MASTER'S THESIS

L

Antecedents to E-Ticketing

Consumers' Attitude towards Environmental Variables
& Perceived Risks in Buying Air Tickets Online

Zeeshan Zia Khokhar
Njoku Kenneth Adiobi

Preface

This thesis is written as part of Master's program in e-Commerce at Industrial Marketing Department in Lulea University of Technology, Sweden. The main purpose of this study is to describe online ticket booking environment and perceived risks associated with the purchase of e-tickets.

The writing of this thesis was an exciting opportunity and after conducting this study we have learned a lot about dynamics of e-ticketing. And we are proud of our contribution into the available pool of knowledge on e-ticketing. There were many people who contributed towards the success of this research study and we would like to thank for their valuable time and efforts.

First of all, we would like to thank our supervisor Professor Manucher Furhang without whose guidance a successful completion of this piece of scientific writing might have been a very difficult task to complete. His critique and helping ideas showed us the way to proceed. We are really grateful for that. We would also like to thank all respondents who gave us their valuable time during the data collection phase.

Finally we would like to thank our loved ones. I, Zeeshan, would like to thank my entire family, especially my elder brother Salman Sikander, for keeping faith in my abilities and continue investing their time to push me through the difficult times. I, Kenneth, would like to use this opportunity to appreciate the selfless support of all members of Njoku family in my quest at acquiring this degree.

Lulea University of Technology
December 2006

Zeeshan Zia Khokhar   Njoku Kenneth Adiobi
talk_z@yahoo.com*

* Contact address for all communications

*'Talent hits a target
no-one else can hit………*

*……. Genius hits a target
no-one else can see'*

Abstract

The number of consumers who book travel tickets online is growing. But a switch from offline environment to online environment creates certain doubts in the minds of consumers. Such doubts have been termed as perceived risks in literature. This study is carried out to understand the behavior of consumer under such circumstances. The differentiations between two competing environments give rise to risk perceptions. For instance, over the Internet information about a variety of websites is at consumers' finger tips and this is not the case in offline environment. But this huge amount of information leads to perception of loss of time in finding the appropriate travel website. As a consequence, such risk perceptions restrict consumers in booking tickets over the Internet. A multiple-case-study research was undertaken. The findings indicate that the online environment is more convenient, easy to search, compare and book tickets. The consumers in this study book tickets over the internet and do not perceive (significant level of) any risk. They also believed that it was very difficult to book form a risky website. The consumers book tickets from websites which are perceived as risk free. Any risk perception negatively effect consumers' willingness to book tickets over the Internet.

Table of Contents

List of Figures & Tables

1. Introduction

This chapter presents the background (Internet and e-commerce) followed by problem discussion (environmental variables, perceived risks and online travel industry). The chapter ends with research purpose and research questions.

1.1 Background

The Internet usage is growing rapidly all over the globe (Liebermann & Stashevsky, 2002). According to *internet world stats* website, the estimated growth rate in internet usage world wide is about 189% from year 2000-2005. The Internet population has grown tremendously since its opening to commercial traffic in 1994, and estimated worldwide Internet users in 2006 are 1043 million. In Europe, the estimated figure shows more than 294 million users. (Internet world stat) Consumers use the Internet for many different reasons ranging from only gathering information to purchasing products (Forsythe & Bo shi, 2003). Karakaya & Charlton (2001) observed that the Internet provides new ways for consumers to learn about and acquire products and services online.

According to Simeon (2001) today, the Internet has become a very significant strategic tool in competitive business environment. Teo & Yu (2005) highlighted that the Internet has developed into a dynamic virtual medium for trading information, services and products. The phenomenal growth and rising popularity of the Internet have attracted consumers and businesses to get the advantages brought on by the new technology (ibid). Walker & Johnson (2006) said that the online businesses able to reduce overheads and personnel costs and able to gain a much closer access to target consumers. The consumers, on the other hand, gain greater convenience, time saving and faster response (ibid). Many researchers have documented the rapid diffusion of the Internet and World Wide Web as a commercial medium (Forsythe & Bo shi, 2003). Chun & Kim (2005) and Labuschagne & Eloff (2000) argued that the Internet has changed the fundamentals of business environment, offering the sellers and buyers a powerful communication channel and making it possible for the involved entities to come together in more efficient ways by creating new marketplaces.

The Electronic commerce or E-Commerce is a sub-set of internet (Chaffey et al, 2003). Rao (2000) defined *E-commerce* as computer-to-computer (C2C), individual-to-computer (I2C) or computer-to-individual (C2I) business relationships for the exchange of information and value. Kanungo (2004) said that E-commerce is used to exchange information and executing transactions

among businesses and consumers. According to Rao (2000), in e-commerce, electronic communications and computer systems are used to interact and communicate with trading partners. Davis et al. (2000) observed that today, an increasing number of companies are transacting through electronic-commerce.

Hostler et al. (2004) highlighted that *Business to consumer* (B2C) component of e-commerce continues to become an increasingly important segment of the economy. It has been estimated that retail sales through e-commerce web sites have been growing at an average annual rate of 110% a year. Further they observed that with that kind of phenomenal growth, knowing what influences consumers to buy over the web becomes critical for managers to understand. (ibid) Lim & Dubinsky (2004) observed that consumers are turning to Internet for performing their buying activities but if online sellers hope to attract and retain satisfied online consumers, they need to understand their evaluative criteria used in online buying. Childers et al. (2001) observed that the online environment represents a tremendous opportunity for marketers, but there are important differences between physical and online channels that must be understood in order for online marketers to realize greater return on investments. One obvious example with such differentiations is the online travel industry or e-ticketing which has been revolutionized by the Internet. The consumers book tickets over the Internet and tickets are delivered to them through emails (or at home, in case they require paper tickets). The consumers are no more required to visit a physical outlet and carry paper tickets to airports. (Jurg, 2000) The United Air was the first company to experiment with e-ticketing and that led a huge transformation in global travel industry (Ng-Kruelle & Swatman, 2006).

1.2 Problem Discussion

Online Environment
According to Nelmapius et al. (2005) the online retail environment has a unique character, which is substantially different from that of offline retail environment. Further, consumer behavior in offline retail environment is different from consumer behavior in cyberspace (ibid). Rohm & Swaminathan (2004) highlighted that some environmental variables like lack of basic stimuli and immediate non-possession of purchased products differentiate online retail environment from offline settings. Nelmapius et al. (2005) and Rohm & Swaminathan (2004) observed that online retail environment also differs with offline environment in terms of social interaction. They noted that online environment lacks in social interaction. Huang & Oppewal (2006) highlighted that limited advancement in technology also differentiates two competing retail environments in terms of shopping enjoyment. This is particularly significant factor for hedonic consumers who take shopping as leisure based activity (ibid).

Childers et al. (2001) differentiated online environment on the basis of hedonic and utilitarian needs. They argued that the online environment offer better utilitarian satisfaction through improved availability of product information and enabling easy product comparisons. The use of online environment to download music, watch movies and listen live concerts are hedonic aspects of consumers' buying activities online. (ibid) Parsons (2002), on the other hand, observed that recreational and psychological satisfaction that consumers derive through visiting large shopping malls and experiential stores in physical store environments are not available to them in online environment.

The other findings of Rohm & Swaminathan (2004) study suggest that in online retail environment the consumers is able to search, compare, and access information much more easily and at deeper levels than within the physical environment. Huang & Oppewal (2006) argued that fundamental qualities of online retail environment such as *'from anywhere'* and *'at any time'* make shopping much more convenient for consumer than that of offline environment.

Perceived Risks
Although, online environment has some advantages for consumers but consumers perceive certain risks from buying through online channel which stem from fundamental differentiation between two kinds of retail environments (Forsythe & Bo Shi 2003; Teo & Yu, 2004). According to Teo & Yu, (2005), due to lack of basic stimuli (touch, smell or try) the online consumers feel uncertain about the quality of the products offered in online retail environment. Huang & Oppewal (2006) argued that the 'convenience' aspect of online shopping may vanish away if web interface is too complicated or the flow of goods, up to ultimate consumers, is not properly managed. Forsythe & Bo Shi, (2003) also observed that consumers perceive that it may be difficult to navigate the desired information in online retail environment resulting in time loss.

Bhatnagar et al. (2000) observed that in case of purchasing technologically complex products online, the consumers show certain concerns regarding the actual quality of products. They further observed that consumers are quite apprehensive about using credit card information for buying goods over the Internet. It is because of inherited payment system of online stores. While studying electronic payment systems Ho & Victor (1994) said that consumers feel that their time may be lost due to payment procedure of a particular system.

Flavia´n & Guinalı´u (2006) learned that obtaining and processing of data regarding behavior of consumers through new technologies such as the Internet has made consumers very concerned about treatment of their private data by

companies. Chellappa & Pavlou, (2002) further highlighted the same thing by arguing that the introduction of new technology leads to security concerns and suggested that the future of online buying-selling activity depends on proper tackling of security related consumer-perceptions. According to Ruyter et al. (2001) a high perceived risk level implies that consumers expect the service purchased online may not be as expected and therefore, leads to a reduction in perceived benefits. Further, risk perception has stronger affect on behavior of consumers towards online service than perceived benefits have. It becomes even stronger because of intangible nature of online environment (ibid).

According to Teo & Yu, (2005), the major concern demonstrated by most marketers regarding online shopping is buyers' confidence, citing that the possible risks involved are larger than the potential rewards. Garbarino & Strahilevitz (2004) suggest that from a managerial point of view, knowing perceived risks and what actions reduce perceived risk are very significant. Further they observed that risk perception is negatively correlated with willingness to buy. According to them perceived risk is a combination of the perception of the likelihood that something will go wrong and the perception of the seriousness of the consequences if it does go wrong (ibid). Flavia´n & Guinalı´u (2006) noted that doubts regarding the quality of service or identity of online seller arise in the minds of consumers because of non-existence of physical interaction. Further they observed that the nature of online payment system where delivery of goods or services follows payment adds to such doubts too (ibid).

Bhatnagar et al. (2000) argued that the nature of the product has a significant influence on purchase decision in online environment. The products in online environment range from physical products (clothing) to totally digital products such as software. Since the risk perception is influenced by the nature of product, therefore, it is important to clearly define the nature of product and industry for this study. This study is about booking tickets online or e-ticketing. Following are the motivating reasons for this product choice.

Online Travel Industry
According to *comscore* website the online consumers' spending has been on the increase. The total online spending is estimated to reach approximately $170 Billion towards the end of 2006. Out of total online spending *Travel* represents the single largest sector with estimated spending of $68 billion in 2006. But estimated percentage increase in travel sector (14.7%) is less than non-travel sector (24.6%) (comscore.com).

Nearly 150 million consumers visited a travel web site in 2005 (in US alone), a 35-percent increase over the previous year. Annual online travel revenues exceeded $60 billion in 2005. In April 2005 alone, 35 million U.S. consumers initiated travel planning online and spend an estimated amount of $6.6 billion. Sara Stevens (director of comscore Travel Solutions) noted that "*the Web is extraordinarily well-suited to helping consumers make travel plans and it should continue to fuel growth in the online travel sector*". "*We've long known that the Web is an invaluable resource for travel planning'*, added by James Lamberti, vice president of comscore Search Marketing Solutions. (comscore.com)

It should be interesting to see how consumers perceive the differentiation between offline and online ticket booking environments. Do such differentiations give rise to any kind of risk that is restricting the growth in a significant sector of digital economy? The problem discussion can be defined at two levels. At first level, the problem is to study the risks associated with willingness to buy and stemming from environmental differentiations. And at second level, conceptualized problem (the first level) will be studied in online travel industry or e-ticketing.

1.3 Research Purpose and Questions

From the problem discussion it is derived that there is a need for further investigation into the area. Thus, the purpose of our study is to arrive at an

In depth understanding of consumers' perspective on the influence of environmental variables on perceived risks identified with e-ticketing.

To address the purpose of this research the following research questions have been developed;

RQ.1 How can the variables, differentiating online and offline environments, as perceived by consumers in e-ticketing be described?
RQ.2. How can the consumers' view of risks, stemming from the influence of environmental variables, associated with purchase of e-tickets be described?

1.4 Demarcations

This study is about acquiring an understanding of the formulated research problem in business-to-consumer environment and understating of business-to-business environment is beyond the scope of this study. The study focuses on how individual consumers perceive risks in online environment while booking tickets and not organizations' view in performing activities online.

2. Literature Review

This chapter includes a review of earlier relevant theories differentiating online environment from offline environment, different kinds of perceived risks associated with online buying and willingness to buy.

The literature review was guided by the purpose of study. First criterion was that the theories should have studied the related variables in chosen sector. i-e, environmental variables and perceived risks associated with willingness to buy in e-ticketing. Second, the latest theories were given preference on old ones. All the literature presented below discussed the variables of interest from different aspects.

2.1 Online Environment

The Internet represents a fundamentally different environment for retailing than do traditional retailing environment (Rohm & Swaminathan, 2004; Nelmapius et al., 2005). The differences between two environments can be presented in form of various variables as discussed by different authors (Nelmapius et al, 2005; Suri et al, 2003; Strauss et al., 2001).

Rohm & Swaminathan (2004) highlighted six different aspects that differentiate online retail environment from physical settings. The variables they highlighted are discussed below;

2.1.1 Shopping Convenience
The shopping convenience is defined as time and effort savings in the process of buying products and services. The authors argue that online consumers are motivated by the convenience inherent with online retail environment in terms of placing orders from home or office at any time. The time and effort saved in this process adds to overall convenience. This is also worth mentioning that the location becomes irrelevant in online buying context. (ibid)

2.1.2 Information Seeking
Information seeking is defined as consumers' ability of searching, comparing and accessing information in retail environment. The online environment provides such an infrastructure to the consumers that not only allow them to search but also compare and access information much more easily and at deeper levels than offline retail environment. The online environment allows sellers to offer wide variety of information as

6

well as the capability to deliver information tailored to the needs of individual consumers. (ibid)

2.1.3 Immediate Possession

The instantaneous delivery of products and services purchased by the consumers is termed as immediate possession. The authors say that online environment can not provide instantaneous delivery of ordered products. However, if the delivery is efficient then consumers can be more attracted to online buying. The consumers who wish immediate possession will prefer those sellers whose delivery practices are efficient. The consumers consider this difference as significant differentiating factor in online and offline retail environments. (Rohm & Swaminathan, 2004)

2.1.4 Social Interaction

The consumers' desire to seek out social interaction during the buying process is defined as social interaction. The online retail environment which does not provide social interaction may not be able to attract consumers who sort social interaction as an important buying criterion. This is sorted as one of the most significant reasons consumers prefer to shop offline than online. (ibid)

2.1.5 Shopping Experience

The shopping is also considered as a leisure-based activity by consumers. The enjoyment derived from such leisure-base activity is termed shopping experience. The online environment lacks in the sensory effects and experiences of product trial that are available to consumers in offline environment. The consumers with such shopping requirements might find online retail environment an exotic place and may prefer offline context. (ibid)

2.1.6 Variety Seeking

Variety seeking is defined as consumers' need to vary choices of stores, products or brands in retail environment. Some consumers are characterized as variety seekers. As online environment provides vast amount of information and at individualized levels the variety seeking might be easier in online environment compared with offline environment. (ibid)

Lim & Dubinsky (2004) while studying the differentiations between physical retail stores, in-home shopping and e-tailers (online stores) presented the following characteristics. For the purposes of this study only physical and online environments are discussed here;

2.1.7 Merchandise characteristics

According to Lim & Dubinsky (2004), due to the unique nature of the online shopping environment, consumers' evaluation criteria for e-tailer merchandise is somewhat different from those for offline retailers. (Merchandise can be defined as either goods or services). The online stores or e-tailers can provide customers with more variety of merchandise without the worry of physical space restrictions. The price comparison is relatively easier in online environment. The merchandise-related aspects of online retailer include product information, brand selection, and price. (ibid)

2.1.8 Convenience characteristics

In case of offline shopping, the convenience is measured by ease of locating a product in a store, ease of locating a store and finding a parking space. Timely delivery, ease of ordering, and product display are dimensions of online shopping convenience, observed by Lim & Dubinsky (2004). Further they highlighted that the consumers may give up buying online if order processing is time consuming and complicated. The information about shipping time, returns, and order tracking numbers sent through emails make the ordering process transparent and credible for customers. (ibid)

2.1.9 Interactivity characteristics

The degree to which customers and online retailers can communicate directly with each other at any time and anywhere is termed as interactivity. There are different ways to increase interactivity in an online shopping encounter like giving inquiry form, order status tracking facility, e-mail addresses, FAQs, and having customer feedback system, to name a few. In a physical store, customers interact with sales personnel and contact is more instantaneous as compared to online store. The online store assists the customers based on their input to refine their alternative search and then make more focus decision. (ibid)

2.1.10 Reliability characteristics

According to Lim & Dubinsky (2004) there is difference in online and offline environments on reliability of seller. The requirement of credit card in online payment system and submission of personal information by customers over the Internet made reliability a major issue. (ibid)

2.1.11 Promotion Characteristics

In physical store a sign of 'clearance sale" is supposed to stimulate customers' traffic in the store. The purpose of promotional activities is to encourage consumers to buy either an intended product or some other products. The offers in online store are characterized as being special offers, online games, lotteries and links to other sites of interest, to name a few. These are mainly intended to increase customer willingness to buy rather than bringing them to store. (Lim & Dubinsky, 2004)

2.1.12 Navigation characteristics

In online shopping navigation, time and efforts are equal to the physical efforts expended to locate items in traditional shopping. The dimensions of online navigation includes actual time and effort taken for the user to search an online store site by using online search engines, links from related pages, etc and time to download information from that store. In physical context, however customers' search costs include physical efforts employed when going into a store, finding products, and comparing alternatives across different stores. (ibid)

Strauss et al. (2001), while differentiating between online and offline retail environment highlighted the following variables. They differentiated the environment from an organization's view point in terms of interactivity, information richness and personalization.

2.1.13 Interactivity

In online environment it is difficult to control the products, contents and surroundings of context by the brand leader. The online environment has made buyers, active buyers by placing control of interface in their hands. The recipients of marketing activities have become part of interactive communication processes, able to exchange experiences about the product directly with other stakeholder like customers. (ibid)

2.1.14 Information Richness

According to Strauss et al. (2001) information displayed by an online seller, somehow, has become an integrated part of a brand's evaluation process. The information presentation aspects of online environment made it easier for an online seller to present technical specifications in a more understandable format. The consumers can also be educated about products' origin. (ibid)

2.1.15 Personalization

Strauss et al. (2001) observed that the customer-specific information that online seller-buyer interaction creates, facilitates the marketing of individualized products to a much greater extent than was possible in the past. The Internet helps online sellers to create a variety of virtual customer-specific brands, depending on the context and individual store (web site) design. (ibid)

Nelmapius et al. (2005) argued that online retail environment is substantially different from physical environment which influences the consumer behavior. They highlighted the following two factors of differentiation;

2.1.16 Lack of Interaction

The authors argued that in online retailing a consumer sits in front of his computer that is connected to internet, in a familiar environment (home or office) and do the shopping. Therefore, most of the buying decision making is done in isolation with little or no interaction with others. (ibid)

2.1.17 Lack of Stimuli

The online environment also lacks in basic stimuli of touch, smell and taste as compared to the offline environment. This lack of stimuli is a significant source of differentiation between the two competing retail-environments. (Nelmapius et al., 2005)

Childersa et al. (2001) studied the following three variables that differentiate online environment from offline settings. They argued that these variables determine a consumer's attitude towards new interactive shopping environment.

2.1.18 Navigation

Navigation is the process of exploring a shopping environment in alternative ways to seek out product-related information. In case of a physical retail store, consumers navigate for desired products by understanding the store's layout in terms of organization, categorization and arrangement of products. Consumers accomplish this by recognizing how products are clustered, or through orientation aids or through questioning the store attendants. Childersa et al. (2001) also observed that the simplified floor plans and the presence of a "grid-type" pathway configuration enhance the navigational abilities of buyers in physical stores. They also observed that the use of these cues across competitors. (ibid)

But the dynamic nature of web makes navigation in retail environment very critical. Unlike standardization of some of the cues even across competitors (in physical stores), every website is unique in its layout. This layout is dynamic and is constantly upgraded. Therefore, consumers required to have more time to navigate properly. (Childersa et al., 2001)

2.1.19 Convenience
The convenience is defined as a combination of both when a consumer can shop and where a consumer can shop. The online environment provides the opportunity to consumers to shop at home 24 hours and 7 days a week. This leads to consumers' perceptions of convenience both in the accomplishment of the shopping task as well as the process of shopping. The elimination of associated factors such as frustrations caused by fighting traffic, looking for a parking space, avoiding long check out lines, and freedom of shopping from 'anywhere' make online shopping convenient. (ibid)

2.1.20 Substitutability of personal examination
Childersa et al. (2001) observed that online retail environment lacks in certain sensory elements especially touch. They argued that among the benefits of physical retail store is the ability to experience a product on a multi-sensory basis before purchase (ibid).

2.1.21 Security & Privacy
Online environment differs in terms of access and usage of transaction and privacy information exchanged during buying and selling. Online environment has access to personal privacy information and transaction (credit card) information. (Elliot and Fowell, 2000) To ensure safety of all forms of online payment mechanism, strict security, advanced policies and technology are adopted especially in the areas of credit card fraud (Cai & Jun, 2003).

2.1.22 Information Load
According to industry estimations the web has surpassed 1 billion pages way back and over 25 new pages are added every second. The web's ability to amass and analyze large quantity of information makes comparison shopping easy. But human short memory is limited to about seven chunks and further environmental input leads to dysfunctional effects on processing. (Suri et al., 2003)

Laroche et al. (2003) studied the relationship between perceived risks and intangibility. The authors observed that due to intangible nature of services,

services are perceived as much riskier to purchase by buyers. The online environment is also characterized by the intangibility (Nelmapius et al., 2005). Laroche et al. (2003) studied the following three aspects of intangibility;

2.2.23 Physical Intangibility
According to authors, a thing is set to be called physically intangible if it can not be touched. (ibid)

2.2.24 Mental Intangibility
In case a consumer lacks knowledge of a product then even physical tangible product may not ensure a clear, mentally tangible representation of an object. As an example the authors argued that in the mind of a consumer a car and service of a pump attendant may be equally intangible. (ibid)

2.2.25 Generality
It is defined as how general or specific a consumer perceives a particular product. A product is considered as a general one, if consumer can not refer precisely to identifiable definitions, features and outcomes. For instance, hotel is a place where we can sleep. (ibid)
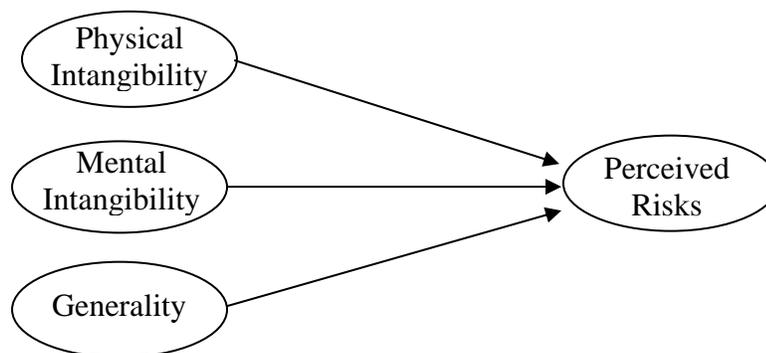
Figure: The impact of Intangibility on Perceived Risks
Source: Adopted from Laroche et al. (2003)

2.2 Perceived Risks & Willingness to Buy

Perceived risks in online environment are negatively related with consumers' willingness to buy online (Kuhlmeier & Knight, 2005; Forsythe & Bo Shi, 2003; Teo and Yu, 2005; Choi & Lee, 2003; Liebermann & Stashevsky, 2002; Garbarino

& Strahilevitz, 2004). The following risks involved in online buying have been presented in literature;

Forsythe & Bo shi (2003) highlighted four types of perceived risks consumers associate with online buying. They studied financial risk, product performance risk, psychological risk, and Time/convenience risk.

2.2.1 Financial Risk

It is defined as the loss of money to a buyer due to misuse of transaction information (credit card). In online environment, consumers' unwillingness to provide their credit card information has been cited as a major problem to buying and consumers believe that it is too easy to have a credit card stolen in online retail environment. The respondents in this study showed that if they are not sure about the security of their credit card information then they may not buy online. Further, within the respondents, women perceive more financial risk than their male counterparts. This risk was ranked second overall after product performance risk in their study. (ibid)

2.2.2 Product Performance Risk

Product performance risk is defined as the perception of loss in case a product does not perform as expected by the consumers. The consumers' inability to judge product quality in online retail environment may be limited due to touching, feeling, and trying restraints resulting in increased product performance risk. The responses in the survey showed that the product performance risk is the most significant one. (ibid)

2.2.3 Psychological Risk

According to Forsythe & Bo shi (2003) the perception about disappointment and shame experienced if one's personal information is disclosed by an online seller is called a psychological risk. Consumers feel that they have less control over handling of personal information in online retail context. It prevents many consumers from buying online. (ibid)

2.2.4 Time/Convenience Risk

Forsythe & Bo shi (2003) defined time/convenience risk as the consumer perception about loss of time and inconvenience experienced due to difficulty in finding appropriate websites, submitting order and product delivery delays.

Teo & Yu (2005), on the other hand, described certain uncertainties regarding online buying from buyers' perspective. They presented branding uncertainty of

online stores, performance uncertainty of products, behavioral uncertainty of online stores and environmental uncertainties of online stores. (ibid)

2.2.5 Performance Uncertainty
According to Teo & Yu (2005) performance uncertainty of products refers to the difficulty faced by consumers in ascertaining the quality in online retail environment. Consumers feel uncertain that whether purchased products will meet their expectation and whether they will perform well or not. (ibid)

2.2.6 Behavioral Uncertainty
Consumers' inability to be sure whether online store will stick to contractual agreement or not, is referred to as behavioral uncertainty of online stores. In case of online buying, what consumers worry that online store may offer poor after sale services or dismiss their inquiries. If consumers are assured that defective good could be returned and they will continue getting after sale services then the behavioral uncertainty can be reduced. (ibid)

2.2.7 Environmental Uncertainty
The difficulty faced by the consumers in looking for products in online retail environment in light of changes made to store's website. The authors argued that any changes made in shopping conditions could cause difficulty to consumers. The results showed that if consumers feel difficulty in finding the desired products then this will add to environmental uncertainty. (ibid)

2.2.8 Branding Uncertainty
Branding uncertainty of online stores refers to consumers' perceived difficulty in ascertaining branding of stores in online retail environment. i.e, consumers may put themselves at risk if buy from unknown web stores. In other words, uncertainty regarding the consistency, certainty and promise of quality is defined as branding uncertainties. The provision of adequate information about available choices, contact information and services can reduce such risk perception in online retail environment. (ibid)

The different types of uncertainties influence consumers' searching costs (spending lot of time and effort in getting desired information), monitoring costs (time and effort spend in contacting online store and monitoring order processing) and adapting costs (ensuring that ordered products received and

dealing with unexpected changes in service terms) and these costs are negatively related with willingness to buy online (Teo & Yu, 2005).

Feathermana & Pavloub (2003) defined the following risk perceived by consumers in retail environment.

2.2.9 Performance Risk

The performance risk is defined as the possibility of product malfunctioning and not performing as it was designed and claimed through advertisement. Therefore, the product fails to deliver the desired consumer benefits. (ibid)

2.2.10 Financial Risk

The chances of monetary loss in terms of the initial price as well as the subsequent maintenance cost have been termed as financial risk. The monetary loss incurred due to fraudulent acts is also included in this kind of risk. (ibid)

2.2.11 Time Risk

Time risk is defined as the loss of time in performing purchase activities. The consumers may lose time when making a bad purchasing decision by wasting time. The time spend on researching and making the purchase, learning how to use a product/service may be lost if the purchase decision turns out to be a bad one and consumer has to replace it if it does not perform according to expectations. (ibid)

2.2.12 Psychological Risk

Feathermana & Pavloub (2003) defined psychological risk as the chances that the selection and/or performance of the producer will have negative consequences in terms of loss of consumer's peace of mind or self-perception. The causes of this potential loss of self-esteem could be from the frustration of not achieving buying goals. (ibid)

2.2.13 Social Risk

Social risk is related with one's reference group. The chances of loss of status in one's social group, as a result of buying a product or service, are called social risk. The chances of looking foolish or un-trendy add to social risk. (ibid)

2.2.14 Privacy Risk

Feathermana & Pavloub (2003) defined privacy risk as the chances of loss in case the information about consumer is used without his/her

knowledge or permission. The consumers' perception about lack of control over personal information gives risk to such risk perceptions. The extreme case is where a criminal uses consumer's identity to perform fraudulent transactions over internet. (ibid)

2.2.15 Overall risk

The overall risk is a general measure of perceived risk when all other facets of risk evaluated together (Feathermana & Pavloub, 2003).

Burgess (2003) studied the following perceived risk in a study focused on home based shopping. He argued that in case of purchase situations where risk is involved, not only the amount of risk perceived but also the consequences matter.

2.2.16 Financial Risk

It is the fear by consumers of losing money or wasting money in non-store shopping environments as TV or catalog shopping. He further observed that consumers do not feel comfortable with credit cards usage. (ibid)

2.2.17 Functional Risk:

It includes two components first that the ordered good may not perform as expected and secondly that the shopping experience itself may not be satisfactory. It was again cited as a risk associated more with non-store shopping environments. The author observed that consumers' inability to physically inspect the products and doubts about return procedures restricts consumers from buying. (ibid)

2.2.18 Social Risk

It is defined as the uncertainty regarding the 'fashion-appeal' of the products purchased through catalog. The consumers perceive that they may socially suffer if the products are not socially desired. (ibid)

2.2.19 Time Risk

It is the feelings of consumers as to waste of time in waiting to receive products ordered in non-store shopping environments (ibid).

2.2.20 Physical Risk

In case of non-store shopping this kind of risk is defined as the perception about physical comfort. The perception that the purchased products may not fit and may cause discomfort restricts many shoppers to buy in non-store shopping environment. (ibid)

Choi & Lee (2003) defined perceived risks in online buying by dividing them into three different categories: Product delivery, transaction security and customer service. The transaction security was rated number one concern followed by customer service. The Product delivery was rated the least significant, though important.

2.2.21 Product Delivery
The Product delivery element includes the following types of perceived risks;

1. According to Choi and Lee (2003) the first concern for online buyers is to see whether the products purchased online will be delivered in a timely manner by the seller or not. This perceived risk is also known as Time/convenience risk (Forsythe & Bo Shi, 2003).

2. The second factor consumers consider significant is whether the delivered products match the ordered description in online store or not? The responses showed that consumers perceive that there might be some discrepancies between delivered goods and online product-description and rated this element as number second most important along with '*on-time delivery*'. (ibid) This perceived risk is also known as product performance risk (Forsythe & Bo Shi; 2003, Teo & Yu; 2005).

3. However, majority of consumers (respondents) says receiving the products undamaged is most important. This '*undamaged delivery*' with in product delivery category is defined as whether the goods delivered are undamaged or not? (Choi and Lee, 2003)

2.2.22 Transaction Security
The transaction security, on the other hand, includes the following aspects of online buying from an e-retailer;

1. The consumers evaluate before buying from an online store that whether credit card information being used for the online buying is secure or not? The security of credit card information was rated below the confidentiality of personal information. (ibid) It has been referred to as financial risk in literature (Forsythe & Bo Shi; 2003, Teo & Yu; 2005, Nelmapius et al; 2005).

2. The consumers also consider whether the personal information they are going to provide for online buying is confidential or not. This aspect of online buying was voted the most important one within this category by the respondents. (Choi and Lee, 2003) This kind of perceived risk is also known as psychological risk and consumers consider a detailed privacy policy a good risk reliever in this respect (Forsythe & Bo Shi; 2003, Teo & Yu; 2005, Nelmapius et al; 2005).

3. The third factor within transaction security is trustworthiness of online stores. The consumers rated the 'trust' element between buyer and seller the least important one within this category. (Choi and Lee, 2003)

2.2.23 Customer Service
The last category defined by Choi and Lee (2003) includes the following two risk elements perceived by buyers from online buying;

1. The first concern for buyers in this customer service category was to consider whether the return of product is easy for online store or not? There was no second opinion to these two aspects of online buying. The respondents voted both easy-to-return as well as ease-to-contact customer service as equally important criterion in their buying decisions. (ibid) the kind of perceived risk has been referred to as behavioral uncertainty (Teo & Yu, 2005).

2. Contacting customer service of the online store is easy for online buying is also a consideration in online buying (Choi and Lee, 2003).

All the three categories of perceived risks are shown in the following figure 2.2.
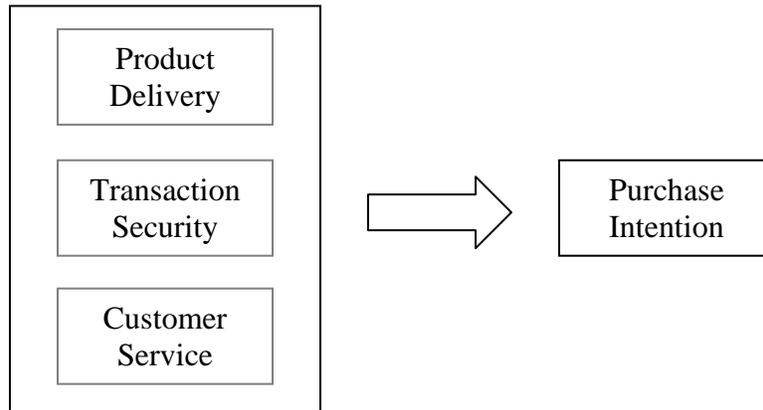
Figure 2.2: Perceived Risks and willingness to buy online
Source: Adopted from Choi & Lee (2003)

The results of the study showed that all three categories have significant negative relationship with consumers' intention to buy the products online. The 'transaction security' aspects were rated as most significant in consumers' intentions to buy online followed by 'customer service' and 'product delivery' aspects, respectively. (Choi & Lee, 2003)

3. Frame of Reference

This chapter enlists the online environmental variables, perceived risks and willingness to buy which will be undertaken for further investigation in this research study. The chapter ends with pictorial representation of frame of reference of this study.

According to Forsythe & Bo Shi (2003) and Nelmapius et al. (2005) the online risk perception stems form the fundamental differentiation in retail environment in cyberspace for the consumers. Rosenbaum (2005) says that the human behavior is a function of environmental variables. As presented in previous chapter, there is good amount of literature available on environmental differentiations and perceived risks. A selection of variables is done to bring in more focus. This selection is done on the basis of chosen sector (e-ticketing) and consumer perspective of this study.

3.1 Environmental Variables

The first section in literature review highlighted some of the significant differentiating factors (Rohm & Swaminathan, 2004; Nelmapius et al., 2005; Strauss et al., 2001; Laroche et al., 2003; Lim & Dubinsky, 2004; Childersa et al., 2001) between online and offline buying environments. A closer look at literature reveals a pattern of environmental variables. The variables can be categorized into two groups; consumers' view point and organizations' view point. Considering the focus of the study (consumer's perspective), only the variables from consumer's view point are being selected for further investigation.

3.1.1 Consumers' Viewpoint
The following variables influence on how the consumers perceive differentiation between online and offline retail environments and subsequently influence their buying behavior. However, within this category of variables, a further review in the light of chosen industry and product is carried out to narrow this category down to most significant variable, and then to concentrate only on so selected variables.

- *Shopping Convenience*
  The shopping convenience is the time and effort saved by the consumers because they don't have to visit a travel agent or physical outlet of a service provider to buy tickets, can buy tickets 24/7. (Rohm & Swaminathan, 2004; Childersa et al., 2001) Timely delivery of bought tickets through email and ease of booking the

tickets should also adds to shopping convenience in travel booking (Lim & Dubinsky, 2004).

- *Information*

  Under this variable three variables (information seeking, information Load and variety seeking) have been combined. The ability of consumers to search required ticket online, compare different offers (tickets) and able to buy chosen tickets online is called information seeking. It should be easier to seek information online (Rohm & Swaminathan, 2004). The need of consumers to vary choices of stores/products is defined as variety seeking behavior in retail environment (Rohm & Swaminathan, 2004). Over internet the consumer can buy tickets from many websites with relative ease. But consumers at the same time are given with too-much websites to chose from-information overload (Suri et al., 2003). This variables also incorporates the merchandise characteristic (Lim & Dubinsky, 2004), variable presented in literature review chapter.

- *Immediate Possession*

  Rohm & Swaminathan (2004) defined immediate possession as instantaneous delivery of product bought over internet. The purchased products can not be taken into possession in online environment. Since travel tickets are delivered instantaneously to consumers, therefore, immediate possession does not seem to be a big issue in consumer's decision in booking tickets online. This variable is, therefore, being dropped from further investigated.

- *Social Interaction*

  Social Interaction is consumers' desire to seek out social contacts in retail environment in order to carry out buying activities (Rohm & Swaminathan; 2004; Nelmapius et al; 2005). In physical outlets consumers interact with salespeople at travel agency or courier's customer service centre for booking required flights. But over internet buyers do not have such interactivity.

- *Shopping Experience*

  Rohm & Swaminathan (2004) defined shopping experience as a leisure-based activity. Since, travel buying is never seen as leisure-based activity even in physical environment so this does not seem to be a big decision factor in buying travel over the Internet, therefore, it is being dropped form further investigation.

- *Lack of stimuli*
  Nelmapius et al., (2005) defined lack of stimuli as the inability of consumers to touch, smell, taste and try the products before buying. This seems to be irrelevant as well. Consumers do not want to touch, smell or try tickets even in physical environment when they book travel tickets.

- *Transaction Security*
  The handling of transaction information (credit card), exchanged during transaction between consumers and sellers, is called transaction security. The security issue is handled differently in both competing retail environments (Elliot & Fowell, 2000). In Sweden (chosen case for this study), more or less, all consumers use credit card or some sort of electronic payment instrument in physical environment and therefore, transaction payment is almost similar to online booking environments.

- *Privacy*
  According to Elliot & Fowell (2000) privacy issue referred to the handling of personal information exchanged during transaction between consumers and sellers. In case of travel booking, consumers have to provide their personal information even at physical booking outlets. We can conclude that both online and offline environments are pretty much similar as far as privacy is concerned. For example, in case of buying shoes in physical settings, consumers do not have to provide names, addresses and telephone numbers. But if they buy shoes from an online store they have to provide such information for delivery.

- *Navigation*
  Navigation is the process of exploring a shopping environment in alternative ways to seek out product-related information (Childersa et al, 2001). In physical travel outlets, the agents/sales staff does the checking of available tickets but the consumers themselves have to do this over website. They have to search for flights and different types of seats themselves. It is different from the *information* variable presented above. The *information* is dealing with whether it is easy to search information and book ticket online or not. Navigation, on the other hand, is related with how consumers search information and book tickets.

The variables (interactivity, information richness, personalization) presented by Strauss et al. (2001) are more of organizational view about the changes they

perceive between online and offline environments. The purpose of this study is to focus on consumers so as a result variables presented by Strauss et al. (2001) are omitted from further investigation. The promotion variable presented by Lim & Dubinsky (2004) does not correspond to risk perception. And the variables presented by Laroche et al. (2003) are discussed within 'Lack of stimuli' presented above.

3.2 Perceived Risks

The literature review of the perceived risks revealed a pattern. According to that pattern all the perceived risks presented in theoretical review (Forsythe & Bo Shi, 2003; Teo and Yu, 2005; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003) can be categorized into channel related and product related risks.

3.2.1 Channel Related Risks

Among the perceived risks some are related with the online channel irrespective of the product. For example, consumers would always perceive some risks in using credit card (financial risk) form buying online irrespective of the nature of the product. The following channel related risks are discussed here, in the light of e-ticketing, for further investigation.

- *Financial Risk*
  According to Forsythe & Bo Shi (2003), Choi & Lee (2003), Feathermana & Pavloub (2003) and Burgess (2003) the financial risk is the total loss to consumers if their credit card information is stolen. The consumers perceive that using credit card in booking tickets online is risky both in terms of something go wrong and consequences if something go wrong (ibid). It is a channel related risk because it is inherited with payment system in online e-ticketing system.

- *Psychological Risk*
  Psychological risk is the frustration, disappointment and shame experienced if somebody's personal information is disclosed (Forsythe & Bo Shi, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003). The personal data exchanged while booking tickets online may be disclosed or sold to third party without the consent of the consumers (ibid). It is a channel related risk because one has

to provide personal information irrespective of the nature of bought product.

- *Behavioral Risk*
  The consumers perceive that in e-ticketing, contacting customer service of booking agency or carrier may be difficult and their inquiries like non-receipt of e-tickets may not be entertained. (Teo & Yu, 2005; Choi & Lee, 2003)

- *Environmental Risk*
  Teo & Yu (2005) defined environmental risk as perceived difficulty in looking for products online in light of changes of shopping circumstances. In case the travel websites change their appearance, navigation or ordering pages, the consumers may perceive a difficulty in buying online.

- *Branding Risk*
  The consumers perceive that they put themselves at risk by buying e-tickets from unknown website over the internet and that negative consequences of doing so would be very severe. Teo & Yu (2005) and Choi & Lee (2003) termed such risk a branding risk.

3.2.2 Product Related Risks
However, some risks stem from the nature of the product being bought through online channel. For example, consumers would be more concerned with the 'presented specifications matching delivered specifications-product performance risk (Forsythe & Bo Shi, 2003; Teo & Yu, 2005; Choi & Lee, 2003)-if they are buying pair of jeans than buying a book. On the basis of such reasoning the following risks have been labeled as product related risks;

- *Product Performance Risk*
  The product performance risk is defined as consumers' perception regarding the difficulty in ascertaining the quality of the products in online environment (Forsythe & Bo Shi, 2002; Teo & Yu, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003). The consumers perceive that the products purchased online may not perform as claimed by the seller (ibid). In case of e-ticketing product performance could be referred to a case where actual seat is not according to booked specification. e.g. travel-class, window-seat, non-smoking, etc. The physical risk (Burgess, 2003) also included in this category that is the discomfort experienced in case

the seats do not provide claimed leg space or sleeping adjustments in seats.

- *Time Risk*

  According to Forsythe & Bo Shi (2002), Choi & Lee (2003), Feathermana & Pavloub (2003) and Burgess (2003) time risk is the perceived loss of time if the ordered goods are not shipped in timely manner. The consumers may perceive time risk if they do not get e-tickets through email within specified time, find too many alternative websites to choose from or if booking procedure is too complex.

- *Product Delivery Risk*

  As consumers don't get the possession on purchase they also fear that the goods transferred may be damaged (Choi & Lee; 2003). In case of e-ticketing such consumers may perceive that the e-ticket may not contain proper personal and flight information. e.g. The e-ticketing system may deliver a ticket through email that has wrong names and flight timing/seat number.

- *Social risk*

  Social risk is related with one's reference group. The chances of loss of status in one's social group, as a result of buying a product or service, are called social risk. The chances of looking foolish or un-trendy add to social risk. (Feathermana & Pavloub, 2003; Burgess, 2003) Since the travel is one-time-use product and is done in isolation of any reference group, so in case of e-ticketing such risk may not be a significant one. Therefore, it is being dropped from further investigation.

3.2.3 Willingness to Buy

The consumers may be willing to book tickets from a website with low risk perception even if the consumer is not highly positive about that website (Jarvenpaa et al, 2000). Further it is being conceptualized that risk perception leads to a sense of lack of control over given situation (booking tickets) which ultimately influence willingness to book tickets. (ibid) The influence of perceived risk on consumers' decision to book tickets from one website or the other is being treated as willingness to buy.

According to above mentioned discussion, we are now in a position to create a frame of reference as a guide line for development of data collection tool.
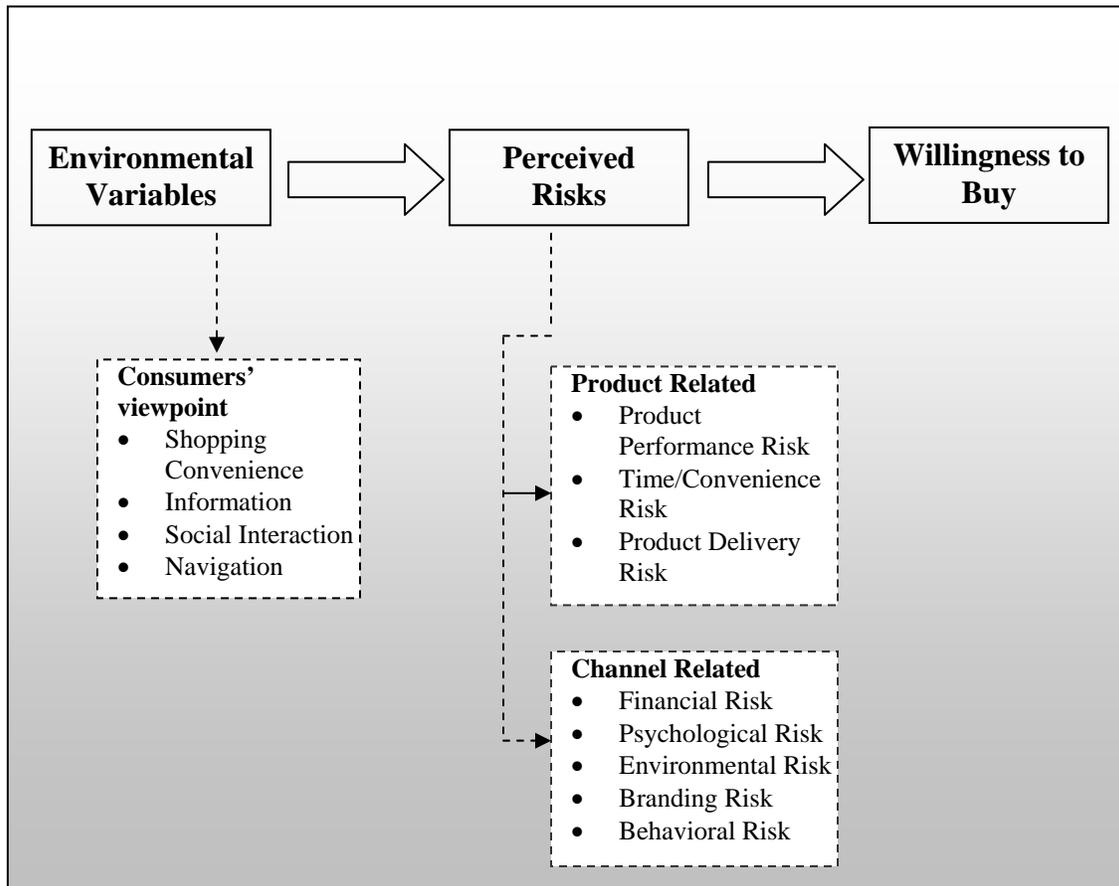
Figure 3.1: Frame of Reference: Authors' Construction

Rosenbaum (2005) says the human behavior is a function of environmental variables. The differentiation between online and offline environments give rise to perceived risks (Forsythe & Bo Shi, 2003; Teo and Yu, 2005; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003). The perceived risks could be differentiated into product-related and channel-related. The risk perception is negatively related with willingness to buy (Jarvenpaa et al, 2000).

METHODOLOGY

4. Methodology

This chapter explains research purpose, research approach, research strategy, data collection activity and sample selection procedure. The chapter also includes a brief about data analysis. The chapter ends with quality standard issues: validity and reliability.

4.1 Research Purpose

According to Zikmund (2000, p.50) research could be done either to explore, describe or explain a particular phenomenon.

4.1.1 Exploratory Research
One of the purposes of a research study is to explore a particular phenomenon. Saunders et al. (2003, p.96) say that in order to seek new insight into a phenomenon, to ask questions and to access phenomenon in a new light exploratory research is carried out. Zikmund (2000, p.50), on the other hand, defined an exploratory research as a study conducted to clarify ambiguous problems and conclusive evidence regarding a particular course of action is not the objective of this kind of study. The research for conclusive evidence follows exploratory studies. Exploratory research is carried out during the initial stage of the research process and initial activities carried out to refine the problem into a researchable one need not be formal or precise. (ibid)

4.1.2 Descriptive Research
The descriptive research is conducted with the objective to portray an accurate description of events, situations or persons (Saunders et al., 2003, p.97). It does not give causes of findings or it does not answer '*why*' question. Rather aim at answering *who*, *what*, *when*, *where* and *how* questions. The purpose of descriptive studies is to describe characteristics of a population or phenomenon. Descriptive research is based on some previous understanding of the nature of the problem which is contrary to exploratory research. (Zikmund, 2000, p.50)

Malthotra (1996, p.99) argue that it is often seen that more than one research types (exploratory, descriptive and explanatory) are employed in a single study to achieve different objectives. e.g. hypothesis developed through exploratory study are statistically tested using descriptive or explanatory research.

This research study is *exploratory* in a sense that very little research is done in the area conceptualized in this study. i-e, influence of environmental differentiations

on risk perception and resultant attitude towards buying e-tickets. The deductive review of available literature on the subject in order to refine the problem area can also be considered as exploratory aspect of this research study. The data analysis exercise will also explore differences between theory and empirical data (if any).

The research is primarily *descriptive* research as it attempts to describe the variables that differentiates online e-ticketing environment from off-line environment. The consumer risk perception stemming from environmental differentiation will also be described while answering the second research question. The conceptual frame work highlighting the influence of environmental variables and perceived risks will also be described as a whole with the help of empirical data. The conclusions section will describe all of the above mentioned associations among variables of interest within the scope of this research study.

A close analysis of purpose of this study and description of different research purposes would reveal that the purpose of this research study is descriptive (primarily) and is exploratory in some aspects.

4.2 Research Approach

Qualitative research offers an insight into questions that address the way people think about a certain subject but it doesn't answer questions like how many people share a certain opinion (Ruyter & Scholl, 1998). Malhotra (1996, p.164) says qualitative research is an unstructured research methodology based on small sample that provides insights and understanding of the problem settings. According to Ruyter & Scholl (1998) qualitative research does not measure, it provides insight. The usefulness of qualitative research is not determined by how many consumers say something but by what is being said and how it is being said. And for this in-depth search power of the words that counts and not power of numbers. In qualitative research the issue is to cover the subject of study comprehensively. Further, qualitative research provides an in-depth insight, it is flexible, small-scale and the results obtained are concrete. Qualitative research is good in the areas of consumer decision making, consumer satisfaction and communication. (ibid)

This study is a qualitative research study because we are dealing with describing a phenomenon in form of answers to research questions and not quantifying a phenomenon. For example the second research question deals with how perceived risks in e-ticketing can be described and not what is the most significant perceived risk in online environment? The research question of this

research would answer what sorts of risks consumers perceive. Whereas quantitative equivalent of this question would answer how many consumers perceive risk in online buying.

4.3 Research Strategy

According to Saunders et al. (2003, p.90) a research strategy is a general plan showing how a researcher will go about answering the research questions. Yin (2003, p.5) highlighted four research strategies and one of them is case study.

4.3.1 Case Study

Case study is a strategy for doing research which involves an empirical investigation of a particular phenomenon within its real life context. This strategy is not only has the ability to generate answers to 'how' question but also 'what' and 'why' questions. (Saunders et al., 2003, p.93; Borton, 2000, p.218) Yin (2003, p.5), however, did not support the 'what' question as far as case study is concerned. Saunders et al. (2003, p.93) observed that case study can be a very worthwhile way of exploring existing theory. Further, a simple, well-constructed case study can enable you to challenge an existing theory and also provide a source of new hypothesis (ibid). Zikmund (2000, p.107) says that the purpose of case study is to obtain information from one or few situations that are similar to the researcher's problem situation. The primary advantage of the case study is that an entire entity can be investigated in depth and with more attention to details. The highly focused attention enables the researchers to carefully study the order of events as they occur. The freedom of research for whatever data as investigator deems important makes the success of any case study highly dependent on the alertness, creativity, intelligence and motivation of the individual performing the case analysis. (ibid)

Considering the qualitative nature of this research study, a need to get an in-depth understanding of the subject topic in its context and characteristics of case study, the case study seems to be the right choice as far as research strategy for this study is concerned. For the purposes of this research a *multiple case study* (Yin, 2003, p.14) will be conducted in order to get in-depth understanding of consumers' perceptions about environmental-differentiations and risk perceptions. According to Borton (2000, p.224) multiple cases provides more robust evidence than single case study and it also allows evidence to be compared and some generalizations to be made. Borton (2000, p.125) observed that the definition of case ranges from an individual, country or organization, to name a few. It may even be an event such as implementation of a program

in a particular organization. For the purposes of this study an individual is being treated as a case.

4.4 Data collection Method

There are two forms of data which can be used for a particular study (Malhotra 1996, p.30). The researcher can either generate new data for the purpose in hand (primary) or use available data already generated for some other purpose (secondary data) (ibid). The respondents in target market were interviewed and fresh data was collected according to our research requirements/frame of reference. Secondary data in form of newspapers, or government publications was not considered relevant for investigating research questions formulated in this study. According to (Saunders et al., 2003, p.329) the data can also be categorized as quantitative and qualitative. In this study we will only concentrate on *qualitative* data.

Given the descriptive nature of this study, a couple of data collection alternatives were available namely Focus group method and in-depth interview method. Although focus group method of data collection is being used quite frequently in qualitative studies (Malhotra & Birks, 2000, p.161; Blankenship et al; 1998, p.141) but due to a couple of reasons it was not a feasible option. Saunders et al. (2003, p.315) argued that the selection of data collection method should be consistent with the research purpose and research questions. Since this study is about consumers' perception which is an individualistic phenomenon therefore, a focus group (which aims at reporting the collective point of view of a number of participants) was not considered as a suitable method. Secondly, the resources did not allow conducting a focus group. A focus group which requires the use of technical equipment for voice and video recording of discussion and also arrangements of different visual aids to facilitate the focus group discussion was almost impossible to arrange under the given circumstance. As a result of above mentioned factors, a more efficient way of getting qualitative data was employed in order to get *right* data.

4.4.1 In-depth Interview

According to Gubrium & Holstein (2002, p.104) the need for 'deep' information induce the researchers to go for in-depth interview. The information gathered through this is much deeper than obtained through focus groups, informal interviews or surveys. (ibid) The interview for this study was a semi-structured interview because some degree of structure was needed due to the choice of multiple-case study. As Bryman (2001, p. 315) pointed out that for authentic cross-case analysis some degree of structure is required. The descriptive nature of this study provided the

basis for structuring the interview through frame of reference (Chapter 3, p.20). The nature of interview was in-depth with some degree of structure (based on frame of reference). The in-depth nature was required because of the need to describe the variables of interest and structure was inherited because of the conceptual understanding of the variables involved and need for cross-case analysis.

4.4.2 Face-to-Face

An interview can be conducted by meeting the person face-to-face or on telephone (Saunders et al., 2003, p.247). According to Gubrium & Holstein (2002, p.541) the telephonic interviews are exhaustive for interviewer, but good in situations where access to strategic participants is not possible. A face-to-face interview is suggested in situations where research issues require complex questions and answers. At the same time, research has showed that telephonic interviews have faster pace and lack in thoughtful answers. (ibid) Since, insightful data about research problem was required, the access to strategic respondents was not a problem, issues were a bit complex and needed more than 20 minutes to discuss (suggested telephonic interview time- Gubrium & Holstein, 2002, p.541), therefore, a face-to-face approach of conducting interview was chosen to get insights of e-ticketing environment and perceived risks. Miller & Salkind (2002, p.318) also added credibility to personal interview by arguing that it has completeness, accuracy of information, overall validity and reliability.

4.4.3 Interview Guide

As Saunders et al. (2003, p.261) observed that if the interviewees are allowed to talk freely through out an interview then it is unlikely to lead to a clearly focused discussion on issues relevant to research topic. For keeping the interview-activity on track, following kinds of questions were used;

- *Open Questions:* An open question is designed to encourage the participants to provide an extensive answer for *why*, *what* or *how* questions. These types of questions allow participants to define and describe a situation or event. e.g. 'why did organization introduce its marketing strategy?' (Saunders et al., 2003, p.262) (Appendix-A)

- *Probing Questions:* For exploring responses that are of significance to the subject topic of study, probing questions can be used. They may be worded like open ended but request a particular focus or

direction. e.g. 'how would you evaluate the success of this new marketing strategy?' (Saunders et al., 2003, p.262) (Appendix-A)

- *Specific and Closed Questions:* These kinds of questions may be used to obtain specific information and/or confirm a fact or opinion. e.g. 'how many people responded to customer survey?' (Saunders et al., 2003, p.262)

Going with the above mentioned purposes of different kinds of questions and free flowing nature of semi-structured interview it is easy to infer that interview guide included all kinds of questions in some way. e.g. questions about *gender* and *financial condition* can be regarded as *closed* questions. And the questions regarding perceived risks and environmental variables were open-ended. There were some probing questions as well regarding the sub-points given under each of the open-ended questions in the Interview guide (Appendix-A). The probing questions were asked in case a respondent did not bring tall relevant points up while answering the open-ended questions. The interview process was started with one or two ice-breakers (like asking about personal feelings of the participant), explaining the purpose, main questions and ended with giving overview of the whole conversation to participant (as suggested by Gubrium & Holstein, 2002, p.111).

4.4.4 Note-Taking, Voice Recording

For the purpose of recording the responses to different questions, note-taking and voice recording techniques were employed. Gubrium & Holstein (2002, p.111) argued that since an individual's memory does not remember what he sees or listen in the same way rather stores it in some sort of memory-chunks. So it is important that in-depth interviews are always tape-recorded. The author also emphasized about taking field notes but ranked them inferior to tape-recording. The tape-recorded responses are always more helpful in data presentation stage of a study. (ibid)

The interviewees were conducted at silent, comfortable room during convenient timings as suggested by Malhotra (1996, p.167). The respondents were offered a cup of coffee/tea and a letter of Thanks for participation.

4.5 Sample Selection

According to Ruyter & Scholl (1998) qualitative research is characterized by the use of small samples. A careful target group and sample selection is needed to make sure all relevant information required to answer research questions is acquired (ibid).

4.5.1 Population

Saunders et al. (2003, p.151) defined population in a study as a full set of cases from which researcher draws a sample. Malhotra (1996, p.360), on the other hand, defined population as the collection of elements that possesses the required information sought by the researcher. Frankfort & Nachmias (1996, p.181) defined three parameters for defining population for a research study: the content, extent and time. Following their definition, the target population of this research study is *all students studying in different departments of Lulea University of Technology who book air travel tickets online, as on October 25, 2006* (Starting date of data collection). Students have been the subject in consumer behavior studies (Choi & Lee; 2003, Park & Kim; 2003, Garbarino & Strahilevitz; 2004, Teo & Yu; 2005) and those studies have produced valuable results. All students at LTU frequently book travel tickets online. Therefore, it was considered feasible to interview them for getting data required to answer the research questions.

4.5.2 Sample Size

Malhotra & Birks (2000, p.350) said the number of cases or elements included in a given research study is called sample size. They defined an element as an object that possesses the data sought in a study and about which inferences are made. More or less all research studies use samples (ibid). There are different reasons to take sample such as low cost and time saving (Saunders et al., 2003, p.152). Bouma & Atkinson (1995, p.152) suggested that the number of interviewees is dependent on the accuracy of desired generalization. More accuracy regarding population parameters required, larger should the sample size be. Further the authors suggested that in case of homogenous population a smaller sample can be relied on. (ibid) Miller & Salkind (2002, p.163) argued that case study is used to provide in-depth understanding which requires study of few number of cases. Because with every new case the time available becomes less that may lead to less insightful investigation. (ibid)

A total of 10 cases were investigated to achieve in-depth understanding of variables highlighted in this research study. The sample size also considered as appropriate because of homogeneity of population with

respect to research problem. Income level and age have been described as major factors differentiating online consumer behavior (Tan & Clark, 2000). And considering the population of interest being University students therefore, both factors (income and age) are almost similar across all the population. Last but not the least, there were limited efforts to generalize the findings to the whole of population. A case can be an individual, several individuals or an activity Miller & Salkind (2002, p.163). For the purposes of this study a single respondent is considered as a case.

4.5.3 Convenience Sampling

The research questions and objectives determine the choice of sampling technique (Saunders et al., 2003, p.178; Sekaran, 2000, p.271). In case there is need to estimate statistically the characteristics of a population of interest a probability sample is required. But where generalization is not the purpose, non-probability sampling can be used (Saunders et al., 2003, p.178). In non-probability sampling, the chances of selection of population elements are not equal which is contrary to probability sampling where chances of selection are known. Convenience sampling is a form of non-probability sampling. The convenience sampling involves using members of defined population who are immediately available (Bouma & Atkinson, 1995, p. 140; Dane, 1990, p.302). According to Saunders et al. (2003, p.177) in case of convenience sampling the process of selecting sample is continued until the required sample size is achieved. Zikmund (2000, p.350) observed that convenience sampling is very cost effective and extensively used as compared to other non-probability samples.

Probability sampling helps in generalization through the selection of representative sample. The generalization is not the main aim of this qualitative study. And given the time constrains for this study, a set of 10 respondents, who were conveniently available from within the specified target population, were interviewed.

4.6 Analysis of data

The unit of analysis was an individual interviewee. Each case (an individual) was compared independently with the theoretical framework (*Within case analysis-*Yin, 2003, p.112) and the cases were also compared with each other (Cross-case analysis-Yin, 2003, p.133) in order to highlight the similarities and difference. The Cross-Case analysis provided valuable insights in terms of gender, cultural and financial differences among cases.

According to Saunders et al. (2003, p.378) the qualitative data can not be collected in a standardized way because of requirements of 'richness' and 'fullness'. But for a meaningful analysis, non-standardized and complex data is needed to be classifies into categories of interest. These categories are based on research objective expressed through research purpose and questions. At the same time, these categories should be meaningful to collected data (*Internet aspect*) and meaningful with each other (*external aspect*). (ibid, p.381)

The categorization in this study was guided by the frame of reference (Chapter 3, p. 20). The data collected from different variables was categorized according to environmental variables, channel related risks, product-related risks and willingness to buy. And this categorization was done within each case. Then each case was compared with the frame of reference, category by category. At the end all cases were compared with each other on the basis of same categorization.

4.7 Quality Standards

Two quality standards are discussed in detail here; Validity and reliability. Generalizability (also called external validity- Saunders et al., 2003, p.102) of findings is not that relevant in qualitative research but analytical generalizability (Stenbacka, 2001) is, however, discussed with respect to qualitative research. Ruyter & Scholl (1998) defined validity and reliability as the corner stone of any research.

4.7.1 Validity
According to Saunders et al. (2003, p.101) the validity of research is concerned with whether the findings are really about that they appear to be about? Stenbacka (2001) argued that the understanding of the phenomenon is valid if the problem area and the interaction between researcher and informant gives the latter the opportunity to speak freely according to his/her own knowledge structure. Validity refers to the correctness of the operationalization of constructs that are use in the research project. In qualitative research the issue is often how to gather information so that an optimal operationalization can be achieved at a later stage in the research. There is also the possibility of checking certain facts during the research to elaborate on issues that come up and to ask for reasons and arguments that lie behind the facts. In qualitative research respondents are often invited to respond in their own words to the stimuli. An in-depth insight into respondent perceptions offers the possibility to acquire an accurate operationalization of the constructs that are used in the research. (Ruyter & Scholl, 1998)

The in-depth interviews allowed respondents to respond to subject topic in their own words in a relaxed environment and during convenient timings. The interview guide was developed according to the frame of reference (Chapter 3, p.20) and on the basis of conceptual definitions of variables of interest. In addition to this, following factors highlighted by Saunders et al. (2003, p.102) were also undertaken to ensure the validity of research;

- *History;* The respondents' responses may be affected by a major incident with respect to topic of study. e.g. consumer may have lost job and if he asked now about his financial risk perception then he might portray it as very high. For ensuring that history effect does not influence the response, proper questioning was added in interview guide (Appendix-A). This allowed reporting the findings while considering the history effect (if any).

- *Testing;* No single interviewee was forced to participate**.** All respondents were asked about a convenient time before conducting the actual interview. In this way the inappropriateness of timing was avoided. The interviewees were provided with free and relaxed atmosphere (Malhotra, 1996, p.167).

- *Instrumentation;* The respondents should be assured that their anonymity would be maintained under all circumstances and the study will not affect them (negatively) in anyway (Saunders et al., 2003, p.102). All respondents were assured about their anonymity.

4.7.2 Reliability
The reliability of the research is whether will the measures yield the same results on other occasions or not, whether will the similar observation be reached by other observers or not, is there transparency in how sense was made from the raw data or not? (Saunders et al., 2003, p.101) An in-depth insight into the motivations and perceptions of respondents does not primarily require reproducibility. Instead it requires a feeling for the logic and psychology of consumer behavior. It frequently occurs that the emphasis in a qualitative research project shifts and new questions are raised in the quest to look behind the facts. This flexibility is a clear advantage of qualitative research and is rated as more important than reliability in the sense of reproducibility. The reliability of qualitative research warranted by an accurate description of the steps that have been taken in the collection and analysis of data so that other researchers wishing to follow in their colleagues' footsteps can trace back the original

research design. Further, operating in a systematic way in the interview the reliability of qualitative research can be warranted. Although this systematic approach is required at research design level but the freedom is needed to focus more on points of interest that come up during the research. (Ruyter & Scholl, 1998)

The extra caution was taken to clearly present all the steps undertaken in data collection and analysis. The steps like selection of population, sample size, development of interview guide, actual conduct of interview and data recoding method to name a few. All the steps are defined in two levels that are 'What' and 'Why', for instance, *'what'* sample size and *'why'* that size. In addition to that, to make the research findings reliable following factors suggested by Saunders et al. (2003, p.102) were also considered;

- *Participant Bias;* the researchers' team ensured that they act as impartially as possible as far as topic was concerned and did not provide an indication about what researchers' wanted to hear in terms of answers. It means, informing the respondents that the study is about perceived risks but not specifically about conceived frame of reference that risk perception negatively affects consumers' willingness to buy.

- *Observer Error;* as all the interviews were conducted at different timings, the same team of researcher conducted the interviewees in order to avoid any differentiations in form of differing emphasis on variables of interest during interviews. This might result if two different teams conduct interview even with same interview guide. The un-structured nature was balanced out by having single researchers' team for ten different interviews.

- *Observer Bias;* a study is said to have problems of different interpretations in the process of collecting information even with similar interview guide. It was balanced out through the use of voice recording equipment and same couple of researchers was involved in note-taking.

4.7.3 Analytical Generalizability
Although the generalisability of findings is not relevant in case of qualitative research (Ruyter & Scholl, 1998) but *analytical generalizaility* is possible in qualitative research. According to Yin (2003, p.38) the qualitative researcher should try to generalize the findings to the 'theory'

rather than to other cases. This is made possible by strategic choice of informants relevant to the study and not by statistically drawn samples. (Stenbacka, 2001) In case of qualitative research representativeness of the results in accordance with the subject of investigation not the research population is what counts (Ruyter & Scholl, 1998).

For ensuring an element of analytical generalization, the Lulea University students were selected because they have been using online travel booking services for quite some time and possess good experience. All students at the University possessed information needed for this research study. The selection of students as cases helped describing the key themes related with formulated research problem.

5. Empirical Data

This chapter presents the responses collected from 10 individual cases through in-depth interviews. The data was recorded by taking notes and recording voice. The cases are presented one by one.

Foreword

According to Borton (2000, p.218) the case study approach aims at capturing the context of empirical investigation. And Saunders et al. (2003, p.378) suggested that categorization should be done for meaningful analysis of rich data collected through in-depth approach. Going with these suggestions, each case is presented separately and no case is broken down. At the same time, the data within each case is presented according to three main categories presented in frame of reference (Chapter 3, p.20). i-e. environmental variables, perceived risks (Channel-related and Product-related) and willingness to buy.

5.1. Case-1

Name	Elin Lund
Age	23
Gender	Female
Email	elevlw-2@student.ltu.se
Occupation	Student at LTU

The first case is a 23 years old female studying at Lulea University. The data in the table highlights case-1 related details. The case has not experienced any changes in her financial position recently.

Environmental Variables; Elin said that it is very convenient to book tickets over the internet compared with its equivalent in physical outlets of airline companies. She only goes to a website and book tickets and tickets are delivered immediately. Whenever she has to travel outside the country, she wants to talk to a travel agent instead of booking tickets over the Internet. But for traveling within the country she does not need the help of any other person for booking tickets.

For booking tickets, she starts with searching different tickets online, compare the prices and flight timings and select the best option. After selecting best option she makes payment using her *VisaCard*. The searching of available tickets is very easy as there is no need to be visiting different outlets to get required flight-related information. I can buy from any website but normally has a couple of preferred websites, Elin said.

Perceived Risks-*Channel Related*; Elin has had no problems with the use of credit card for booking tickets online. She always receives payment receipt

whenever she uses her card. So there are fewer chances of damages in case of misuse. She said that sale of personal information given during booking process can be sold to third party but she has no such experience. Elin believes that the airline companies are really large companies and they should have up-to-date security systems. She mentioned that there are always rules regarding return or cancellation of tickets. For example, some tickets can only be cancelled within 24 hours time period and if you try to cancel such tickets after the expiry of this period then it is very difficult. Normally airlines charge some fee for such delayed cancellations or changes. The information about such rules is mentioned clearly, Elin emphasized.

She observed that SAS (Scandinavian Airline Service) did make some changes to its website and that made the booking process easier. But she also observed the fact that the changes may make the process difficult. She has a good experience regarding the changes made on website. Elin said that it is much easier for her to book tickets from big and known companies. It is difficult for her to book tickets form unknown websites. She doesn't believe that presentation format brings credibility to a website.

Perceived Risks-*Product Related;* Elin mentioned that although there are chances of trouble in terms of allocating wrong seat than what she booked online but risk is not that big. She mentioned that the tickets can be delivered at home. The booking process does not take long time because she is familiar with a group of websites. She uses her *VisaCard* as identity at airport with reference number forwarded at her mail box within specified timings. She rejected the proposition that there is any possibility of a ticket booked online contains wrong personal information. She never experienced such thing.

Willingness to buy; Elin mentioned that her willingness to book a ticket online depends on the kind of risk she perceives from a particular website. For example, if there are chances of her email address to be sold to third party and as a result she receives junk mails then it is not a big deal for her. But if there are chances of misuse of credit card then she will not book tickets from that website.

5.2. Case-2

Name	Marie Jean-Baptiste
Age	22
Gender	Male
Email	jmarie@ens.insa-rennej.fr
Occupation	Student at LTU

The second case is a 22 years old male studying at Lulea University. The data in the table highlights case-2 related details. The case-2 has not experienced any changes in his financial position recently.

Environmental Variables; Marie Jean described online booking of tickets as quite easy. He is only required to find the websites and then make the booking, he mentioned. And this is very easy compared to a situation where he has to go to an office and make the booking. Further, he added that the presentation of information over travel websites is very user-friendly which eliminates any need of help of sales people. Marie Jean starts the booking process by searching the websites with cheapest ticket options. In case prices are high and similar across websites then he goes for bigger company: search available flight, find a ticket that is not very expensive and book it by making payment. In terms of searching information, Marie Jean mentioned that on some websites the information is presented in user-friendly format but on others it may not be the case.

Perceived Risks-*Channel Related;* Marie Jean showed a very positive view about the safety of credit card used in booking tickets online. He mentioned that there is no chance of credit card being misused. Marie Jean also showed similar feelings about personal information exchanged. He said that the online security arrangements are appropriate regarding proper management of personal information. In case some changes are made to a website, it hardly hinders smooth booking process for Marie Jean.

Regarding the return or change of booked tickets, Marie Jean mentioned that he has experienced once when he had to return tickets. It was quite convenient for him. He was only required to go to Airport and the money was refunded to him. He believes that online websites are very trustworthy. There could be problems with credit card or personal information but websites have good systems to tackle such problems.

Perceived Risks-*Product Related;* he never experienced an occasion when he had booked tickets with certain specification (class or seat number) and actual seat was different than that. But Marie Jean mentioned that there are chances of this happening. The booking process does not take longer time but finding appropriate website and information need more time. He was not willing to buy the idea that tickets delivered through email may contain wrong name or address. And he always receives tickets within due time.

Willingness to buy; He will not purchase if he perceive any risk from a travel website. But does not perceive any major risk from the websites he is used to purchase.

5.3. Case 3

Name	Iftikhar Ahmed
Age	29
Gender	Male
Email	iftahm-6@student.ltu.se
Occupation	Student at LTU

The fifth case is a 29 years old male studying at Lulea University. The data in the table highlights case-3 related details and case has not experienced any changes in his financial position recently.

Environmental Variables; Iftikhar had the opinion that since booking tickets on line saves lot of time, therefore, booking online is convenient. Instead of first searching travel agents, and then visiting a couple of them in order to get to know available tickets and flights, he can go to the Internet and book tickets. It also helps him to save in terms of non-payment of agent's fee. Iftikhar observed that it is not possible to interact with company staff while booking tickets online but he never needed such interaction. He said all relevant information is always available and he never faced any problem with non-existence of personal interaction.

Iftikhar mentioned that first of all he searches time, date and price of available tickets and then select one of them. After that provides his particulars and credit card information and then waits for confirmation to come. He also mentioned that searching for required information is also easier as he interacts with the company directly through their website. Iftikhar had the opinion that during a single sitting he can access all kind of required information over the Internet.

Perceived Risks-*Channel Related;* The safety of credit card information provided over the Internet is dependent on whether you are booking tickets from courier's website or from agent's website, according to Iftikhar. He mentioned that the credit card information is safe with courier's website because they are in business. Iftikhar perceives the size of courier as a large organization. But he emphasized that the websites of agents that helps in booking tickets of different couriers do not need to care much about credit card sensitivities perceived by consumers. He normally book tickets from two different websites and has never experienced loss or misuse of credit card information. But he also mentioned that in case it happens then it might be difficult to recover the damages. He echoed similar remarks about personal information exchanged with website while booking tickets. He observed that websites provide 'opt-out' option where he can restrict the website form sending any promotional material or passing his information to any third party. At the same time he believes that courier websites stick to their promises. He never experienced misuse of personal data.

Iftikhar mentioned that there is no option for return of tickets but change is possible for some charges which, in his opinion, are very high and unreasonable. The process of changing the tickets is relatively easier and he does not feel any difficulty. The websites he uses to book tickets have hardly made any changes to their outlook/presentation of information. Therefore, he never experienced any difficulty in booking tickets because of changes to web pages. In his opinion the trustworthiness of websites come from the name of courier behind the website rather than user-friendly information presentation. He pointed out that any expert person can make a good user-friendly website but can not be trusted for financial and personal matters.

Perceived Risks-*Product Related;* Iftikhar said it never happened that the seats booked online did not match with the actual seats in the airplane. Since all the information is added to the database of online reservation system, he can not think of getting a wrong ticket in terms of name or flight number. It might be important to note that Iftikhar is having a degree in computer sciences. Iftikhar mentioned that he receives tickets through email and he has not experienced delays in online ticket receipt. But he perceives that in case email is accidentally deleted then there is hardly a record with passenger and it might be very difficult to reconcile the situation with the other party (company or agent). In his opinion online booking process is user-friendly and it saves time.

Willingness to Buy; Iftikhar mentioned that in case he perceives any risks from a particular website then there are very less chances of booking ticket form that website.

5.4. Case-4

Name	Srinivas Anumala
Age	23
Gender	Male
Email	Srianu-55@student.ltu.se
Occupation	Student at LTU

The forth case is a 23 years old male studying at Lulea University. The data in the table highlights case-4 related details and case has not experienced any changes in his financial position recently.

Environmental Variables; Srinivas mentioned that as there are hardly any physical efforts involved in booking thickets online, therefore online environment is convenient. He said that while listening music or doing other work he can book tickets which may not be the case with physical environment. Srinivas said that non-presence of any help from airline staff in virtual environment influence him negatively. In case he faces any problem in booking tickets then, for him, it is very irritating that there is no one for help. In his opinion there must be some one for help.

In booking tickets, first of all he searches for different websites, available flights, looks for special offers and least possible prices and after comparison makes the payment. Srinivas said that you save lot of time as all possible alternatives are only one click away. He does not have to go to different physical outlets of agents and get information regarding flights. Over the Internet, he can simply search every thing very easily.

Perceived Risks-*Channel Related*; Srinivas has never experienced any problem with misuse of his credit card information but still perceive that there are chances of misuse. He does not perceive such possibility of misuse in case of couriers' websites because, in his opinion, they are more responsible than the agents who provide ticketing for a number of airlines. He also mentioned that there is hardly any chance of misuse of personal information in form of name and email address. Srinivas mentioned that online ticketing websites only accept medical reasons for return or cancellation of tickets and they do not accept personal reasons which can be equally significant for an individual. This all makes returning or changing the tickets very tough.

In his opinion, changes to websites make locating required information difficult as a person becomes habituated to a particular appearance. This respondent showed a positive response towards websites maintained by Airline companies. But he thinks twice before making any transaction with websites providing e-ticketing service as independent entities.

Perceived Risks-*Product Related*; Srinivas never experienced a mismatch between what he booked online and what was offered to him on airplane. He never encountered a situation where he booked for a window-seat but was not given similar seat on the airplane. He does not perceive that it is possible to experience such mismatch. The tickets booked over the Internet are delivered to him through the email within due time. It takes almost no time to receive tickets. As soon as I confirm payment the ticket is delivered at my mail box, Srinivas pointed out. The booking activity is not time consuming for him. He does not believe that the information provided for ticketing and information contained on delivered tickets can be different. He never experienced such discrepancies.

Willingness to Purchase; Srinivas mentioned that his willingness to purchase tickets online is highly influenced by the risks perceived from a particular website. In case there is any chance of loss of credit card or personal information, he will not book from that website.

5.5. Case-5

Name	Alina Miehe
Age	23
Gender	Female
Email	alina@miehe.de
Occupation	Student at LTU

The fifth case is a 23 years old female studying at Lulea University. The data in table highlights case-5 related details and case had not experienced any changes in her financial position recently.

Environmental Variables; Alina said that although booking tickets online is easier but there could be some problems. She mentioned that at the airport she has to show reference number of tickets and *VisaCard* as identity. As she uses her father's card so that becomes a little bit problematic. She considers that booking over the Internet requires the help of company employees only in case there is some problem with your computer or with company server. Under normal circumstance she does not feel any negative effects due to non- existence of impersonal contact. She started the process of booking tickets with the concerned airports and flight timings. Then Alina looks for cheapest possible tickets and picks the best possible option. The payment follows the selection. She described the information search online very easy as she always finds answers to whatever queries she has regarding booking tickets.

Perceived Risks-*Channel Related;* Alina perceive the use of credit card information is safe over the Internet. She also does not feel lack of security as far as personal information is concerned. She observed that there is always option whether a consumer wants company newsletter or not. It is up to her to subscribe for such options or simply book tickets. She emphasized that in case some changes are made to websites then it becomes difficult to perform booking. Once she becomes accustomed with a booking procedure, any change will be a hindrance. She informed the interviewer that she never changed tickets booked over the Internet. But it should not be a big problem. She always buys from known website and also trust some airlines because of their quality service over the years.

Perceived Risks-*Product Related;* The Alina mentioned that she books tickets in a particular class of service and all seats in that class are similar. She gets the seat confirmation through email within due time. This confirmation includes a reference number which she uses at automatic check-in or give on the check-in counter at the airport. It is very time saving to perform the whole ticket booking activity. She said that if you put in your name and other personal information properly then there is no possibility that the e-ticket contains wrong information.

Willingness to buy; In case there is any risk form booking online, Alina would prefer to go to a physical office of a preferred airline and book tickets there.

5.6. Case-6

Name	*Johan Brynjelsson*
Age	*27*
Gender	*Male*
Email	*johbry-1@student.ltu.se*
Occupation	*Student at LTU*

The sixth case is a 27 years old male studying at Lulea University. The data in table highlights case-6 related details and case-6 has not experienced any changes in his financial position recently.

Environmental Variables; Johan believes that only searching/finding part of online booking is somehow difficult. Otherwise, booking travel tickets online is very easy. It is always good if there is contact number of the company available, he suggested. Johan said that for traveling within Sweden he always goes to SAS (Scandinavian Airline Service) and search for cheapest tickets. After searching, he picks the best option and makes payment. He had the opinion that acquiring required information, to make a wise booking decision, is comparatively easier over the Internet. Johan also mentioned the fact that there are some websites that offer efficient comparisons on different service parameters, especially price.

Perceived Risks-*Channel Related;* The respondent considers online payment procedure not very convincing. He said that at *SAS* they want only *VisaCard* number and expiry date which could easily be stolen and misused. Instead he proposed that there should be some secret number as well which could only be used once. But, in terms of personal information, he does not feel any problem. He said that stealing credit card is more serious due to loss of money but personal information can not result into significant damage. Johan emphasized that there are always rules regarding return and change of tickets. So before booking, he always looks at them in order to avoid any unpleasant future circumstances. He had the opinion that the websites are always changed for good. And he had no such experience where changes had led to confusion. Johan considers online booking websites very trustworthy and defined their existence and survival as an evidence of consumers' trust on them. John also mentioned that he always buy from known websites.

Perceived Risks-*Product Related;* Johan said that the actual seating is always in accordance with tickets booked over the Internet. At the same time he does not agree that there is any possibility of a ticket contains wrong personal information. Johan also mentioned that if he books tickets long time ago then the company sends tickets to his home otherwise through email, but never experienced any delays. The availability of comparison websites and user-

friendly presentation of information make online environment very easy to perform ticket booking activities.

Willingness to Buy; Johan said that there is no doubt if he has any doubts about the service of the company then booking, from that website becomes, close to impossible.

5.7. Case-7

Name	Mahmood-ul-hassan
Age	*30*
Gender	*Male*
Email	*Mahkho-5@student.ltu.se*
Occupation	*Student at LTU*

The sixth case is a 30 years old male studying at Lulea University. The data in table highlights case-7 related details and case-6 had not experienced any changes in his financial position recently.

Environmental Variables; the online booking is easier as it saves time. In physical environment first he has to make an appointment with travel agent and then he has to take some time off out of his schedule to visit. The tickets booked online are also delivered to me which is an advantage from booking online, added Hassan. He also mentioned that booking online reduces his dependence on agent and non-existence of any help makes him efficient in booking process.

Hassan said he starts the booking process by looking at his travel schedule (when he wants to travel). Then he looks for suitable flights and cheapest tickets. After searching and choosing the best option, he makes the payment. Hassan mentioned that in case of booking online he is only required to sit down in front of a computer and all available options are at his finger tips. But if he has to go to travel agent or company's office then searching (first their offices and then available tickets options) takes lot of time.

Perceived Risks-*Channel Related;* Hassan believes that airline companies are very big and they can not afford to have faulty systems. The single ticket is a very nominal proportion to airline's overall revenues so they can not afford to lose credibility by not having up to date systems. In case of personal information exchanged during booking tickets online, Hassan had the opinion that the personal information could be sold to third party without his consent. While commenting on the practices of websites, he suggested that there is no need for changes on web pages as it has the potential to confuse a regular user. And he trusts the online websites for booking tickets (as he always books from known websites), although he believes that returning tickets may not be a very easy process.

Perceived Risks-*Product Related*; If you have booked tickets on 1st class and then you may ended up having 2nd class seat, Hassan added. But he never experienced such thing and does not believe that there are very rare chances of that happening. The online environment does not waste his time in booking due to complex booking process or presentation formats, he added. He also professed the idea that if he enters the correct information then there is hardly any chance of receiving a ticket with errors. The tickets are received through email with a reference number to be shown at check-in counter within due time, he added.

Willingness to Buy; in case there is any possibility of loss of credit card or personal information I will not book ticket from that website, Hassan commented.

5.8. Case-8

Name	Richard Häggström
Age	19
Gender	Male
Email	Richag-5@student.ltu.se
Occupation	Student at LTU

The sixth case is a 19 years old male doing his bachelor's degree at Lulea University. The data in table highlights case-8 related details and case-8 has not experienced any changes in his financial position recently.

Environmental Variables; Richard, the 8th case, characterized booking tickets online as comparatively convenient. Richard mentioned that he can book tickets himself and it saves lot of his time. The agents also charge commission for booking on his behalf, he emphasized. He books tickets online only in case of domestic flights. But whenever he has to travel out of country then he is willing to pay for agents' services. Richard said that in case of foreign traveling, it is always better to go to a travel agent and look for reasonable travel package.

Richard starts his booking process with searching the cheapest tickets. He goes to a couple of known websites and then searches for cheap options. Student-tickets or youth prices are very attractive for me, Richard mentioned. After making a choice he books tickets by making payment through online payment card. He believes searching ticket-related information online is quite easy. All information is in front of you and you can make a good decision. But in an agent's office all information is in front of agent so there are chances of miscommunication. I can search a suitable website very easily, Richard Added.

Perceived Risks-*Channel Related;* Richard said that he does not feel comfortable with use of credit card online. He always use credit card with well known websites. He also suggested the use of an e-card which comes with software. The software generates a new number to be used every time which makes stealing impossible.   He has experienced the use of such card with his bank.

Richard showed a mixed response toward use of personal information. He said there are chances of misuse or sale to third party but it rarely happens. In case name and email is sold to third party that party can make use of such information to sniff my activities over other websites, he added. Richard also believes that returning or changing tickets booked online are easier.

He said that whenever changes are made to web pages then it takes more time to get used to new 'atmosphere'. Richard said that it is especially important when changes are made without information to consumers. With information consumers can try the new setup before performing necessary activities. He believes only the travel websites backed by big companies are trustworthy. The companies who have 'physical presence' get Richard's positive evaluations.

Perceived Risks-*Product Related;* Richard said that there is hardly any possibility of mismatch between booked seat and actual seat given on airplane. He also showed an aggressive intent for companies that will ever do this to him. He always receives tickets, booked over the Internet, through email at his mail box. And he never experienced any delays. He has the experience of using booking process so it does not take much of his time. He also mentioned that he does not care if the personal information on delivered tickets is not correct. He can always make a call to the company.

Willingness to Buy; contrary to all previous cases, Richard would still be willing to book tickets through a website from where he perceives the loss of credit card number or loss of time due to changes on webpage. Just for experience sake I will try booking, Richard mentioned.

5.9. Case-9

Name	M. Sakib Shahzad
Age	30
Gender	Male
Email	muhsha-6@student.ltu.se
Occupation	Student at LTU

The ninth case is a 30 years old male student studying at Lulea University. The data in table highlights case-9 related details and case-9 has not experienced any changes in his financial position recently.

Environmental Variables; 'Of course, it is very easy to book tickets from websites', replied by Sakib. He said that there is no need to visit a travel agent and it saves his time and money. The monetary savings are in form of elimination of commission of travel agents. And tickets are delivered through email. Sakib said that while booking over the Internet there is no presence of company employees but it is always good to have some kind of help available.

He mentioned that a couple of months ago there were some problems with booking tickets then he called the concerned office and get the problem solved.

Sakib starts the process by looking at websites with cheapest tickets for a particular date. After that he makes payment by using his credit card. This is how he done booking tickets over the Internet. In Sakib's opinion searching flight related information over the Internet is comparatively easier. In case of offline environment, he has to read newspapers and magazines to get flight related information. For him, the other source is visiting a travel agent. He also mentioned that it is possible to make travel plans online. He has a set of couriers' websites to book tickets from.

Perceived Risks-*Channel Related*; Sakib said that the perception about credit card security depends on the website he is booking from. In case of known websites from where he regularly books tickets, use of credit card is just a routine. But in case of others it could be problematic. In his opinion, the personal information provided for booking tickets has very little potential to cause any frustration or shame as a result to mishandling. Sakib said that changing or canceling tickets over the Internet is more difficult. He emphasized that in case of booking form a travel agent in physical environment, amendments to travel plans are much easier.

The changes made to websites are not a problem as long as user-friendliness of web interface is maintained. In his opinion changes does not create much difference (negatively). He also believes that most of websites are trustworthy. He books tickets only from couriers' websites and websites of travel agents are not that trustworthy for him.

Perceived Risks-*Product Related*; he never experienced any mismatch between the booked seats and actual seats on airplane and believes possibility of occurrence of such an event is very rare. Sakib said that the tickets booked over the Internet are delivered immediately and he takes print out for use at check-in counter. The booking process does not take much of his time and a set of preferred websites makes decision among a variety of websites very easy. He mentioned that there is hardly any possibility of receipt of a ticket with wrong personal information.

Willingness to Buy; he said the risk perception only matters in case there are a number of options available. But in case there is only one website and he has to book from that website then the risk perception hardly matters.

5.10. Case-10

Name	Carlos Tejo
Age	25
Gender	Male
Email	cartej-6@student.ltu.se
Occupation	Student at LTU

The ninth case is a 25 years old male student at Lulea University. The data in table highlights case-10 related details and case-10 has not experienced any changes in his financial position recently.

Environmental Variables; Tejo said that it is easier to book tickets over the internet as he is only required to visit a couple of websites and get the tickets booked. The online receipt of information is not included into Tejo's overall convenience. He said that although there is no contact with company staff during online booking of tickets but that is hardly a problem for him. On some websites there is a contact number and you can call them using *Skype* (free computer to land number calling software) which is very easy, he observed.

First of all he searches for closest airport between his departure and arrival destinations. Then he searches for cheapest possible tickets and chose from available options. The payment step follows it. Information-search compared with offline environment is relatively easier. Tejo said that sometimes it is not easy to compare as some travel websites provide information regarding available flights for more than a week and others provide only for a couple of days. It also leads to difficulty in selecting the right option.

Perceived Risks-Channel Related; Tejo said use of credit card for booking tickets is pretty safe because he knows the company behind the website. Tejo mentioned that personal information given for booking tickets over the Internet is not very sophisticated like political or religious affiliations. This does not have the potential to cause any damage. Safety of personal information is not a big deal for him. His opinion regarding change or canceling of tickets was that it is very difficult. Once he had to change the some details on ticket and for that, he had to spend something close to 50 minutes to get the job done. Tejo also stated that it is very expensive to change tickets.

The travel websites are somehow different from each other in terms of search facility or overall appearance. Some minor changes do not make a big difference Tejo added. He believes that the trustworthiness depends on the company heritage. If the company is good like *Rynair* or *EasyJet* then it is very easy for him to trust. But there are some companies like *AirMadrid* which are hard to trust because of different problems like delays in flights and sub-standard service.

Perceived Risks-Product Related; Tejo said that it is close to impossible to have any mismatch between the booked and actual seats on the airplane. Whenever he books tickets over the Internet, a reference number is forward to him through email. The process of booking is not that complex but sometimes it takes time to choose from a number of different options, he stated. Tejo mentioned that it is not possible to have wrong personal information printed on the delivered tickets.

Willingness to Buy; Tejo said that in case he perceives any risk from a travel website then he will ask other people about the website. In case they say it is good then he will buy otherwise not.

6. Data Analysis

The chapter analyzes the empirical data collected and presented in chapter 5 in from of ten case studies. This is done through within-case analysis, where empirical data from different cases is compared with theory, and cross-case analysis, where cases are compared with each other.

6.1 Within-Case Analysis

First the data collected from each case is compared with the theoretical frame work as presented in Chapter 3 (p.20). The data from each case will be analyzed one by one, as presented below;

6.1.1. Case-1

- **Environmental Variables;** the response of Elin towards convenience is exactly the same as is presented in frame of reference. The online environment is convenient because of her ability to book without traveling to a physical outlet and doing that at anytime and from any where (Rohm & Swaminathan, 2004, Childersa et al, 2001). The timely delivery of online tickets (Lim & Dubinsky, 2004) also adds to Elin's convenience. Elin said that although there is no physical presence of any company staff (Rohm & Swaminathan; 2004, Nelmapius et al; 2005) but that affects only if she is booking tickets for foreign trips. This represents a variation to theory which does not differentiate between domestic and foreign booking behaviors.

  For booking tickets Elin follows a step-by-step process to compare prices and flight timings. And she said doing so online is easier. These responses are in line with what theory says about navigation (Childersa et al, 2001) variable. Elin also believes that it is easier to compare different tickets and buying from different websites which supports the theory (Rohm & Swaminathan, 2004, Lim & Dubinsky, 2004). As she has a set of preferred websites so overload of information (Suri et al., 2003) is not a problem in booking tickets.

- **Perceived Risks-*Channel Related*;** Elin said she does not believe that using credit card in booking tickets online is any problem. She is always given a receipt which is an evidence of usage of credit card. Elin's response is not in line with theory about financial risk (Forsythe & Bo Shi, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003). She believes that there is risk of personal information being sold to third party which supports the theory (Forsythe & Bo Shi, 2003; Choi & Lee, 2003;

Feathermana & Pavloub, 2003). But her response does not back theory that it could result in frustration for her. Elin does not believe that contacting customer service is a big problem for changing or canceling the tickets, provided she learned the related rules properly. But conceptual understanding was that online consumers may perceive behavioral risk (Teo & Yu, 2005; Choi & Lee, 2003).

Elin also did not agree that changes on website leads to difficulty in booking tickets online. Rather she perceives that changes always bring ease which is opposite to what theory (Teo & Yu, 2005) states. Elin, however, agreed that she always buys from well-known websites and buying from unknown websites may have severe consequences (Teo & Yu, 2005; Choi & Lee, 2003). But presentation of information does not seem to have an affect on her evaluation of a travel website (Teo & Yu, 2005).

Perceived Risks-*Product Related*; Elin showed that she does not perceive any performance risk (Forsythe & Bo Shi, 2002; Teo & Yu, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003). She never experienced such a thing where she was accommodated on a seat other than booked specifications. And she never experienced discomfort because of any mismatch-a negating response to physical risk (Burgess, 2003). Elin mentioned that tickets are never late. She has a couple of preferred websites and booking process is very user-friendly. This response brushed the time risk that states that consumers perceive that in booking tickets over the internet time might be wasted due to changes on website, delay in delivery of tickets, complex booking process or huge variety of travel websites to choose from (Forsythe & Bo Shi, 2002; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003). Elin also negated the idea of delivery risk (Choi & Lee; 2003) by stating that there is no possibility of receiving a ticket with wrong name or address.

- **Willingness to buy;** Elin said that in case of psychological risk she would not mind booking tickets from a website. But if there are chances of misuse of credit card information then she will never book tickets on that travel website. Her response is in line with what Jarvenpaa et al. (2000) observed about consumers' willingness to buy.

6.1.2. Case-2

- **Environmental Variables;** The response of Marie Jean about *convenience* (Rohm & Swaminathan, 2004, Childersa et al, 2001) was not different from

Elin (Case-1). However, Marie Jean did not consider timely delivery of tickets (Lim & Dubinsky, 2004) as an element of overall convenience. He does not miss the social interaction (Rohm & Swaminathan; 2004, Nelmapius et al; 2005) because of a user-friendly information presentation over travel websites.

Marie Jean book tickets by searching websites first. Then he searches possible flights, compares prices and makes payment for chosen one. This process supports the theoretical assumption that states online booking is different from offline (Childersa et al, 2001). He mentioned that searching tickets related information online is not always easier. On some websites the information is presented in easy-to-understand format which is not the case with others. This is a slight variation to how Rohm & Swaminathan, (2004) and Lim & Dubinsky (2004) defined searching ability over internet. And searching appropriate website to book tickets sometimes requires more time because of large number of options which is termed as information overload (Suri et al., 2003).

- **Perceived Risks-***Channel Related***;** Marie Jean's response is contrary to what theory says about financial risk (Forsythe & Bo Shi, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003). There is hardly any financial risk perception for him. Marie Jean also does not care about mishandling of personal information and believes that the online booking systems are quite secure. A view contrary to what theory says about psychological risk (Forsythe & Bo Shi, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003). He also mentioned that contacting customer services in case of return or cancellation is not difficult at all. This, again, is not in line with branding risk presented in theory (Teo & Yu, 2005 and Choi & Lee, 2003).

The response about changes made to travel websites did not support the theory (Teo & Yu, 2005) either, in case of Marie jean. In his opinion online websites are trustworthy but did mention that the proper presentation of information related to tickets is a source of credibility. The branding risk (Teo & Yu, 2005; Choi & Lee, 2003), on the other hand, suggests the opposite.

- **Perceived Risks-***Product Related***;** Marie Jean said that there are no chances of mismatch between booked tickets and actual seat provided on airplane. The product performance risk, on the other hand, states that consumers perceive that actual seats may not be in the same class or have desired leg space (Forsythe & Bo Shi, 2002; Teo & Yu, 2003; Choi & Lee,

2003; Feathermana & Pavloub, 2003; Burgess, 2003). And in case of such discrepancies they may suffer physical discomfort (physical risk presented by Burgess, 2003). The response of Marie Jean towards time risk (Forsythe & Bo Shi, 2002; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003) was that he always receives tickets within time and booking process is very easy. However, in his opinion sometimes finding required information from certain websites takes time and selecting the right website also takes time. The delivery risk explains that consumers perceive that the delivered tickets may contain wrong information (Choi & Lee; 2003), but Marie Jean's response was not in line with such observations.

- **Willingness to Buy;** The response from Marie Jean supported the theory presented by Jarvenpaa et al. (2000) that if consumers perceive risk from a particular website they will not book tickets from that website.

6.1.3. Case-3

- **Environmental Variables;** Iftikhar mentioned that online environment is convenient as it saves time. He does not have to look for and visit offices of different agents or companies for booking. Iftikhar's response supported the theory suggested by Rohm & Swaminathan (2004) and Childersa et al (2001). He also mentioned that since all information regarding booking options and process is available so there is hardly any need of interaction with company employees. Rohm & Swaminathan (2004) and Nelmapius et al. (2005) however, suggested the opposite.

  Iftikhar starts booking by searching flight related information and picks the best option. After picking, he provides his particular and makes payment. The confirmation is sent to him afterwards. This practice backs the theory (Childersa et al, 2001). The respondent also believed that in only one sitting all relevant information is available and at the same time he interacts directly with company and there is no role of third party (like agent). Information overload (Suri et al., 2003) is not a problem for him.

- **Perceived Risks-***Channel Related***;** Iftikhar mentioned that use of credit card is safe in case of courier's websites. But in case of travel websites operated by travel agents, the use of credit card may not be safe. The theory (Forsythe & Bo Shi, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003) however, does not differentiate between financial risk perception in terms of courier websites and agent websites. The safety of personal information is not a big deal for him and he is quite

happy with practices of travel websites regarding handling of personal information. This represents a response contrary to psychological risk (Forsythe & Bo Shi, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003) presented in frame of reference (Chapter 3, p.20). In Iftikhar's opinion returning or canceling tickets is a big problem and it supports the theory (Teo & Yu, 2005; Choi & Lee, 2003).

Changes on travel websites do not bother him and he perceives it as a way to make booking easier, a response that contradicts with environmental risk (Teo & Yu, 2005). He also refused to agree to observations of Teo & Yu (2005) that presentation format adds to credibility of a travel website by mentioning that any IT (information technology) expert can make good website. But Iftikhar agrees with theory (Teo & Yu, 2005; Choi & Lee, 2003) that well known websites are trustworthy.

- **Perceived Risks-*Product Related*;** Iftikhar does not perceive any product performance risk (Forsythe & Bo Shi, 2002; Teo & Yu, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003). He also does not perceive time risk (Forsythe & Bo Shi, 2002; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003). In fact, he perceives that booking process and availability of a variety of websites make it even easier to book tickets over the Internet. Iftikhar also mentioned that online booking system is automatic and it produces according to users' input. So there is no way of wrong delivery of ticket and hence no delivery risk perception (Choi & Lee; 2003).

- **Willingness to Buy;** Iftikhar said that he will not book tickets from a website from where he perceives any risk, a view in line with theory (Jarvenpaa et al., 2000).

6.1.4. Case-4

- **Environmental Variables;** over the Internet tickets can be booked while listening music at any time, Srinivas supports theory about convenience (Rohm & Swaminathan, 2004; Childersa et al., 2001). He also supports theory (Rohm & Swaminathan, 2004 and Nelmapius et al., 2005) by mentioning that he always needs somebody's help in booking tickets over the Internet. The timely delivery of tickets (Lim & Dubinsky, 2004) does not seem to be a convenience element for Srinivas.

He starts searching for different websites as a first step in booking tickets. The searching for available flights and selection of most suitable one

(cheapest often preferred) follows. His response highlights the fact that online booking is different from booking offline as suggested by Childersa et al. (2001). Srinivas mentioned that availability of so many websites and his ability to book from any one of them is good thing which is in line with observations of Rohm & Swaminathan, (2004) and Lim & Dubinsky (2004).

- **Perceived Risks-*Channel Related*;** Srinivas mentioned that using credit card on well known websites is not a problem. It could be a problem with websites of travel agents but, overall, the use of credit cards is safe and he does not perceive any financial risk (Forsythe & Bo Shi, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003). He does not perceive any psychological risk either. The psychological risk states that the misuse or selling of personal information to third party without consent can cause frustration and disappointment (Forsythe & Bo Shi, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003). Because he does not believe that information given during booking has the potential to cause any frustration, in case of misuse. However, Srinivas perceives behavioral risk (Teo & Yu, 2005; Choi & Lee, 2003) from travel websites and mentioned that it is very tough to change or cancel a ticket without any specific medical reasons.

  He also perceives environmental risk (Teo & Yu, 2005) due to changes on travel websites. He perceives that it becomes difficult to book tickets when changes are made on web pages. Srinivas believes that couriers' websites are trustworthy but websites of travel websites are not-a response, somehow, in line with branding risk (Teo & Yu, 2005; Choi & Lee, 2003).

- **Perceived Risks-*Product Related*;** Srinivas does perceive that in case of booking tickets online there are chances that actual seat may not be according to booked specifications. This is in contrast to theory on product performance risk presented in frame of reference (Forsythe & Bo Shi, 2002; Teo & Yu, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003). However, he does not believe it can cause physical discomfort-physical risk (Burgess, 2003). He believes that delivery of ticket can not be late, booking process is quite user-friendly and that a variety of alternative websites make booking decision easier. Hence, setting him free of time risk perceptions (Forsythe & Bo Shi, 2002; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003). He also does not perceive delivery risk (Choi & Lee; 2003) either, as he mentioned that tickets always contain correct personal information.

- **Willingness to Buy;** The empirical evidence from Srinivas also supported the theory (Jarvenpaa et al., 2000) that consumers are not willing to book tickets from websites from where they perceive any kind of risk.

6.1.5. Case-5

- **Environmental Variables;** Alina said that, for her, booking tickets online is very easy. But the use of *VisaCard* as a proof of identity at airport sometimes is not comfortable as she uses her father's card. The proof-inconvenience is not discussed in literature about convenience (Rohm & Swaminathan, 2004; Childersa et al., 2001). In Alina's opinion, only in case there is some fault with computer either on user's side or company's side, the need for help arise. Otherwise online travel booking environment is quite easy to perform the desired task. But theory (Rohm & Swaminathan, 2004; Nelmapius et al., 2005) says the users desire interaction with employees without specifying any particular circumstances.

  First of all she looks for airports near intended destinations and then search flight timings. The cheapest tickets are always welcome and after reading instruction she makes payment. Alina mentioned that whatever questions she has about booking tickets, the information is easily available online which is according to observations of Rohm & Swaminathan, (2004) and Lim & Dubinsky (2004) . She does not feel overload of information (Suri et al., 2003).

- **Perceived Risks-*Channel Related*;** the response of Alina regarding financial risk (Forsythe & Bo Shi, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003) is not supporting theory as she considers it safe to use credit card for booking tickets over the Internet. She also does not support the theory regarding psychological risk (Forsythe & Bo Shi, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003) by stating that there are no chances of frustration as a result of mishandling of personal information. She has not experienced an occasion where she had to change a ticket and mentioned that it should not be a big deal. The behavioral risk (Teo & Yu, 2005; Choi & Lee, 2003), on the other hand, states that consumers may perceive difficulty in contacting customer service regarding their quarries.

  Her response that changes to web pages may lead to confusion and problems in booking tickets is in line with environmental risk (Teo & Yu, 2005) presented in frame of reference (Chapter 3, p.20). The travel websites are trustworthy. But Alina likes to buy from known websites, an

idea that supports the branding risk (Teo & Yu, 2005 and Choi & Lee, 2003) which states that consumers does not book tickets from unknown websites. As they consider it risky.

- **Perceived Risks-*Product Related*;** Alina mentioned that she does not afraid of any mismatch between booked seat and actual seat given on airplane. The product performance risk, on the other hand, states that consumer may perceive that if they book ticket online then actual seats may not be in accordance with booked specification and that may cause physical discomfort (Forsythe & Bo Shi, 2002; Teo & Yu, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003). The theory and empirical data are in contrast in this case. She considers online booking environment close to perfect and there is hardly any time risk (Forsythe & Bo Shi, 2002; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003) in choosing right website, booking tickets and receiving tickets. She also did not provide any empirical evidence to support the delivery risk presented in frame to reference (Chapter 3, p.20). The delivery risk states that the consumers perceive if they book tickets from websites then the tickets may contain wrong personal information (Choi & Lee; 2003).

- **Willingness to Buy;** Alina mentioned that in case she perceives any risk then she would prefer to go to a physical outlet of a company or agent and book the tickets-a response in line with theory on willingness to buy (Jarvenpaa et al., 2000).

6.1.6. Case-6

- **Environmental Variables;** John said that booking tickets online is very easy once he able to find the right website (Rohm & Swaminathan, 2004 and Childersa et al., 2001). But timely delivery of tickets (Lim & Dubinsky, 2004) booked online is not an element of convenience for him. He does not need help but suggested that it is always good to have contact number in case of emergency. John's view is not in line with theory which states that consumers miss interaction with company employees in online booking environment (Rohm & Swaminathan, 2004; Nelmapius et al., 2005).

In case, John is traveling within Sweden then he directly goes to SAS website and book flight after searching available flight options. After that he makes payment and then waits for reference number to be delivered after some time. This navigation (Childersa et al., 2001) regarding information search and booking tickets is in line with theory. It is easier to

get required information regarding tickets over the Internet, added John which again supports theory on ease of information search online (Rohm & Swaminathan, 2004; Lim & Dubinsky, 2004). His opinion about difficulty in finding suitable websites is in line with information overload variable presented by (Suri et al., 2003).

- **Perceived Risks-*Channel Related*;** regarding financial risk (Forsythe & Bo Shi, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003), there is hardly any difference between theory and response by Johan. He said it is very risky to use credit card for booking tickets over the Internet. John, however, does not fear that personal information exchanged during online booking process can cause any frustration or shame, if mishandled- A theoretical explanation of psychological risk (Forsythe & Bo Shi, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003). John's response did not support the theory of behavioral risk (Teo & Yu, 2005 and Choi & Lee, 2003) which states that contacting the travel websites for cancellation or changing of tickets may be difficult for consumers.

   The theory on environmental risk (Teo & Yu, 2005) proposes that if changes are made to websites then it may become difficult to book tickets over the Internet. John perceives the other way around. He believes changes are done to make booking tickets easier. John also mentioned that travel websites are trustworthy and he buys from known websites, a view that supports branding risk theory (Teo & Yu, 2005; Choi & Lee, 2003).

- **Perceived Risks-*Product Related*;** John does not provide any empirical evidence to support product performance risk (Forsythe & Bo Shi, 2002; Teo & Yu, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003). He does not perceive any time risk either (Forsythe & Bo Shi, 2002; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003). He mentioned that although there are too many websites on the Internet but there are specialized websites that help in comparisons and decision making. Empirical evidence from John showed that he does not perceive delivery risk. According to delivery risk, the consumers may perceive that if they book tickets over the Internet then the delivered tickets may contain incorrect personal information (Choi & Lee; 2003).

- **Willingness to Buy;** John's response was in line with theoretical observations by Jarvenpaa et al. (2000) on willingness to buy. He will avoid booking from a website from which he perceives any risk.

6.1.7. Case-7

- **Environmental Variables;** it saves my time as there is no need for any appointment from agent or customer service personnel of an airline company, Hassan supported the theory (Rohm & Swaminathan, 2004; Childersa et al., 2001). He also mentioned that delivery of tickets online adds to convenience as well (Lim & Dubinsky, 2004). His response denies the theoretical findings that consumers miss interaction with employees in online environment. Rather Hassan is happy with non-existence of any help as it increases his efficiency of booking (Rohm & Swaminathan, 2004; Nelmapius et al., 2005).

  First of all he checks his own travel schedule and then starts booking tickets. The selection of suitable timings and cheapest tickets follows. The process ends with payment and receipt of reference number. This is how booking is done online which supports the theory (Childersa et al., 2001). He also backs the theory by mentioning that the information regarding tickets is presented in user-friendly format and is very easy to find (Rohm & Swaminathan, 2004; Lim & Dubinsky, 2004). However, did not agree that there are too many websites to choose from (Suri et al., 2003).

- **Perceived Risks-***Channel Related***;** Hassan said that transaction systems of travel websites are very reliable, an opinion negating any financial risk perceptions (Forsythe & Bo Shi, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003). He, however, perceives psychological risk (Forsythe & Bo Shi, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003) from travel websites. He mentioned that there are chances of misuse of personal information exchanged during booking process. He also perceives behavioral risk (Teo & Yu, 2005 and Choi & Lee, 2003) in booking tickets online. He said that once tickets are booked then it becomes very difficult to return or cancel them.

  Hassan supports the theatrical explanations of environmental risks (Teo & Yu, 2005) by responding that once a consumer is used to a particular website outlook and booking process then it should not be changed. His opinion of buying tickets from known websites and mentioning that travel websites can not lose their image by indulging in unfair practices is in line with theoretical explanation of branding risk (Teo & Yu, 2005 and Choi & Lee, 2003).

- **Perceived Risks-***Product Related***;** Hassan does not perceive that there could be a mismatch between booked and actual seat in case of booking

over the Internet, a response negating product performance risk (Forsythe & Bo Shi, 2002; Teo & Yu, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003). The empirical evidence from him regarding time risk is also in contrast with theory. The theory says consumer may perceive waste of time because of a huge variety of website to choose form, complex booking process or late delivery of tickets (Forsythe & Bo Shi, 2002; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003). His response towards delivery risk presented by Choi & Lee (2003) was also not in accordance with theory. According to Hassan there are hardly any chances of delivery of wrong ticket.

- **Willingness to Buy;** Hassan mentioned that it is very hard to book tickets through a website from where he perceives any risk. It is a supporting empirical evidence for theory on willingness to buy (Jarvenpaa et al., 2000).

6.1.8. Case-8

- **Environmental Variables;** Richard mentioned that online environment is convenient because it saves his time. By booking tickets himself online, Richard not only able to saves his time but also saves money in form of commission of agent. Richard's response supports theory (Rohm & Swaminathan, 2004; Childersa et al., 2001) but goes a step beyond it as theory does not include financial concerns in overall convenience. His response also went a step ahead by differentiating between domestic and foreign flight bookings. In case of domestic ticket booking, he does not want any help from company employees. But in case of foreign trips he misses the presence of company employees to help him. This second aspect is in line with theory (Rohm & Swaminathan; 2004, Nelmapius et al; 2005).

Richard always needs cheapest tickets and student-tickets or youth-tickets are always welcome. First of all he looks for cheapest tickets then makes payment for cheapest one using his credit card and waits for receipt, Richard added while answering to the question of navigation (Childersa et al., 2001) online. He believes that acquiring required flight related information online is easier. In Richard's opinion when you are searching yourself, all the information is in front of you which is not the case when visiting an agent. He can book from any website with cheapest option. Rohm & Swaminathan, (2004) and Lim & Dubinsky (2004) observed the same about information online. He dose not believe that some times it

becomes difficult to choose a right website which contradicts with information overload (Suri et al., 2003) aspect of information variable.

- **Perceived Risks-*Channel Related*;** Richard is not comfortable with use of credit card for booking tickets over the Internet. He needs more secure system with which transactions would become even more secure-a view in line with theory of financial risk (Forsythe & Bo Shi, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003). Robert's response is also in line with psychological risk (Forsythe & Bo Shi, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003). Richard's response that contacting the travel websites with quarries like changing booked tickets should be easier is contrary to what behavioral risk (Teo & Yu, 2005 and Choi & Lee, 2003) assumes.

  Robert did not support theoretical explanation of environmental risk (Teo & Yu, 2005) as he perceives that changes on web pages always lead to more simplified and efficient booking process. However, Robert supported that branding risk (Teo & Yu, 2005; Choi & Lee, 2003) by mentioning that he always buy from well known websites and booking from unknown websites is risky.

- **Perceived Risks-*Product Related*;** The empirical evidence from Richard suggests that he does not perceive any product performance risk (Forsythe & Bo Shi, 2002; Teo & Yu, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003). He did not perceive any time risk (Forsythe & Bo Shi, 2002; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003) either as evident from his response. Richard said that the tickets are always delivered within time and booking through a preferred set of websites is very easy. The time risk suggests consumers may perceive waste of time in accomplishing such goals. He also mentioned that the tickets are always created through online ticketing system accurately, an opinion negating theory on delivery risk presented by Choi & Lee (2003).

- **Willingness to buy;** Richard showed a contrasting and unexpected response to question regarding willingness to buy. The empirical evidence from Richard shows that he might still be willing to book tickets through a website from where he perceives any risk. His response is in contrast to theory (Jarvenpaa et al., 2000).

6.1.10. Case-9

- **Environmental Variables;** The empirical evidence from Sakib fully supports the conceptualization of convenience in this study. According to Rohm & Swaminathan (2004), Childersa et al. (2001) and Lim & Dubinsky (2004) the online booking is easier because a consumer can book at any time, does not have to travel to a physical store and tickets are delivered through email very easily. His response also supports theory that there is no contact with company personnel while booking tickets online and believes that there should be some sort of help available during the booking process-a view totally in line with conceptualizations of social interaction presented by Rohm & Swaminathan (2004) and Nelmapius et al. (2005).

  The activities involved in searching, selecting and acquiring booked tickets are quite different from their equivalent in physical environment. The empirical evidence was in line with theory (Childersa et al., 2001). Sakib's response was also in line with theory which states that searching and comparing tickets related information is easier over the Internet (Rohm & Swaminathan, 2004; Lim & Dubinsky, 2004). However, he does not believe that sometimes there are too many options to choose from (Suri et al., 2003).

- **Perceived Risk-***Channel Related***;** Sakib's response towards financial risk is that the use of credit card on some websites is safe and on other it is not. Financial risk conceptualizes that consumers perceive that their credit card may be stolen while booking tickets over the Internet (Forsythe & Bo Shi, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003). The respondent does perceive such risk but only form unknown websites. He, however, does not perceive any psychological risk (Forsythe & Bo Shi, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003). He also perceives behavioral risk. According to the behavioral risk theory consumers perceive that if they book tickets over the Internet then changing or canceling may be problematic (Teo & Yu, 2005; Choi & Lee, 2003).

  He does not perceive any environmental risk (Teo & Yu, 2005) and says changes made to a website normally lead to its improvement. He mentioned that most websites are trustworthy. He buys only from courier's websites. He showed very little confidence in agents' websites. This response is partially in line with theory on branding risk (Teo & Yu, 2005; Choi & Lee, 2003).

- **Perceived Risks-*Product Related*;** Sakib mentioned that there is very rare possibility of mismatch between actual and booked seats. This opinion is not in line with product performance risk which states that consumer may perceive the possibility of mismatch between what they booked online and what they actually get on air plane (Forsythe & Bo Shi, 2002; Teo & Yu, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003). He does not perceive any time risk (Forsythe & Bo Shi, 2002; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003). For him, booking process and delivery of tickets do not take too much time to complete. And a preferred set of websites means lot of time saving from searching the right website. The time risk, on the other hand, states that consumer may perceive waste of time while performing these activities. The empirical evidence from Sakib did not support theory on delivery risk. The delivery risk conceptualizes that the delivered tickets may contain wrong personal information (Choi & Lee; 2003).

- **Willingness to Buy;** The response of this respondent is somehow different from theory of willingness to buy presented by Jarvenpaa et al. (2000). Sakib said that sometimes due to lack of alternatives the risk perception does not count.

6.1.9. Case-10

- **Environmental Variables;** The theory on convenience (Rohm & Swaminathan, 2004; Childersa et al., 2001) states that the consumers perceive online booking of tickets easier because they do not have to travel to a physical outlet to book, can do it at any time and from anywhere, and tickets are delivered through email. Tejo's response was in line with the theory expect the delivery of ticket aspect (Lim & Dubinsky, 2004). He does not believe it adds to convenience. As most of respondents showed a mixed response to interpersonal aspects (Rohm & Swaminathan; 2004, Nelmapius et al; 2005), Tejo also mentioned that he does not miss any help from company employees for booking tickets over the Internet.

  Tejo's response showed that the navigation in online environment is different from how consumers navigate for booking in physical environment. He starts the process by looking at closest airports and then searches cheapest possible tickets. This response backs theory on navigation presented by Childersa et al. (2001). The empirical evidence regarding information variable (Rohm & Swaminathan, 2004; Lim & Dubinsky, 2004) partially supports theory. He believes that information

search is easy but comparison is not very easy because of asymmetry of information across different websites.

- **Perceived Risks-*Channel Related*;** Tejo said that use of credit card for booking tickets is safe for him-a view not in line with description of financial risk (Forsythe & Bo Shi, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003). The empirical evidence in his case did not support the theory regarding psychological risk (Forsythe & Bo Shi, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003). He does not believe that the kind of information provided online has the potential to cause any problem. Tejo, however, perceive behavioral risk presented by Teo & Yu (2005) and Choi & Lee (2003). He said that even minor changes on any travel ticket are expensive and time consuming.

  He mentioned that if changes are made to websites then they probably make the websites better. This view is not in line with the environmental risk which states that if changes are made to websites then it may become difficult for consumers to perform booking activities online (Teo & Yu, 2005). Toje's response backs the theory on branding risk presented by Teo & Yu (2005) and Choi & Lee (2003). He mentioned that it is risky to book tickets form a website that is not known.

- **Perceived Risks-*Product Related*;** Tejo said there is hardly any possibility of a mismatch between the booked ticket and actual seat given on airplane. This is in contrast to product performance risk that suggests consumer perceptions about possible discrepancies between the actual seats and booked ones (Forsythe & Bo Shi, 2002; Teo & Yu, 2003; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003). He somehow agrees with theoretical assumption of time risk that online consumer may perceive that online booking process is too difficult, there are too many websites to choose from or delivery of tickets may be late (Forsythe & Bo Shi, 2002; Choi & Lee, 2003; Feathermana & Pavloub, 2003; Burgess, 2003). He said choosing right websites sometimes needs lot of time and efforts. Tejo does not perceive any possibility that the delivered tickets may contain wrong personal information- a view not in line with delivery risk (Choi & Lee; 2003).

- **Willingness to buy;** According to Tejo, if he perceives any risk from a particular website then booking form that website does not go out of question straight away. In fact, he will ask his fellows and relatives and after getting their opinion will take final decision. This is in slight

variation to theory which states that consumer will not buy if they perceive any risk (Jarvenpaa et al, 2000).

6.2. Cross-Case Analysis

There are three categories about which empirical evidence is collected from 10 different cases. There are four environmental variables, eight kinds of risks (five channel related risks and three product related risks). The last category is labeled 'willingness to buy'. In the pervious section (6.1. within case analysis) the empirical data was compared with theory. In this section the analyzed responses from the pervious section (10 cases) are compared with each other. A summary is presented in Table 6.1.

Table 6.1: Cross-Case Analysis

Cases	Environmental Variables				Perceived Risk (Channel Related)					Perceived Risks (Product Related)			Willingness to Buy
Variables*	1	2	3	4	5	6	7	8	9	10	11	12	13
Case-1	+	+/-	+	+/-	-	+/-	-	-	-	-	-	-	+
Case-2	+/-	+/-	+	+	-	-	-	-	-	-	+/-	-	+
Case-3	+	+/-	+	+/-	+/-	-	+	-	-	-	-	-	+
Case-4	+/-	+	+	+	+/-	-	+	+	-	+/-	-	-	+
Case-5	+/-	+/-	+	+/-	-	-	-	+	-	-	-	-	+/-
Case-6	+/-	+	+/-	+	+/-	-	-	-	-	-	-	-	+
Case-7	+	+/-	+	+/-	-	+	+	+	-	-	-	-	+
Case-8	+	+/-	+	+/-	+/-	+	-	-	-	-	-	-	-
Case-9	+	+	+	+/-	+/-	-	+	-	-	-	-	-	+/-
Case-10	+/-	+/-	+	+/-	-	-	+	-	-	-	+/-	-	+/-

Source: Authors' Creation

 * The numbers from 1-13 represent the questions in interview guide.

+	Shows that the response from a case about a variable is the **same** as frame of reference has specified (or what theory says). *A situation of Full agreement.*
-	Shows that the response from a case about a variable is **not** the same as frame of reference has specified (or what theory says). *A situation of full disagreement.*
+/-	Shows that the response from a case about a variables supporting some aspects and not supporting other. *A situation of partial agreement.*

6.2.1 Environmental Variables

The empirical evidence about four environmental variables from 10 different cases is presented in Table 6.1. All respondents believe that booking tickets from online environment is convenient. The only difference between them is that whether the delivery of tickets through email is a part of their overall convenience or not. The responses with positive/negative (+/-) signs show that they do not consider online ticket delivery as part of convenience. The respondents given '+' signs in this category, however, consider it as a part of overall convenience.

A close look at Column 2 (Table 6.1) would reveal that majority of respondents have positive/negative (+/-) sign. It shows that majority of respondents believe that there is no interaction during booking tickets but they do not need much help either. First part is an agreement that online environment lacks in personal interaction and, therefore given a positive (+) sign. The second, aspect is a disagreement with theory which states that consumers miss this aspect and need help form company representatives and is, therefore, given negative (-) sign. There are only three cases (Case-4 Case-6 & Case-9) that agreed fully with theory that they miss interaction with employees while booking tickets online.

6.2.2. Perceived Risks-*Channel Related*

Column 5 (Table 6.1) shows that half of the respondents do not perceive any financial risk and half of respondents partially perceive such risk. One of the reasons for partial agreement is that consumers hesitate to use credit card on unknown websites only. The majority of respondents do not perceive chances of misuse of personal information (Column 6, Table 6.1). One possible explanation could be that the personal information has limited potential for adverse effects. Column 7 (Table 6.1) that is about behavioral risk shows an interesting thing. The opinion of respondents towards change/cancel practices of online travel sites are fifty percent on either side. Fifty percent perceive such risk and fifty percent do not.

A good majority of respondents perceive that changes to websites always lead to more user-friendliness of web interface rather than a confused booking process (Column 8, Table 6.1). Column 9 (Table 6.1) is related with branding risk. The empirical evidence in that column shows that more or less all respondents perceive such risk. All mentioned that they only like to buy from known websites and booking form unknown websites is very risky and may result into negative consequences.

6.2.3. Perceived Risks-*Product Related*

In the columns labeled 10, 11 and 12, empirical evidence regarding product related risks is presented. It is quite clear from these three columns that consumers do not perceive any product-related risk from booking tickets from the Internet. Only Case-2 and Case-4 partially perceive time risk and product performance risk respectively. This is a clear evidence of the success of online travel industry. The respondents unanimously rejected that there is any significant product related risk in booking tickets over the Internet. In case of delivery risk there is absolute unanimity among respondents. This also shows the confidence of ticket booking consumers on the automatic systems. All respondents believe that any instance of creation of wrong ticket is associated with human error. And if they fill in correct personal information then there is no way computerized system can make mistake.

6.2.4. Willingness to Buy

All respondents, somewhat, perceive that risk perception is a big consideration in their booking decision over the Internet (Column 13, Table 6.1) except one (Case-8). The respondent with disagreement with rest of respondents mentioned that just for experience sake, he will buy from a risky website. There were four other respondents (Case-5, Case-8, Case-9 & Case-10) as well who showed that they may still go with booking tickets even they perceive some kind of risk from a website. They all mentioned some sort of context to their decision to book from a risky website.

7. Discussion, Findings & Conclusion

This chapter includes the answers of research questions and some commentary on research problem area. The chapter also includes some implications of findings for theory. The chapter ends with implications for managers.

7.1. Discussion

The first objective for carrying out this research study was to describe the differentiations between online and offline travel booking environments from consumers' perspective. The study of risk perceptions associated with consumers' willingness to buy and stemming from environmental differentiations was the second part of this study. These objectives were presented through the research purpose and research questions. The selection of travel industry and e-ticket (product) was done because of high percentage of travel in consumers' total online spending. The results of the study are relatively similar to earlier findings. For instance, most of the respondents mentioned that they trust couriers' websites more than travel agents' websites. This is evident from the data released by *Comscore* which shows that consumers are migrating from websites of agencies to websites of airline companies*. (comscore.com)

In terms of perceived risks, product performance risk has been classified as the most significant risk perceived by consumers in performing their buying activities online (Forsythe & Bo shi, 2003). But in this study the empirical evidence showed that the product performance risk is not considered very significant in booking tickets over the internet. This observation still put the product performance risk as very significant factor. The low perception about performance related risk may be associated with the high growth in online travel industry, other things remain the same.

---

* According to www.comscore.com the websites of airline companies showed a 21% growth in 2005 over 2004. The supplier sites captured approximately 57 % of online consumer spending on travel in 2005 which is a 55% increase over 2004.

In this study the respondents were from two different cultural orientations, two genders were involved and different education levels were involved but there is nothing significantly different among all respondents. This is in contrast to the findings of earlier cultural studies (Choi & L.ee, 2003; Tan & Clark, 2000), gender studies (Garbarino & Strahilevitz, 2004; Heimrath & Goulding, 2001) and age related studies (Sorce et al., 2005). The earlier researchers observed that cultural, gender and age issues make a big difference in making decision regarding the choice of buying channel. Such homogeneity in responses also justifies the use of smaller sample and making reliable conclusions based on findings.

The rationale behind mentioning these things here is that such analytical findings do not belong to main research purpose and questions, but significant nevertheless. Since analysis chapter is dealing with analysis of variables of interest with respect to main research problem, therefore, anything out of main focus area but significant is accommodated in this section.

7.2. Findings

The findings of this research study in form of answers to two research questions are presented below one by one. The conceptual understanding of variables, empirical data gathering and then analysis of empirical data paved the way for these findings.

7.2.1 RQ.1. How can the variables, differentiating online and offline environments, as perceived by consumers in e-ticketing be described?

After critical evaluation of a number of variables presented in literature review (Chapter 2, p.6), four environmental variables were included in this study for further investigations, depending upon their significance with respect to e-ticketing.

The consumers start looking for relevant websites or browse preferred set of websites as a first step of booking tickets over the Internet. The next step is the search of suitable flights and prices. The cheapest possible tickets are normally preferred and timings can be held flexible in order to have most economical tickets. Once the suitable flight is selected then consumers provide their personal information followed by payment. The payment can be done through different forms of electronic cards like *MasterCard* and *VisaCard*. The tickets are normally delivered through email. The consumers can also request for delivery of paper tickets. The search of relevant websites and information regarding available

flights (timings and prices) is easier over the Internet as compared to physical settings. The preference of a set of websites helps the consumers to balance out the effects of overload of information over the Internet.

One obvious difference between the online and offline environments is the change in nature of roles (of consumer and sales personnel) in ticket-sales encounters. In physical environment there is always someone to help the consumers in planning their travel plans and booking actual tickets. But in online environment, on the other hand, consumers have to perform all such tasks themselves. The only help which the consumers can sort is in form of telephone number or email. The consumers themselves plan their travel trips, search suitable and economical tickets and book them accordingly. But such change of role seems to be facilitating the consumers. The enjoy performing ticket booking activities over the Internet without the help of any employee. One obvious reason being the convenience in doing so. The booking over the internet is convenient as compared to booking tickets in physical environment. There are different aspects of such convenience. For instance, the ability of consumers to sit in front of their computers and search all relevant information regarding different websites, ticket pricing and flight timing is considered as a cornerstone of overall convenience. This not only saves time by eliminating any trip to travel agents or airlines' office but also saves money by avoiding travel agents' fees. The consumers are not supposed to get some time off from their regular work-schedules and visit a company's out let or agent's office for booking tickets.

In terms of all four variables namely convenience, impersonal aspect, navigation and information search, the online ticketing environment (e-ticketing) is different from physical ticket booking.

7.2.2 RQ.2. How can the consumers' view of risks, stemming from the influence of environmental variables, associated with purchase of e-tickets be described?

The second question was studied in terms of three sub-components. i-e. channel related risks, product related risks and willingness to buy. The findings for second research question, again, are based on conceptual understanding of variables of interest, empirical data and data analysis.

The use of credit card is considered relatively safer option. The payment systems employed by the travel websites are considered very secure. This safety perception is even stronger in case of websites of the Airlines. The use of credit card on travel agents' websites is considered relatively unsecured. The 'physical presence' of airline companies brings in credibility to their websites. The

perceived larger size of airline companies makes it easier to trust them. The travel agents who only offer their services for commission are considered less secure. The consumers perceive that the agents have much less at stake in case of something goes wrong but airlines can not risk having unsecured payment system, since their 'physical' operations are also dependent on this. The personal information in form of name, email address and contact details, is considered secure too. The nature of personal information exchanged for booking tickets online affects psychological risk perceptions. The nature of information is not very sensitive. For instance, there is no requirement of political or religious affiliations, ethnicity or gender which does not give rise to any suspicion on the part of consumers.

The return or canceling of booked tickets is not easy. There are always some pre-conditions to purchase and one of them is the condition governing the return and canceling issues. The consumers are required to consult these rules before booking any ticket. Some consumers believe that making any change to booked tickets is difficult in all circumstances. But others believe that it is difficult in case concerned rules are not consulted and followed. Even the second batch believes that it is difficult and for avoiding any unpleasant circumstances they need to be active during booking process.

The changes to web pages normally lead to ease of booking tickets. On very few occasions, the changes lead to confused interface. Such experience of ease affects the consumers to not to perceive any difficulty in case some changes are made to web pages which they have been using to book tickets over the Internet. The online travel websites need to earn the trust of their consumers if they want to sustain their online operations. The consumers only book tickets from websites which they trust and perceive heavy damages in booking tickets from unknown sources. A user-friendly presentation of information does not add to trust building. Therefore, a good website developed with the help of good professionals can not guarantee consumers' trust, rather the name behind it will decide about the level of consumer trust.

The nature of product of online travel industry makes it very acceptable for consumers to perform their buying activities. There is hardly any risk perception associated with e-ticket. The automated nature and non-existence of any human element involved in creating and delivering e-tickets eliminate any risk of error. The automated nature of online ticketing system also makes the consumers to believe that delivery of ticket can not delay. The travel consumers normally have a set of preferred websites which reduces the waste of time in searching a suitable websites from a huge variety. The consumers can only pick class of seat (1st or 2nd) and not the exact location of seat on airplane, as a result there are

limited chances that actual seat allotted at airport could be different from booked one.

The risk perception affects consumer decision making. In case consumers perceive any risk then it becomes very difficult for them to book tickets from that particular website. But sometimes consumers book the tickets from a risky website, just for experience sake. Such consumer can be categorized as risk takers.

7.3. Conclusion

This section contains some commentary about research problem. The purpose of the research was to describe the environmental variables and perceived risk associated with purchase of e-tickets. If consumers perceive any risk, stemming from environmental differentiations then they will restrict themselves from booking tickets from a particular website. The empirical data, data analysis and findings all lead to similar conclusions. And industry trends are also suggesting the same. The consumers do believe that online booking environment is different from offline environment. The consumers do not perceive any (significant level of) risk from booking tickets online. The conceptual understanding of problem discussion required that such circumstances with lower risk should result into higher consumer trust and growing booking activity. This is where industry figures come into play which indicate that online travel not only constitutes the largest portion on total online spending but also growing.(since it was beyond the scope of this study to find out how many consumers prefer which environment of booking tickets (online or offline), therefore, industry figures were taken into consideration for argument sake.)

All the respondents are used to book their tickets online and showed insignificant level of risk perception which again supports the conceptual understanding of problem discussion. The immediate possession of purchased products is not a major differentiating factor between online and offline environments (discussed in chapter 3). According to conceptual understanding of research problem, in such a case the consumers should not perceive any delivery risk. And the empirical data shows that consumers do not have any major doubts regarding the delivery of tickets. Same goes for environmental variable privacy and psychological risk. It was conceptualized in frame of reference that there is hardly any difference between two environments on account of exchange of personal information which should result into insignificant psychological risk. The responses from respondents backed such understanding of research problem.

The nature of the product is an important consideration in buying products over the Internet. The decision to decide about the nature of product in problem discussion (Chapter 1, p.2) was important one. It allowed the researchers' team to correlate the industry indicators and conceptual problem. The industry indicator showed that online travel spending is on the increase and conceptual problem hypothesized that any risk perceptions stemming from environmental differentiations should lower the spending. The target population was all University students who book tickets over the Internet. Consequently, the empirical data was required to provide evidence about lower risk perception in target population. And empirical evidence presented in Chapter 6 (Table 6.1, p.67) suggests that this is the case, indeed.

7.4. Implications for Theory

The theories used to describe the environmental variables and perceived risks associated with purchase of e-tickets were quite relevant. The variables covered all possible dimensions of online ticket-booking environment and perceived risks. But, due to limited research within online travel industry with respect to environmental variables and perceived risks, the variables were required to be conceptually defined. The subsequent better conceptual definitions could be developed according to increased understanding of theoretical variables and online ticket-booking environment.

The consumers showed some financial and psychological risk perceptions but at the same time showed that online retailers are trustworthy. This is interesting to note because it backs the categorization of perceived risks as channel related and product related done in this study. It is easy to infer that consumers perceive financial risk as a factor independent of any particular website. The bases of their fears are not the practices of any particular online retailer but inherited nature of the medium itself. It supports the categorizations of perceived risks into channel-related and product-related (Chapter 3, p.20).

This research study was conducted in business-to-consumer area and business-to-business area was out of scope. A further research study on the similar problem in business-to-business might able to highlight important insights into the area and that may be helpful for concerned academicians and practitioners.

The main purpose of this research study was to describe the environmental differentiations between online and offline ticket booking. And subsequent risk perceptions associated with purchase of tickets in online environment was also addressed. A further explanatory study investigating the relationship between environmental differentiations-perceived risk and perceived risk-willingness to

buy should be undertaken to conclude about relational understanding of the research problem.

The access to strategic respondents, even through convenience sampling, was most time consuming and tiring task. There should be some mechanisms available to encourage the University students to actively participate in research studies targeting students. One suggestion could be free credits. This approach got benefits both for the University and students. The researchers at the University will be able to save their precious time and students would learn how to express their point of views about different issues concerning them. The active participation in interview research can refine students' capabilities to efficiently deal with demanding situations.

7.5. Implications for Managers

The findings of this research pose a dilemma for managers. The online travel consumers want recognized names as well as cheapest offers. In traditional markets the name recognition is achieved through brand development and management. This requires heavy investments in brand advertisements. Such heavy investments brought better returns through premium prices. The online travel environment, however, demands similar advertisement expenditures but without the promise of fetching price premiums.

The managers should understand that the online environment is fundamentally different from offline environment. The consumers can not perform their buying activities online similar to that of offline. The consumers' behavior is dependent on the environment in which they operate. The changes in environment induce the consumers to act differently. The changes in how consumers buy products and services can affect the revenues of a seller. The seller must understand that the practices that are successful in offline environment may not work in online environment. For example, a successful offline seller's main competitive advantage might be an efficient and energetic sales force. But this competitive advantage can not be brought into the online environment which lacks in social interaction. These kinds of differentiations between two competing environments need totally different strategies for both sorts of retail environments.

One of the respondents mentioned that there should be a system for authentication of websites. Some sort of authority to provide certificates regarding the credibility of travel websites is needed. In fact, there are different kinds of independent (third party) arrangements to let the consumers know about the service quality of a website like Certification Authority (CA) and

Digital certificate (domz.com). Therefore, there is a need to make the consumers aware about such authentication mechanisms. It should help to differentiate quality websites from a jungle of sub-standard ones. This has benefits both for organizations and consumers. The consumers should be able to save time and organization should benefit from being in the 'preferred set' of travel websites. This may also help in balancing the advertisement investment-return misbalance mentioned above.

The courier websites are gaining more popularity with the growing population of online travel consumers. It is good news for airline companies but not that good for websites operated by travel agents.

The online travel managers need to work on two strategies simultaneously. First managers are required to take steps to reinforce the good areas and secondly to reduce the negative aspects of e-ticketing environment. For instance, consumers perceive online booking of tickets as convenient so there is need to continue developing the aspects that contribute to overall convenience. And the consumer perceives some financial risk, as a result there is need to continue working on ways to keep or further reduce such risk perceptions from acceptable level.

Reference List

- Burgess, B. 2003, 'A comparison of TV home Shoppers based on risk perception', *Journal of Fashion Marketing and Management*, Vol.7, No.3.

- Bhatnagar, A., Misra, S., & Rao, H.R. 2000, 'On Risk, Convenience, and Internet Shopping Behavior: Why some consumers are online shoppers while others are not', *Communications of the ACM*, Vol. 43, No. 11

- Borton, D. 2000, *Research Training for Social Scientists*, SAGE Publications.

- Bryman, A. 2001, *Social Research Methods*, Oxford University Press

- Blenkenship, A.B., Green, G.E. & Dutka, A. 1998, *State of the Art Marketing Research,* 2nd Edition

- Bouma, G.D. & Atkinson, G.B.J. 1995, *A handbook of social science research*, 2nd Edition (revised), Oxford University Press

- Chaffey, D., Mayer, R., Johnston, K., & Ellis-Chadwick, F. 2003, *Internet Marketing.* 2nd Edition, Essex: Pearsoned Education Limited

- Chellappa, R. K. & Pavlou, P. A. 2002, Perceived Information Security, Financial Liability and Consumers Trust in Electronic Commerce Transactions, *Logistics Information Management*, Vol. 15, No. 5/6, pp. 358-368

- Childersa. T.L., Carrb C.L., Peckc, J. & Carsond, S. 2001, 'Hedonic and utilitarian motivations for online retail shopping behavior', *Journal of Retailing* Vol. 77 pp. 511–535

- Cai, S. & Jun, M. 2003, 'Internet users' perceptions of online service quality: a comparison of online buyers and information searchers', *Managing Service Quality. Vol.* 13, No. 6 pp: 504 – 519

Note: The references in the text and Reference List are prepared according to Harvard Referencing Style. A PDF file on Howard Referencing Style is available at the following URL;
http://library.curtin.edu.au/referencing/harvard.pdf

- Choi, J. & Lee, K. 2003, 'Risk perception and e-shopping: a cross-cultural study', *Journal of Fashion Marketing and Management*, Vol.7, No.1, pp.49-64

- Chun, S.H. & Kim, J.C. 2005, 'Pricing strategies in B2C electronic commerce: analytical and empirical approaches', *Decision Support Systems*, Vol. 40, No. 2, pp. 375-388

- Davis, R., Buchanan-Oliver, M., & Brodie, J.R. 2000, 'Retail service Branding in Electronic Commerce Environment', *Journal of Service Research*, Vol. 3 No. 2 pp. 178-186

- Elliot, S. & Fowell, S. 2000, 'Expectations versus reality: a snapshot of consumer experiences with Internet retailing', *International Journal of Information Management*, Vol. 20, No. 5, pp: 323-336

- Forsythe, M.S. & Bo Shi 2003, 'Consumer patronage and risk perceptions in Internet shopping', *Journal of Business Research*, No. 56, pp. 867-875

- Flavia´n, C. & Guinalı´u, M. 2006, 'Consumer trust, perceived security and privacy policy: Three basic elements of loyalty to a web site', *Industrial Management & Data Systems*, Vol. 106 No. 5, pp. 601-620

- Feathermana, S. & Pavloub, P.A. 2003, 'Predicting e-services adoption: a perceived risk facets perspective, Mauricio', *International Journal of Human-Computer Studies*, Vol.59, pp.451–474'

- Frankfort-N.C. & Nachmias D. 1996, *Research methods in the social sciences*, 5th Edition, St. Martin's Press

- Garbarino, E. & Strahilevitz, M. 2004, 'Gender differences in the perceived risk of buying online and the effects of receiving a site recommendation' *Journal of Business Research*, No. 57 pp. 768-775

- Gubrium, F.J. & Holstein A.J. 2002, *Handbook of interview Research-Context and Method*, Sage Publications.

- Hostler, R.E., Yoon, V.Y., & Guimaraes, T. 2004, 'Assessing the impact of Internet agent on end users' performance', *Decision Support Systems*, Nov2005, Vol. 41, Vol.1, p313-323

- Huang Y. & Oppewal, H. 2006, 'why consumers hesitate to shop online: An experimental choice analysis of grocery shopping and the role of

delivery fees', *International journal of retail and distribution management,* Vol. 34, No. 4/5, p.334-353

- Heimrath, R. & Goulding, A. 2001, 'Internet perception and use: a gender perspective', *The Association for Information Management,* Vol. 35, No 2, pp. 119-134

- Ho, Simon S.M. and Victor T.F. Ng (1994), 'Customers' Risk Perceptions of Electronic Payment Systems', *International Journal of Bank Marketing,* Vol. 12, No. 8, 1994, pp. 26-38

- Jarvenpaa, S.L., Tractinsky, N. & Vitale, M. 2000, 'Consumer trust in an Internet store', *Information Technology and Management,* Vol. 1 pp. 45–71

- Jurg, O. 2000, 'Airlines Using Web for more than E-ticketing' *Aviation Week and Space Technology,* Vol.152, No.13, pp52-53 March 2000

- Karakaya, F. & Charlton, E.T. 2001, 'Electronic commerce: current and future practices', *Managerial Finance.* Vol. 27 Issue. 7 pp. 42-53

- Kanungo, R.P. 2004, 'E-Commerce in the Pharmaceutical Industry: Threshold of Innovation', *Management Research News,* Vol. 27 Issue: 8/9 pp. 98-108

- Kuhlmeier, D. & Knight, G. 2005, 'Antecedents to Internet-based purchasing: a multinational study', *International marketing Review. Vol. 22 No. 4 pp. 460-473*

- Liebermann, Y. & Stashevsky, S. 2002, 'Perceived risks as barriers to Internet and e-commerce usage', *Qualitative Market Research: An International Journal.* Vol. 5 Issue: 4 pp. 291-300

- Lim, H. & Dubinsky, J.A. 2004, 'Consumers' perceptions of e-shopping characteristics: an expectancy-value approach', *Journal of Service Marketing.* Vol. 18 Issue: 7 pp. 500-513

- Laroche, M., Bergeron, J. & Goutaland, C. 2003, 'How intangibility affects perceived risk: the moderating role of knowledge and involvement', *Journal of services Marketing,* Vol. 17, No.2, pp. 122-140

REFERENCE LIST

- Labuschagne, L. & Eloff, J.H.P. 2000, 'Electronic commerce: the information-security Challenge', *Information Management & Computer Security,* No.8/3, pp. 154-57

- Malhotra, N.K. & Birks, D.F. 2000, *Marketing research: an applied approach,* European edition, Pearson Education.

- Malhotra, N.k. 1996, *Marketing Research-An applied orientation,* 2nd Edition, Prentice Hall, cop. 1996

- Miller DC & Salkind, NJ 2002, *Handbook of Research Design & Measurement,* 6th Edition, Sage Publications

- Nelmapius, A.H., Boshoff, C., Caltiz, A.P., & Klemz, B.R. 2005, 'The impact of the information search variables, time pressure and involvement, on buying behavior in a three-dimensional hypermedia computer-mediated environment', *South African Journal of Business Management,* Vol. 36 Issue: 3 pp: 1-13

- Grace Ng-Kruelle, G. & Swatman, P.A, 2006, 'e-Ticketing Strategy and Implementation in an Open Access System: The case of Deutsche Bahn' , http://www.insyl.cis.unisa.edu.au/publications/working-papers/2006-08.pdf

- Parsons, A.G. 2002, 'Non-functional motives for online shoppers: why we click', *Journal of Consumers Marketing*, Vol. 19, p.380-392

- Park, C.H. & Kim, Y.G. 2003, 'Identifying key factors affecting consumer purchase behavior in an online sipping context', *International Journal of Retail & distribution Management,* Vol. 31, No.12, pp. 16-29

- Rao, S.S. 2000, 'E-commerce: the medium is the mart', *New Library World*, Vol. 101 Number 2 pp. 53-59

- Rohm, A.J. & Swaminathan, V. 2004, 'A typology of online shoppers based on shopping motivations', *Journal of Business Research,* Vol. 57 pp. 748-757

- Ruyter, K.D. & Scholl, N. 1998, 'Positioning qualitative market research: reflections from theory and practice', *Qualitative Market Research: An International Journal*, Vol. 1, No. 1, pp: 7 – 14

- Ruyter, K.D., Wetzels, M. & Kleijnen, M. 2001, 'Customer adoption of e-service: an experimental study', *International Journal of Service Industry Management*, Vol. 12 No. 2, pp. 184-207

- Rosenbaum, M.S. 2005, 'Meet the cyberscape', *Marketing Intelligence & Planning,* Vol. 23 No. 7 pp. 636-647

- Simeon, R. 2001, 'Evaluating the branding potential of web sites across borders', *Marketing Intelligence & Planning*, No. 19/6, pp. 418-424

- Suri, R., Long, M. & Monroe, K.B. 2003, 'The impact of the Internet and consumer motivation on evaluation of prices', *Journal of Business Research,* Vol. 56, pp. 379-390

- Strauss, E.R., Schoder, D., & Gebauer, J. 2001, 'The relevance of brands for Electronic Commerce-Results From an Empirical Study of Consumers in Europe', *Proceedings of the 34th Hawaii International conference on System Sciences*

- Saunders, M., Lewis, P. & Thornhill, A. 2003, *Research methods for business students*, Financial Times/Prentice Hall

- Sekaran, U. 2000, *Research Methods for Business; A skill-building approach*, John Wiley & Sons, Inc.

- Stenbacka, C. 2001, 'Qualitative Research required quality concepts of its own', *Management Decision,* Vol. 39, No 7, pp. 551 – 556

- Sorce, P., Perotti, V. & Widrick, S. 2005, 'Attitude and age differences in online buying', *International Journal of Retail & Distribution Management*, Vol. 33, No. 2, pp. 122-132

- Teo, T.S.H. & Yu, Y. 2005, 'Online buying behavior: a transaction cost economics perspective', *The International journal of Management Science. Omega 33* pp. 451-465

- Tan, Z. (Alex) & Clark, T.H.K. 2000, 'Internet Diffusion in the USA and China', *The journal of policy, regulation and strategy for telecommunications information and media*, Vol.2, No.6

- Walker, R.H. & Johnson, L.W. 2006, 'Why consumers use and do not use technology-enabled services', *Journal of Services Marketing* , Vol. 20/2, pp.125–135

- Yin, R.K. 2003, *Case Study Research – Design and Methods*, SAGE Publication, 3rd Edition, Sage publications

- Zikmund, W.G. 2000, *Business Research, Dryden Press, 6th Edition*

Websites

- Internet World Stats, http://www.internetworldstats.com/stats.htm

- Comscore,
  - *http://www.comscore.com/press/release.asp?press=959*
  - *http://www.comscore.com/press/release.asp?id=890*
  - *http://www.comscore.com/press/release.asp?id=628*

- domz.com (Open Directory Project)
  http://dmoz.org/Computers/Security/Public_Key_Infrastructure/PKIX/Tools_and_Services/Third_Party_Certificate_Authorities/

Interview Guide

Environmental Variables (Q.1-Q.4)

Q.1. How do you describe the ease of booking tickets on line?
- Buying travel tickets without going to travel agent or a physical out let of an Airline
- Buying tickets 24/7 (at any time during the week)
- Getting booked tickets within specified time

Q.2. How do you define the impersonal aspects (contact with employees/staff) of booking tickets online?
- While shopping on the Internet I miss the chance of interacting with other people
- There is no help from the site's sales team.

Q.3. How do you book tickets on the Internet?
- I search the available flights through search utility on website
- I compare different flights in terms of timing and cost
- I book the tickets by following a step by step process

Q.4. How do you describe ease of information search (regarding tickets) on the Internet?
- It is easier to compare tickets over the Internet
- It is easier to buy from different websites
- Sometimes it becomes difficult to choose right kind of tickets

Perceived Risks (Product Related Risks Q.5-Q.9, Channel Related Risks Q.10-Q.12)

Q.5. How do you describe the safety of credit card in booking tickets over the Internet?
- The use of credit card for booking tickets over the Internet is safe.
- It will be easy to rectify in case credit card number is stolen from travel website.

Q.6. How do you describe the safety of personal information, given for booking tickets online?
- My Personal information (given for booking ticket) is safe
- My personal information could be sold to any other company without my permission.
- If my personal information is sold without my permission then it will be very frustrating for me.

Q.7. How do you describe the return/change practices (easy/difficult) for tickets booked over the Internet?
- It is difficult to return/cancel the travel tickets purchased on the Internet
- It is difficult to change (flight/seat/date) travel tickets purchased on the Internet

Q.8. How would you describe booking tickets in light of changes made to websites?
- When travel sties make changes to their website it becomes difficult to search/purchase desired tickets.
- It becomes time consuming to search/purchase desired tickets.

Q.9. How would you describe the trustworthiness of travel sites?
- The online website provides adequate information on all alternative tickets and services available
- I do not buy travel tickets from unknown websites.
- The loss will be very severe in case of booking tickets on unknown website.

Q.10. Is it possible that actual seat is not according to booked one?
- The actual seating is always according to booked ticket-specification.
- The actual seating may not have leg-space or seat-adjustment for sleeping, if I paid for that.
- It will be very difficult to change the seat, if website book incorrectly.

Q.11. How do you describe the time spend in booking and receiving tickets booked over the Internet?
- The delivery of tickets purchased over the Internet may be late.
- Waste of time due to complex booking process
- Waste of time due to too many websites to choose from.

Q.12. Do you think that the booked ticket may contain wrong name or flight information?
- There are chances that website may create a wrong ticket (name, address, flight details)
- I will have to make lot of efforts for correction in case wrong ticket is produced by site.

<u>Willingness to Buy (Q.13.)</u>

Q.13. How would you describe your willingness to book tickets from a website where you perceive any of above mentioned risks?

<u>Personal Information</u>

Name		Contact No	
Age		Student at LTU	
Gender		Any Changes in	
Email		Financial Position	