
AN EMPIRICAL STUDY TO ASSESS MODERATING IMPACT OF CRM DIMENSIONS ON SERVICE QUALITY PERCEPTION-TOURIST SATISFACTION-DESTINATION LOYALTY LINK

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ABSTRACT

Customer Relationship Management (CRM), as a business process, has been relatively understudied in the perspective of hospitality and tourism industry. The conventional dimensions of CRM were found to be instrumental towards augmentation of perceived service quality and vis-à-vis positive behavioural intent of customers. This study was an attempt to empirically identify the probable moderating effects of the dimensions of CRM on service quality perception-tourist satisfaction-destination loyalty link. The study was carried out in Santiniketan in West Bengal which has evolved as a major tourist destination over the years with plenty of scenic, ethnic and cultural flair. The study revealed that perceived tourist service quality; tourist satisfaction and destination loyalty can be correlated under the mediating effects of CRM. The default model also holds good to lend support to the theoretical findings.

Keywords: customer-relationship-management, tourist, satisfaction, destination, loyalty, service, quality.

Introduction

With the increase in the significance of Tourism as a major contributing source to the enhancement of nation's GDP, the academic researchers too has started to get involved in identifying its nature, dynamics, dimensions and effects. Tourism has been observed as the aggregate of interactions and relationships between tourists, business houses, host governments and administration and host communities (McIntosh and Goeldner, 1984). As a service sector, tourism has its own criticalities which assume significant proportion while perceiving quality associated with it. The intensive dyadic encounter between a host of tourist-service-providers and the tourists, often, does not allow the services to be homogenized. These, rather heterogeneous, services create ambiguity in perceiving quality of services received

from specific tourist-service-providers. But, identifying the perceived tourist service quality becomes imperative as it was empirically tested to be antecedent to tourist satisfaction (short-term effects) and destination loyalty (long-term effects). From the late 1990s the hospitality and tourism sector started using the philosophy of customer relationship management (CRM) as it proved to be a proactive business process to understand the tourists (customers), segment the tourists on the basis of their psychographic determinants and to design integrated communication with the same. CRM was adopted by the tourism sector with an apprehension that it will help maintain a linear relationship between perceived service quality-tourist satisfaction and destination loyalty. But in most of the cases it was found that the conventional CRM dimensions failed to facilitate the relationship.

The inbound tourism in India registered 6.31 million (5.78 million in 2010) tourists visiting with an annual growth of 9.2% (India Tourism Statistics, 2011, Ministry of Tourism, Govt. of India). This huge influx of tourists boosted the foreign exchange earnings to 77591 crores (in INR terms) with an annual growth rate of 19.6% (India Tourism Statistics, 2011, Ministry of Tourism, Govt. of India). This phenomenal growth rate has catapulted India's share in international tourist arrivals (0.64%), India's rank in world tourist arrivals (38), India's share in international tourism receipts (1.61%) and India's rank in world tourism receipts (as per RBI estimates—17) (India Tourism Statistics, 2011, Ministry of Tourism, Govt. of India). The reason for this boom can be attributed to a number of factors namely burgeoning Indian middle class, growth of high-spending foreign tourists, augmentation in communication system-both physical and virtual, infrastructure & super structure and the initiatives taken up by the state governments to showcase their individual states as tourist destinations, thereby building up the brands (Gujarat, Odissa, Kerala, Madhya Pradesh etc. are some of the major branded tourism destinations). A study conducted by Federation of Indian Chambers of Commerce and Industry (FICCI) in the area of development perspective of eco and rural tourism indicated that it registered highest employment and investment ratio. Study conducted by McKinsey also revealed that medical tourism has the potentiality to generate as much as 100 billion in INR by the end of 2012. India's cultural and natural heritage is truly incredible. The brand title 'Incredible India' not only projects India as a tourist destination but also promotes the nation as a potential export and investment hub.

❧ *Yatra Visawam Bhavati Ekanidam* – where the whole world meets in one nest. Rabindranath Tagore, India's first Nobel laureate, wanted Santiniketan to be that spot, where the whole world would settle, forgetting illusory geographical boundaries. Little wonder then that India's nodal authority Archaeological Survey of India (ASI) submitted Santiniketan as its official entry this year for Unesco's list on World Heritage Sites. ASI has submitted the dossier on Santiniketan to Unesco's world heritage centre in Paris, and has received a letter from the body, saying the dossier received is as per operational guidelines. Santiniketan has emerged as a tourist destination with updated facilities and amenities with regard to hospitality industry and allied services. The cultural events like Pous Mela, Basantotsav, Magh Mela draw huge influx of domestic as well as international tourist. With the changing dynamics of

quality perception of services related to tourism, the expectation and zone of tolerance have also been modified.

The objectives of this study were: (a) to identify the dimensions of CRM in the context of tourism industry, (b) to assess the mutual and exclusive/inclusive relationship between perceived tourist service quality, tourist satisfaction and destination loyalty (c) to examine the possible impact of CRM dimensions on the link between tourist service quality, tourist satisfaction and destination loyalty and (d) to test the robustness of the proposed research model.

Review of literature

Customer relationship management (CRM) has been observed as a relentless upscale movement as it represents the changing notions of customer attitudes, perceptions and behavioural manifestations in the context of their apprehension and expectation to be served as (Peppers and Rogers, 2004). Conceptually, CRM evolved from three basic foundations of marketing management: (a) customer orientation, (b) relationship marketing and (c) database marketing (Yim et al, 2004). Adoption, practice and implementation of CRM gained momentum among academicians and corporate houses (Gruen et al, 2000; Rigby and Ledingham, 2004; Srivastava et al, 1999; Thomas et al, 2004). CRM has been widely used by the sales personnel in augmenting their relationship with the customers (Widmier et al, 2002) to improve sales forecasting, lead management and customization (Rigby and Ledingham, 2004). In spite of its wide application, CRM, lacked a cohesive definition and identification of its dimensions. Yim (2002) provided some conceptual clarity of CRM by synthesizing the literatures (Crosby and Johnson, 2001; Fox and Stead, 2001; Ryals and Knox, 2001) pertaining to marketing, technology and management and came out with four key focal areas: (a) strategy, (b) people, (c) processes and (d) technology. Day (2003) confirmed that the key focal factors identified by Yim (2002) can create a synergistic relationship value when they work in unison (rather than in isolate), thereby conforming to the objective and realm of CRM. Study of extant literatures revealed that implementation of CRM necessarily involved four specific activities: (a) focusing on key customers (Schmid and Weber, 1998; Srivastava et al, 1999; Sheth et al, 2000; Ryals and Knox, 2001; Armstrong and Kotler, 2003; Vandermerwe, 2004; Srinivasan et al, 2002, Jain and Singh, 2002) which encompassed the view of a customer-centric organizational structure with dyadic interactive points targeted towards identification of key or valued customers through lifetime value computations, (b) organizing around CRM (Brown, 2000; Homburg et al, 2000; Ahmed and Rafique, 2003) which emphasized on customer-centric organizational functions with an objective to ensure value proposition to customers, (c) managing knowledge (Peppard, 2000; , Freeland, 2003; Stefanou et al, 2003; Stringfellow et al, 2004, Yim et al, 2004; Plessis and Boon, 2004; Brohman et al, 2003) whereby customer-information are effectively transformed into customer-knowledge and disseminated across the organizational hierarchy which will equip salespeople with better understanding of customers' requirements and (d) adopting CRM-based technology (Butler, 2000; Pepperd, 2000; Vrechopoulos, 2004; Widmier et al, 2002) to optimize communication with customers, accurate service

delivery with back-up and supportive information, managing customer-knowledge by data warehousing and data mining and providing customized services. However, there has been a dearth of research in identifying these CRM dimensions in the context of tourism industry. CRM philosophy was adopted by the tourism sector as it allowed them to be more proactive in predicting the changing line of customer demands and allowed them to realize the extent to which they can customize their service offer with adequate differentiation. Jain and Jain (2006) delved into CRM practices of hotels in central India to measure the effectiveness against factors like: value proposition, recognition, customer orientation, reliability, relationship orientation, credibility, customization, personalization and gestures. CRM has been proved to be an effective contributor to enhance perception of service quality.

Service quality has been recognised as a critical prerequisite and determinant of competitiveness for establishing and sustaining long-term satisfying relationships with customers (Coyles and Gokey, 2002; Choi et al, 2004, Ojo, 2010). A number of studies were targeted towards revealing the global attributes of services that significantly contribute to quality assessments in conventional service environment (Gronroos, 1982, 1984; Parasuraman et al., 1985, 1988). Over the years, exploration to enhancement of service quality has remained as the focal research object (Yavas et.al., 1997, Rust and Zahorik, 1993; Cronin and Taylor, 1992, 1994; Buttle, 1996; Crosby and Stephens, 1987; Parasuraman et.al. 1988; Kearns and Nadler, 1992; Avkiran, 1994; Julian and Ramaseshan, 1994; Lewis, 1989; Llosa et.al., 1998). The study of service quality was pioneered by Parasuraman, Zeithaml and Berry (PZB), who developed the gaps framework in 1985 and its related SERVQUAL instrument in 1988 (Parasuraman, Zeithaml and Berry [PZB] 1985, 1988, 1991). Numerous researchers have also highlighted the independent effect of perceptions on service quality evaluations and have questioned the use of disconfirmation paradigm as the basis for the assessment of service quality (Carman, 1990; Bolton & Drew 1991a, Babakus & Boller, 1992; Cronin & Taylor, 1992. Baker and Crompton (2000) observed that the literature related to quality in the area tourism and allied area dates back to the early 1960's. Over the years researchers have made various attempts to make sense of how tourists evaluate the quality of services they receive while touring to specific destinations having tourist attraction (Atilgan, Akinci, & Aksoy, 2003; Baker & Crompton, 2000; Chadee & Mattsson, 1996; Frochot, 2004; Hudson, Hudson, & Miller, 2004; Vogt & Fesenmaier, 1995; Weirmair & Fuchs, 1999), tour operator and travel agency quality (Ryan & Cliff, 1997), hotel and its hospitality quality (Suh, Lee, Park, & Shin, 1997) etc. However, Frochot (2004) pointed out that given the nature of service, the evaluation of its quality is quite complex. Vijayadurai (2008) identified service quality factors in hospitality industry and assumed them to be critical in creating loyal visitors who will return to the destination and recommend it to others (Tian-Cole & Crompton, 2003). Pawitra and Tan (2003) used SERVQUAL in order to analyse the destination image of Singapore from the perspective of tourists from Indonesia and noted that the use of SERVQUAL in measuring a destination image requires that it be modified in order to ensure that the data reflect the unique attributes provided by the destination. Atilgan et al. (2003) suggest that cultural characteristics have an effect on perceptions of service quality in tourism and found that different cultural

groups can have different levels of expectations and perceptions in terms of service-quality dimensions. Tourist satisfaction can be obtained by assessing the gap between predicted and perceived service. Service quality has been recognized as an antecedent to tourist satisfaction (Suki, 2013, Canny and Hidayat, 2012). Dmitrovic et al (2009), in a study observed that tourist satisfaction as a result of sequential interrelated consequences starting with destination image through perceived service quality and value. Oliver (1981) claimed that tourist satisfaction can be seen as a tourists' post-purchase evaluation of the destination. In many studies, satisfaction was distinguished as an antecedent of loyalty (Kozak, 2001; Jang & Feng, 2006). Although Oppermann (2000) stated that studies on tourist satisfaction and destination loyalty have not been thoroughly investigated, Chi and Qu (2008, p. 624) claimed tourist satisfaction as critical to profitability. Although measuring tourist satisfaction is not simple, several studies have been conducted to examine the influence of customer satisfaction on loyalty (Gummesson, 1993; Anderson and Fornell, 1994; Um et al., 2006; Hui et al., 2007). Gotlieb et al. (1994) asserted that positive satisfaction had positive influence on tourists' repurchase intention. Similarly, Baker & Crompton (2000); Petrick et al. (2001), and Jang & Feng (2006) highlighted that satisfaction is the primary antecedent of revisit intention.

Importantly, there is an agreement among several scholars that satisfaction provided a ground for revisit and positive word of mouth recommendations which are the indicators of loyalty (e.g. Kozak & Rimmington, 2000; Yoon & Uysal 2005; Chi and Qu, 2008). Kozak (2001) pointed that level of satisfaction as one of the most dominant variables in explaining revisit intention. Accordingly, in tourism destination's researches, it has been widely underlined that tourist satisfaction, loyalty and revisit intention have strong relationship (eg. Yoon & Uysal, 2005; Awadzi & Panda, 2007), while a few studies disapproved the positive relationship between tourist satisfaction and revisit intention (e.g. Um et al., 2006).

In tourist destination researches (e.g. Oliver, 1997; Yoon & Uysal 2005), tourist satisfaction has been measured by different items such as overall satisfaction, performance, expectation, and positive recommendation. Notably, Chi and Qu (2008) maintained loyalty to be a better predictor of actual behavior compared to satisfaction. In this respect, Chen and Tsai (2007) conclude that a key effect of tourist satisfaction that influences tourism intentions for revisit both in short and long term is loyalty to the destination.

Researchers have verified the relationship between the tourist satisfaction and destination loyalty (Chi and Qu, 2008; Yoon and Uysal, 2005) not in terms of revisit intention but also through advocacy (Bigne et al, 2009; Murray and Howat, 2002; Yoon and Uysal, 2005). Destination loyalty has been highlighted as one of the most important subjects in tourism researches. In many studies, revisit intention and positive word of mouth recommendation are noted as indicators of loyalty (e.g. Yoon & Uysal 2005; Chi and Qu, 2008). Several studies have attempted to identify major antecedents of revisit intention including satisfaction (Petrick et al., 2001; Kozak 2001), novelty seeking (Jang & Feng, 2007), image (Chi & QU, 2008), motivation and satisfaction (Yoon & Usal, 2005), safety (Chen & Gursoy, 2001), overall

satisfaction (Campo- Martinez et al. 2010), cultural difference (Chen & Gursoy, 2001), perceived value (Petrick et al., 2001), past vacation experience (Kozak, 2001), and the like. In this regard, notably, Jang and Feng (2007) asserted that even though the extent of research finding is well focused on determinants of repeat visit intention, it can be contested that understanding tourists' revisit intention and their behavior remains limited. Revisit intention has also been focused as an important issue from economic perspective in tourism studies (e.g. Darnell & Johnson, 2001). Hsu et al. (2008) observed preserving loyalty of established customer as a crucial contributor to the achievement and profitability of business. Accordingly, the main reason why researchers should consider revisit intention is the fact that "globalization of markets, competitive pressure, brand multiplication and, above all, the ever-changing lifestyles and consumer behavior have forced companies to develop strategies to keep their clients and create consumer loyalty programs" (Flambard-Ruau, 2005), particularly in tourism industry.

Research gap identified

Extant literature did not provide much inroads into the annals of tourist satisfaction and that too by considering modified SERVQUAL dimensions as an impact factor. The literatures revealed the dearth of academic inputs emphasizing moderating impact of CRM dimensions on perceived service quality-tourist satisfaction-destination loyalty relationship. Research has been also inconclusive to dimensionalize CRM for tourism industry.

Formulation of hypotheses

Based on the review of literature this paper attempts empirically to explore possible linkages between perceived tourist service quality (PTSQ), tourist satisfaction (TS) and destination loyalty (DL) with probable moderating impact of CRM dimensions (CRMD) on PTSQ, TS and DL link.

Accordingly it is hypothesized that,

H1: Tourist satisfaction (TS) is dependent on perceived tourist service quality (PTSQ)

H2: Destination loyalty (DL) is influenced by tourist satisfaction (TS)

H3: Destination loyalty (DL) is dependent on combined impact of perceived tourist service quality (PTSQ) and tourist satisfaction (TS).

H4: Better performance of CRM dimensions (CRMD) will have stronger impact of perceived tourist service quality (PTSQ) on tourist satisfaction (TS) and vice versa.

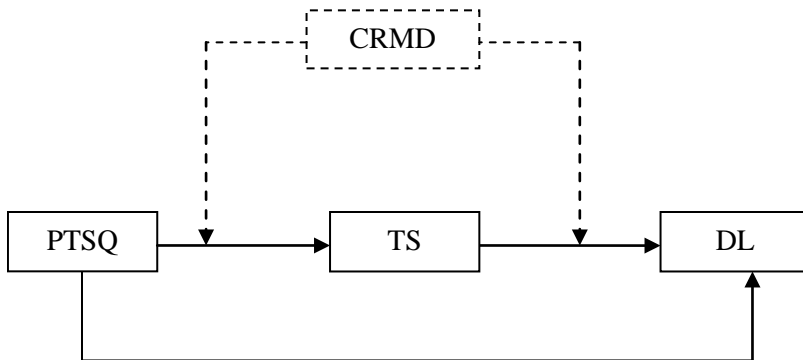
H5: Better performance of CRM dimensions (CRMD) will have stronger tourist satisfaction (TS) on destination loyalty (DL) and vice versa.

H6: Destination loyalty (DL) behaviour will be strengthened under the impact of CRM dimensions (CRMD), if perceived tourist service quality (PTSQ) and tourist satisfaction (TS) are high.

Proposed research model

Based on the literature reviewed and hypotheses formulated, the researchers would like to test the following research model (Fig.1) for robustness.

Fig.1: Research Model



Methodology

The study was conducted in two phases. A structured questionnaire was developed to obtain the primary data. Phase-I involved a pilot study to refine the test instrument with rectification of question ambiguity, refinement of research protocol and confirmation of scale reliability was given special emphasis (Teijlingen and Hundley, 2001). 20 respondents representing tourists of assorted demography and academicians were included to conduct the pilot study through focus group interview technique. Cronbach's α coefficient (>0.7) established scale reliability (Nunnally and Bernstein, 1994). The refined survey instrument had four sections. Section-I was targeted for tourists and it asked questions about tourists' expectation and perception of service quality offered by the service providers at Santiniketan, section-II was designed to generate response from the tourists with regard to their level of satisfaction derived out of the services they were offered and allied elements, section-III targeted tourist response in context of destination loyalty, section-IV was intended for the service providers whereby they were asked about the CRM practice they have deployed in integration with their service offerings and section-V attempted to collect the demographic profile of the tourists. A 7 point Likert scale (Alkibisi and Lind, 2011) was used to generate response. The second phase of the cross-sectional study was conducted by using a structured questionnaire which was distributed amongst 2000 tourists who visited Santiniketan on the eve of Pous Mela (December 23rd to 26th, 2012), Basantotsav (March, 8th to March 10th, 2012) and on other occasions in the year 2012. Systematic random sampling technique was administered, from the list of tourist-occupants in the hotels and resorts in Santiniketan, whereby every 5th tourist from the list was approached to franchise their views. A total number of 1558 usable responses were generated out of 2000 questionnaires used for the tourists, with a response rate of 78.00% (approximately). For the section-IV of the questionnaire, service employees of the rank of managers, relationship executives etc. were

interviewed. As many as 179 personnel associated with assorted tourism services in Santiniketan were interviewed.

Factor constructs measurement

To develop a measure for perception of service quality the SERVQUAL scale developed by Zeithaml, Parasuraman and Malhotra (2005) was used with adequate modification to suit response with regard to tourist services. Respondents' perception of satisfaction was measured using the items developed by Weiermair and Fuchs, 1999 and Fuchs and Weiermair, 2003. Revisit intention and tourist referrals (advocacy) made up the destination loyalty indices (Taylor, 1998; Oh and Parks, 1997; Oh, 2000). The CRM dimensions were scaled on 20 items developed by Yim et al (2004)

Reliability and validity

Exploratory factor analysis (EFA) was deployed using principal axis factoring procedure with orthogonal rotation through VARIMAX process with an objective to assess the internal reliability of all factor constructs and to understand the factor loadings/cross loadings across components. Cronbach's α was obtained to test the reliability of the data. Kaiser-Meyer-Olkin (KMO) was done for sample adequacy and Barlett's sphericity test was conducted. Cronbach's α coefficient (>0.7) established scale reliability (Nunnally and Bernstein, 1994). The scales used in this study were adapted from established existing measures that have been applied and validated in numerous tourism studies. In addition, the validity of the measurement scales was also assessed via the confirmatory factor analysis. The convergent validity of the scales were measured by tests of composite reliability (CR) and average variance extracted (AVE). Higher CR and AVE values indicate higher convergent reliability of the measurement. The Discriminant validity is established when the AVE values exceed the square of the correlations between each pair of latent constructs (Fornell and Larcker, 1981).

Finally, LISREL 8.80 programme was used to conduct the Structural Equation Modeling (SEM) and Maximum Likelihood Estimation (MLE) was applied to estimate the CFA models.

Data analysis and interpretation

The demographic data obtained were tabulated in Table-1:

Table-1: Demographic data of the respondents

Demographic Variables	Factors	Frequency	%
Gender	Male	934	59.95%
	Female	624	40.05%
Age	≤ 21 years	12	0.77%
	22-32 years	579	37.16%

	33-43 years	678	43.52%
	44-54 years	199	12.77%
	≥ 55 years	90	5.78%
Income	≤ Rs. 14999.00	21	1.35%
	Rs. 15000- Rs. 24999.00	641	41.14%
	Rs. 25000- Rs. 44999.00	567	36.39%
	≥ Rs. 45000.00	329	21.12%
Occupation	Service [govt./prv]	829	53.21%
	Self employed	429	27.54%
	Professionals	131	8.41%
	Student	44	2.82%
	Housewives	61	3.92%
	Others [retd., VRS etc]	64	4.11%
Educational qualification	High school	21	1.35%
	Graduate	939	60.27%
	Postgraduate	476	30.55%
	Doctorate & others (CA, fellow etc)	122	7.83%

Exploratory factor analysis (EFA) was applied to assess the reliability and validity of the constructs using principal axis factoring procedure with orthogonal rotation through VARIMAX process. The results of the EFA were displayed in Table-2. The Cronbach's Coefficient alpha was found significant enough, as it measure $>.7$ (Nunnally and Bernstein, 1994) for all constructs and therefore it is reasonable to conclude that the internal consistency of the instruments used were adequate. Each accepted construct displayed acceptable construct reliability with estimates well over $.6$ (Hair, Anderson, Tatham and William, 1998). Further to this the average variance extracted (AVE) surpassed minimum requirement of $.5$ (Haier et al., 1998). The KMO measure of sample adequacy (0.917) indicated a high-shared variance and a relatively low uniqueness in variance (Kaiser and Cerny, 1979). Barlett's sphericity test (Chi-square=1043.098, $p<0.001$) indicated that the distribution is ellipsoid and amenable to data reduction (Cooper and Schindler, 1998).

Table-2: Measurement of reliability and validity of the variables

Items	FL	t	α	AVE
Perceived Tourist Service Quality (PTSQ)				
Physical infrastructures of tourism service providers at Santiniketan are updated. (PTSQ1)	0.741	26.919	919	0.887
Physical facilities of tourism service providers at Santiniketan are visually appealing. (PTSQ2)	0.730	25.098	919	0.887
The service employees representing the tourism service providers are smart in their appearance. (PTSQ3)	0.709	20.221	919	0.887
The tourism service providers at Santiniketan operate at convenient hours. (PTSQ4)	0.722	24.883	919	0.887
The tourism service providers at Santiniketan are easy to access. (PTSQ5)	0.699	18.006	919	0.887
The service employees representing the tourism service providers pay individual attention to tourists. (PTSQ6)	0.709	20.221	919	0.887
Services are provided to the tourists when committed by the tourism service providers. (PTSQ7)	0.678	16.882	919	0.887
The tourism service providers at Santiniketan are conveniently located. (PTSQ8)	0.691	19.672	919	0.887
Physical ambience of the premise of the tourism service providers touches heart. (PTSQ9)	0.683	17.265	919	0.887
Value proposition of the services are adequate to justify the benefit versus the sacrifices made. (PTSQ10)	0.702	18.487	919	0.887
The tourism service providers at Santiniketan are providing the first time service right. (PTSQ11)	0.719	23.921	919	0.887
The ambience of the tourist venues is rich in aesthetics, culture and ethnicity. (PTSQ12)	0.688	17.731	919	0.887
The tourist spots are rich in greenery and have minimum level of pollution. (PTSQ13)	0.727	26.001	919	0.887
A number of well distinguished tourist spots are identifiable and accessible (PTSQ14)	0.719	24.911	919	0.887
The cultural and ethnic events provide opportunity to absorb the warmth of destination. (PTSQ15)	0.691	19.672	919	0.887
Santiniketan, as a tourist destination, is free from undesirable disturbances. (PTSQ16)	0.682	17.264	919	0.887
Local administration of Santiniketan takes well care of problems if reported. (PTSQ17)	0.725	25.812	919	0.887

Local people of Santiniketan are quite amicable and are ready to help if required. (PTSQ18)	0.713	23.091	919	0.887
Tourist satisfaction (TS)				
I am satisfied with the lodging facilities provided by my service provider at Santiniketan. (TS1).	0.761	25.501	904	0.879
I am satisfied with the dining facilities, covering variety of cuisine, quality, price, cleanliness, presentation, taste and convenience. (TS2).	0.742	26.113	904	0.879
I am satisfied with the shopping opportunity of the tourist destinations in Santiniketan. (TS3)	0.789	27.815	904	0.879
I am satisfied with the destination attractions namely cultural, ethnic, scenic, and historical attractions. (TS4)	0.817	32.298	904	0.879
I am satisfied with the activities and events of Santiniketan namely <i>Pous Mela</i> , <i>Basantotsav</i> , <i>Baitalik</i> , and local cultural programmes. (TS5)	0.802	29.656	904	0.879
I am satisfied with the general environment of Santiniketan pertaining to safety & security, cleanliness, peaceful atmosphere etc. (TS6)	0.799	29.003	904	0.879
I am satisfied with the accessibility of services at my tourist destination in terms of transportation, hospitality, logistics, parking, banking etc. (TS7)	0.771	26.382	904	0.879
Destination loyalty (DL)				
I shall definitely revisit Santiniketan. (DL1).	0.718	26.442	922	0.893
I shall promote Santiniketan as an excellent tourist destination amongst my friends, colleagues, relatives and other associates (DL2)	0.701	24.052	922	0.893
Customer Relationship Management dimensions (CRMD)				
Our organization establishes and monitors customer-centric performance standards at all customer touch points (CRMD1)	0.699	22.981	882	0.851
Our organization has established clear business goals related to customer acquisition, development, retention and reactivation. (CRMD2)	0.687	21.087	882	0.851
Our organization has the sales and marketing expertise and resources to succeed in CRM (CRMD3)	0.671	19.001	882	0.851
Our employee training programme has been designed to develop the skills required for acquiring and deepening customer relationships. (CRMD4)	0.718	25.671	897	0.874

Employee performance is measured and rewarded based on meeting customer needs and on successfully serving the customer. (CRMD5)	0.679	18.762	897	0.874
Our organizational structure has been designed to foster customer centricity. (CRMD6)	0.681	19.002	897	0.874
Our organization commits time and resources to manage customer relationships. (CRMD7)	0.669	17.401	897	0.874
Our organization has apt softwares to serve our customers. (CRMD8)	0.652	15.204	897	0.874
Our organization has required hardwares to serve our customers. (CRMD9)	0.672	18.110	897	0.874
Our organization has the proper technical personnel to provide technical support to our CRM executives. (CRMD10)	0.691	20.028	897	0.874
Our organization maintains a comprehensive database of our customers. (CRMD11)	0.701	22.918	897	0.874
Individual customer information is available at every point of contact (CRMD12)	0.684	19.278	897	0.874
Our organization provides customized services to our key customers. (CRMD13)				
Our organization communicates with key customers to customize our offerings on demand. (CRMD14)				
Our organization makes an effort to find out what the key customer requirements are (CRMD15)				
Our employees make coordinated efforts to deliver customize service once a customer places a demand for such service (CRMD16)				
Each and every employee of our organization treats customers with great care. (CRMD17)				
Our organization provides channels to enable ongoing two-way communication between our key customers and us. (CRMD18)				
Our customers can expect exactly when services will be performed (CRMD19)				
Our organization fully understands the requirements of our key customers and us. (CRMD20)				
KMO	0.917			
Chi-square (χ^2)	1043.098			

** FL: factor loadings, t: t-value, α : Cronbach's α , AVE: average variance extracted

The dimensions of perceived tourist service quality (PTSQ) and CRM have been nomenclated as per the componentwise factor loadings (shown by colour grade in Table-2) in Table-3.

Table-3: Dimensions of PTSQ and CRM

Sl. No.	Variable	Items as per factor loadings post EFA	Dimension name
1	Perceived Tourist Service Quality (PTSQ)	PTSQ1, PTSQ2, PTSQ3, PTSQ9	Servicescape
2		PTSQ4, PTSQ5, PTSQ8	Accessibility
3		PTSQ6, PTSQ7, PTSQ10, PTSQ11	Reliability
4		PTSQ12, PTSQ13, PTSQ14, PTSQ15	Ethnicity
5		PTSQ16, PTSQ17, PTSQ18	Hospitality
6	Customer Relationship Management	CRMD1 – CRMD7	Organizing around CRM
7		CRMD8 – CRMD12	Integrating CRM technology
8		CRMD13 – CRMD17	Key customer focus
9		CRMD18 – CRMD20	Managing knowledge

To test correlation between perceived tourist service quality (PTSQ), tourist satisfaction (TS) and destination loyalty, bivariate correlation was deployed. The mean response score was obtained for each of the variable across the items loaded in EFA for each individual tourist and later on summated and averaged to obtain the composite mean score for each variable. The results of the bivariate correlation analysis were displayed in Table-4. The results displayed a strong and positive correlation between PTSQ and TS ($r=.701^{**}$, $p<.001$), between TS and DL ($r=.642^{**}$, $p<.001$) and between PTSQ and DL ($r=.630^{**}$, $p<.001$).

Table-4: Bivariate correlation between perceived tourist service quality (PTSQ), tourist satisfaction (TS) and destination loyalty (DL)

		PTSQ	TS	DL
PTSQ	Pearson Correlation	1	.701**	.630**
	Sig. (2-tailed)		.000	.000
	Sum of Squares and Cross-products	57.662	48.634	43.817
	Covariance	.824	.695	.626
	N	71	71	71
TS	Pearson Correlation	.701**	1	.642**
	Sig. (2-tailed)	.000		.000
	Sum of Squares and Cross-products	48.634	83.437	53.718

	Covariance	.695	1.192	.767
	N	71	71	71
DL	Pearson Correlation	.630**	.642**	1
	Sig. (2-tailed)	.000	.000	
	Sum of Squares and Cross-products	43.817	53.718	83.859
	Covariance	.626	.767	1.198
	N	71	71	71

** Correlation significant at 0.01 level (2-tailed)

To assess the strength of association between PTSQ and TS and to understand the predictive capability PTSQ to predict TS, regression analysis was used. The results of the regression analysis were presented in Table-5a, 5b and 5c. The model summary revealed that the R² and adjusted R² values are .492 and .484 respectively which indicate that PTSQ measures 49.20% of the variation in TS, which is considered to be significant enough for predictability of the model (Draper and Smith, 1998). The results of ANOVA established that the variation showed by PTSQ was significant at 1% level (f=66.725, p<.001). The standardised regression coefficient results confirmed that the predictive capacity of PTSQ to predict the degree of TS has statistical significance (β=.701, t=8.169, p<.001). The results of regression analysis lend support to H1.

Table-5a: Model summary (Regression between PTSQ and TS)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.701 ^a	.492	.484	.65180	.492	66.725	1	69	.000	1.773

Predictors: (Constant) PTSQ

Dependent variable: TS

Table-5b: ANOVA (Regression between PTSQ and TS)

Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	28.348	1	28.348	66.725	.000 ^b
	Residual	29.314	69	.425		
	Total	57.662	70			

Dependent variable: TS

The second regression was applied to test H2. The results displayed in Table-6a, 6b and 6c assured that TS measures 41.20% (R²=.412) of the variation in DL, which is considered to be significant enough for predictability of the model (Draper and Smith, 1998) which was confirmed by the results of ANOVA at 1% level (f=48.430, p<.001).

The standardised regression coefficient results confirmed that TS to be a significant predictor of DL ($\beta=.642$, $t=6.959$, $p<.001$). The results of regression analysis lend support to H2.

Table-6a: Model summary (Regression between TS and DL)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.642 ^a	.412	.404	.84506	.412	48.430	1	69	.000	1.511

Predictors: (Constant) TS

Dependent variable: DL

Table-6b: ANOVA (Regression between TS and DL)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	34.585	1	34.585	48.430	.000 ^b
	Residual	49.274	69	.714		
	Total	83.859	70			

Dependent variable: DL

Predictors: (Constant) TS

Table-6c: Regression coefficients (Regression between TS and DL)

Model	B	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		Std. Error	Beta				Tolerance	VIF
1	(Constant)	.749	.190		3.938	.000		
	TS	.644	.093	.642	6.959	.000	1.000	1.000

Dependent variable: DL

To examine the combined impact of PTSQ and TS (H3) on DL, multiple regression analysis was applied, the results of which were displayed in Table-7a, 7b and 7c. The results confirmed that the combined impact of PTSQ and TS measures 47.6% of variation in DL, considered to be adequate (Draper and Smith, 1998) and the results of ANOVA at 1% level ($f=30.890$, $p<.001$) reinforces the same. The standardised regression coefficient results confirmed that PTSQ and TS to be a significant combined-predictor of DL ($\beta=.354$, $t=2.873$, $p\leq.005$, $\beta=.394$, $t=3.202$, $p<.005$). The results of regression analysis lend support to H2.

Table-7a: Model summary (Regression between PTSQ+TS and DL)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.690 ^a	.476	.461	.80384	.476	30.890	2	68	.000	1.652

Predictors: (Constant) PTSQ, TS

Dependent variable: DL

Table-7b: ANOVA (Regression between PTSQ+TS and DL)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	39.920	2	19.960	30.890	.000 ^b
	Residual	43.939	68	.646		
	Total	83.859	70			

Dependent variable: DL

Predictors: (Constant) PTSQ, TS

Table-7c: Regression coefficients (Regression between PTSQ+TS and DL)

Model	B	Unstandardized Coefficients		Standardized Coefficients	t	Sig. Tolerance	Collinearity Statistics	
		Std. Error	Beta				VIF	
1	(Constant)	.528	.197		2.688	.009		
	PTSQ	.427	.148	.354	2.873	.005	.508	1.967
	TS	.395	.123	.394	3.202	.002	.508	1.967

Dependent variable: DL

Hierarchical regression analysis was deployed by considering the average (mean) values of the variables (across the items) to understand the direct and the mediating effects of CRMD on PTSQ-TS link and TS-DL link. For providing empirical evidence to our hypotheses, we proposed an ordinary least square (OLS) regression for our dependent variables TS and DL. The following models were constructed:

(i) $TS = \beta_0 + \beta_1*PTSQ + \beta_2*CRMD + \beta_3*PTSQ*CRMD + \epsilon_i$

(ii) $DL = \beta_0 + \beta_1*TS + \beta_2*CRMD + \beta_3*TS*CRMD + \epsilon_i$

(iii) $DL = \beta_0 + \beta_1*TS + \beta_2*PTSQ + \beta_3*CRMD + \beta_4*TS*PTSQ + \beta_5*PTSQ*CRMD + \beta_6*TS*CRMD + \beta_7*PTSQ*TS*CRMD + \epsilon_i$

The regression models were displayed in Table-8. Three models were generated. Model 1 depicted the direct effects, model 2 represented the binary interaction and model 3 portrayed the ternary interaction between variables. Standardization was

applied to avoid interference with regression coefficients arising out of multicollinearity between interaction variables (Irwin and McClellan, 2001; Aiken and West, 1991). The VIF (variance inflation factor) corresponding to each independent variable is less than 5, indicating that VIF is well within acceptable limit of 10 (Ranaweera and Neely, 2003). Results of Model-1 revealed that PTSQ is significantly predictive for TS ($\beta = .701, t=8.169, p<0.01$) while the direct effect of CRMD on TS was also found to be significant ($\beta = .547, t=5.434, p<0.01$). Model-1 further revealed that TS can significantly be associated with DL and that TS has the predicting capacity to predict DL ($\beta = .642, t=6.959, p<0.01$). CRMD was also found to be predictive of DL ($\beta = .547, t=5.434, p<0.01$) and so was PTSQ ($\beta = .354, t=2.873, p\leq 0.05$). Results of Model-1 reinforced support to H1, H2, and H3. The binary interaction between CRMD and PTSQ (Model-2) indicated that with the increase in CRMD performance the impact of PTSQ on TS increases significantly ($\beta = .284, t=3.107, p<0.05$) while the binary interaction between CRMD and TS assured that better performance of CRMDs will augment the impact of TS on DL ($\beta = .553, t=6.252, p<0.01$). Model-2 also revealed that an increased PTSQ will register a profound effect of TS on DL ($\beta = .312, t=3.981, p<0.01$). Results of Model-2 supported to H4 and H5. Model 3 revealed the ternary interaction whereby it was established that DL behaviour will be strengthened under moderating effects of CRMD if PTSQ and TS are perceived to be high ($\beta = .491, t=4.871, p<0.01$). Model-4 reassured H4 and H5 and supported H6.

Table-8: Hierarchical regression results

Independent Variables	Dependent variable-TS, Independent variable-PTSQ, Moderating variable-CRMD			
	Model-1 $\beta/t/Sig.$	Model-2 $\beta/t/Sig.$	Model-3 $\beta/t/Sig.$	VIF
PTSQ	.701/8.169/.000			1.463
CRMD	.547/5.434/.000			1.341
Binary interaction effects				
PTSQ*CRMD		.284/3.107/.003		1.671
R ²	.492	.555		
Adjusted R ²	.484	.542		
F-value	66.725	42.374		
Sig.	.000	.000		
Dependent variable-DL, Independent variable: TS, Moderating variable-CRMD				
TS	.642/6.959/.000			1.225
CRMD	.739/9.115/.000			1.398
Binary interaction effects				
TS*CRMD		.553/6.252/.000		1.879
R ²	.412	.627		

Adjusted R ²	.404	.616		
F-value	48.430	57.121		
Sig.	.000	.000		
Dependent variable-DL, Independent variable: PTSQ & TS, Moderating variable-CRMD				
PTSQ	.354/2.873/.005			1.401
TS	.642/6.959/.000			1.225
CRMD	.739/9.115/.000			1.398
Binary interaction effects				
PTSQ*TS		.312/3.981/.001		1.562
PTSQ*CRMD		.284/3.107/.003		1.671
TS*CRMD		.553/6.252/.000		1.879
Ternary interaction effects				
PTSQ*TS*CRMD			.491/4.871/.001	1.273
R ²	.412	.476	.664	
Adjusted R ²	.404	.461	.649	
F-value	48.430	30.890	44.121	
Sig.	.000	.000	.000	

- a. Dependent variable: TS, DL
- b. Independent variable: PTSQ, TS
- c. Moderating variable: CRMD

Confirmatory factor analysis (CFA) was applied to assess the convergence, discriminant validity and dimensionality for each construct to determine whether all the 47 items (Table-2) measure the construct adequately as they had been assigned for. LISREL 9.90 programme was used to conduct the Structural Equation Modeling (SEM) and Maximum Likelihood Estimation (MLE) was applied to estimate the CFA models. A number of fit-statistics were obtained (Table-9) for the default (proposed) model. The comparative fit indices namely CFI (0.981), NFI (0.991) and TLI (0.973) were found significant enough to accept the fitness of the default (proposed) model (Schreiber et al, 2006). The Parsimonious fit indices (PNFI=0.697, PCFI=0.781, PGFI=0.713) also confirmed robustness of the model and indicated an absolute fit (Schreiber et al, 2006). The GFI (0.979) and AGFI (0.974) scores for all the constructs were found to be consistently >.900 indicating that a significant proportion of the variance in the sample variance-covariance matrix is accounted for by the model and a good fit has been achieved (Hair et al, 1998; Baumgartner and Homburg, 1996; Hulland et. al, 1996; Kline, 1998; Holmes-Smith, 2002, Byrne, 2001). The CFI value (0.981) for all the constructs were obtained as > .900 which indicated an acceptable fit to the data (Bentler, 1992). The expected cross-validation index was found to be small enough (ECVI=0.0026) to confirm the superiority of the default model to the

saturated and independence model. The RMSEA value obtained (0.049) is < 0.08 for an adequate model fit (Hu and Bentler, 1999). The RMR value (0.003) is small enough (close to 0.00) to assure a robust-fit of the model. The SRMR value was also indicative of good fit (0.0302 which is ≤ 0.08) (Schreiber et al, 2006, Anglim, 2007). The probability value of Chi-square ($\chi^2=176.16$, $df=89$, $p=0.000$) is more than the conventional 0.05 level ($P=0.02$) indicating an absolute fit of the model to the data and the χ^2/df value is ≤ 2 (1.97) suggesting its usefulness to justify the default model as the nested model.

Table-9: Fit indices for the default model

Absolute predictive fit				Comparative fit			Parsimonious fit			Others				
χ^2	Df	P	ECVI	NFI	TLI	CFI	PNFI	PCFI	PGFI	GFI	AGFI	RMR	SRMR	RMSEA
176.16	89	0.02	0.0026	0.991	0.973	0.981	0.697	0.781	0.713	0.979	0.974	0.003	0.0302	0.049

To construct the nomological network structural equation modeling (SEM) was used to test the nomological validity of the proposed research model. Composite PTSQ, TS, DL and CRMD scores across individual items were obtained by summing the ratings on the scale provided in the survey instrument items which were used as indicators of their latent version.

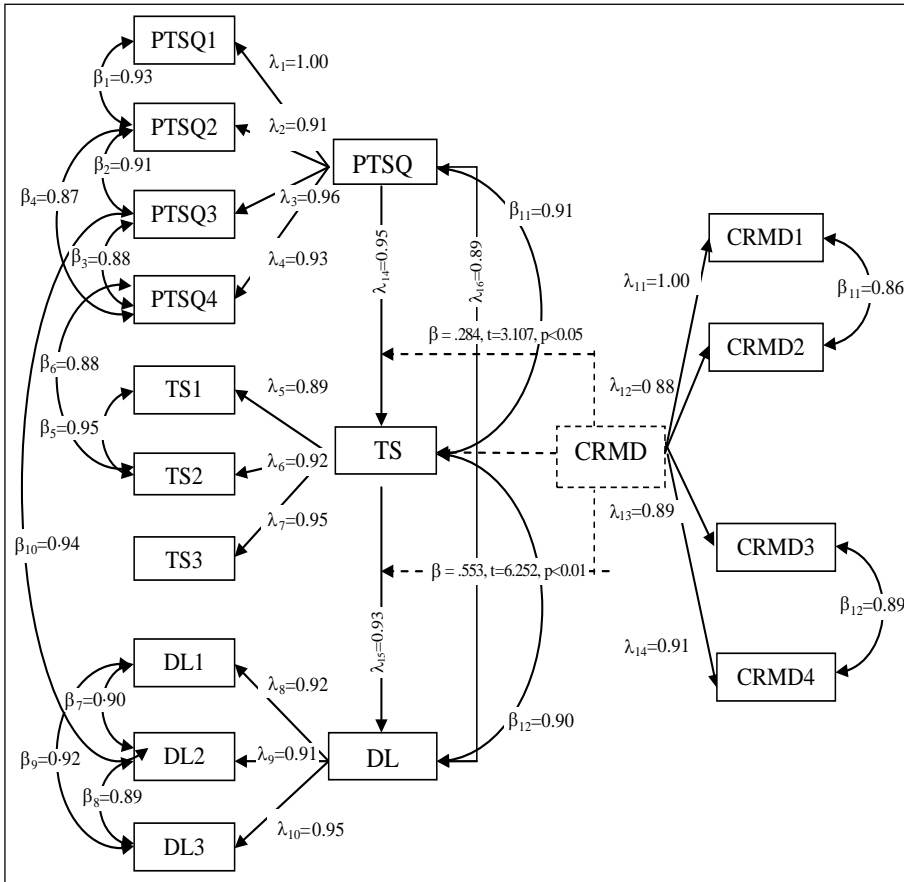
Structural Equation Modeling (SEM) was used to test the relationship among the constructs. All the 17 paths (including direct and indirect effects) and 3 paths (depicting moderating effects) drawn were found to be significant at both $p < 0.01$ and $p < 0.05$ levels. The research model holds well (Fig.2) as the fit-indices supported adequately the model fit to the data. The double-curved arrows indicated correlation between the exogenous and endogenous observed variables which was found significant. The residual variables (error variances) are indicated by \square_1 , \square_2 , \square_3 , etc. The regression weights are represented by λ . The relationship between the exogenous variables was represented by β . One of the factor loading was fixed to '1' to provide the latent factors an interpretable scale (Hox & Bechger). The direct and indirect effects of the constructs were calculated and tabulated in Table-10. Since there was an absence of indirect non-causal effect, model respecification was not required (Hair et al, 2010)

Table-10: Direct, indirect and total effects of independent variables on dependent variables

Relationship	Effects			
	Direct (causal)	Indirect (causal)	Indirect (non-causal)	Total
PTSQ \longrightarrow TS	0.95			0.95
TS \longrightarrow DL	0.93			0.93
PTSQ \longrightarrow DL	0.89			0.89

Fig.2: Structural model showing the path analysis

-----▶ : indicates moderating effects



PTSQ → TS → DL		0.88 (0.95*0.93)	0.88
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Implications for theories and practice

The study will expand the research domain and shall contribute to the extant literature by providing the intervening effects of CRM while linking perceived tourist service quality, tourist satisfaction and destination loyalty. Further to this, the study reinforces the applicability and integration of CRM dimensions (Yim et al, 2004) with the functional and behavioural modalities of tourism industry. The moderating effects of CRM on PTSQ and TS, TS and DL and on the link PTSQ-TS-DL opens up new research frontiers whereby additional exploration to the dimensional impact of CRM on sectoral tourist behaviours can be analysed. Existing literature emphasized the role of tourist service quality towards influencing tourist satisfaction by using the conventional dimensions of SERVQUAL. The service quality dimensions identified

in this study may be tested for its robustness, but it definitely provides researchers with scope to identify ethnicity, hospitality and servicescape as significant and critical quality dimensions for indigenous and aborigin tourism.

The tourism phenomenon in Santiniketan is not new, but it has changed its dynamics with the rapid change in demographic, psychographic, cultural and ethnic factors. With the communication system to the destination improving by leaps and bounds the influx of tourist has also increased. The increased flow of assorted tourist from both domestic and foreign origin forced a complete metamorphosis of the hospitality and tourism map of Santiniketan. The hotels, restaurants, tour-arrangers and other down-the-line service providers underwent a serious make-over as they updated themselves to meet the specific demand and quality perception of both domestic and foreign tourist. Technology has played a pivotal role towards allowing the tourists to avail services on virtual platform. The results ensured that the tourism services provided by the hoteliers, restauranters, logistic-service providers, tour-arrangers etc. at Santiniketan were well absorbed by the tourist and they were satisfied. It was revealed that the perceived tourist service quality was instrumental in assuring tourist satisfaction which subsequently was found to have a positive effect on destination loyalty. The hospitality industry as a whole in Santiniketan was found acceptable by the tourists who were visiting on the occasion of cultural and ethnic events like Pous Mela, Basantotsav etc. in terms of service quality and they have expressed their intention of revisiting the destination and promoting the destination to other tourists. The Customer Relationship Management (CRM) practice initiated by the hoteliers, restauranters, logistic service providers and tour arrangers were found to be proactive as a proper integration of strategy, people, process and technology was made to deliver personalized service with human touch. The proposed research model also holds good as the model constructs fit the data thereby establishing a cause and effect relationship between the variables.

The study had managerial implication as the changing rural demography of Santiniketan may pose certain problems to the tourism industry over here in preserving the cultural and ethnic heritage. The service-providers must reassess the opportunity to safeguard Santiniketan's rich heritage and at the same time offer updated technology based hassle-free service to the tourist. The CRM dimensions may provide the service providers with adequate clue with regard to their current status of service delivery and tourist interaction mechanism which they can use as a scale to improve the status.

The study had geographical limitations as it has been restricted to Santiniketan in West Bengal, which in future, can be widened to obtain a more generalized conclusion. In future the comparative studies can be initiated by including variables namely service differentiation and customization, zone of tolerance etc.

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