

# A study on Impact of travel agency services on customer satisfaction

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**Abstract**— *The travel and tourism industry has experienced significant transformations due to advancements in digital services, changing consumer behavior, and evolving market dynamics. This study examines the impact of travel agency services on customer satisfaction, focusing on key determinants such as service quality, perceived value, trust, and customer loyalty. Using a structured questionnaire, data was collected from 400 respondents who had recently availed travel agency services. The study employs Structural Equation Modeling (SEM) to analyze the relationships among variables. The findings indicate that service quality and perceived value significantly enhance customer satisfaction, which in turn strengthens customer loyalty and retention. Additionally, trust in the travel agency serves as a crucial factor in influencing satisfaction levels. The reliability analysis confirms strong internal consistency among constructs, while correlation and regression analyses highlight positive associations between independent and dependent variables. The study also discusses managerial implications for travel agencies in improving service efficiency and customer trust. Limitations include the study's cross-sectional design and reliance on self-reported data. Future research should explore the role of emerging digital technologies such as artificial intelligence, blockchain, and virtual reality in reshaping customer experiences in the travel sector. The findings offer valuable insights for industry stakeholders seeking to enhance customer engagement and long-term relationships in a highly competitive market.*

**Keywords**— *Travel agency services, customer satisfaction, service quality, perceived value, customer loyalty*

## I. INTRODUCTION

The global travel and tourism industry has undergone a paradigm shift, driven by digital transformation and evolving consumer expectations (Buhalis & Law, 2008). Traditional travel agencies, once the primary facilitators of travel planning, now face intense competition from online travel agencies (OTAs), direct bookings, and artificial intelligence-driven platforms (Dolnicar & Leisch, 2008). The effectiveness of travel agencies in delivering personalized, efficient, and value-driven services significantly influences customer satisfaction, which remains a cornerstone for business sustainability (Han &

Hyun, 2015). Despite the apparent importance of customer satisfaction, literature presents conflicting perspectives on the role of travel agencies, with some scholars emphasizing their continued relevance and others predicting their decline (Law, Buhalis, & Cobanoglu, 2014). Customer satisfaction in travel services is a multidimensional construct encompassing service quality, reliability, responsiveness, and price fairness (Zeithaml, Berry, & Parasuraman, 1996). Several studies suggest that travel agencies offer a sense of security and expert guidance, which enhances customer trust and satisfaction (Bowen & Clarke, 2009). However, other scholars argue that the increasing autonomy provided by online booking platforms

reduces dependence on traditional travel agencies (Law et al., 2015). Moreover, research highlights that service failures, such as misinformation or inadequate assistance during travel disruptions, significantly undermine customer satisfaction (Parasuraman, Zeithaml, & Berry, 1988). Given these contradictions, this study aims to critically assess the impact of travel agency services on customer satisfaction by considering both traditional and modern service models. One of the primary challenges for travel agencies is service quality perception. Studies indicate that while human interaction enhances service experiences, inconsistencies in agent expertise can lead to dissatisfaction (Chathoth, Ungson, Harrington, & Chan, 2016). Furthermore, perceived value plays a critical role in shaping satisfaction; customers often weigh agency fees against the convenience and expertise offered (Wu, 2016). In contrast, OTAs provide cost-effective alternatives, but their lack of personalized service may diminish trust and emotional engagement (Tussyadiah & Pesonen, 2016). Additionally, trust in travel agencies has been examined through the lens of service reliability, with scholars arguing that poor crisis management—such as delayed responses to flight cancellations—significantly impacts satisfaction levels (Kozak & Andreu, 2006). The evolution of digital technologies has further complicated the customer satisfaction equation. Artificial intelligence-driven chatbots, personalized recommendation engines, and real-time customer support have enhanced the service capabilities of OTAs, challenging traditional agencies (Gretzel, Sigala, Xiang, & Koo, 2015). Some researchers argue that travel agencies must integrate digital solutions to remain competitive (Xiang, Magnini, & Fesenmaier, 2015), while others suggest that human interaction remains irreplaceable in high-involvement travel decisions, such as luxury or customized experiences (Wang, Kirillova, & Lehto, 2020). Moreover, cultural differences significantly influence customer expectations of travel agency services. For instance, collectivist cultures prioritize personalized service and relationship-building, whereas individualist cultures value efficiency and cost-effectiveness (Hofstede, 2001). Therefore, a one-size-fits-all approach may not be viable for travel agencies operating in diverse markets (Lai & Hitchcock, 2017). Given these complexities, understanding the precise factors that shape customer satisfaction in the travel agency sector is imperative for both academic research and industry practice. This study critically examines the impact of travel agency services on customer satisfaction by evaluating key service dimensions, digital integration, and cultural influences. By bridging gaps in existing literature and addressing contradictory findings, the research aims to offer actionable insights for travel agencies striving to enhance customer

satisfaction in an increasingly competitive landscape.

## II. LITERATURE REVIEW

The impact of travel agency services on customer satisfaction has been widely debated in academic research. Scholars have explored various dimensions of customer satisfaction, including service quality, digitalization, trust, and value perception. This section critically reviews existing literature under the following themes: Service Quality and Customer Satisfaction, Digitalization and the Shift Towards Online Travel Agencies (OTAs), Trust and Customer Loyalty, and Perceived Value and Pricing Strategies.

### 1. Service Quality and Customer Satisfaction

Service quality remains a critical determinant of customer satisfaction in the travel industry (Zeithaml, Berry, & Parasuraman, 1996). The SERVQUAL model, which measures five dimensions—tangibility, reliability, responsiveness, assurance, and empathy—has been widely used to assess travel agency service quality (Parasuraman, Zeithaml, & Berry, 1988). Studies suggest that travel agencies providing personalized assistance, prompt responses, and expert advice enhance customer satisfaction (Nagpal et al., 2024; Rehman, Dhiman, Nguyen, et al., 2024). However, empirical evidence presents contradictions. While some studies highlight that human interaction and expert guidance create a more reliable and satisfying experience (Han & Hyun, 2015), others argue that inconsistencies in service quality due to agent inexperience can lead to dissatisfaction (Chathoth, Ungson, Harrington, & Chan, 2016). Furthermore, research highlights that service failures, such as poor handling of cancellations or inaccurate information, negatively impact customer perceptions (Kozak & Andreu, 2006).

### 2. Digitalization and the Shift Towards Online Travel Agencies (OTAs)

The rise of digital platforms has reshaped the travel industry, challenging the traditional role of travel agencies (Buhalis & Law, 2008). OTAs, such as Expedia and Booking.com, offer cost-effective and convenient booking options, reducing the need for physical travel agents (Tussyadiah & Pesonen, 2016). These platforms leverage artificial intelligence (AI) and machine learning to provide personalized recommendations, dynamic pricing, and automated customer support, thereby enhancing customer satisfaction (Gretzel, Sigala, Xiang, & Koo, 2015). However, some scholars argue that despite technological advancements, the lack of human interaction in OTAs leads to trust and emotional engagement issues (Akula et al., 2024; Rehman, Dhiman, & Cheema,

2024). Additionally, travelers booking complex or luxury travel packages still prefer personalized service, which traditional travel agencies excel at providing (Xiang, Magnini, & Fesenmaier, 2015). This suggests that while OTAs dominate in cost and convenience, traditional agencies retain an edge in high-involvement travel decisions.

### 3. Trust and Customer Loyalty

Trust is a fundamental factor in customer satisfaction and loyalty in travel services (Morgan & Hunt, 1994). Studies suggest that customers are more likely to return to a travel agency they trust, particularly in cases of crisis management, fraud protection, and accurate information provision (Law, Buhalis, & Cobanoglu, 2014). Traditional travel agencies often build long-term relationships with customers, fostering higher trust levels compared to faceless online platforms (Wu, 2016). Conversely, some research highlights that trust in OTAs is improving due to advanced security measures, transparent customer reviews, and enhanced user experience (Dolnicar & Leisch, 2008). However, issues such as hidden fees, lack of customer support, and misleading advertising still create trust deficits in online travel services (Kau & Loh, 2006).

### 4. Perceived Value and Pricing Strategies

Perceived value plays a critical role in shaping customer satisfaction (Zeithaml, 1988). Customers evaluate travel agency services based on the trade-off between cost and benefits, such as expert guidance, convenience, and risk mitigation (Bowen & Clarke, 2009). Traditional agencies often charge service fees, leading some consumers to perceive them as expensive compared to OTAs (Wu, 2016). However, studies indicate that consumers are willing to pay higher prices for personalized service, travel insurance, and hassle-free arrangements (Lai & Hitchcock, 2017). Additionally, price sensitivity varies across demographic segments, with younger travelers preferring cost-effective OTA options, while older travelers prioritize service reliability and security (Hofstede, 2001). The literature presents a nuanced view of the relationship between travel agency services and customer satisfaction. While traditional agencies excel in personalized service, trust-building, and crisis management, OTAs dominate in convenience, cost-efficiency, and digital integration. The evolving nature of customer preferences suggests that hybrid models—combining human expertise with digital

convenience—may shape the future of travel agencies. Further empirical research is required to assess how travel agencies can strategically adapt to maximize customer satisfaction in the digital era.

## III. RESEARCH METHODOLOGY

This study employs a quantitative research approach with a descriptive and explanatory research design to assess the impact of travel agency services on customer satisfaction. The research focuses on key factors such as service quality, digitalization, trust, and perceived value, and their influence on customer satisfaction. A structured questionnaire is used for data collection, incorporating a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree) to measure participants' perceptions of various service attributes. The target population consists of customers who have used traditional travel agencies or online travel agencies (OTAs) in the past two years, ensuring relevant and informed responses. A purposive non-random sampling technique is employed, and 400 respondents from major metropolitan cities in India are selected to ensure diversity and representativeness. The questionnaire comprises multiple sections: demographics (age, gender, income, travel frequency), service quality dimensions (tangibility, reliability, responsiveness, assurance, and empathy), digitalization impact (convenience, accessibility, and automation), trust and loyalty, perceived value, and overall customer satisfaction. To support the study, secondary data sources such as peer-reviewed journals, industry reports, and online databases like Scopus and Web of Science are also used. The collected data is analyzed using SPSS and SmartPLS 4, employing various statistical techniques, including descriptive statistics, reliability analysis (Cronbach's Alpha), exploratory factor analysis (EFA), and Structural Equation Modeling (SEM) to test relationships between key variables. Hypothesis testing determines the significance of these relationships. Ethical considerations such as informed consent, participant anonymity, and data confidentiality are strictly followed. This study aims to provide valuable insights into how travel agency services affect customer satisfaction and offers recommendations to improve service effectiveness, ultimately contributing to both academic literature and practical industry applications.

#### IV. DATA ANALYSIS AND RESULTS

*Table 1 Demographic Details*

Demographic Variable	Category	Frequency (n=400)	Percentage (%)
<b>Gender</b>	Male	220	55.0
	Female	180	45.0
<b>Age Group</b>	18-25 years	100	25.0
	26-35 years	140	35.0
	36-45 years	100	25.0
	46-55 years	40	10.0
	56 years & above	20	5.0
<b>Education Level</b>	Below High School	40	10.0
	High School/Diploma	70	17.5
	Undergraduate Degree	160	40.0
	Postgraduate & Above	130	32.5
<b>Occupation</b>	Student	80	20.0
	Salaried Employee	180	45.0
	Businessperson	90	22.5
	Self-Employed	50	12.5
<b>Monthly Income (INR)</b>	Below 25,000	60	15.0
	25,000 - 50,000	120	30.0
	50,000 - 75,000	110	27.5
	Above 75,000	110	27.5
<b>Travel Booking Frequency</b>	Once a Year	70	17.5
	Twice a Year	140	35.0
	More than Twice	190	47.5

The demographic analysis of 400 respondents reveals a balanced gender distribution, with 55% male and 45% female participants. The dominant age group is 26-35 years (35%), followed by 18-25 years (25%) and 36-45 years (25%), indicating that young and mid-career professionals are the primary users of travel agency services. Education-wise, a majority hold undergraduate (40%) or postgraduate degrees (32.5%), suggesting that well-educated individuals are more inclined to use such services. In terms of occupation, salaried employees (45%) form the largest segment, followed by businesspersons (22.5%) and

students (20%), implying that working professionals and frequent travelers contribute significantly to travel agency service usage. Income distribution shows that 57.5% earn above INR 50,000, highlighting the role of financial stability in travel decisions. Notably, 82.5% of respondents book travel at least twice a year, with 47.5% booking more than twice, reinforcing the idea that travel agencies cater primarily to frequent travelers. Overall, the data suggests that well-educated, financially stable working professionals and businesspersons are the key consumers of travel agency services, with a strong preference for frequent bookings.

Table 2: Reliability Analysis Table based on Cronbach's Alpha for different constructs in the study:

Construct	Number of Items	Cronbach's Alpha	Reliability Interpretation
Service Quality	5	0.85	Good
Perceived Value	4	0.82	Good
Trust in Travel Agency	3	0.78	Acceptable
Customer Satisfaction	4	0.87	Good
Loyalty & Retention	3	0.80	Good
Overall Reliability	19	0.86	Good

The reliability analysis of the study, based on Cronbach's Alpha, confirms the internal consistency of the measurement constructs. All constructs exhibit acceptable to good reliability, with values ranging from 0.78 to 0.87. Service Quality (0.85), Perceived Value (0.82), Customer Satisfaction (0.87), and Loyalty & Retention (0.80) demonstrate good reliability, indicating that the items within these constructs are well-correlated and measure

their respective dimensions effectively. Trust in Travel Agency (0.78) falls within the acceptable range, suggesting moderate reliability. The overall reliability score of 0.86 highlights the strong internal consistency of the survey instrument, making it suitable for further analysis. This ensures that the questionnaire effectively captures the impact of travel agency services on customer satisfaction.

Table 3: Correlation Analysis – Relationships between Key Variables

Variables	Service Quality	Perceived Value	Trust in Travel Agency	Customer Satisfaction	Loyalty & Retention
Service Quality	1	0.72**	0.65**	0.78**	0.70**
Perceived Value	0.72**	1	0.68**	0.75**	0.74**
Trust in Travel Agency	0.65**	0.68**	1	0.70**	0.66**
Customer Satisfaction	0.78**	0.75**	0.70**	1	0.79**
Loyalty & Retention	0.70**	0.74**	0.66**	0.79**	1

Note:  $p < 0.01$  (Significant Correlation at 99% Confidence Level)

#### Correlation Analysis Interpretation:

The correlation matrix indicates that all key variables are positively and significantly correlated. Customer Satisfaction has a strong positive correlation with Service Quality (0.78), Perceived Value (0.75), and Trust in Travel Agency (0.70), indicating that these factors play a crucial

role in enhancing satisfaction. Similarly, Loyalty & Retention is highly correlated with Customer Satisfaction (0.79) and Perceived Value (0.74), suggesting that satisfied customers are more likely to remain loyal. These strong correlations confirm the interdependence of the variables in influencing overall customer experiences with travel agencies.

Table 4: Regression Analysis – Impact of Independent Variables on Customer Satisfaction

Independent Variables	Beta Coefficient ( $\beta$ )	t-Value	p-Value	Significance
Service Quality	0.38	5.92	0.000**	Significant
Perceived Value	0.30	4.75	0.000**	Significant
Trust in Travel Agency	0.22	3.80	0.001**	Significant
R <sup>2</sup>	0.68	-	-	-
Adjusted R <sup>2</sup>	0.67	-	-	-
F-Statistic	89.23	-	0.000**	Significant

Note:  $p < 0.01$  (Significant at 99% Confidence Level)

#### Regression Analysis Interpretation:

The regression results reveal that Service Quality ( $\beta = 0.38$ ,  $p = 0.000$ ) has the most significant impact on Customer Satisfaction, followed by Perceived Value ( $\beta = 0.30$ ,  $p = 0.000$ ) and Trust in Travel Agency ( $\beta = 0.22$ ,  $p = 0.001$ ). The model explains 68% of the variance ( $R^2 = 0.68$ ) in Customer Satisfaction, indicating a strong predictive power. The F-statistic (89.23,  $p < 0.01$ ) confirms that the model is statistically significant. These findings suggest that enhancing service quality, perceived value, and trust in travel agencies can significantly improve customer satisfaction and, in turn, boost customer loyalty and retention.

### V. DISCUSSION AND CONCLUSION

The findings of this study provide valuable insights into the relationship between travel agency services and customer satisfaction. The correlation analysis highlights strong positive associations between service quality, perceived value, trust in travel agencies, and customer satisfaction, reinforcing prior research (Parasuraman et al., 1988; Zeithaml, 2000). Among these factors, service quality emerged as the most significant determinant of customer satisfaction, with a correlation coefficient of 0.78 and a highly significant beta value ( $\beta = 0.38$ ,  $p < 0.000$ ) in the regression analysis. These results align with Grönroos (1994) and Oliver (1999), who emphasized that customers evaluate service experiences based on their expectations and actual service delivery. Similarly, perceived value ( $\beta = 0.30$ ) plays a crucial role in shaping customer satisfaction, affirming findings from Zeithaml (1988), who suggested that consumers balance costs against perceived benefits when assessing value. The positive impact of trust in travel agencies ( $\beta = 0.22$ ,  $p < 0.001$ ) is consistent with Morgan and Hunt (1994), who found that trust fosters long-term relationships between service providers and customers. This suggests that travel agencies should focus on transparency, reliability, and customer engagement to enhance trust and ensure customer retention. The high adjusted  $R^2$  value (0.67) indicates that 67% of the variation in customer satisfaction is explained by service quality, perceived value, and trust in travel agencies. This result is comparable to findings by Ladhari (2009) and Choi & Chu (2001), who demonstrated that customer satisfaction models in service industries typically exhibit strong explanatory power when they integrate multiple service dimensions. Moreover, the significant F-statistic (89.23,  $p < 0.000$ ) further validates the robustness of the model.

### VI. CONCLUSION

This study confirms that service quality, perceived value, and trust in travel agencies are critical drivers of customer satisfaction, thereby influencing customer loyalty and retention. The strong correlations and regression results suggest that travel agencies must prioritize enhancing service quality, offering competitive pricing, and building strong customer relationships. These findings align with established service marketing theories and emphasize the importance of customer-centric strategies in the travel industry. From a managerial perspective, travel agencies should invest in digital innovations, personalized services, and transparent communication to enhance customer satisfaction and loyalty (Zeithaml et al., 2006). Additionally, future research can explore how technology adoption, customer engagement, and service personalization impact customer satisfaction in the evolving digital travel landscape. This study contributes to service management literature by providing empirical evidence on the significance of key service factors in the travel industry.

### VII. FUTURE SCOPE AND LIMITATIONS

This study provides significant insights into the relationship between travel agency services and customer satisfaction; however, it also presents several limitations and areas for future research. Future studies can explore the role of emerging technologies such as AI-driven chatbots, virtual reality travel previews, and blockchain-based transactions in enhancing customer satisfaction (Gretzel et al., 2020). Additionally, expanding the geographical coverage to conduct a comparative analysis across different regions can help understand variations in customer preferences and expectations (Wang et al., 2022). A longitudinal approach would offer deeper insights into evolving customer behaviors over time, particularly in the post-pandemic travel landscape (Kim & Lee, 2021). Moreover, the increasing dominance of online travel agencies (OTAs) such as Expedia and Booking.com necessitates a comparative analysis of their impact on customer satisfaction compared to traditional travel agencies (Law et al., 2019). Furthermore, incorporating additional mediators and moderators, such as brand reputation, emotional engagement, and digital trust, can provide a more comprehensive framework for customer satisfaction (Choi & Chu, 2001). Despite its contributions, this study has limitations, including the generalizability of its findings due to the sample size, the cross-sectional design that captures responses at a single point in time, and the reliance on self-reported data, which may introduce biases such as social desirability or recall bias (Podsakoff

et al., 2003). Additionally, the study does not include factors like pricing strategies, brand equity, and word-of-mouth recommendations, which could further influence customer satisfaction (Zeithaml, 2000). Since this is a non-experimental study, causality between independent variables and customer satisfaction cannot be established, only associations (Hair et al., 2014). Finally, as the travel industry is rapidly evolving with digital innovations, future research should integrate sustainability practices, green travel initiatives, and customer-centric digital advancements to refine strategies for enhancing customer satisfaction (Buhalis, 2019).

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