Exploring consumer behavior to purchase travel online in Fiji and Solomon Islands? An extension pf the Utaut framework

Shavneet Sharma, Gurmeet Singh, Stephen Pratt and Jashwini Narayan

Abstract

Purpose – *This study aims to adopt the unified theory of acceptance and use of technology (UTAUT) model to assess travel purchase intentions in Fiji and Solomon Islands. The UTAUT model is extended with the inclusion of trust and attitude. This allows for new relationships to be tested. Both countries are classified as Small Island Developing States (SIDS). These two countries are chosen because they are both exemplars for developing countries in the Pacific, which are often overlooked in the literature. In doing so, the study increases the generalizability of the research instrument and the UTAUT model.*

Design/methodology/approach – *This study adopts a quantitative approach and collects data from Fiji and Solomon Islands residents. The survey instrument comprises two broad sections. The first section contains a standard set of demographic questions, including age, gender, income, and education level. The second section contains the variable items for this study. The snowballing sampling technique was used to collect 620 responses using an online survey. Links to the questionnaire were circulated through the use of social media Facebook. The survey was designed and hosted using an online survey tool (SurveyMonkey).*

Findings – *The findings of this study show that both perceived trust and attitude have been found significant in both countries. On the other hand, performance expectancy (PE) and effort expectancy (EE) have not been found significant for Fiji and Solomon Islands respectively. This study also finds that PE affects attitude for both countries, however, EE is only significant in the Solomon Islands.*

Research limitations/implications – *Similar to other studies, this study is also bound by limitations that provide fertile ground for future research. The data in this study was based on convenience sampling. Thus, generalizations of the results need to be done with caution. Future research may be conducted that matches the sample to the population proportions. The definition of online travel purchases is another limitation of this study. A broad definition of an online purchase is considered in this study, which involves hotel reservations, holiday packages, cruises, and airline tickets. Thus, future research can be carried considering distinct purchasing motivations of categories of travel products rather than travel being considered as one category.*

Practical implications – *The results of this study provide valuable implications for both businesses to formulate and execute strategies to increase customers' adoption of online travel purchases. The findings show how the differences in characteristics at the country level give rise to differences in customer perceptions and their intention to engage in online travel purchases. In doing so, businesses will be able to exploit the full commercial potential of their travel websites and reduce the administrative and personnel costs associated with traditional purchasing processes.*

Originality/value – *Insights from this study would be effective in understanding the unique characteristics of countries and their influence on customer behavior. This would enable more effective strategy development to improve customers' adoption of online travel purchases. The study also contributes theoretically by highlighting the importance of contextual factors in influencing the view of theories. It is one of the first studies to investigate the customer's adoption of technology in SIDS. In doing so, this study increases the generalizability of the research instrument and the UTAUT model by testing it in a developing country context where empirical evidence is lacking.*

Keywords *UTAUT, E-commerce, Attitude, Behavioral intention, Fiji, Structural equation modeling, Trust, Solomon Islands*

Paper type *Research paper*

Shavneet Sharma is based at the School of Management and Public Administration, The University of the South Pacific, Suva, Fiji. Gurmeet Singh is based at the Graduate School of Business, The University of the South Pacific, Suva, Fiji. Stephen Pratt is based at the School of Tourism and Hospitality Management, The University of the South Pacific, Suva, Fiji Jashwini Narayan is based at the School of Management and Public Administration, The University of the South Pacific, Suva, Fiji.

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Introduction

Over the past two decades, there has been phenomenal growth in online shopping for flights, hotel accommodation, train tickets, car rentals, entry into attractions and goods and services offered in shopping malls, and restaurants (Lei and Law, 2019). There has also been an observable change in the online buyer-seller relationship, with a shift in power towards buyers through features such as personalization, customized content and web communities (Wind and Mahajan, 2002; Shen *et al.*, 2018). This has led to the creation of an extremely competitive marketplace, giving customers more choices for shopping than ever before. Retailers are now faced with new challenges that are motivating them to relook at their marketing strategies to target specific customers. Customers' concerns relating to trust and privacy remain of sustained interest given the ever-evolving risks and attacks associated with online shopping over the years (Chakraborty *et al.*, 2016; Zhuang *et al.*, 2018).

The tourism and hospitality industry has also undergone drastic changes with rapid developments in information communication technology (Ho and Lee, 2007; Ip *et al.*, 2011). The industry has been significantly influenced by the arrival of the Internet (Amaro and Duarte, 2015; Gregori *et al.*, 2014). Websites have become an effective marketing tool and communication platform between buyers and sellers (Buhalis and Law, 2008). These websites have not only become a tool for promoting tourism businesses' products and services but also a channel to attract more tourists and generate increased revenue.

With the increased penetration of the Internet, the new way of selling and communicating for travel companies is becoming popular (Law and Wong, 2003; Llach *et al.*, 2013). This has brought both challenges and opportunities for businesses in this industry. Previously, tourism and hospitality businesses (hotels, resorts, airlines, cruise lines, for example) were dependent on intermediaries to sell their products to potential tourists. With the internet as a new distribution channel, these businesses are now able to reach their customers directly while lowering associated costs (Zhou, 2004). Tourists are also able to save time and money by making travel purchases directly from the sellers' website (Heung, 2003).

A review of the literature shows that the role of trust in influencing customers' purchase intention remains under-explored in the context of online travel purchases (Ayeh *et al.*, 2013; Filieri *et al.*, 2015; Agag and El-Masry, 2017). Chai and Dibb (2014) have stated that marketing constructs, like trust, tend to differ in different cultures and contexts. As such, this study adds perceived trust as an additional construct in the unified theory of acceptance and use of technology (UTAUT). This is done to improve the predictive power of the model and provide valuable insights on customers' perception of trust in two different countries. Additionally, Dwivedi *et al.* (2019) recommended the addition of Attitude as an additional construct in the existing UTAUT model to increase its predictive power. Therefore, this study also incorporates Attitude as another addition to the UTAUT model. The addition of this construct would allow a better understanding of how customer's attitude influences adoption intention and also tests new relationships in the extended UTAUT model.

Online purchasing has become a common practice for customers in developed countries. However, adoption in developing countries despite high levels of internet penetration remains low (Mohseni *et al.*, 2018). Despite studies using a variety of theories to understand better the factors driving the low adoption rate, factors specific to the country, including culture, education, economic factors and technological infrastructure, could also be influencing this (Hoehle *et al.*, 2015). Travel providers often do not consider these differences between countries when developing strategies to enhance customer's adoption of online travel purchases.

As many of the studies on online travel purchases have been conducted in developed countries, researchers have called for empirical research in developing countries to better understand the adoption intention (Teo and Liu, 2007; Agag and El-Masry, 2016). To

address this literature gap, this study will adopt the UTAUT model to assess travel purchase intentions in Fiji and Solomon Islands. This model has been extensively applied in technology adoption research and also in the tourism context to understand consumer's adoption intention. The model is considered robust, parsimonious and simple to use compared to other technology adoption models (Venkatesh *et al.*, 2012). The UTAUT is capable of explaining about 70% of the variance in behavioral intention (Venkatesh *et al.*, 2003). However, it has been criticized by researchers to show bias across different countries and contexts (Teo *et al.*, 2015). Therefore, to enhance the applicability and robustness of this model, it needs to be tested in different settings as factors, including the adoption of technology, are contextual (Venkatesh *et al.*, 2012).

Also, as both Fiji and the Solomon Islands are classified as Small Island Developing States (SIDS), this study will be one of the first to provide empirical evidence into customers' intention to purchase travel online. These two developing countries are chosen because they are both exemplars for developing countries, which are often overlooked in the literature. This study would provide a better understanding for both businesses involved in the tourism industry, as well as tourism-related government departments in the development of policies and strategies to increase consumer adoption of online travel purchases. As SIDS rely a lot on tourism, these insights into customers' will enable a better understanding of consumer behavior and enable businesses to be more competitive internationally.

Literature review

Unified theory of acceptance and use of technology

As purchasing travel online is considered an innovative behavior that suggests the use of internet technology, the UTAUT (Venkatesh *et al.*, 2003) model is used in this study. The use of this model is justified due to its integrative and broad approach. The model explains technology acceptance and use by incorporating a wide variety of explanatory variables from previous theoretical models.

The UTAUT model shows how four key constructs, namely, performance expectancy (PE), effort expectancy (EE), social influence (SI) and facilitating conditions (FC) influence behavioral intentions (BI) through the use of technology. The UTAUT model integrates eight IT adoption theories into one unified model. The eight IT adoption models are the theory of reasoned action (TRA), technology acceptance model (TAM), motivational model, theory of planned behavior (TPB), a combined model of TAM and TPB, model of personal computer utilization (MPCU), innovation diffusion theory and social cognitive theory. The UTAUT theory has been tested to show that it exceeds the eight separate models with a variance of 70% (Lu *et al.*, 2009; Venkatesh *et al.*, 2003). It was reported by Lu *et al.* (2009) and Venkatesh *et al.* (2003), that when compared to other models, the theory has better explanatory power in predicting BI toward an information system in general. The model has been used effectively in different technology-adoption environments, which reaffirms the applicability of this theoretical framework in the context of this study.

This research extends the UTAUT model to include attitude and trust constructs. The majority of the theories and models of technology acceptance, especially UTAUT, have not been tested in developing/non-western countries such as Fiji and Solomon Islands (Kamoun and Basel Almourad, 2014; Zhao *et al.*, 2012). Also, the UTAUT model has been criticized for showing biases across contexts and different countries (Teo *et al.*, 2015). This research helps test robustness, and applicability as factors affecting technology adoption tends to vary across technology, target users and context (Venkatesh *et al.*, 2012).

Performance expectancy. PE is described as the extent to which an individual believes that the use of a system will assist them in work achievement (Compeau and Higgins, 1995; Venkatesh *et al.*, 2012). The root variables for PE are perceived usefulness, extrinsic

motivation, job fit, relative advantage and outcome expectations. The level to which an individual is convinced that the use of a system will assist in enhancing job performance is regarded as perceived usefulness achievement (Venkatesh *et al.*, 2003). PE has been the focus of much research (Sirdeshmukh *et al.*, 2018; Casalo *et al.*, 2017; Sohn, 2017).

It has been found that PE has a strong positive association with BI (Escobar-Rodríguez and Carvajal-Trujillo, 2014; Slade *et al.*, 2015; El-Masri and Tarhini, 2017), mobile-based communication technologies (Meydanoğlu *et al.*, 2018; Marriott and Williams, 2018), mobile wallets (Slade *et al.*, 2014; Madan and Yadav, 2016), telebanking services (Alalwan *et al.*, 2016) and m-banking (Tan and Leby Lau, 2016).

In the context of consumer e-commerce travel adoption, PE proved to be a strong antecedent. A meta-analysis on consumers' intention to purchase travel online by Amaro and Duarte (2013) revealed that PE was a significant variable influencing consumer intention. The UTAUT model was also applied in other studies, and similar findings emerged (Escobar-Rodríguez and Carvajal-Trujillo, 2014; San Martín *et al.*, 2011). Studies carried out previously (Ayeh *et al.*, 2013; Gupta and Dogra, 2017) have confirmed PE to be one of the most significant predictors of consumers' technology adaptation in the tourism setting. Therefore, it is hypothesized that:

H1. PE has a direct positive effect on consumers' intention to purchase travel online.

Effort expectancy. The extent of ease and comfort concerning the use of a system is referred to as EE (Venkatesh *et al.*, 2003). This concept has been studied by many researchers (Castaneda *et al.*, 2009; Hsu *et al.*, 2014; Yeo *et al.*, 2017; Choe and Kim, 2018).

Customers prefer to adopt technologies that provide maximum benefits and are easy to understand (Davis, 1989). Several studies have shown that EE is positively related to BI (Tan and Leby Lau, 2016; Oliveira *et al.*, 2014; Shillair *et al.*, 2015; Khalilzadeh *et al.*, 2017). If consumers perceive purchasing travel online to be free of effort, they may have a higher likelihood of purchasing travel online. Therefore, this research hypothesizes that:

H2. EE has a direct positive effect on consumers' intention to purchase travel online.

Social influence. The extent to which an individual believes that others expect them to use a new system is referred to as SI (Venkatesh *et al.*, 2003). The effect of SI on BI has been studied by other researchers (Zuiderwijk *et al.*, 2015; Lin and Anol, 2008).

When an individual perceives that their peer group shall accept a given behavior, the likelihood of them engaging in the given behavior is increased (Ajzen, 1991). Studies carried out have found that SI has a significant influence on BI (Hsu and Lin, 2016; Ozturk *et al.*, 2016). Davis (1989) believed that subjective norm did not influence technology acceptance, while Shin (2009) has hypothesized that SI has a positive effect on the intention to use mobile payment, although the effect of SI on intention was not supported. Venkatesh *et al.* (2003) believed that SI affected consumer behavior. Besides, Chen *et al.* (2007) have found that subjective norm toward using electronic toll collection positively increases the intention. Thus, if an individual believes that a behavior is accepted by their reference group (friends and family), then they are more likely to use the technology (Ajzen, 1991). Therefore, it is hypothesized that:

H3. SI will have a positive influence on customers' intention to purchase travel online.

Facilitating conditions. FC is defined as the extent to which individual trusts that the organization will offer technical support for the system (Venkatesh *et al.*, 2003). FC has been categorized as the objective environmental factors facilitating an act, including the availability of support (Venkatesh *et al.*, 2003). This can be in terms of guidance, instructions or online support available to users of a system. Many researchers have studied FC (Nistor *et al.*, 2014; Fong *et al.*, 2017). Wu *et al.* (2008) found that FC significantly

influences the intention of using the third-generation (3G) mobile telecommunication services. Lin and Anol (2008) found that FC has a significant impact on user intentions. Existing research has confirmed that there is a significant relationship between FC and BI (Wu *et al.*, 2008; El-Masri and Tarhini, 2017; Slade *et al.*, 2015). Therefore, it is hypothesized that:

H4. FC will have a positive influence on customers' intention to purchase travel online.

Consumer trust, attitude and behavioral intention. Prior literature has acknowledged the role of attitude in explaining technology acceptance (Bobbitt and Dabholkar, 2001; Kim *et al.*, 2009). The inclusion of attitude in the IS/IT acceptance model is consistent with TRA (Ajzen and Fishbein, 1980; Fishbein and Ajzen, 1975) and TPB (Ajzen, 1991). With only two beliefs comprising the attitude construct, TAM can be considered a special case of the TRA. According to the TRA model, the relationship is entirely mediated by the attitude in the model.

While the technology acceptance model extension (TAME) model was being devised, Jackson *et al.* (1997) called researchers to investigate the effect of perceived ease of use and perceived usefulness on attitude. In this research, attitude has been positioned as a mediator between PE, EE, PT and BI. The reason for this is because PE and EE can impact an individual's attitude, which leads to BI. Attitude has also been used as a mediator of PE and EE in several studies that employed the basic UTAUT model (Rana *et al.*, 2017; Alshare and Lane, 2011). This study also proposes that attitude would have an influence on BI (Ajzen, 1991; Dwivedi *et al.*, 2017) based on empirical studies carried out previously (Chen, 2011; Zhang and Gutierrez, 2007). The direct relationship between attitude and BI has also been tested and confirmed by Sharma *et al.* (2020a, 2020b, 2020c).

In the e-commerce context, the (TRA model has also been applied as the theoretical base on trust formation (McKnight *et al.*, 2002). Trust is an important concept in financial transactions (Pappas, 2016). This importance of trust increases in online transactions (Ladhari and Leclerc, 2013). Studies carried out previously have confirmed the positive influence of trust on consumers' intention to purchase online (Agag and El-Masry, 2017; Kim *et al.*, 2012). In the tourism context, this relationship has also been supported by Sharma *et al.* (2020a, 2020b, 2020c).

In the tourism field, the positive impact of trust on BI is supported by studies (Choi *et al.*, 2019; Chen *et al.*, 2019). The influence of trust on the attitude of consumers and their intention to engage in behavior has also been found by Alsajjan and Dennis (2010). Consumers who have trust in an online seller will have a more positive attitude, tend to engage and purchase from the seller. To support this notion, Amaro and Duarte (2015) found a positive relationship between trust in consumer attitude and purchase intention. Therefore, the following hypothesis is proposed:

H5. PE has a positive influence on consumers' attitude to purchase travel online.

H6. EE has a positive influence on consumers' attitude to purchase travel online.

H7. PT toward online travel websites positively influences consumers' attitude toward purchasing travel online.

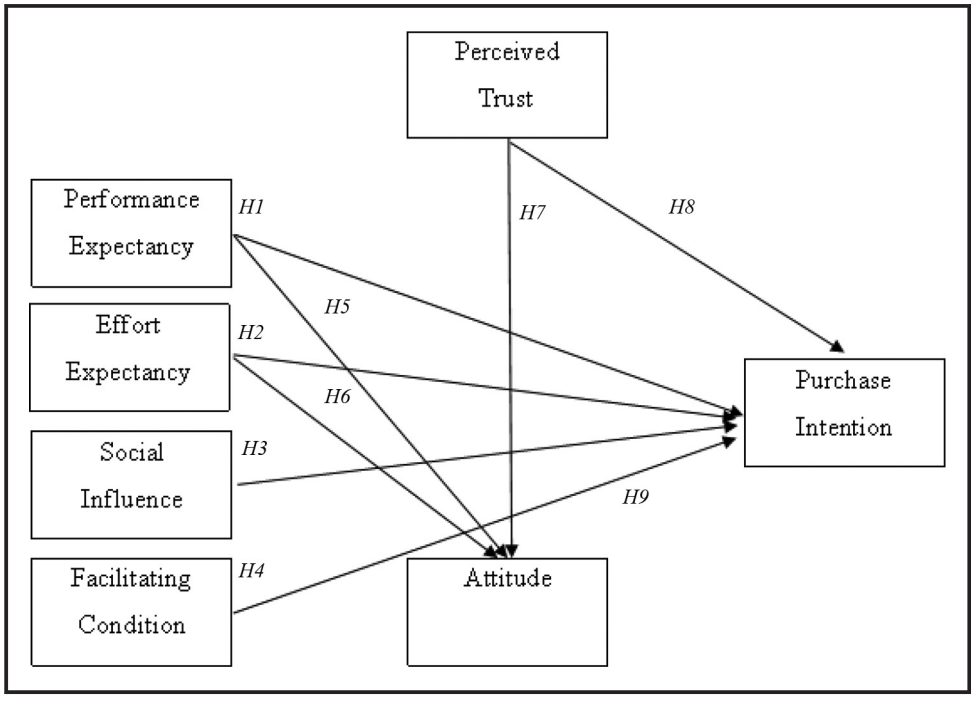
H8. PT positively influences consumers' intention to purchase travel online.

H9. Individual's attitude towards shopping for travel online positively influences their intention to purchase travel online.

Figure 1 graphically summarizes the research hypotheses that were defined previously. The direct relationship between the UTAUT factors, as well as the extended factors of attitude and PT on BI are represented in the figure.

Cross-country comparisons. This paper looks at the cross-country comparison between Fiji and Solomon Islands. Fiji is a country in the South Pacific with over 300 islands (Slack *et al.*, 2020).

Figure 1 Conceptual framework of UTAUT with PT and attitude



It is a popular tourist destination because of its natural landscapes, white sandy beaches and coral reefs. The Fijian economy greatly relies on tourism. Solomon Islands is also located in the South Pacific and consists of hundreds of islands with a significant dependence on the tourism economy. The country is famous for its scuba diving sites, World War II history, adventure activities and ecotourism. The Solomon Islands has seen steady growth in tourism earnings since 2016. Despite the two countries being closely related geographically, there significant differences between them that justify a cross-country comparison. First, Solomon Islands has a much lower GDP per capita (US$2,137.7 vs US$6,267.0) (World Bank, 2019) and a minimal economic production base when compared to Fiji. Second, looking at internet penetration in the two countries, Fiji's penetration rate is 46.8% compared to 9.8% in the Solomon Islands in 2016 (Internet Live Stats, 2019). Third, the adult literacy rate is also a significantly higher difference between the two countries, with Fiji having 99.1% while the Solomon Islands was having 76.7% (World Data Atlas, 2019). The above differences, along with the lack of empirical evidence from small developing countries in the Pacific justify the selection of Fiji and Solomon Islands.

Methods

To best address the research objectives, we adopt a quantitative research approach.

Survey instrument

The survey instrument comprises two broad sections. The first section contains a standard set of demographic questions, including age, gender, income and education level. The second section contains the UTAUT, perceived trust and attitude variable items. The scales for the UTAUT constructs (PE, EE, SI, FC and BI) were adopted from Venkatesh *et al.* (2003) and modified to fit the context of this study. The scale to measure trust was similar to the scales used in prior studies (Kim *et al.*, 2008; Filieri *et al.*, 2015). Attitude measurement scale was adopted from Ajzen and Fishbein (1980).

These items were all asked on a five-point Likert scale where "1" is Strongly Disagree and "5" is Strongly Agree. Before carrying out the main survey, the questionnaire was piloted with 50 university students. This resulted in some minor improvements being made to enhance the functionality of the questions in the survey.

Data collection and sample

An online survey was conducted in Fiji and Solomon Islands between March-April 2019. Links to the questionnaire were circulated through the use of social media (e.g. Facebook, LinkedIn).

Facebook is the most commonly used social media platform in Fiji and the Solomon Islands (Tarai *et al.*, 2015). Ramo and Prochaska (2012) note that online data collection disseminated through Facebook is a successful and productive recruitment source, especially when discussing attitudes about the Internet. The use of an online survey is appropriate for this study as respondents filling the survey would have the means (device such and computer or smartphone and internet connection) and the ability to purchase travel online. Similar methods of data collection have been used by Amaro and Duarte (2015) and Jun *et al.* (2007).

This study used a snowball sampling technique. This is a common sampling technique that has been used in tourism studies such as Jansson (2018) and Ghaderi and Béal (2020). It is useful in eliminating the difficulties in obtaining responses via emails on online platforms and avoids biases (Meng and Choi, 2019). The links to the questionnaire were sent to the researchers' who were requested to share it with their social media contacts, creating a snowballing effect. The survey was designed and hosted using an online survey tool (SurveyMonkey).

The main survey received a total of 911 responses. Of this, 827 were completed (N_F = 517, N_S = 310). The number of responses for Fiji was much larger than that of the Solomon Islands. Therefore, to fulfill the criteria of equal sampling, a subsample of 310 respondents were randomly selected from the 517 Fiji samples (Piha *et al.*, 2018). Following this, multiple *t*-tests were run to reaffirm the representativeness of the subsample and significant differences between the Fiji subsample (N_F = 310) and the initial Fiji sample (N_F = 517) was not found. The final data set consisted of N = 620 respondents (N_F = 310 and N_S = 310).

The demographic profiles of the subsets are presented in Table 1. Fiji sample comprises of respondents that are educated and young, who might already be interested in purchasing travel online. Such trends are commonly found in online survey methodologies (Duffy *et al.*, 2005). As such, caution must be exercised when making generalizations about the overall population (Henrich *et al.*, 2010). Nevertheless, the subsets of data contain respondents from a wide range of sociodemographic backgrounds, which allows for reliable analysis to be performed. As the current study examines the differences between the Fiji and Solomon Islands, the demographic representativeness of these subsets need to be similar. The respondents in Fiji were more educated and slightly younger than those in the Solomon Islands. Despite these inequalities, the cross-regional comparison is not violated.

Analysis

To operationalize the conceptual framework in Figure 1 and test the hypotheses proposed in the literature review section, we undertake confirmatory factor analysis using a structural equation model as used in previous studies of this kind (Song *et al.*, 2017; Palau-Saumell *et al.*, 2016).

Table 1 Respondent profile of the samples

	Fiji		Solomon Islands	
	N = 310	*(%)*	*N = 310*	*(%)*
Gender				
Female	199	64.2	134	43.2
Male	106	34.2	176	56.8
Rather not say	5	1.6	–	
Age				
18–20 years	93	30.0	40	12.9
21–30 years	168	54.2	192	61.9
31–40 years	35	11.3	61	19.7
41–50 years	8	2.6	16	5.2
51–60 years	3	1.0	–	–
60+ years	–	–	–	–
Rather not say	3	1.0	1	0.3
Education				0.0
Primary school education	1	0.3	–	–
Secondary School	72	23.2	57	18.4
Diploma/Certificate	55	17.7	38	12.3
Bachelors education	116	37.4	145	46.8
Postgraduate education	26	8.4	19	6.1
Others	24	7.7	35	11.3
Rather not say	16	5.2	16	5.2
Income (FJ$)				
I do not earn a fixed income	154	49.7	171	55.2
Under $15,000	42	13.5	37	11.9
$15,000-$29,999	31	10.0	23	7.4
$30,000-$44,999	12	3.9	5	1.6
$45,000-$59,999	4	1.3	–	–
$60,000-$74,999	1	0.3	3	1.0
$75,000-$89,999	–	–	2	0.6
$90,000+	2	0.6	1	0.3
Rather not say	64	20.6	68	21.9

Results

Descriptive statistics of items and constructs

Table 2 shows the descriptive statistics of the constructs used in this research model. All means were above 3.17 for the overall sample (N = 620), above 3.07 for the Fiji sample (N_F = 310) and above 3.20 for the Solomon Islands sample (N_S = 310). These results show that many of the respondents generally expressed positive answers about the variables used in the conceptual model. Table 2 also shows that the standard deviations ranged from 0.769 to 1.045 for the overall sample, 0.727 to 1.044 for the Fiji sample and 0.794 to 1.039 for the Solomon Islands sample. This indicates a narrow spread around the mean.

Assessment of measurement model and invariance testing

First, using the aggregate sample data (N = 620), a preliminary single-group confirmatory factor analysis was performed. Second, two separate single-group confirmatory factor analyses for Fiji and Solomon Islands were conducted. Results show that the fit indices for all the single-group CFAs were within the recommended limits (Table 3). This suggests that the model fits well separately for the two countries. It is imperative to establish that the measures perform for both the Fiji and Solomon Islands sample, before conducting the multi-group comparison.

The results for the measurement model assessment (group-specific) are presented in Table 4. The findings derived from the evaluation of the measurement models in the overall

Table 2 Descriptive statistics of the items

		Overall		Fiji		Solomon Islands	
Construct	*Item*	*Mean*	*SD*	*Mean*	*SD*	*Mean*	*SD*
PE	PE1	3.41	0.818	3.35	0.777	3.48	0.854
	PE2	3.48	0.855	3.40	0.829	3.57	0.874
	PE3	3.67	0.886	3.55	0.856	3.78	0.902
	PE4	3.85	0.878	3.73	0.902	3.98	0.836
EE	EE1	3.86	0.790	3.86	0.786	3.86	0.794
	EE2	3.72	0.769	3.77	0.727	3.66	0.807
	EE3	3.71	0.801	3.73	0.775	3.70	0.827
	EE4	3.79	0.810	3.79	0.777	3.78	0.843
SI	SI1	3.23	0.902	3.23	0.900	3.23	0.905
	SI2	3.20	0.861	3.20	0.869	3.20	0.854
	SI3	3.22	0.870	3.20	0.902	3.23	0.839
FC	FC1	3.31	1.045	3.41	1.044	3.22	1.039
	FC2	3.52	0.945	3.61	0.928	3.43	0.955
	FC3	3.24	0.971	3.25	0.941	3.24	1.001
PT	PTRST1	3.17	0.893	3.07	0.796	3.27	0.971
	PTRST2	3.31	0.870	3.18	0.821	3.43	0.900
	PTRST3	3.29	0.833	3.22	0.774	3.36	0.884
	PTRST4	3.43	0.866	3.35	0.834	3.51	0.891
Attitude	A1	3.29	0.888	3.21	0.904	3.37	0.864
	A2	3.22	0.887	3.12	0.866	3.33	0.896
	A3	3.34	0.905	3.22	0.910	3.46	0.887
	A4	3.34	0.876	3.22	0.892	3.45	0.845
	A5	3.37	0.891	3.31	0.939	3.44	0.836
BI	BI1	3.66	0.884	3.53	0.891	3.78	0.860
	BI2	3.70	0.856	3.58	0.854	3.83	0.841
	BI3	3.68	0.883	3.56	0.893	3.81	0.856
	BI4	3.40	0.896	3.24	0.943	3.57	0.817
	BI5	3.53	0.861	3.40	0.882	3.66	0.819

Table 3 Fit indices for confirmatory factor analyses

	Single group CFA			*Multi group CFA*		
	Overall sample	*Fiji sample*	*Solomon Islands sample*	*Configural invariance*	*Metric invariance*	*Partial metric invariance*
χ^2	1,103.689	890.845	765.486	1,656.334	1,698.351	1,687.831
Df	329	329	329	658	686	681
χ^2/df	3.355	2.708	2.327	2.517	2.476	2.478
RMSEA	0.062	0.074	0.066	0.050	0.049	0.049
RFI	0.907	0.845	0.885	0.866	0.869	0.868
IFI	0.942	0.910	0.940	0.927	0.925	0.926
NFI	0.919	0.865	0.900	0.884	0.881	0.882
TLI	0.933	0.896	0.931	0.915	0.917	0.917
CFI	0.942	0.910	0.940	0.926	0.925	0.925

Notes: RMSEA = Root mean square error of approximation; RFI = Relative fit index; IFI = Incremental fit index; NFI = Normed fit index; TLI = Tucker Lewis index; CFI = Comparative fit index

sample also apply to the country-specific sub-samples. For both, the countries, indicator reliability was confirmed.

Results show that all loadings of the reflective measurement models above the recommended 0.7 thresholds and were significant at the 0.01 level (Table 5). The estimated indices confirm the reliability of the constructs in each sub-sample for Cronbach's alpha and composite reliability. Convergent validity was demonstrated by the respective AVE values being above the minimum threshold of 0.50 (Bagozzi and Yi, 2012). Inspection of the

Table 4 Country-specific measurement model evaluation

Measurement	*Construct*	*Overall*	*Fiji*	*Solomon Islands*
Cronbach's alpha	PE	0.881	0.864	0.892
	EE	0.890	0.869	0.906
	SI	0.885	0.871	0.900
	FC	0.829	0.793	0.861
	PT	0.900	0.886	0.908
	Attitude	0.929	0.927	0.929
	BI	0.928	0.918	0.934
Composite reliability	PE	0.882	0.867	0.894
	EE	0.890	0.869	0.907
	SI	0.887	0.872	0.901
	FC	0.831	0.793	0.863
	PT	0.903	0.890	0.911
	Attitude	0.930	0.928	0.930
	BI	0.929	0.921	0.935
AVE	PE	0.652	0.620	0.678
	EE	0.669	0.624	0.709
	SI	0.723	0.695	0.753
	FC	0.622	0.561	0.677
	PT	0.701	0.671	0.720
	Attitude	0.727	0.722	0.727
	BI	0.725	0.701	0.741

Table 5 Factor loadings for individual items

		Overall		*Fiji*		*Solomon Islands*	
Construct	*Item*	*Loading*	*t*-value	*Loading*	*t*-value	*Loading*	*t*-value
PE	PE1	0.783		0.780		0.788	
	PE2	0.821	21.779	0.836	15.426	0.809	15.450
	PE3	0.848	22.623	0.819	15.075	0.865	16.805
	PE4	0.773	20.265	0.703	12.635	0.829	15.952
EE	EE1	0.763		0.776		0.758	
	EE2	0.809	20.744	0.769	13.780	0.850	15.725
	EE3	0.875	22.601	0.847	15.271	0.891	16.590
	EE4	0.821	21.110	0.766	13.720	0.865	16.050
SI	SI1	0.837		0.804		0.869	
	SI2	0.879	25.060	0.870	15.869	0.890	20.032
	SI3	0.833	23.782	0.825	15.322	0.843	18.635
FC	FC1	0.755		0.715		0.783	
	FC2	0.833	19.349	0.786	11.885	0.863	15.599
	FC3	0.781	18.445	0.753	11.529	0.825	14.988
PT	PTRST1	0.828		0.800		0.843	
	PTRST2	0.885	26.539	0.875	17.085	0.890	19.817
	PTRST3	0.884	26.485	0.864	16.853	0.900	20.135
	PTRST4	0.740	20.639	0.726	13.578	0.749	15.223
Attitude	A1	0.787		0.799		0.771	
	A2	0.850	22.301	0.835	16.260	0.865	15.277
	A3	0.889	24.858	0.888	17.323	0.886	17.935
	A4	0.855	26.538	0.850	18.967	0.857	18.569
	A5	0.812	25.080	0.819	17.789	0.810	17.692
BI	BI1	0.883		0.876		0.895	
	BI2	0.871	30.065	0.842	19.479	0.900	23.667
	BI3	0.887	31.109	0.887	21.381	0.880	22.546
	BI4	0.723	21.710	0.677	13.725	0.764	17.129
	BI5	0.796	25.402	0.808	18.102	0.776	17.610

indicators' cross-loadings confirmed discriminant validity. None of the indicators loads higher on an opposing construct. Discriminant validity was further confirmed by applying the Fornell and Larcker (1981) criterion (Table 6).

Having established validity for the measure in both sub-samples, configural invariance was verified by simultaneous estimation of the unconstrained model in the two sub-samples. The results highlighted that the configural model fits the data adequately (χ^2 = 1656.334; *df* = 658; $p < 0.01$; χ^2/df = 2.517; RMSEA = 0.050; CFI = 0.926; NFI = 0.884; TLI = 0.915).

To ensure metrical invariance, equality constraints were imposed on all the factor loadings in the two sub-samples. Despite the metric model fitting well (χ^2 = 1698.351; *df* = 686; $p < 0.01$; χ^2/df = 2.476; RMSEA = 0.049; CFI = 0.925; NFI = 0.881; TLI = 0.917), a comparison of the χ^2 of the constrained and configural models suggests significant differences ($\Delta\ \chi^2$ = 42.017; $\Delta\ df$ = 28; $p < 0.01$).

For each sub-sample, the factorial structure of the instrument fitting well, evidence suggests that there is measurement non-invariance across the two sub-sample. To ensure partial measurement invariance, a detailed analysis was performed to address this issue. Item invariance was investigated, and non-equivalent factor loadings (parameters) were identified across the two sub-samples. On an item-by-item basis, chi-square difference tests were performed. This led to the identification of loadings of two items, namely *PTRST1, PTRST2, PTRST3, PTRST4* (from the Perceived Trust scale), and *EE3* (from the EE scale), to be non-equivalent. The non-equivalence in factor loadings for these items could be due to distinct social desirability and distinct interpretations across cultures (Byrne and Watkins, 2003). To ratify partial measurement invariance, as per the recommendation by Byrne *et al.* (1989), the restrictions on these two items were relaxed while all other equality constraints on the factorial structure remained in place ($\Delta\ \chi^2$ = 31.497; $\Delta\ df$ = 23; $p < 0.01$).

Table 6 Discriminant validity analysis from confirmatory factor analysis

	CR	*AVE*	*MSV*	*MaxR(H)*	*PI*	*PE*	*EE*	*SI*	*FC*	*A*	*PTRST*
Overall sample											
BI	0.929	0.725	0.326	0.939	0.852						
PE	0.882	0.652	0.517	0.886	0.563***	0.808					
EE	0.890	0.669	0.517	0.896	0.485***	0.719***	0.818				
SI	0.887	0.723	0.273	0.889	0.404***	0.498***	0.434***	0.850			
FC	0.831	0.622	0.424	0.835	0.477***	0.651***	0.646***	0.522***	0.789		
AT	0.930	0.727	0.469	0.934	0.557***	0.685***	0.543***	0.424***	0.550***	0.853	
PT	0.903	0.700	0.326	0.913	0.571	0.517	0.374	0.377	0.489	0.490	0.837
Fiji Sample											
BI	0.921	0.701	0.357	0.933	0.837						
PE	0.867	0.620	0.521	0.874	0.502***	0.787					
EE	0.869	0.625	0.436	0.874	0.463***	0.624***	0.791				
SI	0.872	0.695	0.204	0.876	0.335***	0.452***	0.338***	0.833			
FC	0.792	0.561	0.521	0.796	0.490***	0.722***	0.660***	0.394***	0.749		
AT	0.928	0.722	0.497	0.932	0.507***	0.705***	0.490***	0.371***	0.600***	0.850	
PT	0.890	0.671	0.357	0.901	0.598	0.518	0.300	0.299	0.477	0.463	0.819
Solomon Islands Sample											
BI	0.934	0.741	0.361	0.944	0.861						
PE	0.894	0.678	0.659	0.897	0.601***	0.823					
EE	0.907	0.710	0.659	0.915	0.533***	0.812***	0.843				
SI	0.901	0.753	0.415	0.904	0.487***	0.547***	0.522***	0.868			
FC	0.863	0.677	0.415	0.867	0.513***	0.634***	0.635***	0.644***	0.823		
AT	0.930	0.727	0.435	0.935	0.587***	0.659***	0.611***	0.486***	0.548***	0.853	
PT	0.911	0.719	0.282	0.921	0.528	0.500	0.445	0.452	0.531	0.501	0.848

Notes: The diagonal elements are the square root of the variance shared between the constructs and their measures. Off-diagonal elements are the correlations between constructs. ***$p < 0.001$

Structural relationships

An analysis of the causal relationships for the aggregate sample was conducted to test the structural model. This was adequate as the relative chi-square over degrees of freedom was more than three (χ^2 = 1300.883; *df* = 335; χ^2/df = 3.883; $p < 0.01$), RMSEA (0.068) was close to zero, CFI (0.927), whereas NFI (0.905) and TLI (0.918) were all close to one. Table 7 shows that five out of the nine causal relationships are supported for the aggregate sample in the model.

PE predicts intention to purchase travel online. EE also serves as a significant antecedent of intention to purchase travel online. PT has the most substantial impact on attitude and is also found to impact consumers' intention to purchase travel online significantly. There is also a direct positive relationship between attitude and intention to purchase travel online. Nonetheless, the direct relationship between PE, SI and FC on customers' intention to purchase travel online was found to be insignificant.

Structural invariance was tested next by imposing further restrictions required for calculating significant differences between the estimated parameters. Significant differences ($\Delta\ \chi^2$ = 23.364; Δdf = 9; $p < 0.01$) were found by comparing the χ^2 of the less restricted structural model with that of the restricted model. Further analysis was performed to identify non-invariant structural relationships.

A comparison was also made in the inner model for the path coefficients based on the magnitude and significance of the path coefficients. This was to determine if the directionality and strength of the structural relationships differ across Fiji and Solomon Islands. Table 7 presents the country-specific Multi-Group Analysis results for the Fiji and Solomon Islands. The fit indices confirm that the structural model is acceptable in the two sub-samples (χ^2 = 1300.883; *df* = 335; $p < 0.01$; χ^2/df = 3.883; RMSEA = 0.068; CFI = 0.927; NFI = 0.905; TLI = 0.918).

Table 7 Structural model relationships

Total sample *Structural paths*	*Parameter*	*T*	*P*
PE → AT	0.552	9.050	***
PE → BI	0.141	1.943	0.052
EE → AT	0.108	1.928	0.054
EE → BI	0.137	2.219	0.027
SI → BI	0.086	1.893	0.058
FC → BI	0.005	0.080	0.936
PT → AT	0.214	6.053	***
PT → BI	0.350	8.940	***
AT → BI	0.214	8.940	***

Country-specific multi-group analysis results

Path name	Fiji beta	Solomon Islands beta	Difference in betas	*p*-value for difference
PE → AT	0.611***	0.431***	0.180	0.019
PE → BI	−0.021	0.263*	−0.285	0.082
EE → AT	0.090	0.207*	−0.116	0.413
EE → BI	0.239**	0.019	0.220	0.091
SI → BI	0.080	0.127†	−0.047	0.699
FC → BI	0.039	0.035	0.004	0.950
PT → AT	0.169***	0.236***	−0.067	0.893
PT → BI	0.445***	0.233***	0.212	0.001
AT → BI	0.185*	0.239***	−0.054	0.445

Notes: *Significant at $p < 0.10$; **significant at $p < 0.05$; ***significant at $p < 0.01$

Discussion

The results of this study demonstrate the effectiveness and efficiency of the structural model estimation for both sub-samples. Nonetheless, some significant differences were revealed by the comparison of the path coefficients in the two sub-samples.

Looking at *H1*, the direct relationship between PE and BI is salient in the Solomon Islands sample ($\beta = 0.263$, $p < 0.05$); however, this is not the case in the Fiji sample ($\beta = -0.021$, $p > 0.05$). This means that only customers in the Solomon Islands believe that online purchases will assist them in shopping in a more efficient manner (Compeau and Higgins, 1995; Venkatesh *et al.*, 2012). This can be because customers in the Solomon Islands have higher technological innovativeness compared to Fijian customers.

The direct relationship between EE and BI (*H2*) is notable in the Fiji sample ($\beta = 0.239$, $p < 0.01$), but not in the Solomon Islands sample ($\beta = -0.019$, $p > 0.05$). One possible reason for the relationship not being supported in the Solomon Islands is that online shopping is easy to perform which makes the influence of EE not significant (Jewer, 2018). This was also highlighted by Davis (1989) that as the influence of ease of use on an individual's behavioral intention will become less salient over time as technology becomes easier to use.

The relationship between SI and BI is not significant in both Fiji ($\beta = 0.080$, $p > 0.05$) and Solomon Islands ($\beta = 0.127$, $p > 0.05$) sample. This is also the case for the relationship between FC and BI (Fiji: ($\beta = 0.039$, $p > 0.05$); Solomon Islands: ($\beta = 0.035$, $p > 0.05$). Therefore, *H3* and *H4* are not supported. This finding is consistent with research carried out by (San Martín and Herrero, 2012). SI not being found significant can be because of the generalization of the internet in the tourism industry. This reduces the normative pressure of the social environment (either negatively or positively) to adopt online travel purchases. FC not being found significant can because this variable acts as a limiting factor. This means that adoption intention is hindered when FC are not present; however, it does not motivate purchase intention (San Martín and Herrero, 2012).

This study found that attitude plays a significant role in the UTAUT model. It was hypothesized that PE would positively influence attitude for both Fiji and Solomon Islands (*H5*). This can be because the attitude of a consumer is shaped by the extent to which purchasing online proves to be useful (i.e. greater performance) (Dwivedi *et al.*, 2017; Khalilzadeh *et al.*, 2017). This study found a positive relationship between PE and attitude for both Fiji ($\beta = 0.611$, $p < 0.01$) and Solomon Islands ($\beta = 0.431$, $p < 0.01$). This finding is consistent with *H5*, where. However, the relationship is stronger in the Fiji sample than in the Solomon Islands sample ($\Delta\beta = 0.180$, $p < 0.01$).

The attitude of a consumer is also shaped by the extent to which purchasing travel online is easy to perform (i.e. less complex). *H6* stated that EE would positively influence attitude for both Fiji and Solomon Islands. Findings for this study revealed that this relationship was found only significant in the Solomon Islands sample ($\beta = 0.207$, $p < 0.05$) and not in the case of the Fiji sample ($\beta = 0.090$, $p > 0.05$).

Studies are still limited to address the relationship between PT and attitude in the context of online travel shopping, and those that have been carried out have come up with different conclusions. *H7* has been confirmed in both the Fiji ($\beta = 0.169$, $p < 0.01$) and Solomon Islands ($\beta = 0.236$, $p < 0.01$) samples despite no significant difference been found between the two samples. These findings were consistent with research carried out by Kamarulzaman (2007) and Bigné *et al.* (2010).

In this study, the direct relationship between PT and BI is significant in the sample for Fiji ($\beta = 0.445$, $p < 0.01$) and Solomon Islands ($\beta = 0.233$, $p < 0.01$). However, this relationship is significantly stronger in the Fiji sample when compared to the Solomon Islands sample ($\Delta\beta = 0.212$, $p < 0.01$). Therefore, the findings of this study are consistent with *H8*. PT is an important construct in explaining behavioral constructs in both samples.

Researchers previously have come up with inconsistent findings regarding this relation. The findings of this study are consistent with the Amaro and Duarte (2015) and contrary to the findings of Bigné *et al.* (2010) and Kamarulzaman (2010).

This study expected attitude to have a direct effect on consumers' intention to purchase travel online (*H9*) (Dwivedi *et al.*, 2017; Rana *et al.*, 2017). This was consistently found, revealing a significant positive relationship between attitude and BI has been found in Fiji ($\beta = 0.185$, $p < 0.05$) and Solomon Islands ($\beta = 0.239$, $p < 0.05$) sample. However, there is not a significant difference between the two country samples.

Implications

Theoretical implications

The results of this study have provided further empirical support for the UTAUT constructs from two SIDS. The inclusion of trust and attitude extends the original model and provides support for these two factors in influencing customer's online travel purchase intention. Therefore, its inclusion in the model would better help understand customer behavior. According to the literature on technology acceptance, the importance of an individual's attitude toward information systems is crucial (Dwivedi *et al.*, 2019). Therefore, this study is one of the few that have tested attitude as an added construct in the UTAUT model. This highlights the importance of tailoring models to different contexts to better understand behavior (Sharma *et al.*, 2020a, 2020b, 2020c). Additionally, the extension of the UTAUT model has allowed for new relationships to be tested. These include PE → attitude, EE → attitude, PT → attitude and attitude → BI. This provides greater insights into an individual's acceptance of online travel purchases.

Scholars have often questioned whether national factors play a role in an individual's technology adoption (Lee, 2016; McCoy *et al.*, 2007) and cautioned researchers about modeling technology acceptance models based on a single country context (Ashraf *et al.*, 2014). This study was carried out to address this gap by generating cross-national insights into the factors determining consumers' online purchase behavior. The empirical findings of this study highlight the importance of national culture education, economic factors and technological infrastructure of a country in influencing customer behavior.

Although studies have been conducted on online travel purchases, this study is the first to provide empirical explore online travel purchases in two SIDS. In doing so, the study increases the generalizability of the research instrument and the UTAUT model. This again highlights the importance of context in influencing the view of theories (Alvesson and Kärreman, 2007; Venkatesh *et al.*, 2012). It is important to understand the conditions under which theories start to break down as it provides a basis for future research and knowledge creation.

Managerial implications

The results of this study suggest valuable implications for marketing and management strategies in tourism to increase consumer adoption of online travel purchases. For these strategies to be effective, insights into the unique characteristics of these island countries and their influence on adoption is of great importance.

Empirical evidence from this study shows that the influence of PE on behavioral intention is significant in the Solomon Islands but not in Fiji. Despite Fijian customers being active and open-minded, along with having an interest in technology, they are unable to perceive the usefulness of purchasing travel online (Hur *et al.*, 2017). As such, online travel providers need to further focus on the efficient design and content development of travel websites so that the customers find information on these websites to be useful, reliable and accurate

(Gupta *et al.*, 2018). This can assist in enhancing the perceived utility of consumers, which could ultimately lead to increased adoption.

Results have also highlighted that the relationship between EE and BI is only significant with the Fiji sample and not with the Solomon Islands. This can be because of Fijian consumers having relatively higher technological innovativeness compared to the consumers in the Solomon Islands. This result highlights the need for websites to be designed in a manner that makes it easy to use for consumers. This is further reinforced by similar results being found for the relationship between FC and intention to purchase travel online. Businesses should ensure that support services for consumers are available on websites such as live chat so that consumers can resolve any doubts they may have.

Results from this study also show the importance of trust in online shopping. It is, therefore, recommended for online travel providers to ensure high levels of trust by consumers. This can be done by enhancing technical features such as service and information quality. For instance, providing customers with information systems with high transmission quality, safe payment mechanisms and privacy protection mechanisms. In addition to this, online travel providers can use advertising and publicity to increase their reputation. Incorporating security approval symbols (e.g. VeriSign) would also be another way of proving assurance to consumers.

Conclusions

Research limitations and directions for future research

Similar to other studies, this study is also bound by limitations that provide fertile ground for future research. The data in this study was based on convenience sampling. Thus, generalizations of the results need to be done with caution. Despite there being a strong sample in terms of size and diversity, the examination of demographics shows respondents with high levels of education. Future research may be conducted that matches the sample to the population proportions.

The definition of online travel purchases is another limitation of this study. A broad definition of an online purchase is considered in this study, which involves hotel reservations, holiday packages, cruises and airline tickets. Thus, future research can be carried considering distinct purchasing motivations of categories of travel products rather than travel being considered as one category. According to studies carried out by Kamarulzaman (2007), it has been found that travelers tend to prefer to purchase less complex products online and use travel agents to book more complex products. Thus, the results of this study can vary if applied to products of high or low complexity. This study also does not consider the device used to make the purchase. Given the increasing market penetration of mobile phones, future research can look at the impact of the device on customers' online purchase intention.

Additionally, BI is used in this study to investigate the customer's purchase intention. Despite a substantial number of studies considering BI as a valid predictor of actual behavior and a proxy variable, it may not entirely represent actual behavior. Therefore, future studies can investigate the actual adoption behavior of customers in this context.

This study has only looked at Fiji and Solomon Islands. It would be interesting to replicate this study in different countries. It is essential to highlight that the effect of PE, EE, SI, PT and attitude on consumers' intention to purchase online is likely to vary from one context to another.

All in all, this study provides valuable insights into customers' online purchase intention in Fiji and Solomon Islands. The results would enable online travel providers in the two countries to better understanding factors driving customer intention. This will assist in the formulation and execution of effective strategies to increase adoption. In doing so,

businesses will be able to exploit the full commercial potential of their travel websites and reduce the administrative and personnel costs associated with traditional purchasing processes.

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About the authors

Mr Shavneet Sharma is a Teaching Assistant in Faculty of Business and Economics, The University of The South Pacific, Fiji.

Professor Gurmeet Singh is the Head of the Graduate School of Business and Director of MBA programme, in Faculty of Business and Economics, The University of The South Pacific, Fiji.

Professor Stephen Pratt is the Head of School of Tourism & Hospitality Management, in Faculty of Business and Economics, The University of The South Pacific, Fiji. Stephen Pratt is the corresponding author and can be contacted at: stephen.pratt@usp.ac.fj

Dr Jashwini Narayan is a Lecturer in Faculty of Business and Economics, The University of The South Pacific, Fiji.