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Factors affecting the intention to purchase smart travel cards of Crystal Holidays Holdings

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Abstract: Smart travel cards are a new technological product, derived from the smart travel model. In the new technology era, this product is receiving more and more attention from customers. The study's objective was to determine the factors influencing customers' intention to buy smart travel cards, specifically the products of Crystal Holidays Holdings. This study proposed a new research model based on the Theory of Reason Action (TRA), the Theory of Planned Behavior (TPB), the Technology Acceptance Model (TAM) and the Theory of Perceived Risk (TPR). Primary data were collected through a direct survey of 210 customers of the company using a convenience sampling method. The data were then processed by SPSS 25. The research results show the impact of five factors: (1) Perceived usefulness (2) Perceived ease of use, (3) Perceived risk, (4) Reference group, (5) Price expectation. Factors related to price and references had the most substantial impact, followed by ease of use, usefulness and possibility of risk. These findings have identified the influencing factors as well as the level of impact of each factor on the intention to buy smart travel cards of Crystal Holidays Holdings in order to suggest how the company can reach customers and promote sales.

Keywords: Purchase intention, smart travel card, TRA, TPB, TAM, TPR.

1. Introduction

Digital transformation is an urgent need for all industries and an inevitable trend for the tourism industry. Customers also need to switch to using more digital technology products to support experiential activities in the tourism industry.

According to research, the global smart tourism market is expected to reach US$ 28.7 billion by 2023. Vietnam is ready to strongly develop this field. Vietnam's online travel market is expected to reach US$ 9 billion by 2025. In fact, the Vietnam E-commerce Association said that most domestic and foreign tourists (over 60% and 75%) use online

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platforms for hotel and travel bookings. The path to smart tourism is opened up by digitalization.

Crystal Holidays Holdings is a leading enterprise doing business in the field of tourism, especially developing an "All in one" tourism ecosystem with convenient products based on 4.0 technology applications, collectively known as "smart travel cards". The definition of a smart travel card is a combination of the terms "smart travel" and "card". Accordingly, the card is issued in two forms: physical and non-physical, providing user identification, and are used to use full and convenient travel and resort services. It can be defined that a smart travel card is a physical card with a user identifier attached to use in online transactions related to the services provided or affiliated by a travel company. Currently, travel cards are used to book resort tourism services such as room booking, dining, entertainment, etc. for the card owner and the owner's family (the number of members depends on the regulations of each card class) within a certain period of time. Accordingly, the way a travel card works is that the cardholder will pay the cost of the card in advance at an extremely preferential price. After that, customers can use this card to book trips to the resorts on a list and within the specified time, fully using modern and luxurious amenities and facilities there without paying any fees.

However, this product is still quite new to the majority of Vietnamese people because the form of use and initial cost are not really suitable for the average income per capita. This makes it difficult to access and for people to be willing to buy the product. The current problem is to determine who is buying the product and what factors influence them to choose the product as well as the level of impact of each factor. This will allow the development of strategies to reach customers, offering solutions to improve the company's business efficiency.

In Vietnam, there is very little research on factors affecting the intention to buy smart travel cards. Among the existing research, most use qualitative research methods, which makes the reliability and level of confirmation of the research structure not high, so the proposed solutions are still not convincing. Studies mainly look for factors that affect travel or the intention to choose to travel, etc. but there are no studies on the intention to buy travel cards. From the above research works, we have partly provided an overview of studies related to the intention to purchase travel cards. Through this, we can see the increasingly diverse needs leading to the progress and orientation of using travel cards.

2. Literature review and hypothesis development

2.1. Related literature review

Several theories have been widely used to predict human behavior, from considering human intention as an immediate and important predictor of subsequent actions, such as Theory of Planned Behavior - TPB (Ajzen, 1991; Conner and Sparks, 1996) and its predecessor the theory of reasoned actions - TRA (Fishbein, 1980; Fishbein & Ajzen, 1975), security motivation theory defense - PMT (Rogers 1983; Norman et al., 2005) and interpersonal behavioral models (Triandis, 1977, 1980), etc. Intentions can be defined as instructions that people give to themselves to perform specific behaviors or to achieve certain goals (Triandis, 1980) and are characterized by statements in the form "I intend to do/achieve X". Intention is the culmination of the decision-making process; it signals the end of consideration of a behavior and dictates the standard of performance one has set for oneself, one's commitment to this standard performance, and the amount of time and effort which will be used during implementation (Gollwitzer, 1990; Ajzen, 1991; Webb & Sheeran, 2005).

Purchase intention is the tie between a consumer's behavior and the product or service purchased. Accordingly, purchase intention is the plan or possibility that a person will buy a certain product or service. In addition, purchase intention is also defined as what we think we will buy, which is an action decision that shows an individual's behavior depending on the product (Samin et al., 2012). Thus, this research inherits the general view that purchase intention is the customer's ability to buy a certain product.

2.2 Theories of consumer intention and behavior

2.2.1. Theory of Reasoned Action

The TRA was proposed and developed by Fishbein and Ajzen in 1975 and is the foundation

theory for many studies on consumer behavioral intentions. Accordingly, a person's behavior will be determined by that person's intention to perform the behavior. And according to the theoretical model, this intention is influenced by two factors: attitude toward the behavior and subjective norm.

2.2.2. Theory of Planned Behavior

The TPB was proposed by Icek Ajzen as an extension of the theory of reasoned action. It is applied to study the relations among beliefs, attitudes, behavioral intentions, and behaviors. According to this theory, human behavior is the result of three different beliefs: behavioral (beliefs about the likely consequences of behavior), normative (beliefs about expectations of others), and control (beliefs about the factors that may facilitate or impede the adoption of the behavior). These beliefs are determinants of the attitude toward the behavior, the subjective norm, and perceived control, which are the factors that predict the intention of performing a given behavior.

2.2.3. Technology Acceptance Model

The TAM was developed from the model of reasoned action and intended behavior by (Davis, 1989) to predict the acceptance of information technology services and systems. The purpose of this model is to predict the acceptability of a tool and identify modifications that must be introduced into the system to make it acceptable to users. This model suggests that the acceptability of an information system is determined by two main factors: Perceived usefulness and Perceived ease of use.

2.2.4. Theory of Perceived Risk

In the TPR (Bauer, 1960), consumer behavior is influenced by risk perception, including two factors: Perceived risk related to the product/service and perceived risk related to online transactions.

Risk perception is related to service products such as loss of features, financial loss, waste of time, loss of opportunity, and overall risk perception for the product/service. Among risks related to online transactions, there are risks occuring when consumers conduct transactions on means such as confidentiality, safety, and overall risk perception of the transaction.

2.3. Research model and research hypotheses

The topic is mainly based on research models of the TRA (Ajzen & Fishbein, 1975), TAM, and TPR (Bauer, 1960). These models mostly indicate that factors influencing the decision to choose a program, a tour, or an intention of travel include the following factors: (i) Perceived usefulness; (ii) Ease of use; (iii) Perceived risk; (iv) Reference group. Davis (1985) introduced the factor "Perceived usefulness," describing it as the purchase of products/services that bring convenience to consumers, improve performance, and will affect the intention to use the travel service program or intention to purchase a travel card. In addition, Davis (1985) also proposed the factor "Ease of use," being the ease of manipulating new technological products and services that affects the intention to use the service as well as the intention to buy smart travel cards. At the same time, Venkatesh et al. (2003) found influence from relatives, friends, and surrounding colleagues through a group of reference factors. Similarly, Bauer (1960) introduced the factor "Perceived risk," which includes concerns about the quality of products and services not meeting the company's promises. This perceived risk can affect both the intention to use the service and the intention to purchase a travel card. Hasslinger and colleagues (2007) found that the factor "Price expectation," is an important factor in purchasing smart travel cards because this is a product with relatively high value and the product design goal is to bring savings to customers compared to purchasing conventional travel services.

The objective of this topic is to research the factors that influence customers' intention to purchase smart travel cards by identifying influencing factors and by measuring and evaluating the level of influence. Factors influencing the intention to purchase smart travel cards, thereby propose management implications to improve factors affecting customers' intention to purchase products from Crystal Holidays Holdings. With the above-inherited content, the authors propose factors that influence the intention to buy smart travel cards from Crystal Holidays Holdings as follows:

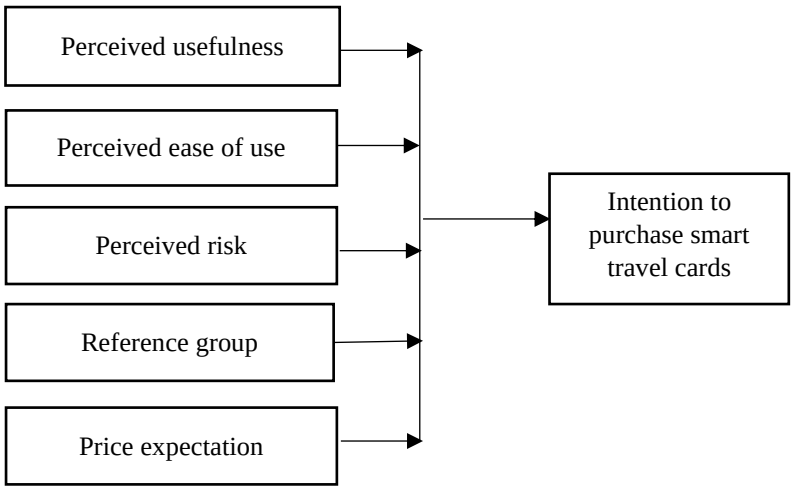

Figure 1: Proposed research model
Source: The authors.

Perceived usefulness: is the level at which individuals believe that using a particular system will improve their performance (Davis, 1985, cited in Chuttur, 2009, p. 5). Unlike traditional services, new technology products are found to be a great motivator for consumers because of their usefulness. Regarding the smart travel card product, customers feel it is necessary for planning family trips and promoting consumers' purchasing intentions.

H1(+): Perceived usefulness has a positive impact (+) on the intention to buy smart travel cards.

Perceived ease of use: is the degree to which a person believes that using a particular system will require no effort (Davis, 1985, cited in Chuttur, 2009, p. 5). Therefore, perceived ease of use greatly affects consumers' intention to purchase new technological products. When customers believe that using technology such as phones or computers can help them more easily book hotel rooms, transportation, etc. than traditional methods, it will boost their purchasing intention higher.

H2 (+): Perceived ease of use has a positive impact (+) on the intention to purchase smart travel cards

Perceived risk: Previous researchers defined product/service risk perception as the totality of uncertainties or concerns perceived by a consumer regarding a product/service. Product risk in the purchase of tourism products and high-value products can be expected to be high because buyers cannot inspect and test the product quality and have limited alternatives.

H3 (-): Perceived risk has a negative effect (-) on the intention to buy smart travel cards.

Reference group: consumers' purchasing intentions are influenced by related others, according to research by Senecal and Nantel (2002) which confirms that reference information sources influence consumers' intentions. Buying products and services can be divided into 3 groups: consumers who have experience using the product, expert opinions in that field, and consumer support systems such as support staff, company support and consulting. According to Peteson and Merino (2003), reference groups can help increase intentions in choosing products and brands.

H4 (+): Reference group has a positive impact (+) on the intention to buy smart travel cards.

Price expectation: One of the main motivations consumers have for purchasing a travel package card is the promise of greater savings on the part of the business. In fact, 85% of consumers search for price information. Price is one of the most important cues that influence consumer intention. People often intend to use new technological services when they feel the price of the product/service is lower and they also feel some other benefits such as accompanying gifts and discounts.

H5(+): Price expectation has a positive impact (+) on the intention to buy smart travel cards.

3. Research methodology

This study uses two main research methods, qualitative research and quantitative research. Qualitative research helps to find out factors affecting the intention to buy smart travel cards from Crystal Holidays Holdings. And, quantitative research can test and draw the most accurate conclusions about the research problem.

3.1. Data collection methods

Primary data: In-depth interviews were used to collect data that helped the research team adjust and perfect the survey, followed by a questionnaire.

Secondary data: Secondary information was collected, systematized and analyzed from domestic and foreign books and newspapers, available documents, highly reliable websites, and research work that has been carried out related to the topic.

3.2. Data samples

Qualitative research sample: The authors conducted in-depth interviews with 15 people according to a pre-prepared outline; the research subjects were selected by the author according to subjective standards, and provided corrections (if any).

Quantitative research sample: Bollen (1989) introduced a regulation on the number of samples and explained that the sample-to-variable ratio observed must ensure a minimum of 5:1. Furthermore, according to Gorsuch (1983), factor analysis requires at least 200 observations. Thus, to ensure and enhance the reliability factor as well as accuracy and objectivity, the authors issued 210 survey tables, resulting in 210 valid observation samples.

3.3. Data analysis method

Methods of secondary data analysis: The research team applied methods of analyzing, synthesizing and comparing data.

Methods of primary data analysis: After collecting the questionnaire, the research team began to select the questionnaire, clean the data, encode the necessary information in the questionnaire, enter the data, and analyze it using SPSS software version 25.0 with a 5-point Likert scale from "Strongly disagree" to "Strongly agree".

4. Research results

4.1. Sample characteristics

Table 1: Descriptive statistics

Demographic profile	Frequency	Percent (%)
Gender		
Male	101	48,1
Femal	109	51,9
Jobs		
Civil servant	50	23,8
Work for business	58	27,6
Freelancer	48	22,9
Other	54	25,7
Marital status		
Married	78	37,1
Single	68	32,4
Other	64	30,5
Income class		
Less than 10 million VND/month	73	34,8
Between 10 million VND and 30 million VND/month	74	35,2
More than 30 million VND/month	63	30,0
Total	210	100,0

Source: The authors.

It can be seen that the number of men accounts for 48.1%, and the number of women accounts for 51.9%.

Regarding occupation, 27.6% of the people surveyed are entrepreneurs, accounting for the highest proportion in the survey sample. Besides, those who are civil servants account for 23.8%, those who work as freelancers account for 22.9%, and those who work in other occupations account for 25.7%.

Regarding marital status, "married" accounts for the majority at 37.1%; in addition, the "unmarried" rate accounts for 32.4% and "other" status accounts for 30.5%.

Regarding income level, the main income is from 10 to under 30 million VND accounting for 35.2%, followed by income under 10 million VND accounting for 34.8% and over 30 million VND accounting for 30%.

4.2. Reliability test

Cronbach's Alpha was used to test the internal consistency reliability of each of the composite constructs.

Table 2: Result of reliability test

Construct	Number of items	Cronbach's Alpha
Perceived usefulness	3	0,891
Perceived ease of use	3	0,863
Perceived risk	3	0,887
Reference group	3	0,877
Price expectation	3	0,859
Purchase intention	3	0,888

Source: The authors.

Cronbach's Alpha values for all constructs, ranging from 0.859 to 0.891, indicate the existence of reliability (Nunnally, 1978).

4.3. Exploratory Factor Analysis method

Table 3: Result of rotation matrix of independent variables

	Component				
	1	2	3	4	5
PU2	,934				
PU3	,901				
PU1	,873				
PR2		,917			
PR1		,903			
PR3		,878			
RG1			,908		
RG3			,901		
RG2			,872		
PEOU3				,896	
PEOU2				,878	
PEOU1				,872	
PE2					,904
PE1					,872
PE3					,871

Source: The authors.

After analyzing the EFA factor, it was revealed that Sig is 0.000 < 0.05 and the KMO coefficient is 0.661 > 0.5. This indicates that the emphasis placed on exploratory analysis within the data set is strong, supporting the validity of the factor analysis model. Factor Loading coefficients are both greater than 0.5 and Eigenvalue = 1.947 > 1, which demonstrates the scales have practical significance.

For the dependent variable Purchase Intention (PI), the data of the test coefficient KMO = 0.743 > 0.5; Sig = 000; Eigenvalues = 2.455 > 1 and extracted variance is 81.842% (greater than 50%) illustrating the ability to converge well the variables in the scale.

The results of the EFA analysis of the independent variables demonstrate that the observed variables converge together in the same concept and are represented by the research team: Perceived usefulness (from PU1 to PU3), Perceived ease of use (from PEOU1 to PEOU3), Perceived risk (from PR1 to PR3), Reference group (from RG1 to RG3), Price expectation (from PE1 to PE3).

4.4. Correlation analysis

To identify the regression model as suitable for the study, the author in turn tested the linear relationship between the dependent variable Intention to purchase travel cards of Crystal Holidays Holdings (PI) and the independent variables. PE, PR, RG, PU, PEOU. Through the Pearson correlation coefficient test, the independent variables PE, RG, PU, PEOU have sig < 0.05, meaning the above-mentioned independent variables all have a linear correlation with the dependent variable PI with 99% confidence. Pearson Correlation coefficient (+) and < 1 means the independent variables PE, RG, PU, PEOU are positively correlated with the dependent variable PI. Only the variable PR has a negative impact on the dependent variable PI, so PR is negatively correlated with the dependent variable PI.

4.5. Multiple linear regression analysis

The adjusted R2 value equals 0.662. This means that the independent variables in the model included in the regression analysis affect 66.2% of the variability of the dependent variable "Intention to purchase smart travel cards of Crystal Holidays Holdings". The remaining 33.8% is caused by the impact of random errors.

The Durbin-Watson value (DW) = 1,826. The model does not violate any similar assumptions related to the first-order sequence (Qiao, 2011).

Table 4: Model summary

Model	R	R2	Adjusted R2	Std. Error of the Estimate	Durbin-Watson
1	,814[a]	,662	,654	,42557	1,826

Source: The authors.

Table 5: Regression results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-,260	,287		-,905	,367		
	PU	,224	,034	,275	6,678	,000	,975	1,026
	PEOU	,305	,034	,369	8,929	,000	,969	1,032
	PR	-,151	,034	-,183	-4,446	,000	,975	1,026
	RG	,352	,035	,412	10,029	,000	,983	1,017
	PE	,363	,035	,429	10,442	,000	,980	1,020

Source: The authors.

All 5 independent variables have a statistically significant impact. The Sig values of the independent variables are all less than 0.05. The variance inflation factor (VIF) index of all independent variables is less than 2, so the multicollinearity phenomenon in the model is considered not serious.

Based on the standardized regression coefficient, the greater the absolute value of the coefficient, the greater the influence of those factors on the intention to buy smart travel cards from Crystal Holidays Holdings. Results from the standardized regression model show that the standardized regression coefficients beta have the same sign (+) as the dependent variable, only the RR variable has a negative sign (-) in the opposite direction compared to the dependent variable, the large beta in the order: PE > RG > PEOU > PU > PR.

4.6. Testing the research hypotheses

The regression test results show 5 factors: Price expectation, Reference, Perceived ease of use, Perceived usefulness, and Risk. All coefficients are statistically significant (Sig < 0.05). Therefore, we can accept hypotheses H1, H2, H3, H4, H5.

5. Discussion and implications

5.1. Discussion

The results of multivariate regression analysis on 5 factors affecting the intention to purchase smart travel cards showed different impacts.

Among them, the factor with the strongest impact is Price expectations (β = 0.429). The results of the study are also similar to the results of Hasslinger et al., 2007 that Intention to buy smart travel cards depends on Price expectations. The price of the smart travel card product is better than the traditional one and the level of response to customers is faster, causing customers' intention to buy travel cards to increase.

The second strongest impact is Reference group (β = 0.412) which has an impact on the intention to buy smart travel cards. Consumers are greatly influenced by surrounding influences from relatives, friends, and colleagues who have used or experienced this service. Having good reviews is a prerequisite for customers to make decisions to buy smart travel cards. This is also evaluated as the same opinion by the author Venkatesh et al., 2003, who said that having the experience evaluated by family members and friends will be a prerequisite for customers to have the intention to use the product and use the service or not.

Perceived ease of use (β = 0.369) has the third influential effect on the intention to purchase smart travel cards. This is similar to the opinion of author Davis (1985) that the ease of manipulating products and services is a new technology, superior to the traditional. In fact, instead of customers having to come directly to buy travel products, travel cards were devised to replace those shortcomings. Regularly updated travel programs and easy operation have brought great benefits to customers' intention to buy smart travel cards. In addition, Perceived

usefulness (β = 0.275) on intention to buy smart travel cards is similar to the research results of Davis (1985). Purchasing products/services brings convenience to consumers and improves implementation efficiency. This increases customers' intention to buy smart travel cards.

Finally, Perceived risk (β = 0.183) has the lowest impact on the intention to buy smart travel cards. This is also in agreement with Bauer (1960). When smart travel cards were first introduced, they were very new to customers, so risks related to product and service quality and the company not being committed also make customers afraid.

Furthermore, the test results show that there is a difference between the intention to purchase smart travel cards and customer groups. Among them, married people account for the largest proportion with 37.1%, and most have a monthly income from 10 million VND to under 30 million VND or over 30 million VND, showing they are potential customers.

5.2. Implications

Depending on the level of influence of each factor affecting the intention to purchase smart travel cards, the study proposes a number of recommendations to suggest that administrators at the company can improve and serve customers better.

The factor influencing the intention to purchase smart travel cards that has the greatest impact is from the aspect of price expectations. Customers will firmly grasp the intention to buy cards at a higher rate when they feel that the value they receive meets all factors related to price. This includes two main aspects: (1) The availability of many promotions and discounts from the company, and (2) The lower prices of the company's card products compared to its competitors. With the importance of this factor, to optimize the intention to purchase smart travel cards at Crystal Holidays Holdings, attention to price-related policies needs to be considered closely. The first step is to ensure that the product's price is suitable for the average income of the target customer group (ranging from over 10 million VND to under 30 million VND /month/person). Currently, the company offers Digi Holidays cards for 160 million VND and a term of 15 years. However, this may be worth considering breaking down into shorter terms such as 5 years or 10 years, with prices fluctuating around 50 million VND. This will make it easier for customers to make decisions based on their financial capabilities. Besides, the company needs to show special interest in creating many attractive promotions, especially for customers who sign contracts directly with the company. In addition, discount policies for customers interested in purchasing multiple products for investment purposes also need to be considered. This can contribute to improving customers' decision-making ability and creating appeal for the company's smart travel card product.

Influence from surrounding objects plays an important role in the consumer's purchasing decision process. To optimize the influence of surrounding audiences on the intention to purchase smart travel cards, the company needs to have a diverse approach strategy. This includes creating advertising and marketing campaigns that focus not only on the shoppers, but also extend to their families. To build a positive brand image, companies need to prioritize transparency, product quality and value through the media. Furthermore, regularly organizing meeting and exchange events between card holders and potential customers will create opportunities for direct communication, build trust and create a supportive community in the purchasing decision-making process.

The factor of perceived ease of use in the decision process of purchasing smart travel cards is emerging as an important factor, demonstrating its ability to greatly influence customers' purchasing intentions. The company needs to build a marketing strategy focusing on providing clear, detailed and easy-to-understand user information, creating convenient and safe payment links.

Factors related to perceived usefulness play the fourth most important role in influencing the intention to purchase smart travel cards. The company needs to increase voucher usage rates by expanding resort booking periods (no surcharge on weekends or holidays), and increasing the number of destinations so customers have more choices. Policies to support

transfers and search for potential customers for owners also need to be carefully shaped and implemented.

The perceived risk is the factor with the lowest impact on intention to purchase smart travel cards. The company needs to establish a strong system of customer protection policies and measures, by ensuring that customer information is kept safe and not exposed to the public.

6. Conclusion

Nowadays, buying and using travel cards is becoming more and more popular. Smart travel cards promise to soon become a popular trend in the market because of many diverse benefits.

The project was surveyed by sending questionnaires to 210 customers of Crystal Holidays Holdings. An exploratory factor analysis model was used to determine the factors that mainly influence the intention to buy smart travel cards from Crystal Holidays Holdings, including: Perceived usefulness, Perceived ease of use, Perceived risk, Reference group, and Price expectation. Based on the influencing factors, solutions have also been proposed to increase the intention to buy smart travel cards in order of priority of the solutions according to the level of influence of the factors. In the article, the author also showed and presented the research process and research design to follow the sequence of a scientific research project for the theoretical model. In addition to implementing the research process according to the proposed design with supporting software, the SPSS 25.0 tool, the article has provided detailed results on the influence on people's intention to buy smart travel cards from Crystal Holidays Holdings.

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