

E-travel Adoption by Small Travel Enterprises (STEs): An Initial Study in Indonesia and Malaysia

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This paper aims to investigate e-travel adoption of tourism industries in Indonesia and Malaysia particularly by STEs. The qualitative research was undertaken using case analysis from in-depth interviews of 10-STE as initial study both in Indonesia and Malaysia. The finding result of e-travel adoption by STEs in a cross-cultural study was identified from the findings present in the initial study based on personal, organizational and website characteristics. The majority of personal characteristics were relatively similar in both countries. However, few differences are present in organizational and website characteristics. E-travel adoption in both countries is influenced by the business experiences of owners/managers, various technological aspects, and the nature of use and benefits. The following study, the user-based survey would be undertaken to complete The e-travel adoption model in Indonesia and Malaysia.

Keywords: e-travel characteristics, small travel enterprises, Indonesia, Malaysia

Tulisan ini bertujuan untuk menyelidiki tentang penggunaan *e-travel adoption* pada industri pariwisata di Indonesia dan Malaysia terutama di Perusahaan travel mikro dan kecil (STEs). Penelitian kualitatif telah digunakan untuk menganalisis kasus melalui wawancara mendalam terhadap 10 STEs baik di Indonesia maupun Malaysia. Studi ini menghasilkan deskripsi penggunaan e-travel di kedua negara dalam aspek karakteristik personal manajer/pemilik, karakteristik perusahaan dan karakteristik *website*. Pada aspek personal, terlihat mayoritas informan pada kedua negara relatif sama. Akan tetapi, pada aspek karakteristik perusahaan dan website yang terdapat beberapa perbedaan. Disamping itu, penggunaan *e-travel* dipengaruhi oleh pengalaman bisnis manajer/pemilik, perkembangan teknologi yang digunakan, manfaat yang akan diterima, dan cara operasional penggunaan.

Kata Kunci: karakteristik *e-travel*, *small travel enterprises*, Indonesia, Malaysia

Introduction

In recent years, computers and the internet have become an indispensable part of modern societies. According to Internet World Stats (2014) it is estimated that there are approximately 2 billion (34.3% of the world's population) internet users in the world. From 2000 to 2012, the number of internet users around the world increased by 566.4% and internet use in all areas of life has become more common over that time. The use of the internet for commercial purposes has also greatly increased. In 2014, globally internet usage amounted to 22.8 hours per month with strong growth rates in terms of mobile internet usage, especially, through social networking, online search, online video and online shopping (Statista, 2014).

Computers and the internet have changed the way we live, the way to communicate, to get the education, and conduct the business (Lee, McLoughlin, and Chan, 2008). Today, many businesses seriously depend on computers and the Internet operating their daily operations. However, despite the growth of internet and the high rate adoption of e-commerce in the States and Europe, in most cases, e-commerce adoption by small and medium enterprises related to the tourism and hospitality industry in developing countries is still underdeveloped. Small and medium enterprises in developing countries face various difficulties when incorporating the internet and e-commerce into their businesses. These difficulties are mainly related with SME's structure and their surrounding environment (Al-Qirim, 2007). Small businesses usually lack the technical knowledge, the financial power

and support, the know-how, and the experience (Al-Hawari, Al-Yamani, & Izwawa, 2008). Small and medium businesses also suffer from a lack of information technology (IT) skills and IT infrastructures and limitations of educational levels (Pimchangthong, Plaisent, and Bernard, 2003). Overall, the literature suggests that internet use is not prevalent among small enterprises (Karanasios, 2007), especially in developing countries.

Indonesia is an Asian country with developing economies having a population of around 254 million people in 2014 and the dissemination of internet use is supported by internet cafes throughout the entire country (Internet World Stats, 2015; Wahid, Furuho, & Kristiansen 2004). Again, Indonesia is categorized as an *early adopter* for ecommerce, where internet users are as fairly educated people and level of company's readiness is pretty high (Asia Foundation 2002). Nevertheless, some indicators of information communication technology (ICT) in Indonesia have shown a significant improvement. There is the total number of Indonesian internet domains growing from 1,479 in 1998 to 47,861 in 2010 and domain (TLD)166,023 in 2010 (APJII, 2010). Furthermore, Indonesia demonstrated rapid growth of in the number of

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internet users totalling 71,190,000 with 28 % penetration in 2014 and 51,096 Facebook users in December 2012 (Internet Worldstats, 2014). Again, internet users in Indonesia would have 20 percent year-on-year growth until 2016 and lead to 102.8 million (Tech In Asia, 2014). In terms of e-commerce transaction in Indonesia, e-commerce market is set to double in 2013 to US\$ 8B compared with 2012 figures as mobile and online shoppers grow in number (Sugden, 2014).

Malaysia on the other hand is much a smaller country in terms of population comparable to Indonesia (30 million in 2014). Despite the small number of population compared to Indonesia, it had 20 million internet users as of June 2014, which is 67 % of the population are using the internet., 13,5 million are Facebook users (Internet Worldstats, 2015). However, despite the high numbers of internet and Facebook users, the adoption of Internet for eCommerce is still very low. According to a report by Matrade in 2012, only 20% of 700,000 SME's in Malaysia has a website. Additionally, survey conducted by the Associated Chinese Chambers of Commerce and Industry of Malaysia (ACCCIM) had found that local SMEs were still depending on a conventional business approach with only 28% of the 965 respondents being involved in business online. The low adoption of business online and e-commerce by SMEs is due to the lack of awareness of its benefits, continued preference of traditional methods and a perception that e-commerce tools and technology were expensive (The Star Online, 2012).

Tourism and the hospitality industry are both very important to the economic development of both Indonesia and Malaysia. Based on the literature; tourism is the top national priority for economic development in many countries. E-tourism is being promoted because of its relatively low start-up costs and its high potential to attract foreign capital (Bui, Le, & Jones, 2006). The vast majority of hospitality businesses around the world are small and medium sized, belong to local entrepreneurs, are run by family, and generally employ members of the local society (Main, 2002). Because small and medium sized hospitality organizations provide stable employment opportunities and support the integration of local economies in peripheral areas, even during recession periods, despite their size, these organizations are very important (Buhalis & Main, 1998).

The tourism and hospitality industry were relied on information. Thus, the purchased decision of a tourism product is generally based on information provided through direct or intermediary market channels; prior knowledge; word of mouth; and perceptions of trust and service quality (Braun, 2006). In this case, the ICTs, especially the World Wide Web, can provide the information to customers looking for data as part of their purchase process.

The tourism and hospitality enterprises can obtain a wide range of benefits from using the ICTs. These technologies help the tourism and hospitality enterprises to reduce costs, enhance operational efficiency, and improve service quality and customer experience (Law, Leung, and Buhalis, 2009). The Internet can create a direct link between the members of the hospitality industry

and consumers, and also websites can provide information about the services and create an instant confirmation response to an inquiry such as room availability (Braun, 2006). Despite these apparent benefits and advantages, the small hospitality business owners do not use the Internet to its full advantage (Lituchy and Rail, 2000; Hudson and Gilbert, 2006). Therefore this research objective is to identify the current adoption of e-travel and the application for e-commerce adoption in tourism industry in Indonesia and Malaysia.

This paper consists of literature reviews in e-travel adoption in next section and an additional section detailing the research methodology adopted. Thus, the research result is then presented and discussed based on e-travel adoption in both Indonesian and Malaysia contexts. In the last section, the conclusion and implications are discussed.

Literature Review

Literature had shown that there are several factors that influence e-commerce adoption and e-travel usage particularly. The literature section will review the previous studies starting with e-commerce contexts and websites. Thus, e-travel research of prior studies will be presented in this section.

Electronic commerce (e-commerce) revolutionized the way business is conducted by using the online environment (Hassanein, Head & Ju, 2009). Initially, the automatic teller machine (ATM/Automatic Teller Machine) was first used as the means to materialize the e-commerce activity as it enabled the customer to perform several banking operations such as withdraw cash, make deposits, pay bills, reviewed bank, effect cash transfers. However today, internet technology is more favourable in business processing (Molla and Licker, 2001). As Internet penetration worldwide increases along with growing Smartphone population and maturing online payment systems, the adoption of e-commerce will increase. Although e-commerce using the Internet has become the retail channel for businesses in developed countries, it is still considered as innovating in developing countries. Therefore, currently the value of online business is still relatively insignificant, especially, business-to-consumer e-commerce transactions in developing countries (Hassanein, Head & Ju, 2009). Additionally, the use of internet among small companies has not given significant contributions to its organization compared to large companies.

E-commerce presents three aspects, namely trade (commerce), business functions and cooperation (collaboration). Based on these three aspects, e-commerce can be defined as the application of telecommunications networking technology to conduct a business transaction, exchange information and maintain relationships with customers before, during and after the purchase process (Costa, 2001; Haag, Cummings and Dawkins, 1998 ; Post and Anderson 2000; Zwass, 1998). Additionally, prior studies have distinguished three groups based e-commerce (1) complexity of the transaction, (2) digitalization level, and (3) application (Orbeta, 2002, Turban and King 2003).

E-commerce offers the opportunities to market products around the world without physically contacting customers or advertising in other parts of the world, faster and flexible processes that can dramatically ease communication and transactions across geographical boundaries. Besides that, companies have opportunities to leverage operations in new and innovative ways, to develop new products and services for existing and new customers and with lower investment and risk.

Considering the advantages of using e-commerce, and the importance of tourism and hospitality industry in various countries, the use of travel websites becomes relatively important.

Travel agencies are a typical category and currently are experiencing changes in the tourism market due to the use of e-commerce. The ability of small tourism enterprises (STEs) to successfully realize services offers additional value and usefulness for customers (Kazandzhieva, 2010). There are numerous efforts to encourage potential customers especially in reprogramming of business processes and the technology used. The decision making method in travel agencies is perceived as a complex multi-stage process covered with a set of activities. The convenience situation is being a key driver of the travel planning process. The use of the internet makes it possible for travel companies conducting online transactions 24 hour per day in a convenient manner (Ahmad and Juhdi, 2008).

However, the development of e-commerce in tourism is determined by the necessity to support and help the growth of the real and the virtual tourist market. That is why tourist companies need communication networks which guarantee their competitive advantages, satisfy to a maximum extent customers' needs and optimize the corporative structures. E-commerce in tourism contexts includes business deals (transactions), which are realized through telecommunication systems, the most used of which is Internet (Kazandzhieva, 2010).

A study by Chen and Yung (2004) developed procedures to explore the business models among web-based travel companies. This study analysed the difference between a business model derived from this empirical study and from Mahadevan's model. Three business models has a greater difference compared to others including "Value-added market making process", "Free offerings", and "Infomediation". Thus, this study continued to integrate revenue gained with three market structures as Portals, Market Makers, Product/service Providers and dimension structured and business model which are different based on web operation activities.

A strategic website evaluation framework using five stage processes was developed by Chiou, Lin, and Perng (2011). Using a gap analysis and criteria performance matrix on two leading travel websites in Taiwan, this study identified an individual website's strategy-inconsistent criteria. These criteria were identified through a radar chart analysis of the 4PsC (Product, Promotion, Price, Place, and Customer Relationship) dimensions and a transaction phases analysis. To evaluate the effectiveness of a travel Web site, the Web site manager should regularly check whether or not it is fulfilling the objec-

tives and goals that were established for it. The objective represents a one stop shop with "quality service" and the goal represents as "convenience shopping". A hierarchical evaluation structure is introduced to explicitly delineate the two Web site's different strategy intentions and related evaluation criteria.

The constructs to improve customer relationship development in self service technologies (SSTs) among e-tourism industries are identifying the online customer, website design and information gathering and handling (Stockdale, 2007). These constructs are viewed as significant challenges to keep good relationships with customers using e-tourism and SSTs. Cost savings, easily accessible and appropriate to customer readiness to create loyalty and retain mutual commitment between firms and customers using SSTs were presented.

The customer satisfaction of online service is identified as a success factor in tourism business (Nusair and Kandampully, 2008). The results from conducting a content analysis on six travel websites and 53 attributes of six web quality dimensions were presented in this study. This illustration presents navigability, playfulness, information quality trust, personalization and responsiveness identifying the six antecedents of online travel service. The research findings show that the service quality of the travel website provided was able to increase the customer satisfaction.

In line with above explanations, customer satisfaction was also identified as the success measurement through usability and visual aesthetics on website presences (Sanchez-Franco and Rondan-Cataluña, 2010). It related to virtual communities and customer loyalty through actual purchases and web site design. The study suggested that actual purchases moderate the strength of the relationships between design variables and customer satisfaction. Design variables, satisfaction and trust lead the users to develop high customer loyalty and purchase involvement is an important moderator to engage in online service relationships. Their investigation contributed to the growing literature by examining the influence of purchase involvement in developing virtual relationships. This study also identified that aesthetics and usability of travel websites increased user satisfaction and impact on trust and commitment of website users.

According to functionality preferences of website, it indicated that there were substantial gender differences both in terms of attitudes on information channels and travel Websites (Kim, Lehto, & Morrison, 2004). Gender has been and continues to be one of the most common forms of segmentation used by marketers in general and advertisers in particular. Males and females are likely to differ in information processing and decision making. Not only about the gender differences, had online and traditional distributional channel types also can exist in delivering tourism services. This finding presents that tourists still require the professional service and advice offered by the website functionality (Law, Leung and Wong, 2004).

Karanasios and Burgess (2008) understand the role of entrepreneurs in innovation adoption and improving knowledge of internet appropriation for small tourism

companies. This study presents ways to overcome the obstacles such as inadequate and unreliable infrastructure, technological cost, and the limitation of knowledge and skills.

In the meantime, information exchanges associated with internet travel marketplaces is presented by Smith (2004). This study overviews the online customer behaviour on e-travel using the theoretical perspectives of the expectancy theory and the technical acceptance model. The information exchanges are provided by internet travel market place (example: Expedia, Orbitz and Travelocity). They provide service quality using an easier, less expensive ticket.

Methods

This study made use of the inductive approach and an exploratory study indicated by an interview-based qualitative approach. A qualitative approach is the inquirer making knowledge claims based primarily on constructivist perspectives or participatory perspectives or both (Creswell, 2003). It is undertaken in order to ascertain and describe the characteristic of the variables of interest in a situation. The extent of researcher interference with the study is minimized by collecting the relevant data and analysing it to come up with the findings.

The 10-manager STE using a purposive sampling who as the own/manager of travel websites in Indonesia and Malaysia was deeply interviewed. The explanatory nature of this study, candidates was selected in Padang and Selangor to represent the Indonesian and Malaysian contexts. Padang and Selangor areas were selected as an initial study of e-travel adoption as the neighbour country. Majority of foreign tourists in Padang is Malaysian tourists which are around 75 percent (Kompas Travel, 2013) especially Selangor. This research involved University numerous students in both countries under research partners. Candidates were informed about the purpose of the study and could opt-out as participants without giving a reason.

The qualitative interviews used semi-structured, face-to-face, tape-recorded sessions and extensive notes were taken by trained interviewers. The transcripts were reviewed by the research team. Analysis and interpretations were reached by consensus. Each semi-structured interview lasted an average of one hour and was tape-recorded for future transcription. The research topic was related to characteristics of the candidates and factors affecting adoption of e-travel in their contexts. All interview transcripts were subjected to a systematic review to identify the answer to the research question. Hence the data obtained was transcribed to identify the theme as the result of this research.

Results and Discussion

The result of this research presents the characteristics of those interviewed, their organizations, and respective websites. Hence, success factors from operating their website are identified. The detail related to website travel activities presents in the following sections.

Table 1. Personal Characteristics

Items	Indonesia	Malaysia
Position	Owners	Managers
Age	30s – 40s	30s – 40s
Education	Senior High School	Senior High School
Tenure	3 – 7 years	5 – 10 years

Informant characteristics

Given above explanations, 10-STEs have been selected, that have their own travel website in each area specified. This data presents information related to informant characteristics in Indonesia and Malaysia.

There are numerous characteristics of research informants related to position, age, educational background and tenure. Based on the data gathering in Indonesia, the informant is the owner of the company, and the age of the informant is in the range of 30-40 years old, with one of them being in their fifties. The average education completed by the informant is senior high school. The average amount of time the informant worked in the company is 3 – 7 years, but one of them had already worked in their company for 14 years. In the meantime, in Malaysia, there are some characteristics of informant profiles. Most of the informants were not the owners. Their average age was in the 30-40 year old in range. Additionally, the majority of the informants had worked with the respective businesses from 3- 7 years and demonstrated higher IT skills than their Indonesian counterparts.

In brief, there are similar characteristics in the personal profiles of those interviewed in Indonesia and Malaysia excluding their positions as owner and workers. However, the STE' characteristic of e-travel adoption based on both countries is relative 3-7 operated years with informant in range 30-40 years old.

Characteristics of Organizations Profile

Regarding the company's profile in both countries, there are a variety of organizational characteristic's devices provided. Based on the company profile, the data illustrates toward;

- Type of product*: similar types offering tourism products and services such as tours & travel packages and rental cars.
- Number of Employee*; at the most in both countries, the companies have 2-7 people as their permanent employees; any additional employees are part-time.
- Customers*; most of their customers come from local companies and individuals; B2B2C e-commerce.
- IT Devices*, Majority of informants have technology supporting the operations of its websites including fax machine, PCs, Notebook, Mobile phone and BlackBerry.

There are dissimilar characteristics between Indonesian and Malaysian STEs excluding their main customers which tend to be local customers. According to the data obtained (see Table 2), Indonesian STEs are smaller than Malaysian based on company size. It is illustrated by number of employees, company assets and technology used. As the result, the dissimilarity of company's

Table 2. Company Characteristics

Items	Indonesia	Malaysia
Product	Tour, booking Hotel, rent cars	Tour, ticketing, booking Hotel, rent cars/boats
No. employee	2 - 3	3 - 7
No. asset	IT equipment	IT and transportation devices
Age of thus travel	3 – 7 years	5 -10 years
Main customer	Local customer	Local customer
No. IT	PC, Fax, laptop, Mobile phones and telephone line.	PC, Fax, Photo copy machine, laptop, mobile phones and telephone line.

Table 3. Website Characteristics

Items	Indonesia	Malaysia
Website Developer	Owner	IT manager
Website Server	Free Website	Paid Website
Cost (USD)	0 – 150	150 – 3000
Update time	Every week	Every month
Online vs offline contributions	60% : 40 %	25% : 75%

characteristic is enough significantly except only for one-similar item.

Characteristics of Website

There are numerous characteristics of websites in both countries related to features provided within the website.

- Type of website provided in this research*; all of the companies' websites have a B2B and B2C type for their websites since the company doing the transaction between customer and organization.
- Person who developed the website*; for the Indonesian travel website, almost that entire websites were developed by the owner; on the contrary in Malaysia, its websites were developed by IT managers.
- Regarding the *cost* for the website development in Indonesia is in range of AUD 50 – 150 and Malaysia contexts in range AUD 150 – 3.000.
- Organizations in both Indonesia and Malaysia regularly update their Website data weekly or monthly
- Financial contributions* of online-offline transactions are 60%:40% and 25%: 75%in Indonesia and Malaysia respectively.

Based on data collected (see Table 3), it tends to dissimilar website characterises. In Indonesian contexts, e-travel implementation is developed by owners using unpaid websites with the cost of up to USD 150 and updated every week. On the other hand, in the Malaysian contexts, e-travel is developed by IT managers using a paid website with the cost at least USD 150 and is updated every month. Nevertheless, a simple e-travel in Indonesian STEs focus is to attract new customers via their websites (online) rather than offline customers and give more online contributions. Conversely, Malaysian STEs are more established business networks and, are more focused on obtaining offline customers.

E-travel Success Model

Based on the perspective of 10 Indonesian (I) and Malaysian informants (M), operations of e-travel activi-

ties related to the website feature's provided, usefulness, satisfaction and loyalty. The study investigated e-travel adoption in both country contexts. The characteristic of small business with variety of problems, however, using e-travel is the business requirement for tourism industries especially to improve their business. For that reasons, effective factors during undertaking e-travel by small tourism companies was presented.

Entrepreneur Talent and Business Experiences

The business experience is identified as a main concern to process the adoption of e-commerce among ordinary travel businesses. Here comments included:

“my experiences doing the business in travel industries had given me a brilliant idea to develop the own website and its operate to get more customers (I.1), and my willingness to improve my company's performance (M.4)... my friend encourage to operate my own website and give me a initial challenge to invole in business online (I.4).

The internet technology is able to provide the extensive option of small travel business to win the competition in global markets (Abou-Shouk, Lim, and Megicks, 2012). In addition, the business talent of business managers as extraordinary support using companies' website is investigated. According to Nieto, Hernández-Maestro and Muñoz-Gallego (2011), the talent of managers as an entrepreneur is believed to be a substantial factor in adopting e-travel. Again, the entrepreneurial talent present is the engine for the development of economically unstable conditions. Not only entrepreneur talents, but business experiences in the tourism industry also identify as a desirable factor operating e-travel. Since, experience in tourism business is able to play as moderator and potential effect on performance working with e-travel contexts.

Technological Aspects

The aspect of the technology use particularly the internet offers various benefit for small tourism industries. Some comments from informants as following statements;

“today , any business in tourism industries have to desire to use technologies especially internet (M.3). ...Since, using internet in numerous activities of tourism industries give more knowledge to get more chances doing business as national and international level (I.2)... Again, internet has been identified as effective marketing tools to obtain potential customers locally and globally.... particularly to promote the destinations to outsiders/foreigners and doing intensive communication (I.5)....”

The advantage related to operating e-travel for instances the improvement of sales, revenue growth, competitive advantage, distribution channel and the global reputation (Abou-Shouk et al., 2012). Based on the data obtained, e-travel using the simple and low cost websites

are identified as proper technology for small travel contexts. The simple website and low cost in operating e-travel is able to anticipate numerous problems in small business' context (Pujani 2011; Pujani, Xu, and Quadus, 2010). In the mean time, the technology usability also explains in detail the characteristic of e-travel adoption as various e-commerce activities (Salwani, Marthandan, Norzaiddi, and Chong, 2009). As the result, e-travel in small travel agencies is able to get more of the new market, customers and establish the opportunities in tourism industries. The comment from informant:

The success of e-travel adoption is measured by activities of online communication, transaction, documentation and procurement (Theodosiou and Katsikea, 2012). E-travel is used for the external transaction rather than internal activities of travel business for instance administration, database, and customer's data.

The nature of use

The business activity through internet presents as e-commerce business including some activities in online market and online transactions. The utilization of e-travel was identified as the communication tool with customers, service quality, transaction, convenience shopping and others, such the research informant describes:

".....majority, we operate e-travel/website in our business tending to give more information toward tourism products, destinations, tour packages and also communicate with business partners and customers (M.1)..... and via website we are able to receive online order, send email, and get payment (I.9)."

The nature of e-travel use is supported by Delone and McLean Study's (2004; Theodosiou and Katsikea, 2012). This study presented online activities through internet as e-commerce operations. There is the e-commerce activity via websites including email, order, purchase, discussion, and collaboration.

Benefits

There are some benefits during operate e-travel by tourism industries. This company effectiveness especially in service quality of business activities is presented. Using e-travel, not only for utilizing the technological opportunism, but also as the effort have the benefits of e-travel operation. The prior literature beliefs that the impact of e-commerce uses are able to improve the individual and organizational performance.

E-travel has given any opportunities going to improve the performance and achievement in travel agencies business. There are many benefits that we can obtain during operating e-travel. Some reason from informants doing e-travel:

"operating our website/e-travel has given variety of benefits including be faster to response visitor's request, lower in promotion cost (M.10)....since we just stay at home...but we can get more customers via e-travel (I.4).....We can focus to more satisfied our customer

with quick response during communication with them (customers)(M.10) again (I.10)..."

Operating e-travel by STEs is giving more challenged to get benefits, since, e-business is perceived insignificant association with business size as the study of Meroño-Cerdan and Soto-Acosta (2005) Again, using e-travel is to improve customer satisfaction (Sórum, Medaglia, Andersen, Scott and DeLone, 2012), e-business and organizational performance (Theodosiou and Katsikea, 2012). Briefly, all travel companies of any size have opportunities to obtain various benefits during operating their business through internet.

The e-travel benefits can be derived with intensive uses via website activities. However, the efficiency and effectively are two issues in organizational performance which are desirable (Sórum et al., 2012). Therefore, many companies in particularly SMEs should pay attentions using e-travel to create contributions to organizations.

Conclusion

The current research has been conducted using qualitative approaches related to e-travel adoption among small business contexts in Indonesia and Malaysia. Using in-depth interviews among 10 travel companies in each country had investigated. The comparison of e-travel adoption in both countries especially small travel industries contexts based on personal, organizational and website characteristics were undertaken. Thus, the research model for e-travel adoption factors based on company perspectives including owner-manager characteristics, technological aspects, nature of use and its benefits had generated. For the further research using survey and quantitative approaches would be conducted by small travel business in adopting e-travel contexts.

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