.00	9.00	181.00	3.6200
Information overload	52	1.00	9.00	163.00	3.1346

The sample shows that most opt not to use OTAs due to "security and trust" factors followed by "loyalty to other ways of booking". Table 29 and 30, show a cross-tabulation for the participants' education level and age to the answers for security and trust.

Table 29: Cross-tabulation for "Education level" and "Security and trust"

			Security and Trust							
			Most important	2nd	3rd	4th	5th	7th	8th	Least Important	Total
Education Level	Primary	Count	1	0	0	0	0	0	0	0	1
		% within Education Level	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
	Secondar	Count	3	1	0	1	0	1	0	0	6
		% within Education Level	50.0%	16.7%	0.0%	16.7%	0.0%	16.7%	0.0%	0.0%	100.0%
	Post-	Count	7	1	3	2	0	0	1	0	14
		% within Education Level	50.0%	7.1%	21.4%	14.3%	0.0%	0.0%	7.1%	0.0%	100.0%
	Undergra	Count	4	1	1	2	0	0	1	0	9
		% within Education Level	44.4%	11.1%	11.1%	22.2%	0.0%	0.0%	11.1%	0.0%	100.0%
	Degree	Count	8	1	2	1	0	1	0	1	14
		% within Education Level	57.1%	7.1%	14.3%	7.1%	0.0%	7.1%	0.0%	7.1%	100.0%
	Masters	Count	3	1	0	2	1	0	0	0	7
		% within Education Level	42.9%	14.3%	0.0%	28.6%	14.3%	0.0%	0.0%	0.0%	100.0%
Total		Count	26	5	6	8	1	2	2	1	51
		% within Education Level	51.0%	9.8%	11.8%	15.7%	2.0%	3.9%	3.9%	2.0%	100.0%

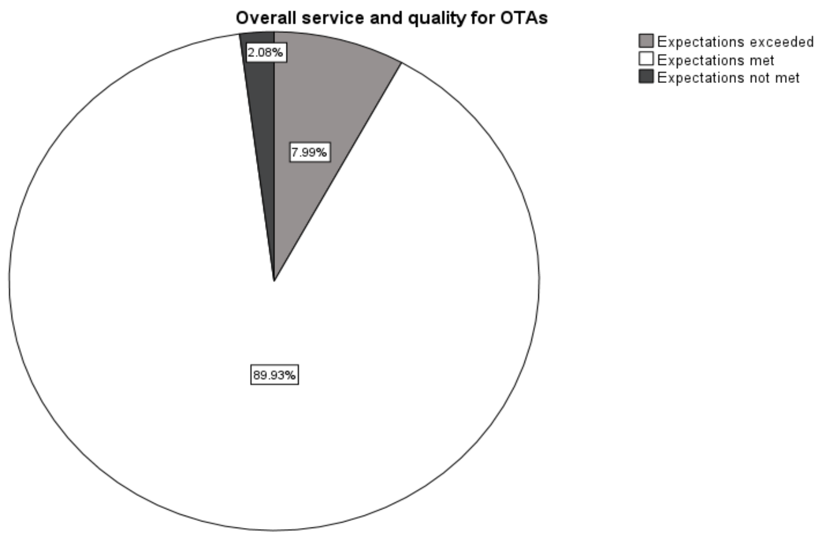
51% of participants, irrespective of their degree level, opted for "security and trust" as the most important reason for not utilising OTAs.

Table 30: Cross-tabulation for "Age"and "Security and Trust"

			Security and Trust								
			Most important	2nd	3rd	4th	5th	7th	8th	Least Important	Total
Age	18 - 25	Count	0	0	1	0	0	0	0	0	1
		% within Age	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
	26 - 35	Count	5	2	0	1	0	0	0	0	8
		% within Age	62.5%	25.0%	0.0%	12.5%	0.0%	0.0%	0.0%	0.0%	100.0%
	36 - 45	Count	10	1	1	3	0	1	1	0	17
		% within Age	58.8%	5.9%	5.9%	17.6%	0.0%	5.9%	5.9%	0.0%	100.0%
	46 - 55	Count	6	2	2	2	1	0	1	1	15
		% within Age	40.0%	13.3%	13.3%	13.3%	6.7%	0.0%	6.7%	6.7%	100.0%
	56 - 65	Count	2	0	2	1	0	0	0	0	5
		% within Age	40.0%	0.0%	40.0%	20.0%	0.0%	0.0%	0.0%	0.0%	100.0%
	65+	Count	3	0	0	1	0	1	0	0	5
		% within Age	60.0%	0.0%	0.0%	20.0%	0.0%	20.0%	0.0%	0.0%	100.0%
Total		Count	26	5	6	8	1	2	2	1	51
		Expected Count	26.0	5.0	6.0	8.0	1.0	2.0	2.0	1.0	51.0
		% within Age	51.0%	9.8%	11.8%	15.7%	2.0%	3.9%	3.9%	2.0%	100.0%

Again 51% of participants, irrespective of the different age categories, opted for this as the main reason for not using OTAs.

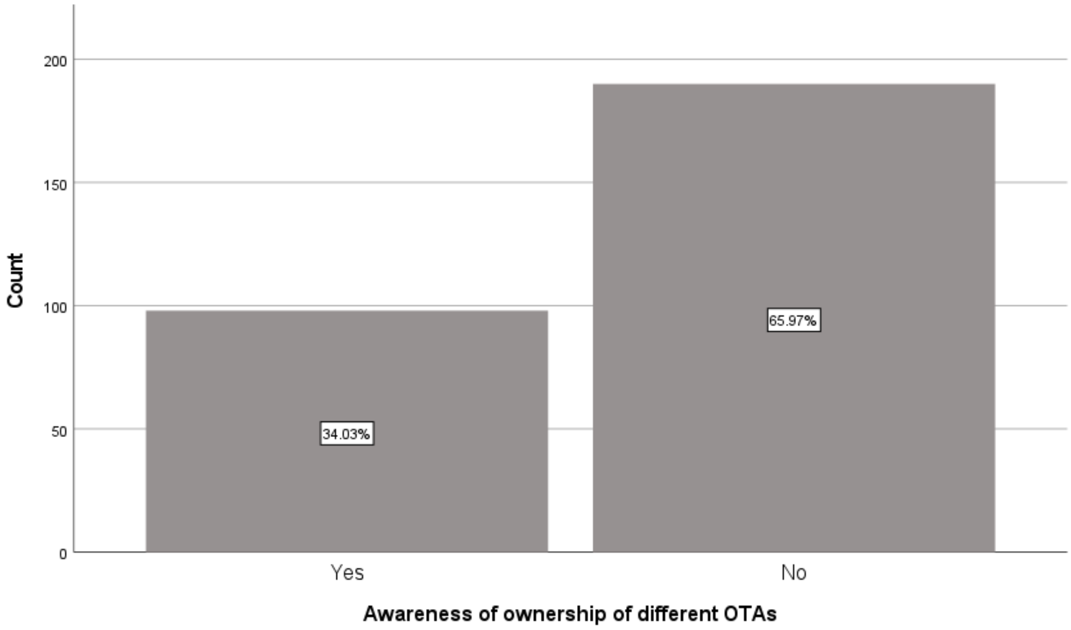
Figure 5: Expectation levels



As shown in Figure 5, 89.93% agreed that expectations were met, while only 2.08% felt that their expectations were not met.

Cross-tabulation between the overall expectations for service and quality for OTAs and the likeliness of recommending OTAs to others demonstrate, that most OTA users who have had their expectations exceeded or met would very likely recommend OTAs to others. This relationship was proved significant by $\chi^2 = 72.977, p < .001$ (See A.3.5, Table 19).

Figure 6: Awareness of ownership of different OTAs



65.97% of the respondents were unaware that OTAs such as Booking.com and Expedia own many other travel brands that serve specific niches within the travel and hospitality industry.

When it comes to recommending OTAs, 32.03% of the respondents stated that they are very likely to recommend them to others, 46.62% are likely, 17.08% remained neutral, while 2.49% stated that they are unlikely to recommend and 1.78% would never recommend.

44.25% of the respondents stated that they read the OTA’s terms and conditions while 55.75% do not read these terms, while citing these reasons: “too long,” “small print,” and “time-consuming” amongst others.

4.5 Summary of Findings

While acknowledging the beneficial impacts that online booking portals have on the local travel consumer, the TAs stressed that they too impart value to the local travel consumer. TAs have re-strategised their business model to fill the gaps in the online travel market. The factors that motivate consumers to utilise the services of a TA are strategic and dependent on their situational needs. Specifically, this is done to overcome online difficulties and receive humane assistance, which according to the interviewees, is invaluable since support provided by online service providers is mostly A.I. based. On the other hand, TAs highlighted their difficulties, including high technological costs and malpractices between TAs such as undercutting prices and opening shop without the professional requisites this industry requires. The TAs also underlined that Covid-19 helped revive their value and position, especially in support and responsibility, since many consumers were highly disappointed with the online service providers' lack of service and empathy.

The survey highlighted that locals travel two to three times yearly, mainly to Europe, and book their travel needs directly with online services providers, followed by OTAs. The most sought-after online portal is Booking.com, and the main reason OTAs are utilised is monetary. While a high percentage (81.31%) confirm using an OTA, a stark contrast of respondents stated they never utilised an organised tour (61.6%) or TA (39.7%). The non-OTA users stated that the main reason for not using OTAs is security and trust.

Furthermore, the preferred promotional item was free cancellation/ refundable options, followed by special discounts, while the preferred technology feature was user-friendliness highlighting the possibility that this could be Covid-19 induced.

Tests carried out showed a significant relationship between using Booking.com and free cancellation/refundable options. Cross-tabulation showed that respondents aged 46+ years perceive online prices as being better than their younger counterparts. On the other hand, research into the relationship between age and booking mode revealed that the 65+ age cohort’s tendency to book through an OTA is lower than other groups, while their median preference to book through a TA is higher. In addition, most respondents underlined that their expectations had been met and experienced few problems while booking through an OTA, with poor communication and the inability to reach customer support being their prime issue. 46.62% stated that they are likely to recommend OTAs to others.

5. Discussion

This study addressed five main research questions to understand how e-commerce, particularly OTAs, has influenced and changed local consumer behaviour. This section interprets the results shown in Chapter 4 according to:

1. Which travel distribution channel is most utilised among the local travel consumer in Malta?
2. Which factors influence consumers to book through online and traditional travel agencies?
3. Are there any socio-economic or demographic characteristics that relate to the mode of booking travel?
4. Has Covid-19 affected the local travel market?
5. In which ways have the traditional travel agencies positioned themselves in the local market?

5.1 The Most utilised Travel Distribution Channel among Local Consumers

Much literature, such as Buhalis and Law (2008) and Talwar et al. (2020), has identified how OTAs have affected the tourism industry, presenting consumers with many advantageous benefits. Nowadays, consumers are accustomed to quickly accessing OTA platforms for special deals anytime, comparing offers, and purchasing various travel products and services independently.

The most preferred booking channel among the local travellers is directly through online service providers at 76.9%, followed by OTAs at 54.5%. On the other hand, 39.7% state that they never used TAs, and more interestingly, 61.6% never used organised group tours. These findings concur with both Catenazzo and Fragniere (2010) and Castillo-Manzano and Lopez-Valpuesta (2010), who argue about the uncertainty of TAs’ survival.

The internet has become such an integral part of consumers' lifestyles and social activities that online travel purchases have experienced rapid growth due to its economic and convenient approach. The growth is also reflected in this study as

81.31% of the local respondents claimed that they have utilised an OTA, amongst which the most preferred was Booking.com (70%), followed by Airbnb (14.8%) and Expedia (4.4%). Indeed, these results were perfectly summarised by one of the interviewees, who identified that the locals prefer to use service providers' direct websites and Booking.com. This detailed information shows that travel agents have identified which other online services compete with their business.

Local travellers nowadays are knowledgeable, adept at booking online, and co-creators of their travel arrangements. Liao (2020) supports this view, stating that consumers will not approach a TA to organise their travels unless they have a specific need or difficulty, while Heung (2003) asserts that consumers book online as they enjoy the planning process.

The interviewees confirmed the above, including other factors such as increased flexibility and convenient deals. Specifically, one of the interviewees, P1, stated that e-commerce has empowered consumers over their travel plans, especially their travel costs, since a breakdown of each expense is meticulously provided by OTAs. Additionally, this online transparency created an element of distrust towards TAs' pricing methods, as even highlighted by Buhalis (2003).

As Chen et al. (2014) pointed out, consumers are less interested in following the crowds and are substituting package tours for independent travel. The survey results confirm this shift from traditional booking methods towards booking through online service providers and OTAs.

Furthermore, Pinto and Castro (2019) explain that the prime motives for consumers to book through OTAs revolve around financial advantages, convenience, enjoyment, and a variety of products and services. In line with the above, in this study, 25.6% of the participants chose "lowest fares and special deals" as their most important reason to use an OTA, followed by "convenience" (22.4%) and "online reviews" (7.5%).

The travel consumer's role has now changed from a passive to a proactive role with increased participation in their experiences. It is worth considering that the choice of local consumers to rely on Booking.com as the leading OTA for booking their travel can also be related to the powerful brand image of this OTA.

As mentioned in the literature review, many users consider the online market a high risk due to cases of online fraud and leakage of personal information, so booking through a brand represents more reassurance and becomes a key promotional factor (Krishnan and Hartline, 2001). Literature by (Jain and Kulhar (2019) highlights that "security and trust" are the main reasons for not purchasing travel through an OTA. This was also reflected in the survey, as 18.69% of respondents claimed that they do not use an OTA for the same reason.

This study found a significant relationship between utilising Booking.com and the "free cancellation/refundable options" as a promotional factor. However, no significant relationship was found between the other important OTAs and this promotional factor. This might show that local consumers book their travel through a known OTA as a form of reassurance, as research shows that Booking.com is the most relied-on OTA for Europe, seconded by Expedia (Statista, 2022).

Other OTAs are less utilised by local travel consumers, so participants' knowledge of what promotional factors are offered by other OTAs such as Kayak and Agoda are insufficient for this study to analyse. Furthermore, when respondents were asked if they used any other OTA that was not listed in the survey, they answered with a mix of OTAs and meta-search engines, highlighting the confusion between the two kinds of platforms.

These findings have practical importance, as understanding the local travellers' purchasing behaviour better and their motives are critical in formulating future marketing strategies for the local TA community and OTAs.

5.2 Factors influencing Consumers to book through Online and TAs

This study focused on technological features and promotional factors to understand why consumers use e-commerce portals to book their travels. In contrast, the interviewees highlighted their typical consumers' characteristics and needs that motivate them to utilise the services of TAs.

This survey shows that the lowest fares and special deals (M=4.66, SD=1.425), followed by convenience (M=4.6387, SD =1.37) and the availability of online reviews

(M=3.33, SD=1.559) are among the most important factors which induce local consumers to utilise OTAs. These views presented by the respondents are supported by literature too (Castillo-Manzano and López-Valpuesta, 2010; Heung, 2003; Del Chiappa, 2013; Kim, et al., 2007; Hao, et al., 2015; Pinto and Castro, 2019). Therefore, it is possible to assume that consumers associate OTAs with low prices, directing more online traffic towards websites and motivating online purchasing, contributing to OTAs' success (Liao and Cheung, 2001).

In fact, Yu (2008) claims that online consumers' purchase intention depends on finding the best prices, while Chang and Chen (2008) outline that the website quality affects consumers' trust and hence their intention to purchase. When this study's respondents were asked to highlight which technology features they consider important when booking online, user-friendliness was the most preferred (63.7%), followed by security (15.87%). Chi-square tests were utilised to check whether the leading OTAs used by participants, namely Booking.com, Expedia, and Airbnb, differed significantly in user-friendliness. Each test resulted in participants preferring this factor across all OTAs, highlighting the importance that local consumers still attribute to ease in carrying out bookings.

While many seek the online booking experience, which has become widely available, other customers are increasingly demanding personalised offerings of travel products and services (Novak and Schwabe, 2009).

Indeed, this research shows that the decision to purchase travel products and services from TAs is usually due to online security issues. Del Chiappa (2013) mentions the overload of available information, vetting its trustworthiness, and risks associated with online fraud and leakage of personal data as possible factors related to online security which deter customers from booking online.

In addition, all interviewees mentioned specific market segments that entrust their travel plans to TAs as they feel that TAs can handle their requests much better due to their expertise and capability, such as the honeymoon segment, which involves lots of planning, time, energy, and booking complexities. Other segments that tend to approach TAs included luxury travel and senior consumers due to their particular requirements, including hassle-free holidays meticulously planned and assistance due to a lack of technological skills.

All these requirements are linked with the need for human interaction for better communication, reassurance, and support, in contrast to the online setting's lack of free-flowing feedback and anonymity. Interestingly the non-OTA users of this survey (18.69%) cited that the main reason they chose not to use OTAs are due to “security and trust” and “loyalty to other ways of booking”.

Regarding the senior market, the survey results also confirm, in line with Travelport (2010), that 65+ respondents’ book significantly differently from other age groups when utilising OTAs. Post-hoc studies show that the median booking preference through an OTA is lower for 65+ respondents than the other age groups, even though cross-tabulation shows that citizens aged 46 and over perceive online prices as being more competitive than TAs. On the other hand, Beauchamp and Barnes (2015) state that the older generation’s characteristics who value personal relationships, person-to-person meetings, and suggestions from trusted sources incline them to book through a TA.

Consumers' choice of booking depends on their booking requirements and capabilities and can thus switch from online to offline depending on the factors involved. Findings from the survey and interviews confirm that young or middle-aged local travel customers prefer the online channel for its low prices and convenience. On the other hand, the agent's expertise in handling travel bookings professionally, with sound recommendations supported by elements of trust, and support, especially after sales, represent TAs advantages over online agencies.

5.3 Socio-economic and Demographic Characteristics

Following the survey, results on the main variables of age, income, gender, education, and employment were investigated to variables related to reasons for utilising OTAs. Main statistically significant results are centred around the demographic of age.

Results show a significant difference in the age categories for bookings carried out through TAs and OTAs, while no significant difference was determined in the participants’ age categories and booking through organised tours and online service providers. In line with Castillo-Manzano and Lopez-Valpuesta (2010), this study confirms that over 65-year-olds, tend to book less through online and more through TAs than other age groups. As highlighted by the literature review, the ‘digital divide’ among generations is creating huge inequalities and could be one of the reasons for the older generation to book through TAs (UNECE, 2021). Castillo-Manzano and López-Valpuesta (2010) go on to suggest that besides age, even education affects the usage of OTAs and TAs; however, in this study, both education and income yielded no significant difference in the mode of booking.

Conversely to Martinez and Montaner (2006), this study did not find any statistically significant results between the different income categories and all the promotional factors listed in the survey questions. However, significant gender differences were found in the promotional items “pay 2 nights, get 3 nights” and “special discounts” in contrast to most literature which state that gender does not influence online purchasing behaviour (Pinto and Castro, 2019).

Tsang et al. (2010) also suggest that technological factors such as ease of use, information content, and responsiveness affect online consumer purchase intention. Ease of use was the most important factor in determining the willingness to use OTAs. Similar results for this study show “user friendliness” as the most preferred feature in online websites, highlighting that local consumers prefer a straightforward booking process irrelevant of their age, gender, or income since no significant difference was found between all these variables.

Nonetheless, the participants rated problematic situations while utilising OTAs. The most frequent problem encountered was “poor communication; unable to reach customer support,” followed by problems with the “availability of travel products or services”. The interviewees also validated these findings as they shared their arduous experiences when trying to contact OTAs customer support for assistance.

The analysis highlighted that none of these problematic situations were related to age, meaning that these problems are experienced by participants irrespective of their age. Interestingly, however, this study found a moderately weak correlation between the rate of utilising OTAs to the number of problems they encountered.

5.4 The Effect of Covid-19 and the Local Travel Market

Since the study was carried out throughout Covid-19, between 2020 and 2022, the researcher could not overlook Covid-19’s effect, especially since tourism was one of the most seriously affected industries. In fact, the question relating to travel frequency was backdated to 2016-2019 to obtain a better perspective of how many times locals usually travelled per year. To this effect, a cross-tabulation was carried out to analyse the relationship between travel times between 2016-2019 and the variables of income and employment, which resulted in a significant difference. However, no significant difference was found with age and gender.

One of the interviewees summed up the effect of Covid-19 on the local travel industry as a "clean up of the market," resulting in some closing shop due to financial restraints or considering this as the opportune time to retire. As expressed by P1, the aftermath resulted in TA survivors now witnessing a market revival, with consumers returning to them for short-notice travel, especially following the difficulties and frustration of dealing with online service providers experienced during Covid-19. Furthermore, this return to TAs can also be attributed to consumers looking for more reassurance and guidance, particularly when travel risk is relatively high (Frary, 2018).

To better understand Covid-19's impact, the survey respondents were asked whether the pandemic influenced their booking choice. A cross-tabulation between the ways of booking before and post-Covid showed that most participants retained the same booking mode. Furthermore, a Wilcoxon signed-rank test was carried out, confirming that Covid-19 did not elicit a statistically significant change in how consumers book their travels. However, the insecurity brought about by Covid-19 was reflected in the respondents' response concerning OTA preferred promotions, who chose “free cancellations/refundable options”. This finding shows that due to Covid-19, most customers now deem cancellation or refundable options essential in their buying decision.

Sentiments in the literature review confirmed that Covid-19 had transformed traveller inclinations and behaviours toward the familiar, trusted, and low-risk factors. The fear brought about by the pandemic changed how travellers approach their journey, including flying domestically in smaller groups, booking on much shorter lead times, and requiring more flexibility and insurance (World Travel and Tourism Council, 2021). The change in booking behaviour was also highlighted by one of the interviewees who remarked that local consumers who are very eager to travel are booking at very short notice. In addition, a report by PATA (2020) highlighted that consumers are now more concerned about health and safety precautions (72.8%) than price (36.8%). Indeed, the post-covid changes and effects, as one of the interviewees pointed out, might be long-term.

The interviewees confirmed that Covid-19 had indeed cast a shadow on OTAs, especially their support system, which left travellers with feelings of frustration, and dissatisfaction chasing re-bookings and refunds. In line with Liu et al. (2021), the major online complaints faced by OTAs due to the pandemic included refunds (61.98%), customer care (31.6%), and cancellations (6.6%).

Rosen (2020) highlighted that most consumers are unaware that OTAs are third-party suppliers, so when consumers require changes or refunds, OTAs are dependent on their suppliers and cannot issue them at their discretion. According to Tekin Bilbil (2019), consumers' unawareness results in blaming OTAs because they are viewed as comprehensive platforms. Furthermore, the fact that the majority of the survey respondents (55.75%) do not read the "Terms and Conditions" of OTAs further suggests that consumers do not know their rights and conditions, especially when travel plans go astray.

5.5 Positioning of Traditional Travel Agencies in the Local market

The shift to online travel has seriously challenged TAs, forcing them to adapt and transform their business model to remain competitive in the tourism industry (Catenazzo and Fragniere, 2010). As stated by one of the interviewees, the actual role of a TA has now changed from that of a service provider to a client representative who absorbs all the responsibility on behalf of the client. Additionally, Catenazzo and Fragniere (2010) state that the TA's role has changed from simply booking for customers to being a travel consultant.

From the interviewees, it emerged that the way forward for TAs is not to fight the online competition but to provide value propositions based on their main competencies which distinguish them from the online competitors, a view in line with Novak and Schwabe (2009).

As part of their restructuring, TAs have adopted strategies focused on consumer-driven needs and differentiating their brand. Strategies created revolve around specialising in niche market segments, embracing e-commerce, and focusing on being more customer-oriented. By specialising in tailor-made travel, TAs suit the needs of particular groups, such as in cases of computer illiteracy, time-poor consumers, and a preference for face-to-face service. All interviewees confirmed that focusing on niche tourism development is instrumental for TAs and, as confirmed by Zhou (2016), it is a means to improve their competitive performance.

To a certain extent, all three interviewees have embraced technological solutions; in fact, all have their websites. However, one interviewee stated that there is a limit to how much investment can be carried out because technological and marketing costs are incredibly high and represent a barrier to local TA advancement; an understandable barrier when considering that Expedia and Booking.com spent over $10 billion in combined advertising dollars in 2018 (Hotel Tech Report, 2022).

With the increase of automation, traditional travel agents continue to exploit their main advantages: human connection, personalisation, and support, to establish a trusted relationship with their consumers. Indeed, the interviewees all highlighted the invaluable support they provide as opposed to online providers who mostly provide artificial intelligent support through chatbots and are lacking in aftersales support.

Novak and Schwabe (2009) claim that advisory services provided by TAs provide an important value-added service that creates a better experience for the traveller. As highlighted by the interviewees, the advisory services are sought by consumers to handle complex itinerary bookings, further exacerbated when booking online. Through the guidance and expertise of TAs, the consumer feels less pressurised and reassured that the travel experience will be smooth.

Sympathetic to this view, Kim et al. (2007) underline that online channels would have to become much more humanised to substitute the experienced travel agent successfully. As highlighted by one of the interviewees, the strategies adopted by TAs need to be reinforced by constant staff training to ensure high-quality service, thereby strengthening their position within the value chain, and minimising the risk of disintermediation.

6. Conclusion

This study was designed to comprehensively understand the local consumers' behaviour toward purchasing travel products and services through OTAs.

OTAs have evolved over a short period by recognising a gap in consumers' travel needs, thus providing the latter with an enhanced purchasing experience, including more flexibility, independence, and affordability for their travels. Subsequently, taking the lead in the online travel market, changing both the travel industry and consumers' behaviour. As a first-generation online disrupter, OTAs have jeopardised the traditional booking model.

This study contributes to research by providing increased knowledge of the local consumer travel behaviour when purchasing online. The results suggest that locals aged between 36 to 55 years, travel two to three times a year, mainly to Europe. The participants' preferred travel booking method is direct with online service providers such as airlines and hotels, while OTAs are the second preference, followed by TAs and, lastly, organised groups.

The most utilised booking portal is Booking.com, and the results suggest that monetary value, such as low fares and special deals, was the main reason consumers book through OTAs, highlighting that consumers seek the highest possible value for money. The second main reason was the convenience of having a one-stop-shop that offers price comparison, transparency, and the flexibility of booking anytime. The availability of online reviews ranked third. As for the value derived from a set of promotional offerings, respondents preferred the "free cancellation/refundable options". An interesting preference that could possibly be influenced by Covid-19 as a consequence of the hardship many consumers went through trying to minimise rebooking fees and obtaining refunds.

Exploring further the importance of "free cancellation/refundable options," a cross-examination with Booking.com resulted in a significant relationship. The respondents' preferred technological feature when booking through an OTA was user-friendliness followed by security. Tests from the 65+ cohort group highlighted that their tendency to book through a TA is higher than the other groups. On the other hand, the respondents who do not utilise OTAs mentioned trust and security as the main reason for not booking through an OTA. Trust and security were also accentuated by the interviewees as being essential for their niche customers. The insecurity brought about by Covid-19, shifted consumers' purchasing behaviour towards the need for more security in terms of, refundable options and having in place a trustworthy and reliable support system, to ultimately provide them with reassurance to travel confidently.

However, the data analysis showed that independent of the respondents' age, expectations had been met, and only a few participants experienced problems while booking through an OTA. Poor communication and inaccessibility of customer support through OTAs were their prime problems. Nevertheless, 46.62% of the respondents would recommend OTAs to others.

Empirically, this study also highlighted the rationale for the changing role of TAs and how they have changed their business model to remain relevant and competitive in the intense online competition.

The literature review revealed opposing views, with some authors stating that travel agencies are a thing of the past due to the multiple options the digitalised context offers. In contrast, others argue that TAs offer their customers invaluable travel advice, acting in their best interest and as a result, will remain relevant. This study shows that TAs have re-strategised their business model centred around consumer-driven needs and taken advantage of online weaknesses and gaps in the market, enabling them to stand out from the competition and be profitable.

Indeed, TAs' effectiveness has increased by providing their consumers with a higher level of service through their expertise, personalisation, and support throughout the travel journey, which consumers deem valuable. As a result of this shared human contact with the customer, TAs are able to form meaningful and trustworthy connections, which are highly difficult to engage online. Furthermore, TAs have specialised in niche markets that allow for more targeted marketing and growth strategies, such as honeymooners and senior citizens. Excelling in the niche market requires in-depth knowledge about the travel products and guiding consumers efficiently; in doing so, TAs are rewarded by repeat business and referrals. The increase in global accessibility and connectivity has made selling personalised itineraries possible and profitable for TAs.

Consequently, consumers do not have to deal with online issues such as information overload, complex travel, security risks, booking mistakes, and computer illiteracy, resulting in the convenience that saves the consumer time and energy. Nevertheless, the value that OTAs and TAs provide cannot be denied. As highlighted by Law et al. (2004), both can co-exist in the long-term since, as stated by Mieli and Zillinger (2020), consumers have a propensity to act hybrid, using both modes of booking according to their needs.

The literature review exposed the competitive operating environment for OTAs and the various travel suppliers and search engines such as Airbnb, online direct service providers, and Google. Challenges also emanate from the constant development of technology and increased regulatory scrutiny, which require OTAs to adapt quickly. Notwithstanding OTAs' importance in the travel distribution environment, the ever-changing consumer demands are influencing OTAs business model to change and focus on the quality and personalisation of their travel. Indeed, the latest and very innovative travel platform launched by Cosmopolitan offers "curated vacation experiences", signalling a shift in OTAs' business model, as a way forward to prioritise a more personalised customer travel experience (PhocusWire, 2022).

6.1 Recommendations and Limitations

This study's results show that pre and post Covid-19 booking methods did not yield any significant difference as locals kept the same travel channels. Additionally, around 90% of the respondents agreed that their expectations were met by the service and quality provided by OTAs. In line with this, only a few experienced problems while utilising OTAs for their travels.

However, the findings of this study also show that "free cancellation/refundable options" is the most sought-after promotional feature when local consumers utilise OTAs. In light of these findings, it is plausible to denote an incomplete understanding of the local consumer's experiences when dealing with customer support, such as refunds and cancellations. Liu et al. (2021), argue that Covid-19 exposed a weakness within the OTA's system. This model could not cope with consumer demands for various requests about cancellations and refunds, leaving many customers unsatisfied with the service level.

Accordingly, further research is needed to investigate the local online complaints and the support system offered by OTAs. As also stated in a previous study by Dr. Murat Nazli (2020), which focused on the e-complaints that consumers face when using a popular Turkish OTA, understanding the factors that affect customer satisfaction is vital in taking remedial action, thus improving the service quality offered to the consumer. OTAs could benefit from further research to emphasise in excelling customer experience, especially the support system, and implement changes in policies to provide consumers with improved reliability and flexibility to deal with the unpredictable. Since this research focused on the value that local consumers derive from using OTAs, it did not thoroughly investigate locals' complaints.

Findings from the interviews and research highlighted that, notwithstanding the availability of many online options, consumers still value and seek the services of a TA. TAs have managed to secure their place within the value chain by transforming their business model. To further their value, it is suggested that TAs continue improving upon these strategies with constant training to expand their travel knowledge and be in a better position to provide the most reliable and accurate travel advice necessary for an ever-changing consumer.

Another recommendation revolves around conveying the value that a TA represents, as stated by one of the interviewees: "As an agent, I know the value, [but] I think as a community of travel agents, we don’t communicate our value to consumers efficiently enough”. Therefore, it would be worth investigating how marketing can assist the TA community in rebranding their image and create a refreshed image that reflects their values. Indeed, the increased utilisation of social media and advanced technologies such as AI and VR would help stimulate the customer experience.

On the other hand, as highlighted through the interviews, the schemes available through local institutions such as Malta Enterprise are not adaptable to the TA industry. Therefore, further investigation needs to be carried out to understand how and in which ways local institutions or international alliances, can assist further the TA community. Since technological costs are so high, becoming a member of global travel associations can aid TAs in increasing their online presence to secure more online visibility and enjoy member benefits such as sophisticated booking systems. Further investigation on the effectiveness of cooperating with the international alliance can additionally aid local TAs in understanding ways to improve the professionalism of their products and services.

Some limitations of this research should also be recognised; this thesis was conducted during a global pandemic, with travel and tourism being among the most affected industries. European tourism arrivals dropped by 70% in 2020 compared to 2019, resulting in 3.6 million jobs lost in Europe 2020 (Knezevic Cvelbar et al., 2021). This crisis enforced global lockdown procedures, quarantines, cancelled flights, and forbade mass gatherings, amongst other disruptions. In addition, locally, the increase in cases and limited mobility forced the country to shut down its operations through Legal Notices 76 and 95 of 2020; this ultimately meant the closure of the airport, businesses, bars, and non-essential retail outlets for some time (Malta Today, 2021).

The above limited the ability to conduct face-to-face interviews and interact with people freely to obtain the necessary data, thus imposing a significant research limitation. Another limitation relates to the fact that the topic under study was at a standstill due to Covid-19, so it became complicated to obtain the necessary data. Especially when it came to finding and questioning interviewees who were experiencing job losses and hence were demotivated during this turbulent time. Furthermore, this sector has a limited number of established TAs all competing for the same market, resulting in candidates being unwilling to talk openly about their beliefs and experiences.

The distribution of the respondents age, employment, and income was limited. If the sample constituted of a more proportional number of respondents in the different categories, this research might have yielded normal distributions, allowing for diverse statistical analysis to be carried out. In this study, age as a variable, generated significant results, suggesting it is an important variable which should be investigated further in future research. This would provide a better understanding of the relation between the age variable, using OTAs and TAs. Understanding the different ages' booking styles, and rationale could help improve the service offered by both OTAs and TAs.

This study's nature and timing limited the generalisation possible on data obtained from non-OTA users. During the survey, participants were questioned whether they ever used an OTA. This was done to focus on the participants that utilise OTAs and hence have the experience and skill to answer the rest of the survey questions. At the same time, 18.69% of the respondents said they never used an OTA. Consequently, subsequent analyses on this sample was limited to descriptive statistics only, and no inferential statistics could be carried out. Consequently, another recommendation would be to investigate further the non-OTA users by having a larger sample.

The digitalisation of the travel industry has shifted the market from a supplier to a consumer-based one. As a result, the consumer is now in control of their travel purchases more than ever as they have access to unparalleled choices and prospects. Furthermore, their increased involvement has changed their behaviour into a more proactive one which acts as a catalyst for innovative ideas from which marketers can strengthen their future strategies. These aspects of travel behaviour provide an important foundation on how present experiences will mould the future of travel behaviour and the industry.

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Appendix 1: Research Tools

1.1 Semi-Structured Interview Questions

1. In which way has the consumer changed his purchasing behaviour with regards to travel in Malta?

2. Do you think local travel agencies can compete with an OTA such as Booking.com?

3. In which specific areas can travel agencies compete?

4. How can they differentiate themselves from an OTA?

5. What specific benefits can a traditional travel agent offer compared to an OTA?

6. How should a traditional travel agency position itself compared to an OTA?

7. What market segments do you believe a traditional travel agency should target?

8. Locally, do you see a further shift towards online consumer behaviour in terms of travel products or there is still a future for travel agencies?

9. In what ways does an OTA and a travel agency differ in the support they provide to a customer?

10. Are the terms and conditions of an OTA tougher than that of a travel agency?

11. Why do you think consumers book through an OTA?

1.2 Questionnaire

1.2.1 Introduction Letter

The perceived value of purchasing tourism services through an online travel agency by consumers in Malta.

Dear Participant,

I am a student currently reading for an MBA in International Hospitality Management at the Institute of Tourism Studies in Malta.

I am conducting a survey looking into purchasing tourism services through an online travel agency in Malta.

Participation in this survey is open for all over the age of 18 years, is completely voluntary, confidential, and you may withdraw at any time. The survey will take approximately 5 minutes of your time and would contribute immensely to the research, which will be published in Malta.

If you require any further details, you may contact me on elexia.stivala001@its.edu.mt.

Your support is highly appreciated.

Thank You,

Elexia Stivala

1.2.2 The Questions

1. **Are you a resident in Malta?**

   Yes / No

2. **What is your nationality?**

3. **What is your gender?**

   Female / Male / Non-binary or Third-Gender / Prefer not to say

4. **In which age group are you in?**

   18-25 years old / 26-35 years old / 36-45 years old / 36-45 years old / 56-65 years old / 65+

5. **What is your employment status?**

   Full-time / Part-time / Student / Self-Employed / Unemployed / Retired

6. **What is your highest level of education?**

   Primary School / Secondary School / Post-secondary / Undergraduate diploma / Degree / Masters level or higher

7. **What income group do you fall under?**

   €0 - €10,000 / €10,001 - €20,000 / €20,001 - €30,000 / €30,000+ / Prefer not to say

8. **What is your family status?**

   Single / Married or living with a partner (no children) / Married or living with a partner (with children under 18) / Other (please specify)

9. **How often did you travel between 2016-2019?**

   Rarely or never / Once a year / 2-3 times a year / 4-5 times a year / More

10. **With whom do you travel? (Rank in order of priority: 1 being the most common, and 4 being the least common.**

Alone / With friends / With partner or family / With an organised package tour

11. **For which purpose do you travel mostly? (Rank in order of importance: 1 being the most common, 4 being the least common).**

Leisure / Business or Work purposes / Visiting friends or family / Medical / Other

12. **Where do you normally travel to and how do usually book?**

	Way of booking
Europe	*Book Online / use a travel Agency/ Not Applicable*
North America	*Book Online / use a travel Agency/ Not Applicable*
South America	*Book Online / use a travel Agency/ Not Applicable*
Africa	*Book Online / use a travel Agency/ Not Applicable*
Asia	*Book Online / use a travel Agency/ Not Applicable*
Australia	*Book Online / use a travel Agency/ Not Applicable*

13. **Do you feel confident to book your travels?**

Online through a service provider 's website (airline, hotel, train)	*Always / Mostly / Sometimes / Never*
With a physical travel agency	*Always / Mostly / Sometimes / Never*
With a physical travel agency	*Always / Mostly / Sometimes / Never*
Through an online travel agency (such as booking.com or expedia.com)	*Always / Mostly / Sometimes / Never*

14. Has Covid-19 changed the way that you book travel? (Choose the appropriate response)

Before Covid	*Online through a service provider 's website/ With a physical travel agency / Through an online travel agency*
During/post-Covid	*Online through a service provider 's website/ With a physical travel agency / Through an online travel agency*

15. Have you ever booked through an Online Travel Agent (like booking.com / expedia.com)?

Yes / No

16. Which of these Online Travel Agents have you used before?

Expedia	*Often / Sometimes / Never*
Booking.com	*Often / Sometimes / Never*
Trivago	*Often / Sometimes / Never*
Airbnb	*Often / Sometimes / Never*
Kayak	*Often / Sometimes / Never*
Lastminute.com	*Often / Sometimes / Never*
Other (please specify	______________________

17. What are your main reasons for booking with an online travel agency? (Please rank in order of preference, 1 being the most important, 6 being the least important)

- *Lowest fares and special deals hotspot.*
- *Convenience (one-stop shop, ease to compare prices, flexibility)*
- *Privacy and security when making payments*
- *Enjoy the planning and booking process*
- *Physical travel agencies are outdated and not competitive.*
- *Availability of online reviews and information to help make well informed travel decisions*

18. What technology features do you consider the most important when booking online? (Rank in order of preference, 1 being the most important, 7 being the least important).

- *User Friendliness (easy to use and browsing)*
- *Visual appeal (Imagery and videos)*
- *Speed of website*
- *Search filters*
- *Online payments (including multicurrency)*
- *Security*
- *Chat features*

19. Which of the following promotional items are most likely to influence you to book through an online travel agency?

Special discounts	*Very Important / Slightly Important / Not Important at all*
Free cancellations / Refundable Options	*Very Important / Slightly Important / Not Important at all*
Pay 2 nights, get 3 nights	*Very Important / Slightly Important / Not Important at all*
Free upgrades (superior room)/Complimentary Breakfast	*Very Important / Slightly Important / Not Important at all*
Loyalty points program	*Very Important / Slightly Important / Not Important at all*

20 . Did the overall service and quality of the online travel agency meet your expectations? (Choose one)

Expectations exceeded / Expectations met / Expectations not met

21. How likely are you to recommend an online travel agency service to others?

Never / Unlikely / Neutral / Likely / Very Likely

22. Have you ever experienced any problems when booking through an online travel agency?

Poor communication (unable to reach customer support)	*Often / Sometimes / Never*
Issues with online payments	*Often / Sometimes / Never*
Problems with availability of travel products or services	*Often / Sometimes / Never*
Difficulty in obtaining refunds	*Often / Sometimes / Never*
Unable to locate booking upon arrival at hotel	*Often / Sometimes / Never*
Other (Please specify)	

23. Are you aware that most online travel agencies are owned by the same company?

Yes / No

24. Do you read the Terms and Conditions of an Online Travel Agent?

Yes / No

25. Why not?

____

26. What stops you from booking through an Online Travel Agency? (Please rank in order of preference)

- *Security and trust*
- *Loyalty to other ways of booking*
- *Poor customer service and support*
- *Lack of confidence in using technology*
- *Not comfortable paying online*
- *The complexity of travel arrangements for certain destinations*
- *Happy with my physical travel agency*
- *Lack of personalised options*
- *Information overload (too many options make it difficult to decide)*

Appendix 2: Qualitative Findings

2.1 Interview Transcripts

Participant 1

Question 1: In which way has the consumer changed his purchasing behaviour with regards to travel in Malta?

I will be speaking more on holidays as this is the area that our company specialises in. At the moment we've noticed that the Maltese are travelling a lot actually, also because they haven't travelled for the past two years, they seem to have a lot of money to spend.

Of course, this is a very last-minute market, because people are coming to book from basically a week or two-weeks before. The same with honeymoons, whereas before, we used to book honeymoons nine months, six months before the actual wedding, we are booking them either about a month before the wedding, and many are coming, that they've actually got married, then they just want to travel as soon as possible.

Of course, this is all due to insecurity in the market that was on for the past years.

Question 2: Do you think that local travel agencies can compete with OTAs such as Booking.com?

Well, to be honest with you, I feel that we can compete, but at the end of the day, they are two separate things. We cannot say that, as a travel agency, we can actually compete with an OTA because an OTA is available 24-7, whereas at a travel agency there is the manpower behind it. Obviously, this also means, that in my opinion a travel agency, should secure its place in the market and grow in the niche that it specialises in and not see the OTA as a direct competitor.

Question 3: In which specific areas can travel agencies compete?

Well, we definitely, as travel agencies, we can compete, when it comes to offering a personalised service, of course, this is something that an OTA cannot offer.

Question 4: How can they differentiate themselves from an OTA?

I would say also that, as a travel agency, as I mentioned before, we can specialise more in a niche area, for example, when it comes to cruises for example, or luxury *holidays, I would say that an OTA is difficult to specialise over there, because when you specialise you have to really know the product well, you have to know your market, and normally when it's a niche, you don't get the mass market, so obviously, these people are looking for someone to deliver the right product for their specific needs, or hobbies, or whatever it is.*

Question 5: What specific benefits can a traditional travel agent offer compared to an OTA?

As I mentioned before, it's definitely the one-to-one advise, the personal attention, also the environment. Going to a travel agency, walking into the office, already people get that vibe that they want to travel. Of course, the whole atmosphere of a travel agency where you have the travel team all over the place, you have the wall maps, the physical brochures, erm, you get that one-to-one attention that the OTA can never offer it.

I always remember a client, who used to tell me, when I'm coming to your office it's like a girl going into a sweet shop because, I want to get hold of everything. And that's the feeling that a traditional travel agency should provide, that feeling that when people come in, they want to travel, not to be just shopping around, but they have that confidence that the travel agent can really offer the best package for the client.

Question 6: How should a traditional travel agency position itself compared to an OTA?

Yes, I strongly believe that as travel agencies we should be specialising and finding our niche because that would really help when it comes to comparing with OTAs.

Question 7: What market segments do you believe a traditional travel agency should target?

Well, I can speak for my personal opinion. Personally, I've discovered that in the segments where you specialise more towards a high-end clientele, like developing more luxury travel, more cruises, not market cruises, but cruises which are very tailor-made and exclusive, luxury cruise brands, when it comes to honeymoons for example, because I've realised that honeymooners don't have the time to look into building their holiday online.

I would say that trying to find that niche where people don't really have the time to do it all online, or when it's something that gets very complicated, only the adventurous ones will really try to do it online, because obviously online everything is a bit of a web. You have to book a lot of things on separate websites, a lot of mistakes can happen, so I would say that from our experience when it comes to a point-to-point destination and just a hotel, people tend to be actually quite good at it now, doing everything online. And I've also realised that people like to really feel like they've done it all on their own and that they somehow, they are a travel agent for their own trip.

Question 8: Locally, do you see a further shift towards online consumer behaviour in terms of travel products, or there is still a future for travel agencies?

Well, definitely there is future for travel agencies and from what I can see in the past month, people are coming back to book with a travel agency. Also, because people feel secure booking with travel agency, knowing that the travel agent is well, very organised, and well-equipped and a professional at work and knows how to deal with things especially if something goes wrong and they need to get money back for their holiday.

I've met so many people who told me, we need to book with a travel agent now, we cannot do it on our own, which is really good, because although we're seen to be a dying industry for a number of years, people are really coming back. Yes, in fact, I've seen this across the board, because from very short trips to complicated holidays, everyone is requesting to book with a travel agent, which is good. Of course, there is a setback here, because with the demand that we have at the moment, people cannot deliver the best service, because we are definitely under-staffed, my only concern and worry is that it can back-fire because we are actually not managing to see to all the requests that we are getting.

So yes, there was definitely a shift in the behaviour of the consumers, a very positive shift towards travel agents of course.

Question 9: In what ways does an OTA and a travel agency differ in the support they provide to a consumer?

I mean, most often with an OTA you're only chatting with a robot, or you're on a chat online, I can say even for myself, if I have a difficulty on one of my bookings and I have to phone abroad, like the case, I phoned an airline this week, EasyJet, I had a difficulty with a name, it took them 45 minutes to help me. I mean with a travel agency, this is never going to happen, because I always say that for a travel agency, you are one of hundreds, but for an OTA , you are one of hundreds and thousands.

Obviously it's definitely different and most travel agencies, again, I speak for myself, offer 24/7 assistance, whatever they need they can just send us a message on WhatsApp, there's a lot of support even when it comes to planning a holiday, a lot of advice, personal advice, a lot of tips are offered, where they can go and eat, the best meal in town, where they can spend a nice afternoon, or where they can go for a romantic dinner, take that special excursion, book a hot air balloon for example, I think as a travel agency here, with regards to support, it's definitely much, much better than an OTA.

And I think as a travel agent, we are renowned for support, and this is why we're seeing a shift in the behaviour of consumers that they are actually coming back to a travel agency because they would have been bitten, dealing with an OTA before and they need to bounce off and discuss, and receive the support of a travel agent, rather than just doing it online.

Question 10: Are the terms and conditions of an OTA tougher than that of a travel agency?

With regards to the last question, are the T&C of an OTA tougher than those of a travel agency, well to be honest, here I am a bit uncertain about this, because it's not always the same. Sometimes, I would say that our T&Cs are different than those of an OTA, I'm not sure here, honestly, I really don't know.

Question 11: Why do you think consumers book through an OTA?

Well, definitely I would say because an OTA is available 24/7. Many times people get together over the weekend, for lunch, for dinner, a gathering, and they say, "Why don't we book a holiday together? Why don't we go for a weekend?" Yes, in a minute, they go on their mobile, and they've booked their flights, they book their hotel, and they're all off before everyone else changes their minds, so definitely, the availability of an OTA being there, is the number one selling point for an OTA.

And like that, people have an instant confirmation, they don't have to wait for the travel agency to get back to them, that it also something that an OTA offers and is at advantage compared to a travel agency. I would say that people book online even for the fun of it. 1, because they have the time, and nowadays they're at a computer, most of the time or on their mobile, even just killing time, they just want to book a holiday, just browsing, maybe this pop-up or advert comes up, it attracts them, and without thinking twice they just go for it, but it's definitely also for the fun of it, that they feel proud of themselves that they managed to book their own holiday.

And, ultimately, it's not a matter of age, because even the people who are, let's say pensioners, they have a lot of time on their own, and they seem to becoming even more versed on booking their holidays online.

Also, because, we've lost faith in each other, and when people book online, they can see how much tickets are costing, how much the hotels are, they think that travel agencies make a lot of money out of their bookings, which definitely is not the case. I think that that is also one of the reasons that people want to book online, because they want to know exactly a breakdown, of where they are spending their money.

Participant 2

Question 1: In which way has the consumer changed his purchasing behaviour with regard to travel in Malta?

It's funny because alright when you say travel today, it's a bit wider for us as we are cruise operators and we are also corporate, I would say in cruise, it hasn't helped one bit. So, I don't think cruise has evolved yet, but when it comes to flights, especially leisure, yes, I would say, a lot.

You know, if a person wants to go for a weekend, to Catania, he doesn't come to us anymore. If a person wants to go for a weekend to London, he doesn't come to us. For corporate, they couldn't be bothered, besides the fact they get credit of course, but they tell you what to do, they're used to it, they're ready to pay that bit more. So, I don't think that corporate has changed that much. So, if in the word evolved, leisure-wise, the answer is yes.

And possibly that's what people think, people think that travel is only leisure; they forget that most travel is cooperate. Personal leisure bookings 100%, it has evolved. OTA, the Maltese are presumptuous, you know they like to do their thing, even if then things go wrong.

Question 2: Do you think local travel agencies can compete with an OTA such as Booking.com ?

You know, I really believe a lot of the Maltese do not use OTAs, you know I believe that the Maltese don't use OTAs, they use the airline websites to do their bookings, i.e. the Ryanair, the EasyJet, the Air Maltas, you understand? I was talking to Turkish Airlines at the at the event, they are fed up of people turning up at their door to make a booking.

Because for people, if they go to Turkish Airlines, they're going to pay less, because they're going to the source of the airline, when in fact they charged him €40 now. You know, so I don't think the OTA's are our competition, I think the airline websites are our competition and booking.com obviously.

Question 3: In which specific areas can travel agencies compete?

Well, for us, you know it's been nearly 25 years that we've been charging service fees and everything, I believe that those people know how to get the service are ready to pay for it. So, that's where the niche is. Expertise and patience, being patient with the client, you know, taking the responsibility for the client because the client only tells you I want to be here for so long, you know, book me a hotel, book me flights, book me this.

So those people who understand the value of this service, yes, will keep coming to travel agents. hat I think that it's all the service orientated thing.

Question 4: How can they differentiate themselves from an OTA?

We fill that gap of offering a service, we offer understanding especially as you know 50% or more of these people who travel are over 60, a lot of them are on the borderline of literacy especially IT literacy, so we're still benefitting from there, so as far as I'm concerned, that is the gap we are still filling. I don't believe it has changed that much over the last four or five years, I really don't. You know, when it comes to cruises, it definitely has not, you know how it is, clients are quite difficult. And today you have to check in for the ship always online.

You have to do everything you know then, then they're unrelenting. And if you if you want to go to check in on the P&O, you have to go online, and they ask you how should I do this? You know, really IT illiterate. Which is fine, because after all, they're of a certain age that didn't have these things and weren't interested in them. Alright, I'm 65 and I know how, but I was on a computer on my life.

Question 5: What specific benefits can a traditional travel agent offer compared to an OTA?

We take the responsibility, when the airline cancels, like what happened in the pandemic, we took on the responsibility, they did nothing. On the other hand, you have to be cash rich to support a tour operating business, because airlines are not the same as before, "Give me 40,000 seats" and then we'll pay them. Now forget that it's not happening anymore.

Capacity is completely down, hotels are difficult people in the world, whenever you go and contract with this one and that one, they think that they are God's gift because in Malta there's an under capacity of five stars and they think that they are everything. Nobody cooperates and does anything. So yes, definitely we will always catch up with countries like the UK and places like that, you know, for tour operating especially. I mean if I go in and buy a Ryanair, I have to pay straight away, you know, till he pays me? Could be a month, 60 days - You never really know. So, if you can't carry the credit, you cannot be a corporate travel agent.

Question 6: How should a traditional travel agency can position itself compared to an OTA?

I would say specialisation and choosing your clients well. As I said earlier, we do corporate and cruises those sectors help. I think we need more support; the hotels get a lot of support from the government. Unfortunately, not much care is given to the outgoing at all. Locally they always forget that there are families that survive on the outgoing side of business. And we were always left behind, even in my career. I used to say, there is an outgoing industry, and I was involved in a lot of boards, but it's not *easy. It's not easy and then, but the classic was when they did the insolvency fund. I'm telling you, the ignorance of the people we used to talk to, like you cannot charge 20 euros on the trip. We can charge 20 euros on the trip. Imagine, we add an extra 20euros, but then the flight is of course 20euros on the website. But their impression is that we make so much money. That's, you know, everything is easy.*

Well compared to an OTA, for us it would cost two 2-3000 a month to keep the website. We need to sell so many tickets just to get the cost of the website. And then you have to market it. Oh, forget it. Forget it. I mean, I looked at it so often, you know. And the penetration, how often did we get our clients to go on it?

Question 7: What market segments do you believe a traditional travel agency should target?

Our honeymoon business we tuned it down a lot, however we offer leisure resorts and if you phone me and tell me you want to go on a ski holiday, I will offer Club Med, but I'm not a supermarket. I will market only Club Med as I know my business. So, I believe that specialization is an important part of the performance, you know, and what we offer.

Question 8: Locally, do you see a further shift towards online consumer behaviour in terms of travel products or there is still a future for travel agencies?

The online consumer behaviour you have is segmented into two: those that look for the information and then come back, and those that are prepared to pass on their credit card and credit details, to a machine which there are some people who don't like to do it, and some people who.

So the online behaviour of people who are scared of doing that, will always exist. It will always exist. The online behaviour locally of people who don't even know how to use a credit card also exists. So, yes, I think I the online tools, I mean, especially for me, we can see how simple they are. They're not very difficult to manage. However, when you make a mistake, it's annoying because and then you'll never get to them.

Uh, so online behaviour at one time it was 80-20. I would say it went to 60-40 at one time, but I think it held for a while, you know, when there was a bit of a fraud issue and all these things. If you use Revolut or virtual cards, there's no risk, there's no risk anymore. And also, I would assume that online behaviour is growing as long as the literacy is there. So, the 60 plus people, it's always going to be an issue.

Also something that effected the travel agent locally was when it became a garage operation. Don't forget, there was a time when everybody thought you could be a travel agent, example, all the employees everybody opening shop. OK, that is where the problem was. The professional ones, maybe 10 or 12 existed. They always existed and they've been there for a long time, alright, but there were a lot of people who thought it doesn't take much, " Now, I'll open a travel agency, I've been working here for all these years, and we'll continue".

I think so. I think so. It was the village core, you know, they're open and the village and then expect all that business to come in the village. When I had opened in Fgura, ok, that was a long time ago, the only business with it was Virtu Ferries, at the time, we didn't see anything else.

It was funny. We had to close, maybe we stayed open for a year, it was hopeless, you know, we tried to open up around so. No, I'm. That's where the damage is done. Where somebody who is village core, from You know, you don't have to go very far, there was the guy, he take it takes the payoff. His signs, an agreement that he will not open and work against him. Then they open in his daughter's name, you know, and that's damaging because they always used to give many discounts. In fact, I always used to say, alright, I will give you Club Med, but if I hear you are discounting the tour, I'm giving you just to undercut me then I will stop giving you. I'm giving you 8%. They're happy with it. It used to bother me so much next, but that's how those that's where the damage was done. The everybody thought he could be a travel agent. You know, there were some good ones that not saying they were all bad, but they stayed small, they stayed village core, and they took a lot of this silly business.

Question 9: In what ways does an OTA and a travel agency differ in the support the provide to a customer?

I think this is the basic difference is there. FAQs are very good. I find them very clever. It's true. And we use them as well in our industry just you know to check things out. You have to have a bit of patience. I mean, you know, sometimes, I want to chat with Ryanair. And I would have to wait an hour and a half, two hours, and I can talk but I'm sitting in front of my computer. You know, people at home and things like that and maybe may not be in a position.

So, I don't think it's comparative if you've made the decision to go online, then you have to suffer the consequences of aftersales, it's weak I think it's weak. FAQs are good and the way they build them up, chat if you get to speak to somebody, that's fine as well, even if you end up answering several questions, it's like speaking to the bank, but on the whole, I think that's an advantage that they can phone up and get an instant response. So again, so that's a plus on the travel agent side because it is impossible for call centers to manage because call centers are expensive too. I mean, when you're having millions of calls a day and even at the moment try to get EasyJet at the moment. It's impossible! They cancelled 200 flights a day. You know, they're all in trouble. And I don't blame them because alright, their business model is what it is, but it's not designed to give aftersales service. It's not. Those people who had booked online and with E-dreams and all these, alright, were totally lost in those two years of the pandemic, chasing refunds and everything. The people I spoke to had total frustration, even the ones who were on Air Malta, they don't know what to do.

You know you won't find an email anywhere; you'll never find an email to send anything, a lot of people would be happy to send an email if they know they're going to get a reply. Even WizzAir, they have very poor aftersales, But the fact you get an email back, in Hungarian, you know? So no, no, I think that's a big plus point. I think if we had to advertise, you know, without the travel agent, you're on your own because *that used to be a slogan we used to use, you understand, that is the number one thing, you know, that you talk to a human being at anytime you want. It was for sure. You know, I mean, probably if we had some clients who use them often, will have to, we can tell us more because I know right, we all use Ryanair, you know and, probably they are one of the best, because all the refunds came, and that's it, you know, slowly slowly they got themselves together so, whether a client himself, got what he wanted and didn't lose patience, I cannot tell you. I don't know, to be honest. I really don't. But on travel agents' point of view, I think they're quite decent compared to the crap we see.*

Question 10: Are the terms and conditions of an OTA tougher than that of a travel agency?

I cannot tell you that I know them. I remember having to go through them when we were discussing the insolvency fund and they go seating with the ministry. But I really don't know. I I don't know how many differences there. I know that globally, people want to get tougher with these people, you know. But unfortunately. I don't know.

You know, I mean, do we have terms and conditions ourselves? It's what the airlines pass on. You know, I mean, the terms and communications, if it's a non-refundable fare, it's a non-refundable fare, and if for some reason the airline changes or cancels, we apply the European laws of refunds, but otherwise we don't have any terms and conditions that we stay making ourselves. Alright if we were to operators yes like when we're setting a group of Club Med, we have our own set of rules you know, you have to pay forty days in advance etc.

Question 11: Why do you think consumes book through an OTA?

I would say that for the leisure market, people like to book with OTAs as they do it on their lap and their living room and they are happy to do it to do it. With OTAs, they want your money, so they take it straight away. Now for changes or so on, you're in trouble. But again, I have my doubts, how many multiple sector transactions are done with an OTA from Malta. I doubt people use Expedia. I doubt it.

Participant 3

Question 1: In which way has the consumer changed his purchasing behaviour with regard to travel in Malta?

Some research which I had carried out for my own business prior to covid, indicated that that the short haul destinations with direct flights from Malta, somebody going to London for theatre or, football match, or shopping, is more likely to tend to go online, whether it's an OTA or book directly with the ultimate service providers, it's much more likely than somebody who's planning a honeymoon, is going to catch 3 flights to where they want to go, then stop in 2 or 3 different destinations, there they want more advice and that's the advice that they would get from a brick-and-mortar, I would call, I like to call them brick-and-mortar travel agents, sort of, personal contact, so when people are going for complex packages or, services, they feel they much more confident than just clicking on, and book directly with a service provider, or even through OTAs.

Question 2: Do you think local travel agencies can compete with an OTA such as Booking.com?

Obviously, I think that the biggest problem in Malta is that the investment is high, and even if everybody catches on, the volumes that will be driven to are not the same volumes that you would expect from overseas markets. The local entity has limited resources to go head-to-head with the Expedia's and Kiwi's of this world. Indeed, to invest in a proper online travel portal, it takes quite some investment, and the schemes that there have been available for digital marketing and digital commerce, particularly by Malta Enterprise, don't seem to be too adaptable for the travel industry. So, I think that there needs to be a campaign to sort of encourage and incentivise developments specifically to travel-related services, digital ones, online.

Question 3: In which specific areas can travel agencies compete?

Travel agents cannot, and should not, be out to be an answer to everybody's requirements. They need to find and focus on the niches, that value their services and are willing to pay the service fee, not troll the internet, in the hope of finding something for a couple of Euros less, and then falling in the pitfall of not realising that the commitment might be more than what they wanted to make in terms of flexibility etc. So, I think that travel agents need to focus on their niches and situations. It never was, or it's even less likely to be now; travel agents are going to be the answer to everybody's travel requirements.

Question 4: How can they differentiate themselves from an OTA?

Travel agents offer the value of advice, of guidance, of recommendations, of suggestions. As an agent, I know the value. I think as a community of travel agents, we don't communicate our value to consumers efficiently enough.

Question 5: What specific benefits can a traditional travel agent offer comparted to an OTA?

There is a school of thought that people are actually feeling, they're seeing the value in travel agents and I think, I always like to say that the role of a travel agent has changed, whereas before the travel agent was an agent for an airline, and for a hotel and a package operator, today they need to look at their role as an agent or an advisor to the client, so he's representing the client with the service provider, rather than the other way around. And in fact, even I think pricing models have changed and it's now the customer who pays the travel agent for his services. We all know, airlines dropped their commissions drastically, package operators did too, and although now, they sort of backed off a little bit because everybody wants to try and kickstart business, but I'm sure that once things settle down, we go back to the old model where the service providers themselves are not willing to pay travel agents, and then it's up to the client whether they want to have the travel agent's expertise or travel advisor's expertise against a service fee or a premium or call it what you like.

Question 6: How should a traditional travel agency position itself? Compared to an OTA?

It's important for travel agents to specialise and offer value added services . Also, I think that travel agents need to keep themselves up to date and keep educating themselves with the services and things to do etc. available in specific destinations, because that's what people want to hear and that's when they feel reassured that they're talking to the right person, rather than talking to the internet. There is no straight answer, it depends on what you want to achieve, your motivations for travelling.

Question7: What market segments do you believe a traditional travel agency should target?

As I said earlier focusing on specific niches or groups of people. For example, I mean, I hear from my daughters, friends of theirs who are getting married etc. etc. they all seem to book their honeymoons from the same 3 or 4 agents. So obviously, those agents have made the name for themselves as honeymoon specialists.

Question 8: Locally, do you see a further shift towards online consumer behaviour in terms of travel products or there is still a future for travel agencies?

They are always going to be people who want to experience trolling the internet, and sort of, willing to take, I don't want to use the word risk, but willing to take the decisions, for good for bad, and then there are those who either don't have the time, or who feel more secure, dealing with a travel agent and asking questions, and getting live answers.

9 In what ways does an OTA and a travel agency differ in the support they provide to a customer?

I'm conservative by nature, so I much prefer personal support. I've worked with online chats, particularly over the last couple of years when we were sort of seeing solutions, and some are human chats, where you don't get a reply straight away, you have to wait like 2 minutes, and someone will answer you. Others are chatbots, so unless you phrase your question very specifically, you start to feel lost with the answer. In order to understand the chat bots, you need to know their language to make sure you're putting the question. Even with call centres it's a bit like that. Sometimes you call and you're talking to someone, and you know that he's reading off a tear-sheet, and if you don't phrase the question as he does, he's going to reply differently to you, and then, you'll end up either giving up or being passed on to someone else, and someone else until somebody understands what you're trying to say.

10 Are the terms and conditions of an OTA tougher than that of a travel agency?

Perhaps the consumer is not really up to date with the difference between an Online travel agency and booking online directly with a service provider. So, for example, if you book a flight directly with the airline, and accommodation directly with a hotel, then it's not a package, but if you book exactly the same service, through a travel agent, be it an OTA or a brick-and-mortar travel agent, it becomes a package, and there is more security for the consumer, for the monies he's paid in advance.

Likewise, if something happens as the pandemic for example, the consumers, speak into one entity, rather than having to chase the hotel, the airline, and then the airline say "But the flight operated", and the Hotel says "But, the hotel was open", and so on, and so forth, whereas when it's sold as a package through an OTA or even a brick-and-mortar travel agent, it's the agent who gets the package and he is the one-stop-shop for the consumer to seek his redress. And that's pretty much, we don't necessarily agree with all the implications and ramifications, but the reality is, that's what the Package Travel directive regulates. Besides terms and conditions I would also like to bring up the locally licensing issue. When you apply for a license for a travel agent, eventually when you get the license, you pay your fees, every year, which I think it's about €230 in terms of license, cause then there's the MTA contribution which is something different, but the reality is, if you don't pay your license, they don't strike you off the list, they just keep renewing your license year after year, so after the first *year, you owe them €200, after the second year you owe them €400 euros, and it keeps going on like that.*

So unless, nobody, physically tells them, Listen, I'm giving up my license and withdrawing from the market, they don't take you off the list. The other issue is that, within Maltese Law, the Malta Tourism and Travel Services Act, the term 'travel agent' is very widely defined, and it encompasses travel agents as we know them, tour operators, like the Britannia's and the Mondial's of this world, but it also encompasses incoming travel agents, those companies that are B2B, servicing foreign tour operators to send visitors to Malta, there's DMCs that focus mainly on mice markets and incentives, using the term DMC a little bit more loosely, their license is that of a travel agent. So, from that 200, you will find that probably 60 or 70 of them really do travel agency services as we know them.

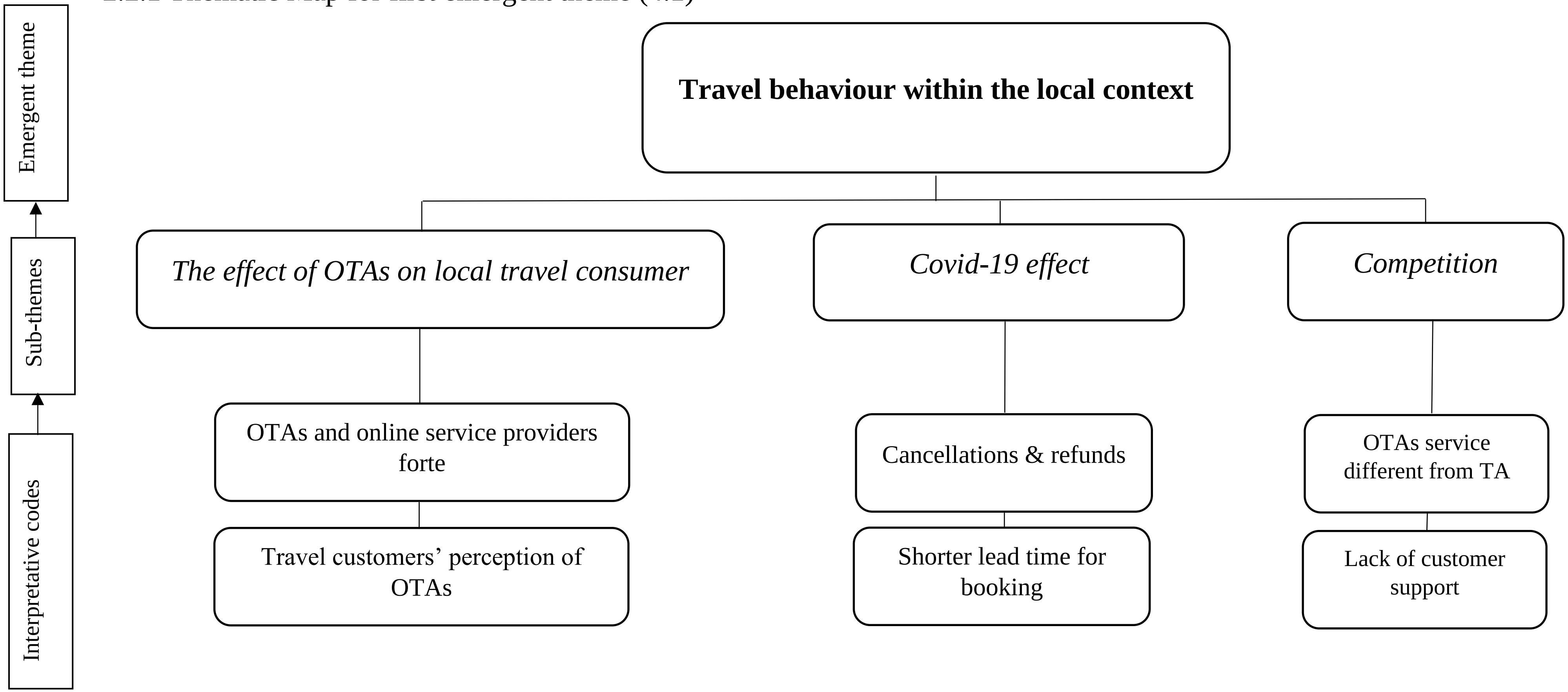
11 Why do you think consumers book though an OTA?

OTAs are popular with consumers because there's the perception that they offer much better prices, and in fact they do because they use the model of economies of scale. I would say that OTAs, this is my perception, so I might be wrong, but my perception is that OTAs do provide value as well. The value of scanning through all the offers in the market, etc. and providing maybe the cheapest or best value for money, that's something that can be achieved with digital processes. So, I've seen, sometimes you would just be looking for itineraries, you look at Skyscanner and you see the same flights, cheaper on OTAs than it is on the airline's own website, not much cheaper, maybe 4 or 5 euros, but that's what some people are looking for, 4 or 5 euros. I wouldn't, because I'm older, I probably would feel much more comfortable dealing with the airline itself, rather than Kiwi or eDreams or something like that. But, as I said before, I don't represent everybody. I represent people in my age group, with my experience, and if I talk to my son, he would probably tell me the complete opposite.

But, in the aftermath of the pandemic, some well-known OTAs globally, have made, because of the sheer volume of the problem, many of them have sort of cast a shadow on how reliable they are when things don't go according to plan. One of the things that the pandemic would have unwittingly resulted in, is probably a clean-up of the market. So, there are a number of travel agents, who are travel agents because they have always been in the business, so, they were happy to be doing it, etc. etc. Obviously with the slowdown that we experienced over the last two years, some of them have decided that it's time to retire and pack up etc. So, I will see, not necessarily failing financially, but it's an actual clean-up of the market. And if any of us who are hoping or dreaming that once the pandemic passes, it will be back to what it was before, is going to be very disappointed. The market and the nature of the business has changed, has evolved, and will continue to do so.

2.2 Thematic Maps

2.2.1 Thematic Map for first emergent theme (4.1)

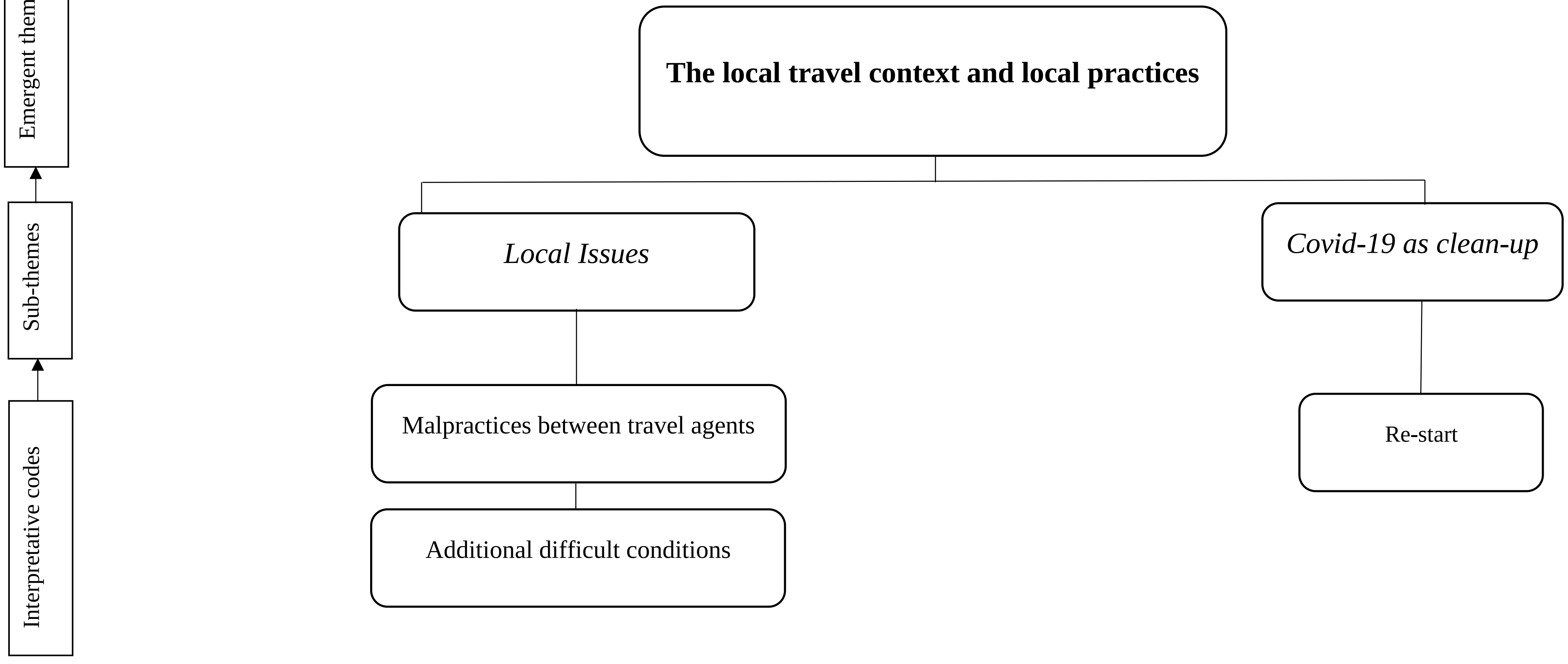


Participants Extracts	*Interpretive codes*	*Sub-themes*
P1; from our experience when it comes to point-to-point destination and just a hotel, people tend to be actually quite good at it now, doing everything online	OTAs and online service providers	The effects of OTAs on local consumer
P2; [OTAs'] its not designed to give aftersales service	Lack of customer support	Competition
P3; [TA] there's still an element of now people feeling a bit more secure speaking to a person or individual	OTAs service different from TA	Competition

Since a lot of reference to customer behaviour was present in the transcripts, these were further differentiated in terms of OTAs, TA and support/lack offered by each. Later after a cross-examination of the data, interpretative codes related to "travel customers' perception of OTAs" was attributed to the sub-theme "*the effects of OTAs on local consumer*" whereas "lack of customer support" and "OTA service different from TA" were assigned to the sub-theme described as OTAs not seen as "*competition*" to TAs. All participants extracts related to "OTAs and online service providers advantages" were nested within the sub-theme "*the effects of OTAs on local consumer*".

On the other hand, the interpretative codes "shorter lead time for booking" and "cancellation & refunds" were attributed to the sub-theme "*Covid-19 effect*". Before completion, all interpretative codes and sub-themes were reviewed to check their fit within the emergent theme which described the "***travel behaviour within the local context"***.

2.2.2 Thematic Map for second emergent theme (4.2)

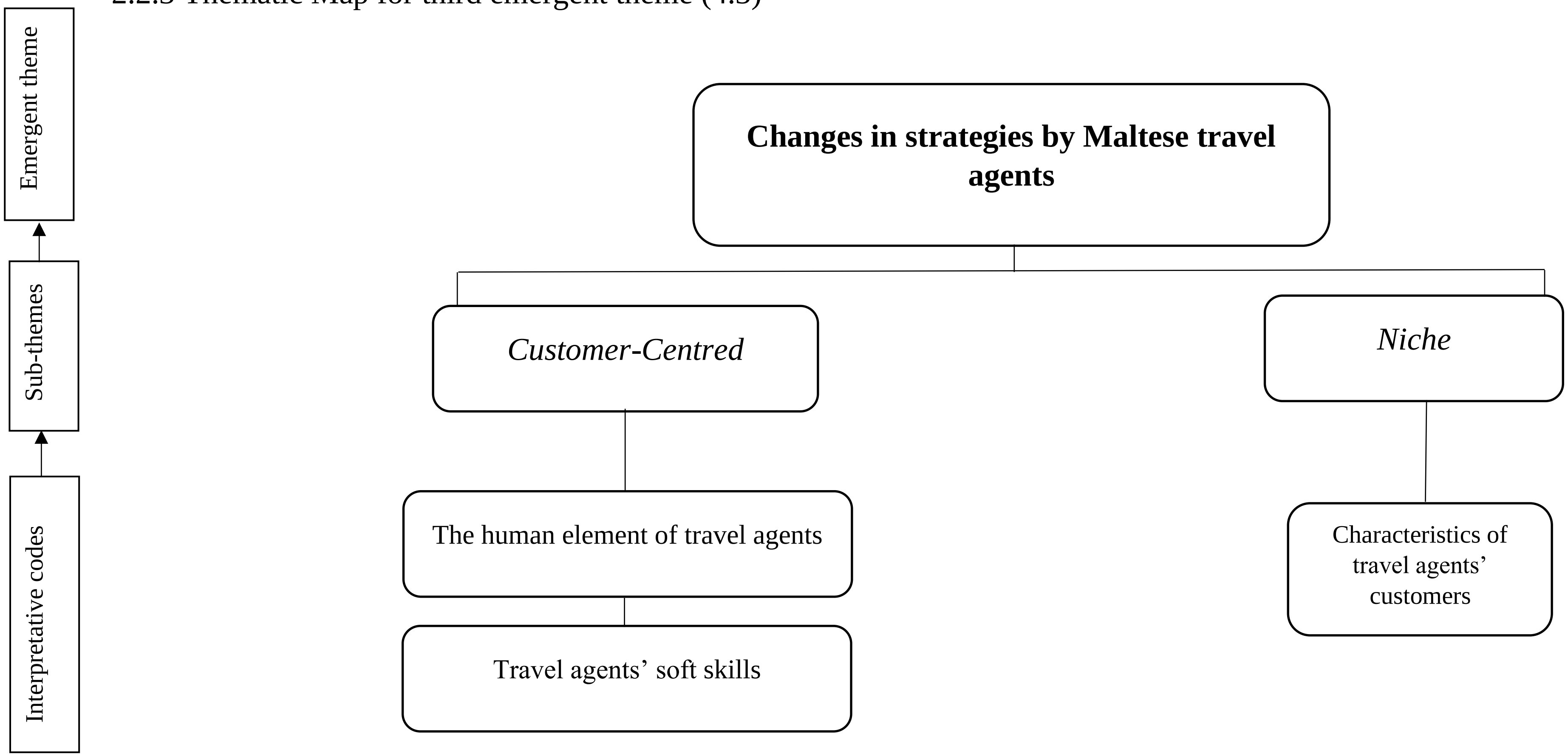


Participants Extracts	*Interpretative codes*	*Sub- themes*
P1;I've met so many people who told me, we need to book with a TA now, … although we're seen to be a dying industry for a number of years, people are really coming back	Re-start	Covid-19 as clean-up
P2; Everybody thought he could be a travel agent. You know there are some good ones …. Not saying they were all bad	Malpractices between agents	Local issues
P3; As an agent, I know the value. I think as a community of TAs, we don't communicate our value to consumer efficiently enough	Additional difficulties	Local issues

Throughout the interviews and the respective transcripts, the local scenario and practices were often mentioned by the interviewees. These were organised in terms of local practices between agents as well as additional difficulties present due to the local context and local travel agents' attitudes towards the local market. The interpretative code of "additional difficult conditions" was coupled with "malpractices between travel agents" to create the sub-theme "*local issues*".

On the other hand, "*Covid-19 as clean up*" effect was also created because of the interpretative code for "re-start". Together these two sub-themes were organised and interpreted within the emergent theme of "***the local travel context and local practices"***.

2.2.3 Thematic Map for third emergent theme (4.3)



Participants Extracts	*Interpretative codes*	*Sub-themes*
P1;when it comes to cruises for example or luxury holidays …. These people are looking for someone to deliver the right product for their specific needs, or hobbies, or whatever it is.	Characteristics of travel agents' customers TA's customers	Niche
P2; Expertise and patience, being patient with the client …	Travel agents' soft skills	Customer-centred
P3; [TA seen as] an advisor to the client, so he's representing the client with the service provider, rather than the other way round.	Human element travel agents	Customer- centred

The travel agents' roles and skills were present in all the transcripts. Particularly, these were emphasised as being the key to differentiate their business from that of OTAs. Travel agents' skills were later described through the interpretative code of "travel agents' soft skills" whereas the TA's role was later described within the "human element of travel agent" as these are two distinct features that lack in OTAs.

Together these two interpretative codes were organised within the sub-theme "*customer-centred"* service offered by travel agents. On the other hand, "*niche*" was the best way to fit the interpretative code for the characteristics that the different travel agents' clients have in common. After, cross-examination of the codes and themes, "***changes in strategies by Maltese travel agents"*** was interpreted to be the best way to describe the participants' viewpoint on the local context and the local travel agents.

Appendix 3: Quantitative Findings

3.1 Sample Characteristics

Table 1: The travel pattern of respondents

		Alone		Friends		Partner/ family		Organised Package Tour	
		N	%	N	%	N	%	N	%
Most Common		65	16.3%	56	14.1%	234	58.8%	14	3.5%
Often		50	12.6%	148	37.2%	74	18.6%	34	8.5%
Less Common		67	16.8%	87	21.9%	40	10.1%	76	19.1%
Least Common		88	22.1%	15	3.8%	22	5.5%	141	35.4%
Missing	**Data**	128	32.2%	92	23.1%	28	7.0%	133	33.4%

Table 2: Reason for travel for respondents

		Leisure Travelling		Business/ Work		Visit friends/ family		Medical	
		N	%	N	%	N	%	N	%
Most Common		288	72.4%	44	11.1%	39	9.8%	6	1.5%
Often		58	14.6%	90	22.6%	126	31.7%	9	2.3%
Less Common		18	4.5%	101	25.4%	92	23.1%	29	7.3%
Least Common		13	3.3%	26	6.5%	15	3.8%	185	46.5%
Missing	**System**	21	5.3%	137	34.4%	126	31.7%	169	42.5%

Table 3: Travel Destinations

	N	**%**
Europe	393	98.7%
North America	3	0.8%
South America	1	0.3%
Asia	1	0.3%

3.2 The behaviour of the local travel consumers

Table 4: Kruskal-Wallis test between age categories and booking through traditional agency

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.[a,b]	Decision
1	The distribution of Booking through Traditional Agency is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	<.001	Reject the null hypothesis.

a. The significance level is .050.

b. Asymptotic significance is displayed

Ranks

	Age	N	Mean Rank
Booking through Traditional Agency	18 – 25	18	162.19
	26 – 35	61	148.61
	36 – 45	130	179.82
	46 – 55	106	195.37
	56 – 65	33	188.94
	65+	19	274.92
	Total	367	

Test Statistics[a,b]

	Recoding Booking through Traditional Agency
Kruskal-Wallis H	26.830
df	5
Asymp. Sig.	<.001

a. Kruskal Wallis Test

b. Grouping Variable: Age

Table 5: Kruskal-Wallis test between age categories and booking through OTA

	Null Hypothesis	Test	Sig.[a,b]	Decision
1	The distribution of Booking through OTA is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.038	Reject the null hypothesis.

a. The significance level is .050.

b. Asymptotic significance is displayed.

Ranks

	Age	N	Mean Rank
Booking through OTA	18 - 25	20	219.43
	26 - 35	62	207.02
	36 - 45	130	173.95
	46 - 55	109	174.56
	56 - 65	36	216.79
	65+	14	167.00
	Total	371	

Test Statistics[a,b]

	Booking through OTA
Kruskal-Wallis H	11.805
Df	5
Asymp. Sig.	.038

a. Kruskal Wallis Test

b. Grouping Variable: Age

Table 6: Kruskal-Wallis test between age categories and booking through organized group tour and online service providers

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.[a,b]	Decision
1	The distribution of Booking through organized group tour is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.159	Retain the null hypothesis.

a. The significance level is .050.

b. Asymptotic significance is displayed.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.[a,b]	Decision
1	The distribution of Booking through Online Service Provider is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.088	Retain the null hypothesis.

Table 7: Dunn's Post-hoc results on age categories to booking through traditional agency

Pairwise Comparisons of Age

Sample 1-Sample 2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj. Sig.[a]
26 - 35-18 - 25	13.588	26.345	.516	.606	1.000
26 - 35-36 - 45	-31.209	15.243	-2.047	.041	.609
26 - 35-56 - 65	-40.333	21.224	-1.900	.057	.861
26 - 35-46 - 55	-46.761	15.784	-2.963	.003	.046
26 - 35-65+	-126.314	25.804	-4.895	<.001	.000
18 - 25-36 - 45	-17.621	24.701	-.713	.476	1.000
18 - 25-56 - 65	-26.745	28.779	-.929	.353	1.000
18 - 25-46 - 55	-33.173	25.038	-1.325	.185	1.000
18 - 25-65+	-112.727	32.305	-3.489	<.001	.007
36 - 45-56 - 65	-9.124	19.145	-.477	.634	1.000
36 - 45-46 - 55	-15.553	12.853	-1.210	.226	1.000
36 - 45-65+	-95.106	24.123	-3.943	<.001	.001
56 - 65-46 - 55	6.429	19.579	.328	.743	1.000
56 - 65-65+	-85.982	28.285	-3.040	.002	.036
46 - 55-65+	-79.553	24.469	-3.251	.001	.017

Each row tests the null hypothesis that the Sample 1 and Sample 2 distributions are the same.

Asymptotic significances (2-sided tests) are displayed. The significance level is .050.

a. Significance values have been adjusted by the Bonferroni correction for multiple tests.

*Table 8: Using Chi square to test income distribution across **all** the reasons for using OTAs*

(a) Income Group * Reason for Using OTA due to Lowest fares and special deals Cross-tabulation

			Lowest	Fifth	Fourth	Third	Second	Highest	
Income Group	€0 - €10,000	Count	0	0	4	1	5	7	17
		Expected Count	.4	1.4	2.0	2.4	4.3	6.4	17.0
		% within Income Group	0.0%	0.0%	23.5%	5.9%	29.4%	41.2%	100.0%
	€10,001 - €20,000	Count	2	3	4	5	16	25	55
		Expected Count	1.4	4.5	6.4	7.8	14.0	20.8	55.0
		% within Income Group	3.6%	5.5%	7.3%	9.1%	29.1%	45.5%	100.0%
	€20,001 - €30,000	Count	2	10	13	10	19	24	78
		Expected Count	2.0	6.4	9.1	11.1	19.9	29.5	78.0
		% within Income Group	2.6%	12.8%	16.7%	12.8%	24.4%	30.8%	100.0%
	€30,001 and over	Count	3	8	8	19	20	34	92
		Expected Count	2.4	7.6	10.7	13.1	23.4	34.8	92.0
		% within Income Group	3.3%	8.7%	8.7%	20.7%	21.7%	37.0%	100.0%
	Prefer not to say	Count	0	1	2	3	8	11	25
		Expected Count	.7	2.1	2.9	3.6	6.4	9.5	25.0
		% within Income Group	0.0%	4.0%	8.0%	12.0%	32.0%	44.0%	100.0%
Total		Count	7	22	31	38	68	101	267
		Expected Count	7.0	22.0	31.0	38.0	68.0	101.0	267.0
		% within Income Group	2.6%	8.2%	11.6%	14.2%	25.5%	37.8%	100.0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	19.833[a]	20	.468
Likelihood Ratio	21.812	20	.351
Linear-by-Linear Association	.092	1	.762
N of Valid Cases	267		

a. 13 cells (43.3%) have expected count less than 5. The minimum expected count is .45.

Cross-tabulation of Income Group and Convenience

(b) Income Group * Reason for Using OTA due to Convenience Cross-tabulation

			Reason for Using OTA due to Convenience						
			Lowest	Fifth	Fourth	Third	Second	Highest	Total
Income Group	€0 - €10,000	Count	0	2	3	2	7	4	18
		Expected Count	.7	1.1	1.8	2.8	5.7	5.9	18.0
		% within Income Group	0.0%	11.1%	16.7%	11.1%	38.9%	22.2%	100.0%
	€10,001 - €20,000	Count	5	3	6	10	18	13	55
		Expected Count	2.0	3.4	5.4	8.7	17.5	17.9	55.0
		% within Income Group	9.1%	5.5%	10.9%	18.2%	32.7%	23.6%	100.0%
	€20,001 - €30,000	Count	2	6	6	16	22	28	80
		Expected Count	2.9	5.0	7.9	12.6	25.5	26.1	80.0
		% within Income Group	2.5%	7.5%	7.5%	20.0%	27.5%	35.0%	100.0%
	€30,001 and over	Count	0	4	10	12	30	39	95
		Expected Count	3.5	5.9	9.4	15.0	30.3	31.0	95.0
		% within Income Group	0.0%	4.2%	10.5%	12.6%	31.6%	41.1%	100.0%
	Prefer not to say	Count	3	2	2	3	10	5	25
		Expected Count	.9	1.6	2.5	3.9	8.0	8.2	25.0
		% within Income Group	12.0%	8.0%	8.0%	12.0%	40.0%	20.0%	100.0%
Total		Count	10	17	27	43	87	89	273
		Expected Count	10.0	17.0	27.0	43.0	87.0	89.0	273.0
		% within Income Group	3.7%	6.2%	9.9%	15.8%	31.9%	32.6%	100.0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	25.646[a]	20	.178
Likelihood Ratio	26.784	20	.141
Linear-by-Linear Association	1.794	1	.180
N of Valid Cases	273		

a. 13 cells (43.3%) have expected count less than 5. The minimum expected count is .66.

Cross-tabulation of Income Group and Privacy

(c) Income Group * Reason for Using OTA due to Privacy Cross-tabulation

			Reason for Using OTA due to Privacy						
			Lowest	Fifth	Fourth	Third	Second	Highest	Total
Income Group	€0 - €10,000	Count	4	5	4	2	1	1	17
		Expected Count	4.2	3.5	3.0	4.1	1.3	.9	17.0
		% within Income Group	23.5%	29.4%	23.5%	11.8%	5.9%	5.9%	100.0%
	€10,001 - €20,000	Count	13	10	10	12	6	3	54
		Expected Count	13.3	11.1	9.7	12.9	4.1	2.9	54.0
		% within Income Group	24.1%	18.5%	18.5%	22.2%	11.1%	5.6%	100.0%
	€20,001 - €30,000	Count	18	16	13	21	2	9	79
		Expected Count	19.5	16.2	14.1	18.9	6.0	4.2	79.0
		% within Income Group	22.8%	20.3%	16.5%	26.6%	2.5%	11.4%	100.0%
	€30,001 and over	Count	26	20	17	15	9	1	88
		Expected Count	21.7	18.1	15.7	21.1	6.7	4.7	88.0
		% within Income Group	29.5%	22.7%	19.3%	17.0%	10.2%	1.1%	100.0%
	Prefer not to say	Count	4	3	3	13	2	0	25
		Expected Count	6.2	5.1	4.5	6.0	1.9	1.3	25.0
		% within Income Group	16.0%	12.0%	12.0%	52.0%	8.0%	0.0%	100.0%
Total		Count	65	54	47	63	20	14	263
		Expected Count	65.0	54.0	47.0	63.0	20.0	14.0	263.0
		% within Income Group	24.7%	20.5%	17.9%	24.0%	7.6%	5.3%	100.0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	30.020[a]	20	.070
Likelihood Ratio	30.667	20	.060
Linear-by-Linear Association	.004	1	.951
N of Valid Cases	263		

a. 13 cells (43.3%) have expected count less than 5. The minimum expected count is .90.

Cross-tabulation of Income Group and Enjoying the Process

(d) Income Group * Reason for Using OTA due to Enjoying the Process Cross-tabulation

			Reason for Using OTA due to Enjoying the Process						
			Lowest	Fifth	Fourth	Third	Second	Highest	Total
Income Group	€0 - €10,000	Count	6	3	4	1	1	2	17
		Expected Count	4.3	3.6	4.3	2.7	1.3	.9	17.0
		% within Income Group	35.3%	17.6%	23.5%	5.9%	5.9%	11.8%	100.0%
	€10,001 - €20,000	Count	13	11	12	11	2	3	52
		Expected Count	13.0	10.9	13.0	8.3	4.0	2.8	52.0
		% within Income Group	25.0%	21.2%	23.1%	21.2%	3.8%	5.8%	100.0%
	€20,001 - €30,000	Count	22	16	21	8	10	4	81
		Expected Count	20.3	16.9	20.3	12.9	6.2	4.3	81.0
		% within Income Group	27.2%	19.8%	25.9%	9.9%	12.3%	4.9%	100.0%
	€30,001 and over	Count	23	17	19	21	6	3	89
		Expected Count	22.3	18.6	22.3	14.2	6.8	4.7	89.0
		% within Income Group	25.8%	19.1%	21.3%	23.6%	6.7%	3.4%	100.0%
	Prefer not to say	Count	2	8	10	1	1	2	24
		Expected Count	6.0	5.0	6.0	3.8	1.8	1.3	24.0
		% within Income Group	8.3%	33.3%	41.7%	4.2%	4.2%	8.3%	100.0%
Total		Count	66	55	66	42	20	14	263
		Expected Count	66.0	55.0	66.0	42.0	20.0	14.0	263.0
		% within Income Group	25.1%	20.9%	25.1%	16.0%	7.6%	5.3%	100.0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	24.323[a]	20	.229
Likelihood Ratio	25.154	20	.196
Linear-by-Linear Association	.168	1	.682
N of Valid Cases	263		

a. 13 cells (43.3%) have expected count less than 5. The minimum expected count is .90.

Cross-tabulation of Income Group and Availability of Reviews

(e) Income Group * Reason for Using OTA due to Availability of Reviews Cross-tabulation

			Reason for Using OTA due to Availability of Reviews						
			Lowest	Fifth	Fourth	Third	Second	Highest	
Income Group	€0 - €10,000	Count	3	2	1	9	2	0	17
		Expected Count	2.1	4.1	2.9	3.4	2.6	1.9	17.0
		% within Income Group	17.6%	11.8%	5.9%	52.9%	11.8%	0.0%	100.0%
	€10,001 - €20,000	Count	11	14	9	9	7	5	55
		Expected Count	6.7	13.4	9.5	11.0	8.3	6.1	55.0
		% within Income Group	20.0%	25.5%	16.4%	16.4%	12.7%	9.1%	100.0%
	€20,001 - €30,000	Count	6	19	13	19	13	12	82
		Expected Count	10.0	20.0	14.2	16.3	12.4	9.1	82.0
		% within Income Group	7.3%	23.2%	15.9%	23.2%	15.9%	14.6%	100.0%
	€30,001 and over	Count	8	23	18	15	17	11	92
		Expected Count	11.2	22.4	16.0	18.3	13.9	10.2	92.0
		% within Income Group	8.7%	25.0%	19.6%	16.3%	18.5%	12.0%	100.0%
	Prefer not to say	Count	5	8	6	2	2	2	25
		Expected Count	3.0	6.1	4.3	5.0	3.8	2.8	25.0
		% within Income Group	20.0%	32.0%	24.0%	8.0%	8.0%	8.0%	100.0%
Total		Count	33	66	47	54	41	30	271
		Expected Count	33.0	66.0	47.0	54.0	41.0	30.0	271.0
		% within Income Group	12.2%	24.4%	17.3%	19.9%	15.1%	11.1%	100.0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	28.721[a]	20	.093
Likelihood Ratio	28.576	20	.096
Linear-by-Linear Association	.001	1	.982
N of Valid Cases	271		

a. 11 cells (36.7%) have expected count less than 5. The minimum expected count is 1.88.

Cross-tabulation of Income Group and Online prices better than those of TA

(f) Income Group * Reason for Using OTA due to Online prices better than those of TA Cross-tabulation

			Reason for Using OTA due to Online prices better than those of TA						
			Lowest	Fifth	Fourth	Third	Second	Highest	Total
Income Group	€0 - €10,000	Count	4	5	1	2	1	5	18
		Expected Count	5.1	2.9	3.0	1.9	2.5	2.5	18.0
		% within Income Group	22.2%	27.8%	5.6%	11.1%	5.6%	27.8%	100.0%
	€10,001 - €20,000	Count	8	11	13	7	6	10	55
		Expected Count	15.5	9.0	9.2	5.9	7.7	7.7	55.0
		% within Income Group	14.5%	20.0%	23.6%	12.7%	10.9%	18.2%	100.0%
	€20,001 - €30,000	Count	28	12	14	6	16	5	81
		Expected Count	22.8	13.2	13.5	8.7	11.4	11.4	81.0
		% within Income Group	34.6%	14.8%	17.3%	7.4%	19.8%	6.2%	100.0%
	€30,001 and over	Count	26	14	16	10	13	12	91
		Expected Count	25.6	14.8	15.2	9.8	12.8	12.8	91.0
		% within Income Group	28.6%	15.4%	17.6%	11.0%	14.3%	13.2%	100.0%
	Prefer not to say	Count	10	2	1	4	2	6	25
		Expected Count	7.0	4.1	4.2	2.7	3.5	3.5	25.0
		% within Income Group	40.0%	8.0%	4.0%	16.0%	8.0%	24.0%	100.0%
Total		Count	76	44	45	29	38	38	270
		Expected Count	76.0	44.0	45.0	29.0	38.0	38.0	270.0
		% within Income Group	28.1%	16.3%	16.7%	10.7%	14.1%	14.1%	100.0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	28.797[a]	20	.092
Likelihood Ratio	30.989	20	.055
Linear-by-Linear Association	.590	1	.442
N of Valid Cases	270		

a. 10 cells (33.3%) have expected count less than 5. The minimum expected count is 1.93.

3.3 Covid-19 Effect

*Table 9: Employment Status * Number of travel times between 2016-2019 Cross-tabulation*

			Number of travel times between 2016-2019					
			Rarely/Never	Once a year	2 - 3 times a year	4 - 5 times a year	More	Total
Employment Status	Full-time	Count	29	76	109	30	25	269
		Expected Count	30.5	79.3	103.7	32.5	23.0	269.0
		% within Employment Status	10.8%	28.3%	40.5%	11.2%	9.3%	100.0%
	Part-time	Count	5	18	8	8	0	39
		Expected Count	4.4	11.5	15.0	4.7	3.3	39.0
		% within Employment Status	12.8%	46.2%	20.5%	20.5%	0.0%	100.0%
	Student	Count	4	4	3	2	0	13
		Expected Count	1.5	3.8	5.0	1.6	1.1	13.0
		% within Employment Status	30.8%	30.8%	23.1%	15.4%	0.0%	100.0%
	Self-employed	Count	1	4	9	6	8	28
		Expected Count	3.2	8.3	10.8	3.4	2.4	28.0
		% within Employment Status	3.6%	14.3%	32.1%	21.4%	28.6%	100.0%
	Unemployed	Count	2	6	6	2	1	17
		Expected Count	1.9	5.0	6.6	2.1	1.5	17.0
		% within Employment Status	11.8%	35.3%	35.3%	11.8%	5.9%	100.0%
	Retired	Count	4	9	18	0	0	31
		Expected Count	3.5	9.1	11.9	3.7	2.7	31.0
		% within Employment Status	12.9%	29.0%	58.1%	0.0%	0.0%	100.0%
Total		Count	45	117	153	48	34	397
		Expected Count	45.0	117.0	153.0	48.0	34.0	397.0
		% within Employment Status	11.3%	29.5%	38.5%	12.1%	8.6%	100.0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	48.908[a]	20	<.001
Likelihood Ratio	53.507	20	<.001
Linear-by-Linear Association	.204	1	.651
N of Valid Cases	397		

a. 16 cells (53.3%) have expected count less than 5. The minimum expected count is 1.11.

Table 10: Cross-tabulation for Income Group and Number of travel times between 2016-2019

			Number of travel times between 2016-2019					
			Rarely/Never	Once a year	2 - 3 times a year	4 - 5 times a year	More	Total
Income Group	€0 - €10,000	Count	6	11	6	4	0	27
		Expected Count	3.1	7.9	10.5	3.3	2.3	27.0
		% within Income Group	22.2%	40.7%	22.2%	14.8%	0.0%	100.0%
	€10,001 - €20,000	Count	20	33	33	9	3	98
		Expected Count	11.2	28.5	38.0	11.9	8.4	98.0
		% within Income Group	20.4%	33.7%	33.7%	9.2%	3.1%	100.0%
	€20,001 - €30,000	Count	11	34	44	16	6	111
		Expected Count	12.6	32.3	43.0	13.5	9.6	111.0
		% within Income Group	9.9%	30.6%	39.6%	14.4%	5.4%	100.0%
	€30,001 and over	Count	3	24	56	16	22	121
		Expected Count	13.8	35.2	46.9	14.7	10.4	121.0
		% within Income Group	2.5%	19.8%	46.3%	13.2%	18.2%	100.0%
	Prefer not to say	Count	5	13	14	3	3	38
		Expected Count	4.3	11.1	14.7	4.6	3.3	38.0
		% within Income Group	13.2%	34.2%	36.8%	7.9%	7.9%	100.0%
Total		Count	45	115	153	48	34	395
		Expected Count	45.0	115.0	153.0	48.0	34.0	395.0
		% within Income Group	11.4%	29.1%	38.7%	12.2%	8.6%	100.0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	50.946[a]	16	<.001
Likelihood Ratio	54.163	16	<.001
Linear-by-Linear Association	21.185	1	<.001
N of Valid Cases	395		

a. 6 cells (24.0%) have expected count less than 5. The minimum expected count is 2.32.

Table 11(a): Chi Square Tests to determine the relationship of Airbnb users to promotional factor

Free Cancellation / Refundable Option

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	6.831[a]	4	.145
Likelihood Ratio	7.608	4	.107
Linear-by-Linear Association	.290	1	.590
N of Valid Cases	256		

a. 4 cells (44.4%) have expected count less than 5. The minimum expected count is .30.

Table 11(b): Chi Square Test to determine the relationship of Expedia users to promotional factor

Free Cancellation / Refundable option

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	1.767[a]	4	.778
Likelihood Ratio	2.492	4	.646
Linear-by-Linear Association	.902	1	.342
N of Valid Cases	249		

a. 4 cells (44.4%) have expected count less than 5. The minimum expected count is .09.

Table 11(c) *Chi Square Test to determine the relationship of Agoda users to the promotional factor*

Free Cancellation / Refundable Options

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	.614[a]	4	.961
Likelihood Ratio	1.132	4	.889
Linear-by-Linear Association	.212	1	.645
N of Valid Cases	242		

a. 6 cells (66.7%) have expected count less than 5. The minimum expected count is .03.

Table 12(a): Kruskal Wallis test for age categories and the three important promotional items

H_o= there is no difference across age categories about the three important promotional items

Test Statistics[a,b]

	Promotional Preference for "Special Discounts"	Promotional Preference for "Free Cancellation/ Refundable Options"	Promotional Preference for "Free Upgrades"
Kruskal-Wallis H	3.252	2.610	1.553
df	5	5	5
Asymp. Sig.	.661	.760	.907

a. Kruskal Wallis Test

b. Grouping Variable: Age

H_o is accepted as there is no evidence to reject the null hypothesis for the three most important promotional items in relation to the different age categories.

Table 12(b): Kruskal Wallis test for income categories and the three important promotional items

H_o= there is no difference across income categories about the three important promotional items

Test Statistics[a,b]

	Promotional Preference for "Special Discounts"	Promotional Preference for "Free Cancellation/ Refundable Options"	Promotional Preference for "Free Upgrades"
Kruskal-Wallis H	8.761	5.148	1.465
df	4	4	4
Asymp. Sig.	.067	.272	.833

a. Kruskal Wallis Test

b. Grouping Variable: Income Group

H_o is accepted as there is no evidence to reject the null hypothesis for the three most important promotional items in relation to the different income categories.

Table 13: Chi Square Test to determine gender difference for "special discounts"

Gender * Promotional Preference for "Special Discounts" Cross-tabulation

			Promotional Preference for "Special Discounts"			
			Not Important	Slightly Important	Very Important	Total
Gender	Female	Count	6	64	131	201
		Expected Count	6.4	75.1	119.5	201.0
		% within Gender	3.0%	31.8%	65.2%	100.0%
	Male	Count	3	41	36	80
		Expected Count	2.6	29.9	47.5	80.0
		% within Gender	3.8%	51.2%	45.0%	100.0%
Total		Count	9	105	167	281
		Expected Count	9.0	105.0	167.0	281.0
		% within Gender	3.2%	37.4%	59.4%	100.0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	9.793[a]	2	.007
Likelihood Ratio	9.669	2	.008
Linear-by-Linear Association	8.060	1	.005
N of Valid Cases	281		

a. 1 cells (16.7%) have expected count less than 5. The minimum expected count is 2.56.

H_o rejected, as there is evidence of difference between gender and their preference over "special discounts".

Table 14: Chi-square test to determine gender and promotional preference for "Pay 2 nights, get 3 nights"

			Promotional Preference for "Pay 2 nights, get 3 nights"			
			Not important	Slightly important	Very important	
Gender	Female	Count	17	118	63	198
		Expected Count	23.6	114.4	60.0	198.0
		% within Gender	8.6%	59.6%	31.8%	100.0%
	Male	Count	16	42	21	79
		Expected Count	9.4	45.6	24.0	79.0
		% within Gender	20.3%	53.2%	26.6%	100.0%
Total		Count	33	160	84	277
		Expected Count	33.0	160.0	84.0	277.0
		% within Gender	11.9%	57.8%	30.3%	100.0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	7.367[a]	2	.025
Likelihood Ratio	6.780	2	.034
Linear-by-Linear Association	4.138	1	.042
N of Valid Cases	277		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 9.41.

H_o rejected, as there is evidence of difference between gender and their preference over " pay 2 nights, get 3 nights".

Table 15: *Chi Square Test to determine gender difference for "Free Cancellations/ Refundable Options"*

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	2.445[a]	2	.295
Likelihood Ratio	2.284	2	.319
Linear-by-Linear Association	2.396	1	.122
N of Valid Cases	286		

a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is .59.

H_o is accepted as there is no evidence to reject the null hypothesis there exists gender difference for this promotional item.

Table 16: Wilcoxon signed-rank test for ways of booking before and post-Covid-19.

Descriptive Statistics

	N	Mean	Std. Deviation	Minimum	Maximum
Ways of booking Before Covid	312	1.55	.916	1	4
Ways of booking during/post Covid	312	1.59	.927	1	4

Ranks

		N	Mean Rank	Sum of Ranks
Ways of booking during/post Covid - Ways of booking Before Covid	Negative Ranks	14[a]	25.79	361.00
	Positive Ranks	27[b]	18.52	500.00
	Ties	271[c]		
	Total	312		

a. Ways of booking during/post Covid < Ways of booking Before Covid

b. Ways of booking during/post Covid > Ways of booking Before Covid

c. Ways of booking during/post Covid = Ways of booking Before Covid

Test Statistics[a]

	Ways of booking during/post Covid - Ways of booking Before Covid
Z	-.930[b]
Asymp. Sig. (2-tailed)	.352

a. Wilcoxon Signed Ranks Test

b. Based on negative ranks.

3.4. Factors affecting booking through OTAs

Table 17: Cross-tabulation for Age and technology feature "User friendliness"

			Technology feature "User Friendly"							
			Lowest	6th	5th	4th	3rd	2nd	Highest	Total
Age	18 - 25	Count	0	0	0	0	0	6	9	15
		% within Age	0.0%	0.0%	0.0%	0.0%	0.0%	40.0%	60.0%	100.0%
	26 - 35	Count	1	1	2	1	6	11	29	51
		% within Age	2.0%	2.0%	3.9%	2.0%	11.8%	21.6%	56.9%	100.0%
	36 - 45	Count	1	1	1	6	4	16	66	95
		% within Age	1.1%	1.1%	1.1%	6.3%	4.2%	16.8%	69.5%	100.0%
	46 - 55	Count	1	1	1	5	4	16	42	70
		% within Age	1.4%	1.4%	1.4%	7.1%	5.7%	22.9%	60.0%	100.0%
	56 - 65	Count	0	0	0	0	1	8	18	27
		% within Age	0.0%	0.0%	0.0%	0.0%	3.7%	29.6%	66.7%	100.0%
	65+	Count	0	0	0	0	1	2	6	9
		% within Age	0.0%	0.0%	0.0%	0.0%	11.1%	22.2%	66.7%	100.0%
Total		Count	3	3	4	12	16	59	170	267
		% within Age	1.1%	1.1%	1.5%	4.5%	6.0%	22.1%	63.7%	100.0%

Table 18: Cross-tabulation between gender and technology feature "User friendliness"

			Technology feature "User Friendly"							
			Lowest	6th	5th	4th	3rd	2nd	Highest	Total
Gender	Female	Count	2	2	3	9	13	38	123	190
		% within Gender	1.1%	1.1%	1.6%	4.7%	6.8%	20.0%	64.7%	100.0%
	Male	Count	1	1	1	3	3	20	46	75
		% within Gender	1.3%	1.3%	1.3%	4.0%	4.0%	26.7%	61.3%	100.0%
Total		Count	3	3	4	12	16	58	169	265
		% within Gender	1.1%	1.1%	1.5%	4.5%	6.0%	21.9%	63.8%	100.0%

3.5 General Knowledge about OTAs

Table 19: Cross-tabulation for "Overall service and quality for OTAs" and "How likely are you to recommend an online travel agency to others?"

			How likely are you to recommend an online travel agency to others?					
			Never	Unlikely	Neutral	Likely	Very Likely	Total
Overall service and quality for OTAs	Expectations exceeded	Count	0	0	0	4	19	23
		% within Overall service and quality for OTAs	0.0%	0.0%	0.0%	17.4%	82.6%	100.0%
	Expectations met	Count	3	6	46	127	70	252
		% within Overall service and quality for OTAs	1.2%	2.4%	18.3%	50.4%	27.8%	100.0%
	Expectations not met	Count	2	1	2	0	1	6
		% within Overall service and quality for OTAs	33.3%	16.7%	33.3%	0.0%	16.7%	100.0%
Total		Count	5	7	48	131	90	281
		% within Overall service and quality for OTAs	1.8%	2.5%	17.1%	46.6%	32.0%	100.0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	72.977[a]	8	<.001
Likelihood Ratio	48.014	8	<.001
Linear-by-Linear Association	35.235	1	<.001
N of Valid Cases	281		

a. 9 cells (60.0%) have expected count less than 5. The minimum expected count is .11.

Appendix 4: Consent Forms

INSTITUTE OF TOURISM STUDIES

Participation Consent form

9th February 2022

Dear Mr. Iain Tonna,

I am presently conducting research as part of my thesis titled 'The perceived value of purchasing tourism services through an online travel agency: a study of consumers in Malta.'

To get further insight on the subject, I am proposing an online interview. With your valuable input, I will be able to understand better the purchasing behaviour of tourism products and services in Malta.

If you consent to participate, you are invited to join me on 16th February 2022, 3:00 p.m. online.

Kindly note that:

- Any data collected from this research will be used solely for the purpose of this study.
- Participation in this study is entirely voluntary, you are free to accept or refuse to participate without needing to give a reason.
- You are also free to withdraw from the study at any time, without needing to provide any explanation and without any negative repercussions for you. Should you choose to withdraw; any data collected from your interview will be deleted.
- You have the right under the GDPR (EU) 2016/679 and the Data Protection Act (Cap. 586) to access, rectify and where applicable ask for the data concerning you to be erased.

Thank you for taking the time to assist me in my educational endeavours.

Participant's name (Block)	Researcher's name (Block)
IAIN TONNA	ELEXIA STIVALA
Participant's signature	Researcher's signature

Institute of Tourism Studies

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INSTITUTE OF TOURISM STUDIES

Participation Consent form

31st May 2022

Dear Mr. Hugh von Brockdorff,

I am presently conducting research as part of my thesis titled 'The perceived value of purchasing tourism services through an online travel agency: a study of consumers in Malta.'

To get further insight on the subject, I am proposing an online interview. With your valuable input, I will be able to understand better the purchasing behaviour of tourism products and services in Malta.

If you consent to participate, you are invited to join me on 1st June 2022, 4:00 p.m. online.

Kindly note that:

- Any data collected from this research will be used solely for the purpose of this study.
- Participation in this study is entirely voluntary, you are free to accept or refuse to participate without needing to give a reason.
- You are also free to withdraw from the study at any time, without needing to provide any explanation and without any negative repercussions for you. Should you choose to withdraw; any data collected from your interview will be deleted.
- You have the right under the GDPR (EU) 2016/679 and the Data Protection Act (Cap. 586) to access, rectify and where applicable ask for the data concerning you to be erased.

Thank you for taking the time to assist me in my educational endeavours.

Participant's name (Block)

_Hugh von Brockdorff_______

Researcher's name (Block)

ELEXIA STIVALA

Participant's signature

Researcher's signature

Institute of Tourism Studies

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INSTITUTE OF TOURISM STUDIES

Participation Consent form

1st June 2022

Dear Ms. Lilly Muscat,

I am presently conducting research as part of my thesis titled 'The perceived value of purchasing tourism services through an online travel agency: a study of consumers in Malta.'

To get further insight on the subject, I am proposing an online interview. With your valuable input, I will be able to understand better the purchasing behaviour of tourism products and services in Malta.

If you consent to participate, you are invited to join me on 2nd June 2022, 2:00 p.m. online.

Kindly note that:

- Any data collected from this research will be used solely for the purpose of this study.
- Participation in this study is entirely voluntary, you are free to accept or refuse to participate without needing to give a reason.
- You are also free to withdraw from the study at any time, without needing to provide any explanation and without any negative repercussions for you. Should you choose to withdraw; any data collected from your interview will be deleted.
- You have the right under the GDPR (EU) 2016/679 and the Data Protection Act (Cap. 586) to access, rectify and where applicable ask for the data concerning you to be erased.

Thank you for taking the time to assist me in my educational endeavours.

Participant's name (Block): Lilly Muscat

Researcher's name (Block): ELEXIA STIVALA

Participant's signature

Researcher's signature

Institute of Tourism Studies

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