

# Factors Affecting Perception of Value for Money and Customer Satisfaction for Foreign Tourists in Goa

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**Abstract** *The current study is an attempt to identify the various critical factors that are essential for creating value for money and therefore, customer satisfaction and loyalty. The review of literature indicated a gap in the area of relationship between value for money and customer satisfaction. For this, a study was placed in which a sample of 300 foreign tourists in Goa was taken and a survey was conducted to analyze which factors led to their increase in value for money. It was found that the value for money was affected by both ease of visiting Goa and level of enjoyment experience offered by Goa. Out of these two factors, the level of enjoyment was found to be more significantly and positively affecting the foreign tourist perception of value for money and satisfaction level as compared to the ease of visiting.*

**Keywords:** Goa, Value for Money, Foreign Tourists, Structural Equation Modeling, Factor Analysis

## INTRODUCTION

For marketers, irrespective of the industry, customer satisfaction has been the target for framing various policies and strategies. Innumerable researchers have established the importance of customer satisfaction in today's industries. Researchers have supported and propagated the idea of customer satisfaction being the focal of a company's strategies saying that increased customer satisfaction leads to increased profitability (Fornell, 1992), increased market share (E. W. Anderson, Fornell, & Lehmann, 1994), high customer loyalty (Matzler & Hinterhuber, 1998), improved customer retention (Sivadas & Baker-Prewitt, 2000) and improved productivity (Fornell, Johnson, Anderson, Cha, & Bryant, 1996).

Having been sold on the idea of customer satisfaction being the driver of performance indicators majority of researchers over past decade have concentrated on identifying independent variables which company can influence to influence customer satisfaction. Past research indicates that customer satisfaction is influenced by various independent

consumer perception variables like value for money (McDougall & Levesque, 2000), service quality (Yang & Fang, 2004) and performance (Matzler, Bailom, Hinterhuber, Renzl, & Pichler, 2004). The research indicates that out of the cluster of elements the major independent driver of customer satisfaction is value for money (Athanasopoulos, Gounaris, & Stathakopoulos, 2001; Gronholdt, Martensen, & Kristensen, 2000). Therefore, in recent years, researchers in consumer behavior have started researching on value for money, lifetime value etc. indicating the importance of the concept of value for money in marketing across industries.

This relationship between value for money and customer satisfaction holds true for tourism industry as well. Researchers have established that value for money is an important determinant for customer satisfaction (Boshoff & Gray, 2004) which in turn influences customer loyalty and increased sales (Gomez, McLaughlin, & Wittink, 2004). Therefore, stressing on the fact that in order to increase the brand loyalty, sales and in this case tourist footfall the policy makers need to target services which can cater customer satisfaction by promising value for money. Only when marketers are able to understand and deliver the construct

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of value for money will the destination be able to develop recall and loyalty.

The dilemma facing policy-makers and marketers is how to target the construct of value for money. Though Customer satisfaction is a very well researched area, yet, the construct of value for money and dimensions in which consumers define value for money is an under researched area. The current study was undertaken to bridge this research gap and to try and define the construct which helps define a consumer's perception of value for money for Goa.

The study will help practitioners develop an understanding about the importance of value for money in increasing customer satisfaction. It will facilitate the state and national governments in formulating and implementing strategies that will lead to an increase in the value for money and therefore, customer satisfaction for a tourist destination. Also it will add to limited literature on value for money in tourism and will help academicians understand the critical factors affecting value for money. The paper is divided into three sections. It starts by discussing model development for research, followed by research methodology and in the end the paper discusses the implications of the study.

## Conceptual Development

Factors influencing consumers value for money for a destination is an under researched area in tourism. To best of our knowledge no review of literature on the direct topic could be found. Therefore, in order to narrow the factors and build a conceptual model for the study inductive approach to research was adopted where factors have been shortlisted from review of factors that affect service industry in general and if possible tourist satisfaction specifically. On the basis of the review of literature, 4 categories of factors were shortlisted.

## Value for Money

Research indicates that in context of service industry the value proposition delivery is most important for the consumer (Oliva & Kallenberg, 2003). Value for money refers to a consumer's perception of utility of the product or services vis-à-vis the opportunity and acquisition cost of the product or service (R. E. Anderson & Srinivasan, 2003; Turel, Serenko, & Bontis, 2007). Though perceived value is an important construct in marketing yet in context of service marketing perceived value for money has been repetitively found to have a significant influence on the customer satisfaction and behavioral intentions of a consumer (Hu, Kandampully, & Juwaheer, 2009; Sweeney, Soutar, & Johnson, 1999). Therefore, based on limited review of literature it is proposed that foreign tourist's perceived value

for money from Goa will have a significant effect on their satisfaction.

## Infrastructure

In context of services, Infrastructure relates to firm specific resources a service company has to efficiently perform the service processes. The quality and efficiency of the processes in turn determines the customer satisfaction (Ray, Muhanna, & Barney, 2005). Therefore, in context of services the customer satisfaction is a component of value for money.

Services are inherently Intangible and inseparable (Zeithaml, Parasuraman, & Berry, 1985) therefore instead of taking the service to the consumer the consumer has to be taken to the service process. Subramanian and his colleagues have stated that with the availability of infrastructure, the service provider is in a better capacity to transport consumers to its facilities and vice versa (Jie, Subramanian, Ning, & Edwards, 2015). This necessitates expansion of the definition of the term infrastructure to include not only firm specific resources but also economic and public capital variables. Therefore, in context of services and specially tourism industry the term infrastructure has been expanded to include "essential economic and organizational foundation of an economy" (Buhr, 2003). In this context infrastructure is an under researched external variable in tourism, however, some researchers have indicated that infrastructure of a country acts as a driver of tourism demand of that particular country (Khadaroo & Seetanah, 2007; Provenzano, 2015). Therefore, if a tourist perceives a destination to have good infrastructure they perceive that they would be able to get value for their money from the various service processes and hence are more satisfied from the services and Destination. Extending this argument it is proposed that infrastructure of Goa is a major external factor which influences the foreign tourist's perception of value for money.

## Culture

In general Culture has been defined as the accumulation of shared meanings, rituals, norms and traditions among members of an organization or society, and the collective programming of the mind which distinguishes members of one group or society from those of another (Solomon, 1996). The uniqueness, richness and longevity of the culture is referred to as cultural capital of a destination. This Cultural capital is frequently used as a strategic leverage and a development tool in a competitive tourist sector (Bruinsma, Kourtit, & Nijkamp, 2011). Research indicates that this Cultural capital is one of the key influencers on a visitor's decision to visit a particular destination for tourism purposes (Bruinsma et al., 2011; Phakdisoth & Kim, 2007). Weiermair in his research established that culture has a

direct and significant impact on the perception of a tourist destination and the overall service quality of that destination (Weiermair, 2000). Research indicates that people visit a part of country laden with an ancient and rich cultural heritage for engagement and curiosity (Singh, Naya, & Bala, 2014). Therefore, it can be argued that if consumers perceive a country to have good cultural heritage, they are willing to spend on tourist activities in that country expecting certain value for their money. Extending this argument it is proposed that culture of Goa is a major factor which influences the foreign tourist's perception of value of money.

## Experience

Experience as a concept has been defined as a person's response or perception, that is the result of consumption or the anticipated use of a product or service (DIS, 2009). It is a dynamic and subjective concept that branches out from a large range of possible benefits that the users may gain from a product. (Law, Roto, Hassenzahl, Vermeeren, & Kort, 2009). It is the quality of experience or the value derived from a particular product or service that determines the customer satisfaction (Sward & Macarthur, 2007; Yoon & Uysal, 2005) Travel experience is a predictor of holiday behavior of a tourist. (Haahti, 1986). Travel experience refers to visitor engagement in the destination rather than tourist gaze and these experience are the basis for marketing a place and promising consumer value for money (Selby, 2004). If a tourist has had a good experience with the elements of a tourist destination, it will positively affect his perceptions of the trip, value for money and satisfaction (Chi & Qu, 2008; Lehto, O'Leary, & Morrison, 2004). The experience could be either of culture or in the form of adventure activities, souvenir, safety, standard of living, nature or good night life, etc. (Cohen, 1972). Researchers have explicitly researched the kind of experience offered by a destination like Dubai and value for money perceptions (Peter & Anandkumar, 2011). The overall travel satisfaction is generally used as an assessment tool for evaluating the travel experiences. (Bramwell, 1998; Weaver & Oppermann, 2000). Therefore, on basis of review of literature we propose that experience acts as external driver for value for money and if consumers perceive a destination to have good experience, they are willing to spend more in that country.

## Hygiene Issues

The fourth set of items related to hygiene. Hygiene refers to conditions and practices that help to maintain health and prevent the spread of diseases. Medical hygiene therefore includes a specific set of practices associated with this preservation of health, for example environmental cleaning, sterilization of equipment, hand hygiene, water and sanitation

and safe disposal of medical waste (WHO, 2015). People have a set of expectations from the hygiene conditions of a particular place (Barber & Scarcelli, 2010). Hygiene is a dimension of service quality in tourism (Narayan, Rajendran, & Sai, 2008). Cleanliness at the place of stay, restaurants, tourist spots and hygiene in food available in tourist destinations are a matter of great concern for the tourists (Kozak, 2001; Yilmaz et al., 2001). Poor hygienic conditions in tourist places can create conditions which can be lead to the spread of several diseases and can cause harm to the tourists (Archer, Cooper, & Ruhanen, 1998). The national government is responsible for the various tourism policies and promotion of tourism by incorporating facilities like safe and convenient transportation system, good hygienic conditions, etc. (Fennell & Przeclawski, 2003). The governments on maintaining proper hygiene conditions in all the areas for the tourists spend millions of rupees to ensure that the tourists do not feel any kind of discomfort and have a safe and good experience in the tourist destination (D'Sousa, 1985). Therefore, based on review of literature it is proposed that if consumers perceive a country to have good hygienic conditions, they are willing to spend more in that country, supporting the argument that hygiene could have influence on the value for money for a consumer.

## Objectives of the Study

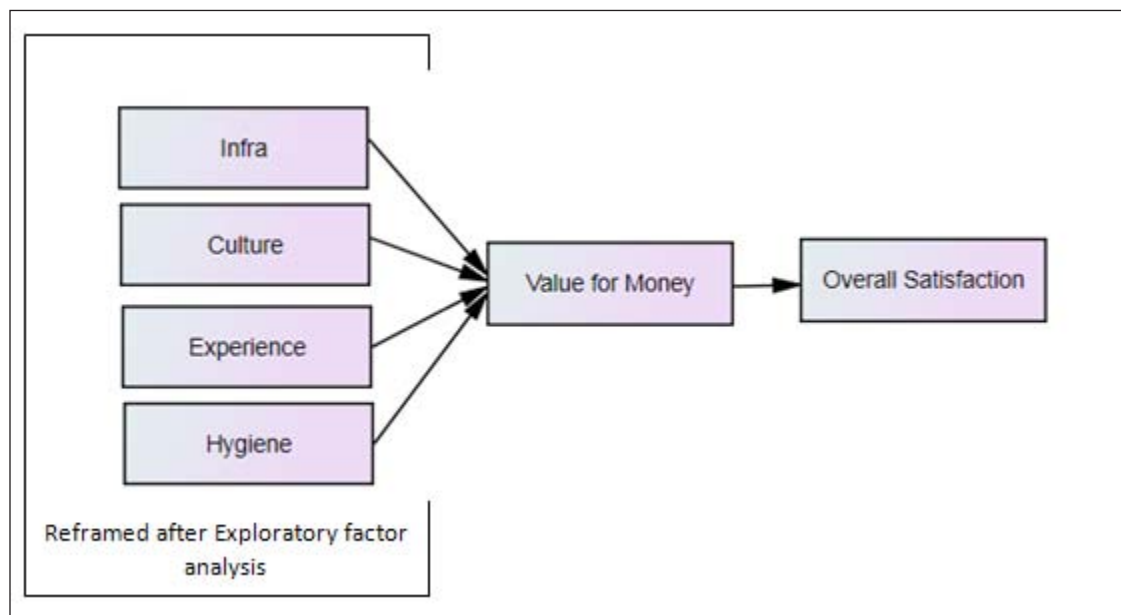
The objective of the study was to determine destination attributes critical to determining the value for money and the over-all satisfaction levels of foreign tourists visiting Goa.

## Conceptual Model

Based on review of literature and conceptual development the proposed research model is presented in Figure 1. The conceptual model proposes that four independent external variables will act as drivers or inhibitors of visitor perception of value for money for Goa and the value for money will in turn influence the customer satisfaction.

## Research Methodology

A descriptive research design was developed to test the proposed model. To test the conceptual model a survey method of data collection was used. Data was collected from 300 foreign tourists in Goa by visiting the destinations popular among the foreign tourists and also by obtaining referrals from the foreign tourists i.e. snowball sampling. This method of sampling was used to ensure responses, improve quality of data and to reduce the risk of dishonest and socially desirable responses (Kirkman & Law, 2005). After screening the total usable questionnaires were 298.

**Figure 1. Conceptual Model**

Data was collected using a structured non-disguised questionnaire. The questionnaire had 7 sections dealing with independent and dependent variables and an additional section for collecting response to demographic variables. To best of our knowledge there were no standardized scales available for measuring these four dimensions. Therefore, based on the concepts and definitions in review of literature items were constructed for the four shortlisted variables. As the scales used were self-constructed the data was put through exploratory factor analysis before formulating the hypothesis.

## Scale Construction

**Infrastructure:** Jochimsen, Nijkamp and Tinbergen who have defined the concept of infrastructure as material public capital (roads, rails, air and pipelines) and suprastructure (communication, quality of guides, knowledge networks, education and culture) (Jochimsen, 1966). Therefore, the definition was used to construct items for infrastructure and these items were put to measure visitor perception of Goa.

**Culture:** Singh and his colleagues have outline culture in their research as variables for engagement and curiosity (Singh et al., 2014). This definition was used to develop items to understand foreign visitor's perception of richness and uniqueness of Goan culture.

**Experience:** Cohen in his early research defined experience could be either of culture or in the form of adventure activities, souvenir, safety, standard of living, nature or good night life, etc. (Cohen, 1972). Items were phrased to

understand foreign visitor's perception of kind of experience offered by Goa.

**Hygiene:** Kozak and Yilmaz and his colleagues in two separate studies have defined cleanliness at the place of stay, restaurants, tourist spots and hygiene in food available in tourist destinations are a matter of great concern for the tourists (Kozak, 2001; Yilmaz et al., 2001). Items were constructed to understand the foreign visitors perception of hygiene factors in Goa.

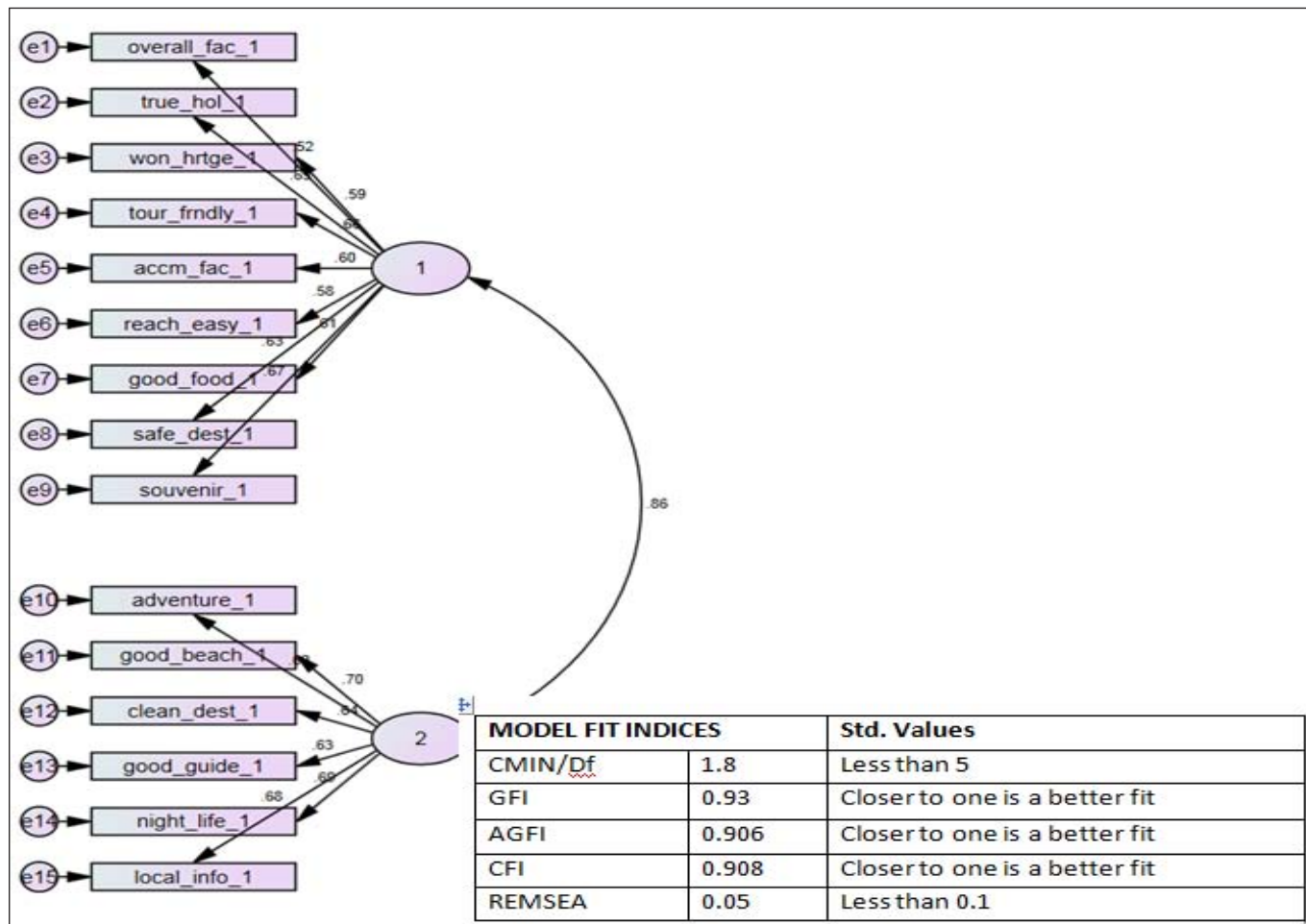
Simple 3 item constructs were used to measure value for money and customer satisfaction. There were 5 items for infrastructure, 5 items for experience, 3 items for culture and 4 items for hygiene constructs. As these scales were self-formulated in the first stage data was prepared for data analysis by conducting a exploratory factor analysis.

## Psychometric Properties of Scale

Following previous research, the analysis of the psychometric properties of the instrument included an analysis of its content validity, face validity, reliability and factor structure.

**Face validity and content validity:** The survey instrument was written in English and was pre-tested on a small sample of 20 respondents. Face validity and content validity of the instrument and its items were concluded by various researchers with experience in conducting surveys. The analysis of factor structure was undertaken in two parts, i.e. exploratory factor analysis (EFA) and confirmatory factor analysis (CFA).

Figure 2: Confirmatory Factor Analysis



Exploratory factor analysis: To analyze the structure of the external factors an exploratory factor analysis was conducted on four dimensions shortlisted in review of literature namely infrastructure, hygiene, culture and experience. Before conducting factor analysis two indicators to determine whether the sample was appropriate for such an analysis. The Kaiser Meyer-Olkin measure of sampling adequacy index was 0.929, and Bartlett’s test of sphericity was significant at p value = .000 at p < .05, indicating that the sample and correlation matrix were appropriate for the analysis (Ang, 2005). Exploratory factor analysis was performed in SPSS using varimax rotation. Items were considered where they loaded at a value greater than .40 on the relevant factor and less than .40 on all other factors (Peterson, 2000; Stevens, 1996). The analysis resulted in two factors. The variance accounted for by the two factors was 70 percent which was within the acceptable limits for behavioral studies (Peterson, 2000). The factor structures are presented in table 1.

Table 1 shows the rotated component matrix of all the dimensions. Overall two factors were extracted from all the 15 dimensions with factor 1 having 9 items and factor

2 having 6 items and 2 items did not load on any variables. These factors were named as follows:

1. Ease- implying the ease with which a consumer or tourist can visit Goa.
2. Enjoyment-implying the fun and adventure a tourist experiences by visiting Goa.

Table 1: Varimax Rotated Component Factor Matrix

	Component	
	1 : Ease	2 : Enjoyment
<b>Infra 1</b>		<b>0.406</b>
Experience 1	0.712	
Culture 1	0.679	
Culture 2	0.699	
Infra 2	0.578	
Infra 3	0.473	
Infra 4	0.658	
Experience 2	0.547	

Experience 3	0.509	
Experience 4		0.480
Hygiene 1		0.571
Hygiene 2		0.802
Infra 5		0.655
Experience 5		0.746
Culture 3		0.671

From table 1, it can be seen that 8 items loaded on the first factor i.e. ease including the wonderful heritage of Goa, tourist friendliness, accommodation provided, easy reach, good food, safe destination, etc. and 6 items loaded on the second factor i.e. enjoyment including adventure, good beaches and guides, clean destination, night life, etc. The total variance explained was 56%.

**Confirmatory Factor Analysis (CFA):** CFA was used to assess convergent and Discriminant validity of each construct. A standardized path analysis was generated (Figure 2). CFA analysis was done to delete items which loaded on a construct at a value less than 0.40 as suggested by past research (Costello & Osborne, 2011). An analysis of results of CFA indicated that for both the factors all items loaded at a value  $> 0.40$ . Further all the fit indices for the confirmatory factor analysis model were well within the accepted limit indicating that Structural equation modeling could be applied to the model and the model had convergent and Discriminant validity.

As the scales were adapted the reliability of the scale was tested with help of Cronbach Alpha. The data was also checked for multicollinearity across independent variables. There indicated to be no multicollinearity issues among the independent variables as suggested by Tabachnick, & Fidell (Tabachnick & Fidell, 2001).

**Reliability Cronbach Alpha:** The internal consistency and reliability of the scale was measured using Cronbach coefficient alpha. According to works of Nunnally, 1978, for purpose of basic research, a Cronbach alpha of 0.70 or higher is sufficient (Nunnally, 1978). Cronbach alpha for the adopted scale met this limit. It was found that a Cronbach alpha value for both the constructs was higher than .70.

## Data Analysis

Among 298 respondents, 25.8 per cent of the total respondents were under 25 years of age, 48 per cent were in the age group of 25-40, 22.5 per cent of the respondents were between 40-60 and rest of the respondents were in the age group of more than 60. Among the respondents, 54 per cent of the total respondents were males and around 46 per cent of the total respondents were female. Majority of the respondents were from United Kingdom (approximately 36 percent). The sample had respondents from around 28 different countries

like USA, Canada, Egypt, Pakistan, Denmark etc. Majority of the respondents had completed their graduation (30.2 percent) and some had completed post graduation (30.2 percent) though sample consisted of respondents in all categories of education i.e. respondents who had completed only high school (7.4 percent), 10+2 (19.8 percent) and some of the respondents had degrees above post grad (7.3 percent). Majority of the respondents were in a income bracket of \$4000-8000 US per month and 47.7 percent were employed in the private sector. Interestingly, majority of respondents i.e. 80.5 percent indicated that main purpose of their visiting Goa was vacationing while only 7.7 percent said honeymooning, 3.3 percent said cultural attraction, 2.7 percent said business and 5.7 percent said visiting friends.

To test the hypothesis, structural equation modeling was executed on the proposed model in AMOS 20. The structural equation model estimated that ease and enjoyment acted as external drivers for foreign visitors value for money and VFM mediated the relationship of these two factors with overall satisfaction. The fit indices for Model indicated that though the chi square did not support the model fit. However, researchers have suggested that  $\chi^2$  is sensitive to sample size and therefore should not be solely used to accept or reject or accept a model (Fornell & Larcker, 1981).

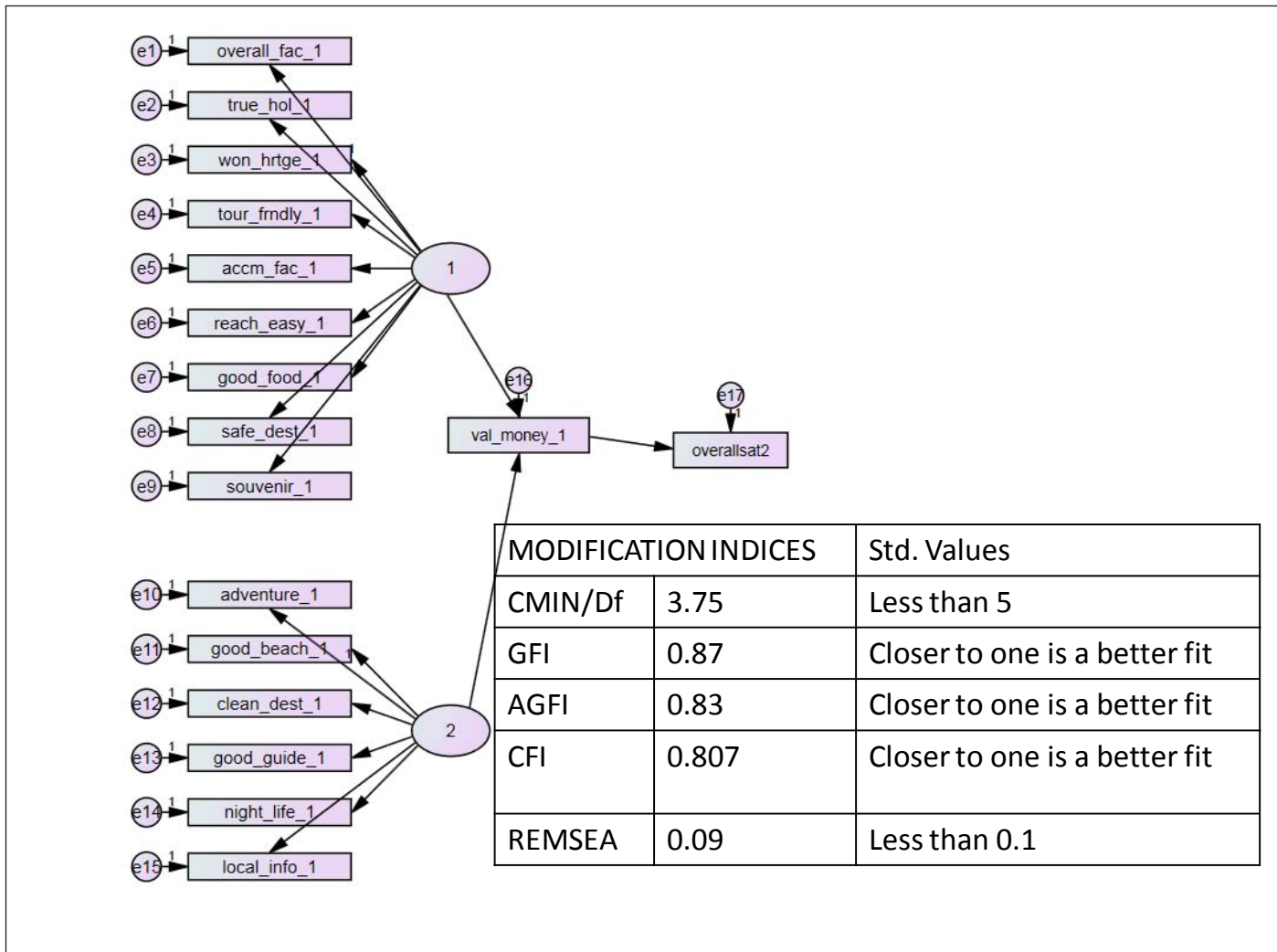
Therefore, the normed chi square (3.75) was evaluated which was found to be within acceptable limit of 1 to 5. Normed chi square is not sensitive to sample size and therefore has been referred to as a better indices for judging model fitness by some (Hooper, Coughlan, & Mullen, 2008). Therefore, model was acceptable as per parsimonious indices. As per absolute indices the RMSEA was at (0.09) which was well within the acceptable limit and GFI was at 0.87. Therefore, the absolute fit indices were from moderate. Incremental fit indices indicated moderate to good fit for the model that CFI was 0.80 and AGFI was 0.83. A model can be accepted if it passes at least 3 fit indices (Jaccard J. & K., 1996). Therefore, the model was accepted to test the hypothesis.

The regression results indicated that all three paths were significant and supported. The standardized regression estimate indicated that ease and enjoyment both were significantly and positively effecting value for money and value for money was significantly affecting overall satisfaction of a foreign tourist from Goa.

**Table 2: Structural Equation Modeling  
Std. regression Estimate**

	Std. regression Estimate
1 à Val_money_1	0.160
2 à Val_money_1	0.591
Val_money_1à overallsat2	0.168

**Figure 3: Structural Equation Modeling Factors Defining Value for Money Construct for Goa**



The results of the study support all three hypothesis i.e. we accept H1, H2, and H3. Interestingly results indicated that affect of enjoyment on value for money was significantly more than effect of ease on tourist perception of value for money.

The results indicated that other things being constant one unit increase in enjoyment led to 0.591 units change in foreign tourist perception of value for money while one unit increase in the ease of reaching Goa and utilizing various services led to only 0.160 units increase in value for money. These results make a lot of sense when we compare them to the main purpose of visit of foreign tourist to Goa. Majority of the respondents 80.5 percent indicated that their main purpose of visiting Goa was vacationing. Past research has indicated that value for money for vacationers is primarily defined in terms of extensive sightseeing (Tripathi & Siddiqui, 2010) and novelty of experience. Goa offers a lot of novelty and mix experience where the areas like Anjuna is famous for rooms rented from local families and hippie experience in globetrotters, artists and musicians. Research

indicates that it is not only hippie experience that attracts people to Goa; it is also the unique music, long carefree parties, beach experience and experience of intertwining with nature (Kamat, 2010; Saldanha, 2002).

These results stress on two important aspects; first for practitioners the results indicate that Goa should invest in promoting itself as a vacation spot and invest in delivering value for money by promising excitement. Positioning goa as a vacation destination and not a cultural tourist spot will help it avoid clutter of other states like Maharashtra and Gujarat. Further a clear positioning strategy will also help Goa plan a clear and concise value for money proposition strategy. The value for money definition seems to vary not only as per nature of the product or service offered but also as per the positioning strategy adopted. It seems that if Goa was placed as a sport tourist destination or a cultural destination the value for money construct would be different. Though no evidence of this is presented in this current study it could be a future area of research.

The second lesson is for the academicians that it is important for every destination to have a positioning strategy before developing a marketing strategy. Goa over the past years has positioned itself as a Holiday destination and therefore, the value for money is defined in terms of excitement. Furthermore, in context of vacationers the decisions regarding ease are governed by monetary and time constraints traded off with available options.

In order to deliver and influence value for money in perception of a foreign tourist Goa and its policy makers need to target nightlife component of the enjoyment factor. This component had maximum standardized regression weight within the factor of enjoyment (0.745). After the nightlife the marketing strategies and product mix strategies should talk in terms of delivering value for money in terms of clean and attractive beaches (0.698) followed by adventure sports (0.558).

## CONCLUSION

Every tourist who visits a particular destination wants his satisfaction with the destination to be maximum in terms of value for his money. Therefore, the responsibility rests with the state governments of all the tourist destinations to make this experience of the consumer the best one but with minimum cost. This is particularly true for destinations like Goa, which have a high tourist footfall and therefore, have a bigger responsibility for satisfying their customers to the best possible level and provide them the best value for money. The study suggested that there are various factors affecting the perception of value for money and satisfaction level of foreign tourists in Goa. The Value for money was affected by both ease of visiting Goa and level of enjoyment experience offered by Goa. Out of these two factors, the level of enjoyment was found to be more significantly and positively affecting the foreign tourist perception of value for money and satisfaction level as compared to the ease of visiting implying that tourists these days are more inclined to having fun and frolic, experiencing adventure, good beaches and night life as compared to having good food and accommodation, easy reach and good heritage. These results were especially true for people whose main purpose of visit was vacation as majority of respondents in the survey were visiting Goa for holiday purposes. The results also signify a shift in the trends in the way people think these days and also a shift in the priorities as tourists who earlier were concerned about the food and safety and more interested in the cultural heritage of a nation, now are more inclined towards adventure, night life and enjoyment. These results stress on two important aspects; first for practitioners the results indicate that Goa should invest in promoting itself as a vacation spot and invest in delivering value for money by promising excitement. The second lesson is for the academicians that it is important for every destination to

have a positioning strategy before developing a marketing strategy. Goa over the past years has positioned itself as a Holiday destination and therefore, the value for money is defined in terms of excitement. Furthermore, in context of vacationers the decisions regarding ease are governed by monetary and time constraints traded off with available options. Therefore, in order to increase foreign tourist satisfaction for the destination, the planners need to work towards giving people value for money.

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