The Use of e-Commerce for Travel Purposes by Guatemalans and Canadians: An Exploratory Cross-cultural Case Study.

by

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Abstract

E-commerce has simplified transactions between businesses and consumers and made them more efficient. Tourism, due to its global nature, is one of the industries most impacted by e-commerce. As with other information technologies, e-commerce has not been adopted at the same rate in all cultures, and although the reasons for varying adoption rates are complex, studies have shown that cultural factors do influence technology adoption and use. The purpose of this exploratory case study was to describe the use of e-commerce for travel purposes by Guatemalan and Canadian participants from their perspective, and to conduct a cross-cultural comparison between cases. Semi-structured telephone interviews were conducted with four participants, two Guatemalan and two Canadian, who were recruited among the researcher's extended family members using convenience sampling. Participants varied greatly in their use of e-commerce, specifically in their frequency of use, types of products purchased online, reasons for choosing e-commerce and the way they chose to purchase. Most participants reported trusting websites with personal information such as credit card numbers, but their levels of trust varied based on their familiarity with the brand and the website. Perceptions about travel agencies varied across cultures, with Canadian participants being less likely to use a travel agency and having more negative views about them. Guatemalans travelled in groups more frequently than Canadians, potentially due to a collectivist tendency. Overall, participants chose their purchase method based on convenience and sought to reduce their uncertainty levels. These two factors seemed to override any cultural propensities.

Keywords: e-commerce, culture, cross-cultural, case study, tourism

Chapter 1: Introduction

E-commerce has made business to consumer transactions much easier and it has positively impacted many industries including most areas of retail and many services. The tourism industry has been one of the most compatible industries for e-commerce. In the last decade, e-commerce has become the predominant way of doing business in this industry, in particular in the airline and vacation package segments (Mamaghani, 2009).

As is the case with other information technologies, the adoption rate of e-commerce has not been the same in all groups. In some groups adoption occurs very easily once the technology is introduced, and in other groups it takes longer to be adopted, or it may never become widely used (Davis, 1989).

To study, understand and predict the adoption of an information technology many models have been created, however, one in particular has become the most widely applied theoretical model in the information system field, and that is the Technology Acceptance Model (TAM). This model was first introduced by Davis in 1986 (Lee, Kozar & Larsen, 2003), and states that an individual's acceptance of information systems is determined by two major variables: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) (Davis, 1989). Since its creation, TAM has been applied to different technologies such as e-mail, computer programs, the Internet, mobile devices, and many others. It has also been applied under different situations, such as various cultures, private corporations, government agencies, public at large, and even in various countries at once (Lee et al., 2003).

While TAM is a very well known and widely utilized model, it is a quantitative model, and used mainly to predict the adoption of a technology, or to identify the determining factors in the adoption of a technology. One of its limitations is that it does not meet the needs of qualitative

research. In such studies its basic premise that PU and PEOU positively impact adoption of a

technology by a group, can serve as a basis for data analysis.

Comparative studies have been done between different cultures to determine whether cultural

factors can influence technology adoption and in particular the use of e-commerce, and they have

found that indeed they do.   However, the majority of these studies have been quantitative studies

based on survey data. In this study the topic is explored specifically between Guatemalan and

Canadian cultures, and with a qualitative approach that results in a detailed description of the use of

e-commerce for travel purposes in both cultures from the participants' point of view, and identifies

differences between the two cultures. Therefore, a cross-cultural case study approach was used,

which enriches the literature surrounding this topic.

Chapter 2: Literature Review

E-commerce in the Tourism Industry

Information technology has changed how tourists plan, choose and purchase travel products such as air tickets, hotels, transportation options (cars, trains, boats, etc), tour packages, etc. The Internet and mobile devices allow customers to research and compare products anywhere they are and at anytime. This makes the industry much more comparative, since it allows them to do so for free (Mamaghani, 2009).

In response to these fast paced changes, studies have been conducted in various countries to evaluate travel e-shopping adoption, trends, successes and areas for improvement (Allagui & Mimoun, 2010; Crnojevac, Gugic & Karlovcan, 2010; Kamarulzaman, 2007; Mamaghani, 2009; Sun, 2011; Yang, Chou & Liu, 2012). Many of these studies are a response to the tourism industry's demand for information regarding the effectiveness of e-commerce and ways to maximize benefits through its use. These studies have been predominantly quantitative in nature.

One factor found to positively influence the adoption of e-commerce and the success of e-commerce websites in the tourism industry was the ability to facilitate the shopping experience by making it easy for consumers to research products, compare them and obtain an idea of the estimated cost of products and services. Kamarulzaman (2007) found that in the United Kingdom (UK) e-shoppers utilize the Internet to search for information that helps them make their purchasing decisions. Whether they actually purchase the product online or not, e-shoppers rely on comprehensive product information and comparative pricing to facilitate their purchase decisions. The Internet provides information in a convenient way for shoppers to compare products and pricing. In the UK, "the majority of e-shoppers shop for accommodation and flight tickets compared to other types of travel services such as vacation packages, coach tickets or car hires. This is due to the ease of description and commodity-like nature of many travel services" (p. 708).

Kamarulzaman (2007) also found that e-shoppers prefer to shop from web-based travel agents who provide all sorts of travel products to customers, for example Expedia.com, LastMinute.com or Travelocity.com. The second most popular way of shopping online was found to be company websites that allow online purchasing, for example airline company websites, or hotel websites. This may be due to loyalties to particular brands or a financial decision based on the lowest price provider, which is often the service or product provider by eliminating the intermediary between the producer and the consumer.

Yang et al. (2012) conducted a study among members of the tourism industry in Taiwan to examine what the key success factors were for e-commerce in the travel industry in that country. The study concluded that success factors were grouped into the following three dimensions, which are listed in order of importance: content and value of product, website content and application, and internal operations and resources. Similarly to Kamarulzuman (2007), in their results Yang et al. (2012) identified that updated information is key to success because customers expect prices, product characteristics, product availability, and other elements to be seamlessly up to date when they do research and when they purchase.

Another factor found to influence the success rate of travel e-commerce websites, as with any other industry, is the user characteristics and how well their needs are met. In order for an e-commerce business provider to succeed, they need to understand the needs and wants of their users, and how to meet those demands. Most importantly, they need to understand how those needs change and evolve accordingly to continue to meet their clients' needs and remain competitive.

Yang et al. (2012) also found that e-commerce users expect products to reflect their expectations at all times, and this means that more than ever companies must stay up to date on the changing wants and needs of their market in order to succeed in an e-commerce tourism industry. Research by private companies and local tourism travel organizations is necessary to obtain

demographic information and user preferences in the industry. An example of this type of research is a study by Crnojevac et al. (2010) conducted in Dubrovnik, Croatia, among guests at three five-star hotels. They compared guests who booked online to guests that booked offline. One of the main questions of the study was: How do demographic and travel characteristics of five-star hotel guests affect their choice of the reservation method and the importance of the hotel attributes in the hotel selection decision? Their results showed that reason for traveling is a main factor in determining the booking method. For example, business travellers tended to book offline, while leisure travellers and conference attending guests tended to book online. Although this study included only a very select population, limited to five-star hotels in one geographical location of Croatia, and spanned only two months of the year, these results do speak to the fact that a person's needs may vary depending on specific circumstances, such as: their motive of travel, whether expenses are paid for by a third party or not, and convenience of location (Crnovac et al., 2010).

Customer's needs change not only due to individual circumstances at one particular moment, but also based on their culture, social background and demographics. In a tourism satisfaction study conducted among four cultural groups (Australian, USA/Canadian, Japanese and Mandarin speaking) who visited Melbourne, Australia, Turner, Reisinger, and McQuilken (2002) found that cultural differences do cause varying levels of satisfaction, due to different levels of importance placed on diverse aspects of service; however, this is in an indirect manner, not in a direct causal relationship. This suggests a need for more research into what is important about tourism services to different cultural groups in order to be satisfied with the service.

Perhaps more than in any other industry in the world, cross-cultural studies become very important to the tourism industry in order to understand why tourists do what they do and in the way they do it (Meng, 2010). The very nature of the tourism industry involves multiple cultures as clients, and it is important to understand how their expectations, needs and wants differ in order to be

able to provide a satisfactory product and service. In a literature review of cross-cultural studies associated to the tourism and travel industry, Meng (2010) also found that a large volume of tourism studies focus on Asian groups compared to US groups, following Hofstede's (1984) collectivism vs. individualism theory. These studies argue that collectivism cultures (Asian) tend to travel in large groups, spend more freely, expect destinations to provide comfort and services equal and similar to their home standards and expect infrastructure to be able to handle large groups effectively. They also take shorter vacations in order to spend less time away from their social groups. It is also argued that Asians tend to book pre-packaged group trips through travel agencies, due to their cultural tendencies to avoid uncertainty. Although these studies show that culture does influence the expectations of an individual, Meng (2010) also found that over time cultures change, and so do the expectations of the members of those cultural groups.

Many studies, such as the one conducted by Kim and Lee (2000), have been done among US and Japanese tourists to understand the cultural differences in their travel motivations, and found that the results supported the differences commonly attributed to US as an individualist society, and Japanese as a collectivist society. Individualistic groups emphasize "I" consciousness, autonomy, emotional independence, pleasure seeking and universalism. Collectivistic groups emphasize "we" consciousness, collective identity, group solidarity, sharing and particularism. However, as Meng's (2010) literature review showed, cultures and societies are ever changing, and currently there are more fully independent travellers from Asia.

In his literature review, Meng (2010) identified that there are not very many cross-cultural tourist behaviour studies. The studies that do exist focus on motivation, destination choice, decision-making process, image and perception, satisfaction and so on. Some of the obstacles to cross-cultural tourist behaviour studies identified were ethnocentrism, lack of resources, high requirement

of language and cultural skills, and methodological challenges such as sampling equivalency and data analysis.

Cultural Factors

As stated previously, cross-cultural studies are particularly relevant in the tourism industry, as cross-cultural interactions between providers and buyers are central to the operation of most businesses. To this end, it is important to understand the theories and literature that exists regarding cultural defining and comparative factors. There have been various frameworks and theories used in the social sciences to try to define and explain different cultures. Geert Hofstede's (1984) theory of cultural dimensions and Edward Hall's (1976) high and low context culture framework are two of the most cited.

Hofstede's (1984) theory of cultural dimensions has been widely used in cross-cultural studies and is still used as a basis for many areas of social sciences. Part of the reason this theory has been so widespread and continues to be particularly useful to researchers is that it was one of the first to provide a quantifiable measurement with which to describe cultural factors based on observations. His theory is based on putting together national scores for each of the cultural dimensions, which go from one to 120. This then allows cultures to be compared on each of their cultural dimensions.

In his work Hofstede (1984) speaks of culture as the collective programming of mind which distinguishes one national group or category of people from another. He also speaks of national culture as the interactive aggregate of common characteristics that influence a human group's response to its environment.

Hofstede's (1984) original research in over 50 countries identified four underlying value dimensions along which countries could be positioned: individualism versus collectivism, large versus small power distance, strong versus weak uncertainty avoidance, and masculinity versus femininity.

Individualism versus collectivism refers to the degree of interdependence among individuals of a social group. Individualism refers to a preference for loosely knit social framework in society, where individuals take care of themselves and their immediate family, think in terms of "I." Collectivism refers to a preference for closely knit social groups, where individuals think in terms of "we," and they can expect members of their extended social groups to take care of them, as long as they are loyal to their group (Hofstede, 1984).

Large versus small power distance refers to how a society handles inequalities among its members; it is the extent to which members of a social group accept that power within institutions and organizations is not distributed equally. Large power distance societies accept hierarchy easily, while small power distance societies strive for equality (Hofstede, 1984).

Strong versus weak uncertainty avoidance refers to how a society reacts to the uncertainty of the future, whether it tries to control it, or let it happen. Uncertainty avoidance is the degree to which members of a social group feel uncomfortable with uncertainty and ambiguity. Strong uncertainty avoiding societies try to control uncertainty by having rigid codes of beliefs and behaviour, and being intolerant to individuals and ideas that step outside that code. Weak uncertainty avoiding societies have a more relaxed atmosphere where experience is more important than principles and being different or having different ideas is more easily tolerated (Hofstede, 1984).

Masculinity versus femininity refers to how a society allocates social roles to the sexes. Masculinity is associated to a social preference for achievement, heroism, assertiveness, material success and maximum differentiation between sexes. Femininity is associated to a social preference for relationships, modesty, caring for the weak, quality of life and less differentiation between sexes (Hofstede, 1984).

The following table summarizes how Canada and Guatemala rate in Hofstede's (1984) index of cultural dimensions. Canadian culture is more individualistic, has smaller power distance, weaker

uncertainty avoidance and tends toward masculinity. Guatemalan culture is more collectivist, has

larger power distance, stronger uncertainty avoidance and tends toward femininity. Latin America as

a whole tends to be a more short term oriented society, and North America tends to be more long

term oriented.

Table 1

Summary of Guatemalan and Canadian Cultural Dimensions Scores.

Cultural Dimension	Canada	Guatemala
Individualism	80 = Individualism	6 = Collectivism
Power Distance	39 = Smaller Power Distance	95 = Larger Power Distance
Uncertainty Avoidance	48 = Weaker Uncertainty Avoidance	101 = Stronger Uncertainty Avoidance
Masculinity	52 = More Masculinity	37 = More Femininity

Edward Hall (1976) poses that cultures can be compared based on the ways in which their

individuals, as a group, communicate. Cultures in which communication happens primarily through

explicit statements, either written or spoken are considered low-context cultures, and cultures in

which communication happens not only through the statements spoken, but in non-verbal cues such

as body language and the use of silence. German and Swiss cultures are primary examples of low-

context cultures, while Japanese and Chinese cultures are typical examples of high-context cultures.

E-commerce Across Cultures

Although the literature is rich with cross-cultural studies within the topic of tourism, as seen

above, there are not many cross-cultural studies on the topic of e-commerce. Among the cross-

cultural studies associated to e-commerce, Simon (2001) conducted an empirical study on the impact

of culture and gender on websites among students enrolled in undergraduate and graduate programs

in the US. This study was done in view of a changing demographic in Internet users, which included a wider cultural background, and equal or prevalent female presence.

In this study perception was defined as the degree to which the subject felt that the website would be appropriate for their country. Asian and Latin/South American perceptions were found to be similar. Likewise, European and North American perceptions were found to be similar. Females within certain cultures were found to have widely different preferences from males of that culture, regarding website attributes. For example, in Asian and Latin/South American groups there was less difference between genders, whereas in European and North American groups there was more difference between genders. However, there were no differences between genders when it came to satisfaction.

Overall 47% of females said they would have liked more information provided on the sites, compared to 17% of men who said that. Women prefer sites that are less cluttered (84%), minimal use of graphics and avoid multiple levels of sub-pages to drill through. Men prefer sites with animated objects and graphics (77%).

E-commerce Adoption

As is the case with other information technologies, the adoption rate of e-commerce has not been the same in all groups. In some groups adoption occurs very easily once the technology is introduced, and in other groups it takes longer to be adopted, or it may never become widely used. To study and understand and predict the adoption of an information technology many models have been created, however, one in particular has become the most widely applied theoretical model in the Information System field, and that is the Technology Acceptance Model (TAM), which was first introduced by Davis in 1986 (Lee et al., 2003). TAM assumes that an individual's acceptance of information systems is determined by two major variables: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) (Davis, 1989). The more useful a technology is, and the easier to use it is

perceived to be, the more likely it is that it will be adopted and used. Since its creation, TAM has been applied to different technologies such as e-mail, computer programs, the Internet, mobile devices, and many others. It has also been applied under different situations, such as various cultures, private corporations, government agencies, public at large, and even in various countries at once (Lee et al., 2003).

TAM has evolved continuously over time as researchers introduced the model to the field, validated its worth, extended it by adding variables and testing it, and then elaborated on it to make it even more useful to the end user of the results. Along the way external variables have been taken into account, such as social influences and cognitive instruments as well as factors like enjoyment, experience and self-efficacy (Lee et al., 2003). TAM's basic premise: that PU and PEOU and external variables that affect these two factors directly relate to technology adoption, will be relevant to this study and its findings.

There is a large volume of literature that applies, modifies or extends TAM in the context of e-commerce specifically (Ha & Stoel, 2008; Lim & Ting, 2012; Varol & Tarcan, 2009; Yaghoubi, S. Motlaq, Moghadam & T. Motlaq, 2010). In a study of factors that influence the adoption of e-commerce conducted in Iran with managers of small to medium enterprises, Yaghoubi et al. (2010) found that cost saving, perceived usefulness and attitude have positive influence on intention to use.

TAM was used to evaluate the adoption of electronic ticketing in the air travel industry of Tunisia, and the results were positive for TAM. Therefore, PEOU and PU were found to be positively related to adoption of the technology by potential airline e-shoppers (Allagui & Mimoun, 2010). The main obstacles identified by Allagui and Mimoun (2010) for the adoption of e-ticketing in Tunisia were uncertainty and insecurity that buyers might feel during the transaction; in particular, uncertainty was felt due to the possibility of flight cancellations or flight changes.

Of particular importance to this study is the findings from Allagui and Mimoun (2010), who identified that developing countries have a much slower rate of technology acceptance when it comes to online shopping for airline tickets, and suggest that it is due to infrastructure and lack of synchronization of systems with industry in developed countries, as well as lack of trust and familiarity with the technology by the users.

Ha and Stoel (2008) conducted a study in which they integrated e-shopping quality, enjoyment and trust into a TAM to understand consumer acceptance of e-shopping. They found that indeed shopping enjoyment and trust play significant roles in consumers' adoption of e-shopping. In particular the consumers' trust of the e-tailers and Internet technology are key factors that influence beliefs about safety of e-shopping, and ultimately lead to the adoption of the technology.

Kamarulzaman (2007) found that "the familiarity with Internet usage does affect the likelihood to adopt e-shopping" (p. 708). The more a person uses the Internet, the more familiar they become with it, and the more likely it is that they will use it to purchase the products they have researched. The study also found that PU and PEOU had a positive correlation with the adoption of e-shopping, supporting the very large volume of literature on TAM.

Social Trust and E-commerce Adoption

There are many definitions for trust in the literature, however, in the context of e-commerce and Internet mediated transactions, the following definition provides a concise and useful description: Trust is a 'willingness to rely on another party and to take action in circumstances where such action makes one vulnerable to the other party' (Doney, Cannon & Mullen, 1998, p. 604). Mukherjee and Nash (2007) explored the antecedents and the outcomes of trust in an online retail setting and found that privacy and security features of the website along with shared values were the key antecedents of trust, which in turn positively influenced relationship commitment and behavioural intentions of customers.

Privacy and security are very much related to the topic of trust and risk in e-shopping, as personal data are processed when making orders or reservations. It is known that e-shoppers are likely to purchase from a web retailer that is perceived to be low-risk, even if the shopper's perceived usefulness and ease of use [of online shopping] are relatively low (Kamarulzaman, 2007, p. 713).

There is an obvious relationship between the consumer's trust and their intention to buy online, but this in turn is influenced by social trust, which then becomes a factor in the adoption of e-commerce. According to Fukuyama (1995), the level of trust constitutes the most pervasive cultural factor that influences a nation's economic life. An experimental study by Mutz (2005) indicated that increasing levels of social trust encouraged greater intention to purchase online. In societies with relatively weak intermediate social associations outside kinship there would be less mutual aid and less bond of trust outside the family (Fukuyama, 1995).

According to Fukuyama (1995), in low-trust and familistic cultures, such as Japan, the primary avenue to sociability is family and broader forms of kinship, such as clans or tribes. In these types of cultures, there is a lack of spontaneous and intermediate sociability between the family and the state or other organizations. As a result, people tend to restrict their trust to in-group members of their family and kinship. "It is hard for them to place their trust on unknown business people in the virtual Internet world where the social relationships are non-kinship-based" (Sun, 2011, p. 334).

In a cross-cultural comparison study between France and Germany, Sun (2011) examined the roles of trust and experience in consumers' confidence in e-shopping. He identified that both trust and experience could be barriers to consumer adoption of e-commerce. However, the results of his study showed that "… the cultural propensity to trust did not play a considerable role in e-commerce confidence among e-commerce users. However, it made a significant difference among those who had never purchased online" (p. 334). This indicates that experience with e-shopping can override

the cultural propensity to distrust in a low-trust society. Kamarulzuman (2007) found that experience with the Internet also increased the chances of an individual adopting e-commerce for travel purposes.

In another cross-cultural study, Simon (2001) found that Asians registered the highest levels of trust with the information provided on websites, followed by the Latin group. The European and North American groups had lower levels of trust. These results may be explained by transference-based trust determinants, as Kim's (2008) study shows. If the participants of collectivist cultures felt that the websites being evaluated were in some way endorsed by the researchers, they would be more inclined to trust the content, than members of an individualistic culture, who would instead base their trust solely on their personal evaluation. Simon (2001) also found that 74% of females placed greater trust in the information on the sites than their male counterparts, and stated that this trust would encourage them to shop online more.

Cyr (2008) states that "Culture affects user attitudes toward the Internet, including perceptions of loyalty" (p. 49). Cyr (2008) conducted a study among experienced online shoppers from Canada, Germany and China, to examine the relationship between website design in different cultures and trust, satisfaction and e-loyalty. The definition of online trust used in this study was: consumer confidence in the website and willingness to rely on the seller and take actions in circumstances where such action makes the consumer vulnerable to the seller. Based on the premise that trust is a more important predictor of loyalty in countries where uncertainty avoidance is higher, this study proposed that trust would result in e-loyalty for collectivist Chinese, but not for Canadians or Germans. In fact, the results showed that trust was significantly related to e-loyalty for all three countries separately (Cyr, 2008, p. 65). This surprising result may be related to the fact that participants were all experienced e-shoppers, which according to Kamarulzuman (2007), may override the cultural tendency to not trust outside sources, making the group results more

homogenous. Satisfaction was also found to have a positive relationship to e-loyalty in all groups (Cyr, 2008).

It was expected that trust would be more important than satisfaction in the creation of e-loyalty for risk-averse Chinese or Germans than for Canadians; the results confirm that for Chinese, trust is more important than satisfaction to obtain e-loyalty, it is equally important as satisfaction to Germans, and it is less important to Canadians (Cyr, 2008). This finding denotes the importance of culture when designing a website and entering the e-commerce world.

Cyr (2008) found that the information design of a website resulted in trust and satisfaction in more risk-taking Canadians, but not for Germans or Chinese; therefore information is not necessarily enough to inspire confidence in all cultures, and in particular, not in high uncertainty avoiding ones. Cyr (2008) also found that visual design resulted in trust in collectivist cultures (Chinese), but not for Germans or Canadians. In fact, visual design can be a very important component in collectivist cultures, for example if colours are associated to meaning. The presence of security symbols was also found to be an element of design that was positively related to trust, particularly in collectivist cultures.

Vance, Elie-Dit-Cosaque and Straub (2008) "… found that not only does culture directly affect user trust in IT [information technology] artifacts, but it also moderates the extent to which navigational structure affects this form of trust" (abstract). Their study was conducted among French and US potential users of mobile commerce. Their results provide evidence that "system quality and culture significantly affect trust in the IT artifact" (abstract).

Vance, et al. (2008) found that individuals from high uncertainty avoidance cultures, such as France, place less trust in IT artifacts than individuals from low uncertainty avoidance cultures, such as the US.

While there are many different ways of interpreting trust and the factors that affect trust are even more varied, the relationship between trust and the adoption of e-commerce remains. This wealth of data regarding trust will serve as lenses to examine and analyze the data in this case study.

Chapter 3: Methodology

Objectives of the Study

The purpose of this study was to describe the use of e-commerce for travel purposes by both Guatemalan and Canadian participants from their perspective, and conduct a cross-cultural case study.   This included identifying predominant themes that could help explain reasons for use/lack of use of e-commerce for travel purposes in both groups, in particular cultural reasons.

This study aimed to identify topics for future researchers interested in cross-cultural studies, the influence of culture on e-commerce adoption, and other areas of relevance to this topic.

Research Questions

This project was based on the following research questions:

- How do the Guatemalan and Canadian participants describe their use of e-commerce for travel purposes? Do they utilize e-commerce in the same manner? Do they use it with the same frequency? Do they use it to purchase the same products?

- If they do not, what are the main reasons for the differences in their adoption of the technology?

- In what ways, if any, are cultural factors a main reason for differences in the adoption of e-commerce for travel purposes?

Qualitative Research

Qualitative research is better suited for studies in which the main research questions are "How" questions, not "How many" questions (Silverman, 2010). In this project the main intention was to explore the use of e-commerce tendencies of the two social groups and provide a description of the cultural factors that influence this behaviour, not to quantify any frequency in its use. Therefore a qualitative approach was best suited to accomplish the objectives of the study.

Creswell's (2009) definition of qualitative research succinctly and accurately captures its most common characteristics and reflects the approach taken in this particular study:

Qualitative research is a means for exploring and understanding the meaning individuals or groups ascribe to a social or human problem. The process of research involves emerging questions and procedures, data typically collected in the participant's setting, data analysis inductively building from particulars to general themes, and the researcher making interpretations of the meaning of the data. The final written report has a flexible structure. Those who engage in this form of inquiry support a way of looking at research that honors an inductive style, a focus on individual meaning, and the importance of rendering the complexity of a situation (p. 4).

As stated in the objectives of this study, the nature of this project is exploratory and its goal is to understand and describe the use of e-commerce for travel purposes by participants from both social groups, Guatemalan and Canadian, from their perspective.

There are many research strategies within qualitative research, the number of which varies among authors; however, one of these strategies is the case study. Case studies are used specifically to obtain as full an understanding of a problem as possible by exploring one particular case, or a small group of cases (Silverman, 2010). The idea is that by studying one or a few cases in much detail, it is possible to obtain an understanding of the factors that take part in the problem or situation being studied, providing direction for future studies.

Based on the objectives of this study and because it aims to explore in-depth the use of e-commerce for travel purposes by Guatemalan and Canadian participants, compare the findings and then describe them, a case study approach was chosen as the research strategy. The present research involves a small group of participants, two Guatemalan and two Canadian, with the intention of obtaining a detailed description of the subject from their perspective in order to understand the elements that influence their decisions and activities.

As both Silverman (2010) and Creswell (2009) state, case studies have a certain amount of flexibility when it comes to data collection; researchers may use a variety of data collection processes which are chosen based on the circumstances of the study and with the intention to obtain as much in-depth and detailed information as possible.

Due to the exploratory and qualitative nature of this study, the full TAM was not used as part of the methodology, however, its basic premise: PU and PEOU and external variables that affect these two factors directly relate to technology adoption, was found to be relevant during the data analysis stages and in particular as a lens to view the findings and identify themes.

Data Collection

In view of the circumstances of this study, where participants were located in two different countries, and the researcher was not geographically situated near any of the participants, the data collection technique chosen was semi-structured telephone interviews.

Semi-structured telephone interview. As both Silverman (2010) and Creswell (2009) stated, in case studies, whatever data collection procedures that seem more suitable for the topic at hand may be used. Semi-structured interviews are recommended in studies that have specific objectives, but where the interviewer requires some freedom in order to meet them. For example, unlike structured interviews, the interviewer is able and encouraged to utilize probing questions in order to gain a more complete response, and is also able to explore an unexpected subtopic if it is mentioned by the interviewee and is relevant to the study at hand. However, the structured requirement in this modality provides a set of previously prepared, mainly open-ended, questions known as interview protocol or guideline that allows researchers to compare data among interviews (Singleton & Straits, 2010).

Because the objectives of this study included the comparison of the participants as well as the detailed description of how they used e-commerce, and describing any differences and the reasons

for these differences, in this study the researcher conducted long distance semi-structured interviews via Skype utilizing a set of guidelines consisting of seven open-ended questions.

These guidelines were created in the first language of the participants, Spanish and English (see Appendix A), to obtain a direct comparison between the two cultural groups while allowing the participants to express freely and extensively their views and motives on the topic.

Although the interviews were recorded, the researcher also took notes throughout the interview process in order to ensure the most complete data was obtained and gaps were filled. The notes taken during the interview formed part of the fieldwork journal, which was kept throughout the project from beginning to end.

To complement the interview guidelines, an interview aid was created, consisting of a table with column headings that was used to organize some of the data collected during the interviews regarding participants' travel and booking information (see Appendix B).

Sampling. For this study convenience sampling was used to recruit participants. In exploratory qualitative studies, such as this one, often the characteristics of the population are not well defined and therefore, random sampling in order to obtain a representative sample of the population as a whole is not possible or desired. Therefore, data is derived from cases which are not selected randomly, but rather are chosen based on their accessibility (Silverman, 2010). This type of sampling is also known as convenience sampling, and is a form of non-probability sampling in which the researcher chooses the sample based on their availability, resources, and their own judgment of appropriateness for the topic being studied (Singleton & Straits, 2010).

This type of sampling is appropriate in investigations that are studying a problem in its early stages, where the objective of the study is to become more informed about the problem itself, for example, an exploratory study, and/or where the focus is to understand the problem from the perspective of the participants (Singleton & Straits, 2010). As this is clearly the case in this particular

study, the sampling process chosen was deemed suitable and the most effective to meet the objectives of the study. For this study it was determined that a sample of four participants, two Guatemalans and two Canadians, would provide sufficient data to meet the objectives and requirements of the study, and accommodate the time and resource constraints of the researcher.

Because the researcher has extended family members in both countries, who are from that particular culture, participants were recruited from these extended family members, ensuring the following criteria were met:

- They were within the ages of 25-40 years;
- They had taken two or more trips in the past 5 years; and
- They had access to Internet.

These criteria were deemed necessary for the following reasons:

- Studies have identified differences among generations when it comes to use and attitudes toward the Internet. Generally, younger generations are more familiar and comfortable with the technology, and are therefore more likely to trust it, and engage in e-commerce activities. Therefore, to obtain high quality information, it was necessary to set an age range for the study that would capture a group that is generally familiar with the technology, and is also likely to have the financial possibilities to engage in e-commerce activities. The range of 25-40 years of age was expected to meet these requirements.

- Travel is central to the topic of this study; therefore, recent travel experience from the participants was necessary to obtain relevant information on this subject. Having more than one travel experience to draw upon may have enriched the information a participant had to offer, and would make it possible to answer more meaningfully to questions that relate to frequency of choices.

- Without access to the Internet, e-commerce is not possible. Therefore, having access to Internet was a necessary requirement for case participants in this study.

Participant recruitment. The researcher recruited participants personally. Because the researcher was familiar with potential participants' backgrounds due to the fact that they were all extended family members, the researcher was able to use this information to select those members that were most likely to fall within the determined criteria, and approach them to invite them to participate in the study. The first contact was done via e-mail and included an information sheet regarding the project and the requirements participants would be expected to fulfill, should they choose to accept the invitation to participate. Those who accepted to participate were asked to sign a consent form. All communication with participants throughout this study was done in their first language.

Site selection for data collection. At the time of this study Guatemalan participants resided in Guatemala and Canadian participants resided in Ontario. The first language of both Guatemalan participants was Spanish, and the first language of Canadian participants was English. During this same period of time the researcher resided in Alberta, making it necessary to conduct the interviews through long distance calls, utilizing Skype. Being fluent in both Spanish and English, the researcher was able to do the interviews in the first language of each participant. The interviews were recorded simultaneously on two hand-held digital recording devices, with the permission of all participants.

Information Management

The recorded interviews were stored on the recording devices only for the duration of the interviews; after the interviews were conducted, the recordings were downloaded to the researcher's computer and then erased from the recording devices. A backup copy was stored on a USB flash drive which remained in the researcher's home for the duration of the study.

The interviews were transcribed verbatim in the language in which they were conducted. Direct quotes from the Spanish interviews that were used in the final report were translated to English by the researcher and corroborated by her supervisor. Pseudonyms were used in order to maintain the anonymity of the participants.

Data will be stored for a minimum of five years, after which it may be disposed of. Digital files, including but not limited to transcribed interviews and sound recordings of the interviews, will be stored on the researcher's personal computer, under a password protected folder. Hard copies of study documents will be stored in a locked filing cabinet in the researcher's home. Disposal of data will consist of complete removal of digital files from the hard drive, and shredding and disposal of hard copies.

Researcher Role

The researcher grew up in a cross-cultural home in Guatemala, with her mother being Canadian and her father Guatemalan. She was always aware of cultural differences between her two extended families, but it was not until she was in university doing her Bachelor of Arts in Ecotourism and taking a course on cross-cultural communication that she was exposed to Hofstede's cultural dimensions and other theories. She found them fascinating, and since then has been privately comparing these theories based on her observations and experiences between her family members in both countries.

She spent the first 24 years of her life in Guatemala, but in 2004 she moved to Canada and while completing her Master of Arts in Communications and Technology, she saw an opportunity to combine her academic interests, tourism and communication technologies, with her lifelong interest in cross-cultural comparisons between Guatemalan and Canadian cultures.

The researcher recruited members of her extended family in both countries, in particular her first cousins, for this study. She chose to recruit from her first cousins because she expected them to

be the first generation in both families to grow up equally familiar with computers and Internet technology. Their parents' generation would not be equally familiar, since these technologies were introduced sooner in Canada than in Guatemala. She believes that both sides of her family come from similar socioeconomic backgrounds, and would likely be considered middle class families within their respective countries. These similarities were expected to make the data collected from both countries more comparable.

Data Analysis and Interpretation

Semi-structured interviews allow researchers the ability to explore topics from the participants' point of view through open-ended and probing questions ensuring that naturally occurring and unexpected themes brought up by participants are fully explored and included in the results. For the analysis of the information, recurring themes and expressions were identified and reported in the results.

The analysis of the data was done following the steps outlined by Creswell (2009) as follows:

- *Step 1. Organize and prepare the data for analysis.* This was done by transcribing all interviews verbatim, in the language they were conducted.

- *Step 2. Read through all data.* During this process notes were also taken regarding the general ideas the participants were expressing, the validity, usefulness and tone of what they were saying; and general thoughts about the data at that stage.

- *Step 3. Begin detailed analysis with a coding process.* Creswell uses the definition for coding as stated by Rossman and Rallis (1998, p. 171): "Coding is the process of organizing the material into chunks or segments of text before bringing meaning to information" (p. 186). During this step, the interviews were read individually, and the main themes of the data were identified. Then the themes from all four interviews were clustered by similarities and relationships, and descriptive words were used to code these clusters of data. During this process the researcher

analyzed the data specifically searching for themes or codes found in the literature review, for example, cultural dimension as theorized by Hofstede, or trust. The researcher also scrutinized the data searching for themes or codes that were surprising or unanticipated.

- *Step 4. Use the coding process to generate a description of the setting or people as well as categories or themes for analysis.* In this case, a description of the participants and their use of e-commerce for travel purposes from their perspective in the form of a narrative.   Themes were organized into categories, and were then analyzed for each individual case, and across different cases.

- *Step 5. Presentation of data.* The description was presented in the form of a narrative, and the themes were discussed in detail. The descriptions varied widely in length due to the length of the interviews themselves. Some participants provided many stories and examples that enriched the data, but also made results in this section disproportionate from one participant to another.

- *Step 6. Interpretation of the data.* In this case, the personal background of the researcher played a role during this step of the analysis, as well as information and theories acquired during the literature review, for example, TAM, cultural dimensions theory, trust, etc.

Importance of This Study

The importance of this project lies in its ability to create a rich and detailed base of information and deep understanding regarding the topic at hand, which can be used by future researchers to identify more specific research needs within the topic. This topic has not been investigated specifically with these two groups in previous studies, nor have other studies approached it with cross-cultural case studies. The descriptive nature of this study, and its less rigid structure created the possibility for themes to emerge naturally from within the participants' train of thought, and allowing for unexpected findings to emerge. Future researchers will be able to utilize

this detailed data as a basis for their work in their quest to understand cultural differences and how they affect the use of e-commerce.

Chapter 4: Results and Discussion

This chapter includes two main sections: a) a detailed description of what participants reported about their travel activities and their use of e-commerce, and b) a discussion of the themes identified within the data.

Description of Participants' Travel Activities and Use of E-commerce

While all interviews were conducted using the same interview guide, the length of the interviews varied widely, specially between Guatemalan and Canadian participants, with interviews with Guatemalan participants being almost twice as long as the interviews with Canadian participants. This is discussed more in-depth later in this chapter.

Participant #1. The first Canadian participant was Sky Smith. In the past five years Sky travelled twice to the Canadian high Arctic and Greenland on a 10 day cruise ship, she travelled to Churchill, Manitoba for four days and saw polar bears; and went on numerous camping trips with her family and friends in Ontario. These camping trips ranged between one and six nights in length. Most of her trips were primarily for pleasure, but one of her cruise ship trips and the trip to Churchill, Manitoba also included a business component to promote her artwork and business.

Sky used the Internet to book all the camping trips, which she estimated to be around 20 within those five years. She also did extensive research on each campground she visited to determine which campsite she would book, prior to doing the booking. She used the Internet to obtain information on the Arctic and Churchill trips, but she did not book them online. Instead she went to the cruise ship company's head office to reserve and purchase the Arctic trips, and she made the arrangements via email when she went to Churchill, and completed the payment on credit card once onsite.

With regards to online research, Sky stated that she did the most extensive research while planning her camping trips, because she first researched different campgrounds and then different

campsites in order to determine which park she and her family would visit, and which specific campsites they would use. For her other trips, despite being more remote destinations and considerably more expensive, she did not research as much because she had already decided to travel to those specific destinations and with those particular companies based on word of mouth referrals from friends and acquaintances. Therefore she did not need to research online in order to make a travel or purchasing decision.

Sky only used the Internet as a research or booking tool before her trips. She did not use the Internet as a tool during or after her trips. Once at her destination, she tried to avoid going online and only did so if she needed to send a brief email to her family. Upon her return from her trips, she did not use the Internet to post reviews of the places she had visited or rate the services and products she had experienced during her travels. When asked how she preferred to make her travel arrangements, Sky responded:

> "I think that I would prefer to book through the company online. I've never been interested in travel agencies... I like to do a lot of the research myself, as opposed to just hearing what the travel agent would tell me. ... I would probably continue to book that way, through the company directly, and I would hear about these places all from word of mouth" (Interview, April 20, 2013).

She did not anticipate that this preference would vary depending on the kind of trip she was doing. When prompted to elaborate about why she was not interested in travel agencies, she responded that she had never had a bad experience with a travel agency; however, in her experience she had never found the need to utilize a travel agency, because all the destinations she had visited, and the ones she was interested in visiting, were all decided upon based on word of mouth references from acquaintances. Therefore, she simply utilized the company websites to obtain any information she needed.

The main reason she used e-commerce for travel purposes was that it gave her more control over what she booked, for example the specific campground and campsite she selected. Another reason she mentioned for utilizing e-commerce was efficiency; she felt that it was typically faster to book her camping trips online than by calling the Ontario Parks offices to make her reservations and obtain information. Yet another reason she gave was convenience; she liked booking when it was convenient to her throughout the day, instead of being restricted to office hours. These advantages were enough for Sky to choose to pay a small booking fee in order to book and purchase her camping trips online and not have to call and book by telephone.

Sky estimated that she had been using e-commerce, primarily to book camping trips, for at least seven or eight years. She stated that she did not shop online for other products such as clothes, gifts or shoes. She explained that she prefered to go in to the stores because she genuinely enjoyed the shopping experience: "I like to shop! I like to be in the store, I like to see, touch, feel, handle... yeah." (Interview, April 20, 2013).

Participant #2. Nina Phillips was the second Canadian participant and in the years prior to this study, spent most of her time travelling. She travelled once to Germany for three months, once to Nova Scotia, Canada for a total of four days during a long weekend; and three times to England. The first time she travelled to England she was there for approximately two years before returning to Canada; then she went back to England on two separate occasions for a duration of two weeks each time. All her travel was for pleasure, but since she was travelling for extended periods of time during her trip to Germany and her first visit to England she travelled on youth mobility visas which allow young tourists to work while they are on their trip.

Nina used the Internet to book her flights on all her trips except the one to Germany, when she used a travel agency to book her flights and accommodation. She also used the Internet to read reviews on local tourist attractions, restaurants and accommodations, and also to compare flight

prices before booking. Although she read reviews online, she had only posted comments and reviews on very few occasions. She explained her use of online reviews: "I'll usually just use it for reading reviews that other people have written, to see if I'd like to stay there, or to see if people have had similar experiences to me." (Interview, April 22, 2013).

Nina stated that she preferred to book her trips online through company websites because it was easy: "Booking through the Internet has become a lot simpler in the past few years." (Interview, April 22, 2013). She only used a travel agency when she did not feel confident in her own abilities to book her flights and accommodations when she travelled to Germany, and this was primarily because it was the first time she was travelling for extended periods of time and utilizing a youth mobility visa. In that particular instance she felt that the travel agency would be able to provide the additional help she required for that particular trip. Nina found online sites, such as Expedia, very useful for price and product comparison, but she found that she tended to finalize her booking and purchase on company websites. When prompted she explained:

I usually end up doing it [clicking on the company website] so I can read more about the actual company through their website, rather than getting a small blurb through Expedia. ...I think it's more of a trust thing, to make sure that it's a legitimate company, that I'm not going to book somewhere and then find out later that it doesn't exist... (Interview, April 22, 2013).

Nina stated that she prefered to book her local transportation in person upon arriving at her destination. For most of her trips she only booked her flights online; however she did not need to book accommodations, because she had friends and relatives that were providing at least the initial accommodations at her destination.

The main reason Nina chose to use e-commerce for travel purposes was that she could read things on her own and book at her own convenience. She felt she could absorb the information better if she read it on her own instead of receiving it from a travel agent.

Nina estimated that she started using e-commerce three years ago, when she started shopping online in general. Aside from booking trips, she had also used the Internet to purchase items such as: clothing, treats for herself, Christmas shopping, and specialty items that are difficult to find in brick and mortar stores.

Among the advantages Nina identified for e-commerce in general were the availability of more options and variety of products online than in a particular store, better deals online and the ability to compare prices from many different providers without having to go to different locations to do so. She also identified some disadvantages of e-commerce, for example the inability to touch and handle the products before purchasing, and the possibility of dissatisfaction with the products, which could result in great frustration with the return process due to complicated and time consuming shipping and handling.

Nina reported feeling fairly comfortable entering credit card information in order to shop online. It helped that she had never had a bad experience, for example, payment being taken and products not sent to her. She based trust on how reputable a company was, brands played an important role in trust building for Nina:

> I tend to shop with stores that I know exist in the real world kind of thing.... if I would want to buy a new laptop, or something, I would use like a Future Shop website, because I would trust that that's a real store in real life... I tend not to buy things off of eBay or Etsy or um Kijiji, for example, because I'm not 100% sure that that's going to be trustworthy (Interview, April 22, 2013).

Participant #3. The third participant, Flor Sánchez, was from Guatemala and she reported taking various trips to North America during the timeframe of five years. She travelled once to Isla Mujeres, in Mexico, for one week; and multiple times to Florida, in the United States. She went to

Miami on three different trips ranging from four to seven days in length, and she went to Orlando on one occasion for 10 days. On all her trips the purpose of travel was pleasure.

Flor used the Internet to purchase her flights, vehicle rentals and hotels for all trips, except for the Orlando trip, where she only purchased the hotel and vehicle rental online; she used a travel agency to book her flights for that trip. She also used the Internet to do research prior to her trips, for example, she used the website tourguidemike.com to determine which days were less busy for each park in Orlando, and what days were most convenient for her to do specific activities, such as taking her daughter for lunch with the Disney Princesses. Flor booked her travel to Orlando based on the information she found on that site. She also researched the best routes to get from hotels to the attractions. But the main reason she used e-commerce for her travels was Expedia:

> ... but basically the reason I use the Internet is because I found the Expedia website, which I
>
> think is genius, ... it's the only one that I know how to buy off of, and if it's not on Expedia
>
> then I don't do it through the Internet, I prefer a travel agency (Interview, April 22, 2013).

She reported using Expedia as her main research tool online. She read the ratings and reviews written by people for attractions and hotels she was interested in, and this helped her make her travel decisions:

> I look at the ratings people give them [hotels], and the comments people write there that tell
>
> you if the hotel is good, if it's bad, if it's close to restaurants or not; then based on that you can
>
> make a decision [about] which hotel you are going to stay at, how far the hotels are from the
>
> parks, if they tricked you or not with the websites [hotel websites], because sometimes you see
>
> some beautiful photos and when you get to the place it's horrible! (Interview, April 22, 2013).

The reasons Flor identified for using Expedia so predominantly were: user-friendliness, ease of use and better deals on packages. Other travel websites she had tried seemed to be more confusing and complicated to use, and she felt uncertain when using them. She also found that other sites gave

her deals only on flights, or only on hotels, but with Expedia she felt she could get a deal on a whole package. Flor also liked that when she used Expedia to book her accommodations she never had a problem with her reservation, and staff at the hotels were always familiar with Expedia numbers.

Flor had never used the Internet as a tool to rate or review her travel experience. She remembered receiving automated emails requesting her to rate her stay at certain hotels, but had never found the time to do it. At the time of the interview she did not feel confident that she would be able to go into the site and find a way to post a review.

The main advantage Flor saw in utilizing a travel agency to book travel was the financing options they can offer. In Guatemala travel agencies offer a form of financing known as "VISA Cuotas" or "MasterCard Cuotas"; Flor explained that with this type of financing the travel agency divides the total cost of the purchase by 12 months, and charges that amount to a credit card each month over one year. This allows people to get financing through their credit card without having to pay interest on any of it, as long as they pay their credit card balance entirely each month. In contrast, when making a purchase online the total amount is charged to the credit card in one lump sum at the moment of purchase. If the consumer is unable to pay the total balance on the credit card, interest charges will be added to their next credit card balance until the balance is completely paid.

Another advantage Flor saw in using travel agencies was a more personalized and detail-oriented service. For example, a travel agent might take into consideration certain circumstances of her travel, such as the fact that she is travelling with children, and specifically book her seats close to a bathrooms on the plane when possible. Also, she felt more secure having a physical package that included her airline tickets, itineraries, etc. in her hands before she left on her trip:

...you feel safer having something physical in your hand... we are not used to arriving at a [airport ticket] counter without anything, I didn't understand at first, I used to say: 'but how can it be that only with a number [Expedia reservation number]?' ... 'no, I need a paper that

says that I'm going on a trip at seven in the morning and I want to know what gate before I get there [to the airport]!' I don't like that they print your tickets there, I had a very bad experience (Interview, April 22, 2013).

She described her bad experience: on their way back to Guatemala from Miami, Flor and her friend arrived at the airport and there were no ticket counters available, only automated machines to print out their boarding passes and the tags for their bags. They had difficulties operating the machines, and because there were so few staff members to help them, they almost lost their flight. Flor felt like people were judgmental about the fact that they were not able to operate the machines, but they were not familiar with that system, because in Guatemala self-service machines are not common:

> Here in Guate [Guatemala] you arrive at the airport, you walk to the counter, somebody attends
>
> to you, and they put on your stickers [on your bags], they carry your bags and they put them
>
> where they go (Interview, April 22, 2013).

An American Airlines customer service counter staff member did help them get their documents, and they did not miss their flight, but it was such a bad experience for Flor, that she said she would no longer fly with American Airlines, and prefered to use airlines that gave her more in-person service.

Flor did use e-commerce to purchase non-travel related items, but only on certain websites: Amazon and Old Navy. She used only these sites because she was familiar with them and felt confident about her knowledge on how to use them. Flor had tried other websites, such as eBay, but found them too difficult and confusing to navigate. She reported choosing the websites she utilized for e-commerce based on how user-friendly she perceived them to be.

Flor felt comfortable providing her credit card information and other information required in order to purchase online, but what she felt was a deterrent for her to use e-commerce was that many

websites did not allow customers to purchase products with credit cards that had Guatemalan billing addresses, and did not inform customers of this until the final stages of the purchasing transaction. She reported feeling very frustrated and disappointed because she had spent time and expended energy choosing products only to find out that she was not able to complete the purchase at the very end:

> So you don't even try then, you go for the sure thing instead, because to waste all that time, and you're not going to try to buy just one item to see if it works, I mean (Interview, April 22, 2013).

Flor started using e-commerce approximately three years before the time of the interview, when she discovered Amazon. She started using Expedia for her travel purchases roughly five years prior, based on the recommendations of a friend, but Flor said she felt she was taking a risk when she first started using it.

With regards to trusting online comments and ratings about hotels, destinations and attractions, Flor said she based her decisions on a combination of factors. She tended to choose places that had the most number of comments, good average rating, and she trusted what the majority said. She said: "...if out of 100 comments, 80 say that the place is terrible, something must be wrong with it, right?" (Interview, April 22, 2013). But an important factor for Flor was also convenience, for example, she might choose a hotel that was closer to the attractions she was interested in visiting even over another one that had better ratings but was not conveniently located. She also found that the circumstances of her trip affect her choices, for example, if she was travelling with children or not.

Participant #4. The second Guatemalan participant was Tina Pérez. Tina had done a lot of travelling for both work and pleasure in the years prior to this study. For work she reported travelling once or twice a month, and she usually took a personal trip every year around Easter week.

Her work trips generally lasted four to five nights, and included the following destinations: El

Salvador, Honduras, Nicaragua, Panama and Columbia. She also went to Washington that year,

although it was not a regular destination for her. Her personal trips usually also lasted five days, and

included the following destinations: Cuba, Dominican Republic and Mexico.

Tina used the Internet mainly to do research prior to booking and purchasing her trips. When

she travelled for work, she did research online, and then asked her assistant to book her flights either

on the airline's website, or through a travel agency. However, she did use the Internet to book her

hotels and necessary ground transportation for her work travel. For her personal trips, she did

research online, and then booked her travel through a travel agency, which included flights, hotels

and ground transportation.

Tina used a travel agency to book her personal trips primarily due to financial benefits. She

usually travelled with four or five friends, and the travel agency was able to offer them a better group

rate. Travel agencies also offered Tina better financing options, particularly Visa Cuotas, which was

also mentioned by Flor Sánchez, and some travel agencies even allowed them to pay half of the cost

at the time of purchase, and the remaining half a month later.

Online research was a big part of Tina's trip planning. Although she used to rely more on

travel agencies to provide her with the best options, over time she started doing more pre-trip

research online prior to going to the travel agency, to request a group quote and package options that

included specific flights she felt were the best options. So for example, she might go to the travel

agency and say: "... we want to go on these flights and we want four and five-star hotels that are

close to the main attractions." (Interview, April 23, 2013). The travel agency then provided them

with a few options for packages with different hotels for them to choose from. Tina and her friends

then used the Internet to do research on the different hotels the travel agency had suggested, and

based on online comments and reviews, made their decision. Although Tina did read online reviews when doing her travel research, she never posted a review herself.

Tina preferred travelling on specific airlines, so she tended to do research directly on the airline websites. But she did use travel booking sites such as Expedia.com, Cheapoair.com or Kayak.com when she was trying to compare prices on flights or other travel related services and products. She also used these websites for other reasons:

...when I travel to Central America I already know which airline I'm going to travel with, because I already know which schedules are most convenient to me... But for instance, for the Washington trip... I went in [to the travel booking sites] to compare which airlines take me [to my destination] in the least amount of time possible, ... because I don't want to make 20 stops, I mean, when you travel constantly, you don't want to spend much time in airports or taking-off and landing, taking-off and landing... you have to maximize your time too (Interview, April 23, 2013)

Other factors that influenced Tina's decisions when booking her flights were price and frequent flyer miles or fidelity programs, such as Aeroplan or Air Miles:

I am always going to search out two airlines which are the ones I have the most miles with. If those airlines don't offer the destination [I need] then I choose a different one [airline], but when it comes to preference, I am always going to chose those two airlines that I have the most miles with (Interview, April 23, 2013).

Because Tina worked for Hilton Hotels in Guatemala, when she travelled for work she always stayed at a Hilton hotel or one of Hilton's 10 brands. If there were no Hilton hotels at the destination she was visiting, she chose a hotel based on word of mouth references, and the convenience of their location. When traveling for pleasure, she did not always choose Hilton hotels, but she did sometimes in order to utilize her employee rates. When she did, she usually made her

hotel reservations online, since it would not be included in the package purchased at the travel agency. Her online transportation reservations, such as car rentals, she also booked online through the company websites. She typically used the same brand for car rental, so she used their website directly to make her booking.

Tina felt she did more online research when she was planning a personal trip, than when she was planning a trip for work. For example, she paid more attention to the facilities at the hotels to ensure that her stay would be pleasant even if she spent an entire day at the hotel facilities. On business travel she only needed the hotel to have basic services, because she would be busy working the majority of the time she was there.

Tina started using e-commerce approximately two to three years prior to this study. The only disadvantage she mentioned about e-commerce was the lack of financing options. She felt comfortable providing credit card information on websites that she knew and was familiar with, but she did not feel comfortable on sites she did not know. Brands played an important role in determining Tina's levels of trust in a website. She felt that she could trust a brand if she had tried their products previously, and if the brand was well known and liked by people in her social circle: "That it [the brand] is well known, I mean, by many people. That if I say, if I mention the brand, that everyone says: ah yes, of course, excellent quality! That type of reference." (Interview, April 23, 2013).

Tina used e-commerce to purchase her Netflix service monthly, for example, but she did not typically use the Internet to purchase clothing and other items. One of the main deterrents for her was the shipping costs associated to online purchasing from Guatemala.

> ...if I lived in some country, like in Canada or the United States, where it [e-commerce] is very friendly, I mean, I wouldn't have a problem ordering it [online]. But the problem is that it is too expensive (Interview, April 23, 2013).

Participants varied widely in their experiences and each had very personal reasons and motivations for making their travel purchasing decisions and opinions regarding e-commerce. However, common themes ran throughout these four cases, and will be discussed in the following sections of this chapter.

Theme 1: All Familiar, All Experienced, All Trusting, Yet All Different E-shoppers

The diversity among participants and their experiences with travelling and e-shopping are evident from reading the descriptions in the first section of this chapter. Despite all participants being familiar with e-commerce, all having experience using it and all reporting having no trust issues when it comes to purchasing online, they all used e-commerce differently. They varied in the frequency with which they utilized e-commerce, the products they typically purchased online, their reasons for choosing to use or not use e-commerce, and the way they went about purchasing online.

Participants had varying amounts of experience with e-commerce. Sky had been using e-commerce mainly to book the campsites for her camping trips for approximately seven or eight years. Nina and Flor had been using e-commerce for travel purposes for approximately five years, but had been shopping online for other products for only three years. Tina had only been using e-commerce for two or three years. All participants were familiar with e-commerce and had experience using it for travel purposes and for non-travel related purchases. Aside from actually booking or purchasing products and services online, they all used the Internet to do research on the products and services they wished to purchase. These findings are similar to those found in a previous study by Kamarulzaman (2007) which found that online price and product comparison occurs with online users regardless of whether or not they purchase the researched product online. In fact, participants who booked through a travel agency still reported doing online research for their trips every time, prior to approaching the travel agency to request a quote.

All participants had used e-commerce for travel purposes in the five years prior to this study, but the range of frequency with which they used it varied greatly among all of them (see Appendix C). Not only did the frequency of use vary among all participants, but also the kind of products they most often purchased online. For example, among Canadian participants, Sky used the Internet to book and pay for all her camping trips over those five years, which were the most common type of travel she did (she estimated that she had gone on 20 camping trips in that timeframe), but she did not use e-commerce to purchase any part of her other trips, which might be considered her most significant travel, because it involved longer distances, more services, more expenses, unique experiences and remote locations. For all of these trips she made payments directly at the company offices. In contrast, Nina used e-commerce to purchase flights for all but one of her trips, which was due to special circumstances. Her trips were all long distance travel, and some of them were for extended periods of time.

Among the Guatemalan participants, Flor also used e-commerce to book flights, hotels and vehicles for all her trips except one, for which she used a travel agency to book her flights, but she still used e-commerce to book her hotel and vehicle. Nina used e-commerce regularly to book hotel and vehicles for her business trips twice a month, and sometimes even her flights, but for her personal trips, which were usually once a year, she always used a travel agency to book all three services (flight, hotel, vehicle/ground transportation). As is evident from these findings, there was no indication in the data to support Allagui and Mimoun's (2010) finding that developing countries have a much slower rate of technology acceptance when it comes to online shopping for airline tickets.

Unlike the findings from Kamarulzaman (2007) where most e-shoppers purchased flight and accommodation products primarily, participants in this study were all different. Flor typically purchased her flights, hotels and vehicle rentals online; Tina only typically purchased her hotel and

vehicle rental online; Nina normally only purchased her flights online; and Sky only booked her campsites.

Participants also varied greatly in the way they made their purchases online. Some tended to use booking sites such as Expedia, Travelocity, Hotels.com and Kayak. Others typically booked through the company websites. In fact, only one participant said that she preferred to book through Expedia, while all other participants purchased typically through company websites. This is opposite to the findings in a study done by Kamarulzaman (2007), where e-shoppers preferred purchasing on sites such as Expedia. Shopping on company websites was the second most popular way of buying in that study.

The choice to purchase online or through other avenues, such as travel agencies, did not seem to be based on the purpose of travel for participants of this study. They choice seemed to rely more heavily on personal circumstances of the participants for each trip.

Theme 2: Experience and Familiarity Can Override the Cultural Propensity Not to Trust

All participants said that they were comfortable providing credit card and other personal information online in order to use e-commerce, however most said that that level of comfort varied from one website to another. The level of trust in a website for most of the participants was associated to brands and familiarity with the brand and the website.

> I think if it's a reputable company [I trust more], I tend to shop with stores that I know that exist in the real world...I tend not to buy things off of eBay or Etsy or Kijiji, for example, because I'm not 100% sure that that's going to be trustworthy (N. Phillips, interview, April 22, 2013).

> On sites I don't know I do worry [about trust]. On sites I do know, I don't. I mean, I don't worry because I know they are a trustworthy website, right. ... I wouldn't go to a website I didn't know, I mean, no (T. Pérez, interview, April 23, 2013).

Yes [I do shop online], but only on certain sites. Only Amazon.com and Old Navy, which I

already tried and know how to use it.... (F. Sánchez, interview, April 22, 2013).

These findings are somewhat surprising because, based on Mutz' (2005) findings that

increasing levels of social trust encourage greater intentions to purchase online, Canadian

participants were expected to report more trust in e-commerce than Guatemalan participants.

According to Fukuyama (1995) the level of trust constitutes the most pervasive cultural factor that

influences a nation's economic life, and in low-trust and familistic cultures, such as Japan and Latin

American countries, it is harder for individuals to trust outside of the family and kinship

relationships. However, perhaps the case of Flor Sánchez, who did indeed express some feelings of

uncertainty about e-commerce at first, but did use e-commerce for the vast majority of her travel

related purchases, exemplifies the findings by Sun (2011); Sun found that although the cultural

propensity not to trust was a significant barrier for people who had never used e-commerce before to

adopt the technology, experience could override that cultural propensity. Flor was reluctant at first,

but upon the insistence and positive references from her friend, who she trusted, she used e-

commerce to book her travel. After that, she became familiar with the site she had used, and

continued to use it to book most of her travel. Another factor influencing the findings that all

participants reported trusting online transactions might be gender. All participants were female, and

a study by Simon (2001) found that females were more likely to trust the information on a website

than males.

Theme 3: Brand Loyalties Can Influence Travel Purchase Decisions

As mentioned previously, brands play a major role in participants' trust in a website when it

comes to e-commerce. If a brand is easily recognized and trusted by a participant, they are confident

in the trustworthiness of that company's website. But brands also play a factor in some participants'

travel purchases in general. Tina chose to fly with specific airlines, not only because of the frequent

flyer miles reward programs those airlines had, but also because she wanted to avoid travelling with a specific airline which she had found did not have very good customer service. Because she worked for Hilton Hotels in Guatemala, she always stayed at a Hilton brand hotel when she traveled for work, and even sometimes for personal travel so she could take advantage of her employee rate. She also tended to rent vehicles from car rental companies she recognized and trusted based on the brand.

Flor had a bad experience while travelling with American Airlines, and said she did not travel with that airline anymore because of that incident. She found that a local airline, Taca, had better customer service, and she attributed this to Latin culture:

Everything there is self-service, eh, and especially with American, because, still with Taca they do treat you well, because they are more Latin, but... (F. Sánchez, interview, April 22, 2013).

Flor only shopped for travel purposes on one particular website: Expedia. She said: "If it's not on Expedia, I won't shop online; I'd rather go to a travel agency" (F. Sánchez, interview, April 22, 2013).

Nina usually booked directly from a company's website, instead of using travel booking sites such as Expedia and Travelocity. Even after researching and comparing on sites such as Expedia, she usually clicked on the company website to read more about the company, and to feel more comfortable that it was a reputable company, before finally booking through that site.

Theme 4: Shipping, Shopping and E-shopping

Although all participants were aware of and familiar with online shopping for non-travel related objects or services, only two of them actually shopped online for products, such as clothes, shoes and other articles. Flor Sánchez shopped online for various articles through Amazon.com and

for clothing through the Old Navy website, and Nina Phillips shopped for gifts and various products that may be harder to find in brick and mortar businesses.

Tina Pérez found that shipping costs to Guatemala were a big deterrent to shopping online, so she did not usually buy online, and Sky Smith simply preferred to shop in stores and have the full shopping experience where she could touch, feel and handle the products before she decided to buy them.

Shopping online for objects seemed more challenging for Guatemalan participants than for Canadian participants specifically due to their geographical location. Both Guatemalan participants mentioned the challenges they have observed when attempting to purchase on some sites due to their Guatemalan address, which poses an obstacle to finalizing their purchase. Both expressed feeling great frustration when, after spending time shopping and deciding to purchase something, they were unexpectedly prevented from completing their purchase.

Theme 5: Perceptions of Travel Agencies Vary Across Cultures

Although one of the Canadian participants, Nina, did use a travel agency to book her trip to Germany, overall Canadian participants were less likely to use a travel agency, and only did so if they required specific additional services from the travel agency; in this particular case Nina required assistance with her visa application form.

Guatemalan participants, on the other hand, were more inclined to use a travel agency to book their travel. The main reason mentioned by participants for this behaviour was the financing options that travel agencies in Guatemala offered their customers, which included Visa or MasterCard Cuotas, where instead of charging their credit cards with the full amount at the moment of purchase, charges were made to their credit cards each month over a period of 12 months and without any interest charges. Other forms of financing were also available at the discretion of each travel agency. Other advantages to travel agencies mentioned by Guatemalan participants included

additional service, convenience, group pricing, and personalized human interaction. Guatemalan participants also had a more positive view about travel agencies than Canadians:

> Because they make a package for me. I mean, I don't have to worry about looking for my flight, the hotel, the tours, the ground transportation... instead the agency includes all of that in my package (T. Pérez, interview, April 23, 2013).

> You get there, and you are face to face with somebody, and that's another thing I love... they tell you: "Look, you have these options..." or else "No, let me try at this other time, because you are travelling with children, I'll seat you here..." (F. Sánchez, interview, April 22, 2013).

> If it's not in Expedia, I don't do it through the Internet and I prefer a travel agency (F. Sánchez, interview, April 22, 2013).

> ... at the travel agency they even give you your kit with your flight tickets, itinerary and everything,... you feel safer having something physical in your hand... (F. Sánchez, interview, April 22, 2013).

Canadians had a more negative view on travel agencies:

> I've never been interested in travel agencies, ...I like to do a lot of the research myself, as opposed to just hearing what the travel agent would tell me (S. Smith, interview, April 20, 2013).

> I only use a travel agency if I need [help] for visa reasons usually. ... I decided to use a travel agency because I thought they would be able to offer more information, I could ask more questions in person to someone... I tend to just book online, and read things myself... I feel I can absorb the information better online sometimes (N. Phillips, interview, April 22, 2013).

Both Guatemalan participants referenced the additional services that a travel agency provides as an advantage of using a travel agency. In contrast, both Canadian participants made more references to the fact that they appreciated the control and autonomy that the Internet allowed them

when it came to doing their bookings or doing research. They liked not having to rely on other people to do what they needed to do.

Theme 6: Through the Cultural Lens

Reading through the data with Hofstede's cultural dimensions in mind and Hall's high and low context culture theories, some themes emerged that may be related to these theories, but may also simply be coincidences emerging from the individual preferences of participants. However, they are important to mention at this point, as they are interesting observations about the two cultures, and they may inspire other researchers to explore more deeply to determine if indeed there is a correlation within these two cultural groups towards these tendencies.

Group vs. independent travel across cultures. Both Guatemalan participants tended to travel in groups composed of either friends or family members unless they travelled for work. In contrast, although Sky did go camping frequently with her family and friends and did take one long distance trip with family, both Canadian participants did take multiple trips by themselves. These findings could support Hofstede's (1984) rating Canadian culture as more individualistic, and Guatemalan culture as more collectivist. Many other cross-cultural tourism studies (Meng, 2010), especially those conducted between Japanese and North American cultures, have also found that tourists from collectivist cultures tend to travel in groups, and by comparison, tourists from individualistic cultures tend to do more independent travel.

All seeking to reduce uncertainty. All participants seemed to choose booking methods that made them feel more confident and have less uncertainty. Some were able to reduce uncertainty by doing their own bookings online, and others were able to do so by going through a travel agency and obtaining physical print outs of their travel documents; but ultimately, all expressed that they were more satisfied when uncertainty was reduced. No group showed a particular ease and comfort with uncertainty. Hofstede's large-scale research findings that Latin American cultures have low

uncertainty avoidance and Canadians have high uncertainty avoidance are not reflected in the cases analyzed.

  Discourse differences across cultures. Based on the discourse that took place during the interviews, it was evident that Guatemalan participants made more references to non-verbal cues and underlying meaning in their conversation than Canadian participants. The following are some examples of these references:

- Speaking about a particular Central American airline, rather than mentioning the airline directly, she alluded to it by mentioning a circumstance that the researcher, being from that country, would be able to identify as that particular airline: "But, due to the fact that, well really in Central America there aren't many options for airlines, uum and that can create a bit of a monopoly, and so it can happen that some airline neglects their customer service thinking themselves a monopoly holder." (Tina Perez, 2013). It is important to mention that combined with the references and the actual words used by Tina in this case, her tone of voice played a very important role in communicating to the researcher exactly which airline she was referring to.

- While recounting a bad experience at an airport where she almost missed her flight because there were no ticket counters available, and they were having trouble operating the self-serve ticket machines at the airport Flor Sánchez said:

  " There wasn't a single airport staff that could help us. They looked at us with a face like: 'do you girls live in the trees or what?'"

  "We couldn't print our stickers and people would stare at us like: 'Really? I mean, you don't know how to do this?' (In sarcastic tone)"

  "The Spanish girl at the counter made a face to the other guy there like: 'These poor girls!'"

  In all three of these phrases Flor made reference to other people's thoughts and feelings based

only on her interpretation of their body language during her narrative. These kinds of references were never made by Canadian participants, and interestingly, neither of them narrated any stories during their interviews, while both Guatemalan participants did.

In contrast, Canadian participants did not go into details about their previous experiences in a narrative manner and did not make reference to conversations with other people, or situations in which background or circumstantial information played a factor in their understanding of the current situation. Canadians were more factual and direct in their responses to the interview questions, while Guatemalans were much more likely to recount stories and give examples of their experiences. This may explain the great differences in the length of the interviews between Guatemalan and Canadian participants; interviews with Guatemalan participants were approximately twice as long as the interviews with Canadian participants.

Theme 7: All Choose Convenience: Useful, Easy and Cheap

Overall participants seemed to choose their method of purchase every time based more on convenience than anything else; this included choosing the purchasing method that seemed the most useful. For example, Sky used e-commerce mainly to book her camping trips. One of the main reasons she did this was because she found it to be useful to be able to do it at a time that was convenient to her, and not have to be restricted to Ontario Provincial Parks office hours. She also found it to be faster than booking through a telephone call.

The only trip Nina did not use the Internet to book her flights with was one in which she felt she needed additional assistance. This additional assistance could not be provided by the websites she used, but could be met by a travel agency. In this case, her perception was that e-commerce was not the most useful way to book her travel, and therefore, in that particular instance, she chose to use a travel agency instead of her usual way of booking. Nina did state that she preferred to book her travel online, and one of the main reasons for this was that she could do her own research and she

felt that she could absorb the information better online than talking to a travel agent. So in most cases she felt that e-commerce was the most useful way of purchasing her travel services and products.

Convenience also included choosing the purchasing method that seemed the easiest to use for that particular purchase. For example, Flor adopted e-commerce for travel purposes when a friend introduced her to Expedia.com. Since then Flor continued to use only this particular website because she felt it was easy to use and described it as user-friendly. She also used e-commerce for non-travel related purchases, but only on a few websites she had tried and found easy to use.

Nina described booking through the Internet as becoming a lot simpler over the past five years. She also started using e-commerce to book her travel around that same timeframe. Tina found it easier to book her personal travel through a travel agency for three main reasons: they provided group quotes, they created a complete package including flights, hotels and transportation and they provided financing options.

One last factor that seemed to influence participants' decision when choosing their purchase method was the ability to save money. These findings were on par with a study by Yaghoubi et al. (2010) that found that not only perceived usefulness, but also cost saving positively influence participants' attitude toward the use of e-commerce. In the same study these two variables were also found to positively influence participants' intention to use e-commerce.

Allagui and Mimoun (2010) conducted a study in Tunisia in which they used TAM to evaluate the adoption of e-ticketing in the air travel industry of the country. Some of the main obstacles they identified for the adoption of e-ticketing were the uncertainty and insecurity that buyers might feel. Allagui and Mimoun's findings might apply to one of the participants of this study, Flor Sánchez, who expressed feeling uncertainty and insecurity when purchasing flights online due to the lack of boarding passes and other physical travel documents. However, it is interesting to mention that despite being the only participant to express these arguably negative feelings about e-

commerce, she was also one of the participants who used e-commerce in the majority of her travels. One of the main reasons she mentioned for utilizing e-commerce was cost saving. This might suggest that cost saving, at least in this case, is a stronger motivator than the feelings of uncertainty and insecurity. Yaghoubi et al. (2010) did find that cost saving can be one of the main factors influencing the users' decision to use or not to use e-commerce.

Limitations of This Study

The results from this cross-cultural case study should not be applied to Guatemalan and Canadian populations as a whole, but limited to the participants of the study. The sampling method used in this study, convenience sampling, does not aim to provide a representative sample of the population, and this is evident not only in the number of participants, but in the lack of variety that appeared unintentionally in the sample, for example, the lack of male representation, or the fact that all participants are part of a socioeconomic group considered middle class in their respective countries. For these reasons, this data should be interpreted only in regard to each case, and to understand the factors that come into play in the topic studied, not as a description of how Canadians and Guatemalans as a whole, utilize e-commerce for travel purposes.

Chapter 5: Conclusion

The purpose of this exploratory case study was to describe the use of e-commerce for travel purposes by Guatemalan and Canadian participants from their perspective, and to conduct a cross-cultural comparison between cases. This study sought to identify topics for future researchers interested in cross-cultural studies, the influence of culture on e-commerce adoption, and other areas of relevance to this topic.

Participants showed a wide diversity in their experiences with e-commerce and for the most part these differences did not appear to be associated to cultural characteristics. Participants varied greatly in their use of e-commerce, specifically in their frequency of use, types of products purchased online, reasons for choosing e-commerce and the way they chose to purchase. These differences did not seem to be associated to cultural factors, but rather to personal preferences and the circumstances of each trip.

Most participants reported trusting websites with personal information such as credit card numbers, but their levels of trust varied based on their familiarity with the brand and the website. Most participants also seemed to trust a brand more easily if acquaintances and people they trusted endorsed it. This was true of participants in both cultural groups.

Overall participants chose their purchase method each time they travelled based on convenience and seeking to reduce uncertainty when they travelled. These two factors seemed to override any cultural propensities. However, there were some differences among participants that seemed to be linked to culture. For example, perceptions about travel agencies varied across cultures, with Canadian participants being less likely to use a travel agency and having more negative views about them. Also, Guatemalans travelled in groups more frequently than Canadians, potentially due to their collectivist tendency. More research is needed to determine whether these tendencies observed among participants in this study are truly indicative of cultural differences.

Future research could include quantitative studies in both countries to determine whether participants' use of e-commerce for travel purposes and their views and preferences regarding this subject can be considered typical for their country and culture. More research could focus directly on cultural differences and determining to what extent they influence the members of each culture with regards to their use of e-commerce. Another area for future research includes the comparison among genders in each cultural group. In this particular study, all participants happened to be female. While this eliminated differences among participants, making their data potentially more comparable, it remains to be determined how much gender influences their views and experiences with regards to this subject. Also, while the researcher estimates that all participants would have been considered middle class in their respective societies, social class and financial status and their influence on participants' experience and views on the subject are some of the social factors that could be studied in future research.

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Appendix A:

Research instrument – interview guide

Date/Time:

Participant:

Observations:

Permission to record:

Purpose of the study and introduction.

- Please list and describe your travel activities over the past five years, including your destination, purpose of travel and length of stay for each one.

- Did you use the Internet to book or purchase any parts of these trips? Please elaborate on your response.

- Can you please describe how, if at all, you used the Internet as a tool before, during and after these trips?

- How do you prefer to make your travel arrangements? For example, do you prefer to make them on your own, using the Internet, or do you like to use a travel agent, or do you prefer to go directly to the airline or hotel personnel. Please explain.

- Does your preference change based on the circumstances of your trip? Please explain.

- What advantages and disadvantages do you see in e-commerce in general?

- What would you say are the main reasons you use e-commerce for travel purposes, and what are the main reasons you use other methods of purchasing?

- When did you first start using e-commerce for any purpose?

Next step – your approval of the transcription of this interview.

Do you have any questions?

Thank you for participating.

Spanish Interview Guide

Fecha/Hora:

Participante:

Observaciones:

Permiso para grabar:

Proposito del studio e introduccion.

- Por favor enumera y describe los viajes que has tomado en los ultimos cinco años, incluyendo el destino, razon de viaje y tiempo de tu estadia para cada uno.

- Usaste el Internet para hacer las reservaciones o comprar alguna parte de estos viajes? Por favor elabora tu respuesta.

- Puedes por favor describir si y como usaste el Internet como herramienta antes, durante y despues de tu viaje?

- Como prefieres hacer los arreglos para tus viajes? Por ejemplo, prefieres hacerlos por ti mismo/misma usando el Internet, o prefieres usar un agente de viajes, o ir directamente al personal de las aerolineas u hoteles? Por favor elabora tu respuesta y dime el por que de tus preferencias.

- Cambian tus preferencias dependiendo de las circunstancias de tu viaje? Por favor explica.

- Que ventajas y desventajas le ves al comercio electronico en general?

- Cuales son las razones principales por las que usas el comercio electronico cuando viajas, y cuales son las principales razones por las que usas otras formas de pago?

- Cuando empezaste a utilizar comercio electrónico (en general)?

Siguiente paso – aprobacion de la transcripcion de la entrevista.

Preguntas?

Gracias por tu participacion.

Appendix B:

Interview Notes Table

Destination	Duration	Purpose	Online booking	Other methods
Mexico	*2 weeks*	*Holiday*	*all inclusive package*	*Hotel travel agent – diving excursion*

Appendix C:

Comparison Chart of Participants' Use of E-commerce for Travel Purposes

	Destination	Purpose	Flight	Hotel	Vehicle
Flor Sánchez	Miami	Personal	e-commerce	e-commerce	e-commerce
	Mexico, Isla Mujeres	Personal	e-commerce	e-commerce	e-commerce
	Orlando	Personal	Travel Agency	e-commerce	e-commerce
	Miami	Personal	e-commerce	e-commerce	e-commerce
	Miami	Personal	e-commerce	e-commerce	e-commerce
Tina Pérez	Various locations – frequent travel	Business	Travel Agency or e-commerce	e-commerce	e-commerce
	Cuba	Personal	Travel Agency	Travel Agency	Travel Agency
	Dominican Republic	Personal	Travel Agency	Travel Agency	Travel Agency
	Mexico	Personal	Travel Agency	Travel Agency	Travel Agency
	Mexico	Personal	Travel Agency	Travel Agency	Travel Agency
Nina Phillips	Germany	Personal	Travel Agency	Travel Agency	In Person
	England	Personal	e-commerce	Friends	In Person
	England	Personal	e-commerce	Friends	In Person
	England	Personal	e-commerce	Friends	In Person
	Nova Scotia	Personal	e-commerce	Friends	In Person
Sky Smith	High Arctic/Greenland	Personal and Business	In Person	In Person	In Person
	High Arctic/Greenland	Personal	In Person	In Person	In Person
	Churchill, MB	Personal and Business	In Person	In Person	In Person
	Camping in Ontario Parks – frequent travel	Personal	N/A	e-commerce	N/A