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THE FUTURE OF TRAVEL SERVICE INTERMEDIARIES
A QUALITATIVE RESEARCH INTO DUTCH MILLENNIALS' ATTITUDES

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Summary:

Travel intermediaries like (online) travel agents and tour operators are facing an uncertain, but exciting future with technological innovations and changing customer needs. Millennials are the new generation of travellers that travel intermediaries will be faced with and are already dealing with. Travellers born between 1986 and 2000 are said to have different needs, motivations, attitudes and behaviours towards travelling than previous generations. Despite the popularity of millennials as a discussion topic, millennial travellers and their future use of travel intermediaries have been left relatively untouched by academics.

The aim of this study is to identify the millennials' attitudes and behaviour regarding the use of travel intermediaries to understand and predict changes in the travel intermediary industry. The theoretical framework focusses on consumer behaviour and attitudes. It uses the Theory of Planned Behaviour (TPB) by Icek Ajzen (1985) to understand behavioural intentions that could impact the future behaviour of Dutch millennials towards travel intermediaries. Different from most studies that implement the TPB, this study has a qualitative approach. The empirical data concerns 13 semi-structured interviews with Dutch millennials. Theory-driven content analysis with both deductive and inductive coding was applied.

This research's findings indicate that millennials are not a homogenous group and it is not possible to apply a ''one-fits-all'' strategy to travel intermediaries. By following the TPB, future intention cannot be simply divided as using / not using intermediaries. Rather, the beliefs, feelings and previous experience an individual holds about each type of travel intermediary leads to the decision to use a specific type of intermediary in each separate vacation. This indicates the importance of situational context in travel booking. The role of travel middlemen is not under threat by millennial attitudes, however, there is a changing need and taste for them amongst the millennial generation. Furthermore, this study found connections between pre-trip planning (fun), trends, personality and consumer behaviour of Dutch millennial travellers. Based on the research's findings, future scenarios of intermediaries for millennials are drawn that can be utilized by the travel industry. Recommendations for future research include other nationalities, generations or millennial families.

Keywords: Dutch millennials, travel service intermediaries, attitudes, consumer behaviour, theory of planned behaviour, qualitative research

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1 INTRODUCTION

> *Even though I have seen so much change, nothing compares to the past five or ten years. If our industry is going to remain relevant, we need to adapt to technology to stay within reach of the Millennial traveler demographic. They are online, on social media, and always (within reason) available, and they are not usually booking more than three months out. They need someone who is going to make things happen as seemingly spontaneously as the travel idea was to begin with… otherwise they are going to do it on their own.* (Fromm, 2018)

The quote above is by Wendy Burk, CEO of travel management company Cadence, from an interview with Jeff Fromm (president of FutureCast and expert on millennials, marketing and innovation) on technology and millennial related trends in the travel market. Burk was asked ‘‘Why now is the time for the travel industry to rethink its practices’’ (Fromm, 2018). Wendy Burk’s comment is an example of how the travel industry is gaining awareness of the changes needed to fit the millennial traveller market. Millennials are potentially shaping the future of travel and businesses over the world are starting to understand the importance of this particular generation (Wright, 2018). After following some of the online discussions taking place on travel-related websites about whether the impact of millennial travellers on the travel industry is a good or bad one: I am convinced that with the proper preparation, the travel industry has a bright future. Also, Burk is excited about the future of travel intermediaries despite the big and rapid changes taking place in the travel industry. Furthermore, she points out the irony of the increasing interest of millennials in using travel agents (Fromm, 2018). Burk knows that ‘‘…as long as we prepare, this industry is going to thrive’’ (Fromm, 2018). Especially, the changes in attitude, like the increased interest in the services of travel intermediaries, make millennials such a relevant and opportunity driving generation for the future travel industry.

The millennial generation, otherwise known as Generation Y, comes after Generation X (1960-1980) and is followed by generation Z (2000 until now) (Benckendorff, Moscardo, & Pendergast, 2010, p. 2). Which would place generation Y roughly between the early 1980s and 2000. There is no general consensus on the age limits of the millennials, but the most appropriate range for this research is between 1986 and 2000 (Youngworks, 2018). The researcher in this study is from the Netherlands and has chosen to focus on Dutch millennials, because of the availability of Dutch sources and personal connection to the millennials and travel industry in the Netherlands. Considering the Dutch context of this study; most Dutch

sources place millennials between 1985 and 2000 (Maessen, 2017) which is close to the definition for this study. However, that means the millennials could be as far apart as 18 and 32 years old and could live in completely different worlds (Youngworks, 2018). Thus, it creates a challenge to describe such a diverse demographic as one and for an entire generational group to relate to the characteristics described to them. To bring the younger and older millennial closer together, a narrower age range has been chosen for this study. Despite the age difference of 15 to 20 years a multitude of researchers, especially in the marketing field, have tried to characterize the millennials in order to sketch a profile of the needs and wants of this generation (Benckendorff et al., 2010, p. 2). Overall, the researchers and marketing reports agree that the millennials are one of a kind with outstanding travel behaviour and great future potential as a target group for the travel industry.

TIME Magazine dedicated a cover story to millennials in 2013 in which the high amount of negative media coverage about this generation was put into perspective (Stein, 2013). Marketers often stereotype millennials negatively and portray them as narcissistic, over-confident, lazy and arrogant (Stein, 2013; Youngworks, 2018). On the contrary, millennials themselves tend to see them more as authentic, special and creative (Volkskrant, 2006) or even optimistic, confident and pragmatic (Stein, 2013). In relation to the previous travelling generations, the millennial generation stands out due to their beliefs, values and motivations which are centred around fun, self-discovery and (online) social networks according to Benckendorff et al. (2010, p. 4). Overall, the millennial generation is described by previous research as better educated, tech-savvy, distrustful of authority, relating to their peers, splurging money on travelling and generally more travel oriented than the generations before them (Jacobs, 2017; MDG Advertising, 2016). Though, other sources have pointed out the opposite by stating that (Dutch) millennials do not travel as often and long as older generations (NBTC-NIPO Research, 2018) and spend less than previous generations on travelling as they have not reached their peak earning yet (Scheivachman, 2014).

Millennials have received a lot of different names from the media over the previous decades, such as; gen Y, generation Me, the limitless generation, generation next, the Google-generation and achievement generation (Youngworks, 2018). One thing most generational thinkers agree on is that whatever experiences a generation grows up within their ‘‘formative years’’ between their 10th and 25th year, they will usually carry with them for the rest of their life (Youngworks, 2018). Thus, the millennials’ formative years were a decade of financial uncertainty and

dependency on parents, terrorist attacks and environmental problems (Benckendorff et al., 2010, pp. 6-8). But, also general economic prosperity and strong technological developments (Benckendorff et al., 2010, pp. 6-8). Most of all, millennials grew up with the internet and are feeling confident and comfortable in that area (Youngworks, 2018). These circumstances caused this generation to grow with both limitless possibilities for travelling, but also a sea of complex life choices and high expectations (Pronk, 2009).

According to MDG Advertising (2016), the millennials' immersion in technology and busy lifestyle causes them to thrive in multitasking but also created short attention spans. The convenience and ease of planning and booking through a travel agent could be one of the reasons for the growing interest in travel agents amongst millennials (Fromm, 2018). Besides, more than the previous generations, millennials are driven by emotion, inspiration and good deals (Fromm, 2018). It is not uncommon for millennials to spontaneously choose a destination and book a vacation on a short notice. Millennial travel plans, therefore, are also a lot more flexible than the older generations preferred (think of all-inclusive) (Fromm, 2018). These findings are important as the travel industry possibly takes inspiration from these when developing business strategies.

This study aims to explore and explain what will be the likely changes in travel intermediaries based on millennial attitudes and the Theory of Planned Behaviour (TPB). The behavioural model is used to explain what the constraints and motivations are behind choosing to use the services of a travel intermediary or not. For the intermediaries these factors are crucial, especially regarding the millennials, considering they are said to use a travel agent more often than any other generational group (Sheivachman, 2016). With the help of the TPB, I search for and explore the different outcomes of the millennial attitude, beliefs and behaviour on travel intermediaries. As an outcome of the research, I offer my predictions of how millennial attitudes can change the travel intermediaries as we know them.

The increasing interest in the millennial generation as travellers and consumers justifies this research and exploration of the future of travel service intermediaries. The travel industry is facing a future in which millennials will possibly be shaping the service to their needs and wishes. According to generation Y expert Jeff Fromm (2018), a study by travel and hospitality marketing firm MMGY Global in 2017-2018 and ASTA, there is a growing demand for travel agents amongst millennials. However, as stated by previous research, millennials have different

wants and needs compared to previous generations (Expedia Group, 2017, p. 22). Since the millennials are leading the change of travelling it is up to their planned behaviour how the travel intermediaries can take shape. This makes them an interesting research topic because travelling is an important part of the millennial lifestyle (Benckendorff et al., 2010, p. 11). As a result of the growing interest in this market, more tourism businesses are trying to attract this generation. Examples are hotels, tour operators and airlines who specifically target millennials (Olenski, 2017). Even though a lot has been published recently on millennials, the topic of millennials in relation to TSIs has been left relatively untouched by researchers.

My own interest in the topic lays in the fact that I was born within the millennial generation and my passion for travelling made me consider various times whether to use the services of travel intermediaries or not. The process of deciding whether a travel intermediary was the right choice for me, made me think which factors played a role in my behaviour. Besides, my early studies in tourism management topics like entrepreneurship, foresight thinking, tourism product/service innovation sparked my interest in the future of travel intermediaries. Moreover, working as a travel agent and in the travel intermediary industry myself, helped to see how the travel industry is evolving. Likewise, working with millennial clients made me realise how different a generation's needs and wants can be and how sometimes it does not fit the traditional picture of travel intermediaries.

1.1 Empirical phenomenon

The present tourism industry has grown to a big and high demand market and is among the leading growth sectors globally and in Europe (Kanellou, 2000). The distribution channel within the tourism industry consists of intermediaries: Travel intermediaries themselves and the relationship between intermediaries, suppliers and consumers have gone through quite some transformations through the years (Novak & Schwabe, 2009, p. 15). Despite the changes, ''The history of intermediation in travel and tourism suggests that the accumulation of specialized knowledge or "intelligence" about suppliers and customers is crucial for successful intermediation'' (Kanellou, 2000, p. 1). This further supports the need and purpose of this study as it provides new knowledge about the customers. Within this study Travel Service Intermediaries (TSIs) are persons or organizations in the travel distribution chain operating between providers of travel services and the public that assist with planning and booking components of travel experiences. TSIs most generally include tour operators, travel agencies

and online travel agents (OTAs) (Beaver, 2002). The reason why this term was chosen for this research is that there is an overlap between different forms of TSIs and even travel experts might be confused about different forms of travel intermediaries. The distribution chain of the travel industry traditionally consists of the travel principles: The producers and suppliers like hotels and airlines (Yale, 1995, p. 1). They sell their services in bulk to tour operators (Yale, 1995, p.1). Traditionally, the tour operators compose and price inclusive travel packages which are sold through retailers like travel agents to consumers (Yale, 1995, p.2). The separate roles of these different chains have started to blur and consumers are able to purchase travel services directly from the suppliers through the internet (Buhalis & Licata, 2002, p. 208).

Some tourism (related) businesses have already caught on to the importance of engaging the next generation of guests. From hotels changing their design and image (Silver, 2017) to airlines and other travel brands shifting their attention to millennials (Olenski, 2017). Likewise, this study is grounded on the expectation that more travel intermediaries will realise they have to cater in some way to millennial consumers. Some trends in the travel intermediary field (related to millennials) illustrate the future of the empirical phenomena which could help predict the future of travel intermediaries. The most relevant future trends for the empirical phenomenon concern advancement or innovations and changing taste of tourists. According to Skift (2018) and Expedia (2019), travel intermediaries do not only have to compete with other intermediaries but are also battling the advanced technology of hotels and airlines who are expanding their online services and communication channels.

Despite, online travel giants Expedia Group and Booking Holdings have dominated the travel intermediary field in recent years (Mosk, 2017). They expanded their services to home sharing, accommodation rental and metasearch (Expedia) and OpenTable and Kayak (Booking Holdings). The third big player is TripAdvisor and even though they are struggling according to Skift's mega-trend report (2019, p. 51) they tried to innovate by developing an Instagram type of travel inspiration social network. It is expected that OTAs will see the importance of extending their offer with food delivery, restaurant reservations, activities, tours and rides and diversify their offer accordingly (Expedia, 2017, p. 24). For years, online travel companies have either focussed on flights like Expedia or accommodation like Booking.com (Skift, 2019). Though, in the future they, will extend more to tours and activities which were still left out by the online booking space according to Skift's mega-trend report for 2019. As a result of this battle of the giants, the smaller and newly emerging travel intermediaries will most likely find

opportunities in new technological developments and products to help the travel industry forward (Skift, 2019, p. 51).

Artificial Intelligence (AI) is a recent development taking the interest of travel intermediaries to accommodate customers who prefer messaging over calling (Mosk, 2017). The said perk of AI is that the virtual assistant gets to know customers better through messaging and knows how to deal with them efficiently, according to the Phocuswright Europe Congress (2017). AI, like chatbots, is predicted to take a bigger role in consumer service as technological advancements are made in the future (Mittiga, Kow, Silva, Kutschera, & Wernet, 2019, p. 26). According to the Adventure Travel Trade Association (ATTA), this feature could assist in consumer service and marketing, but also in case ‘‘a destination is seeking to provide support to outbound operators leading trips in their country’’ (ATTA, 2018, p. 12). Chatbots are already implemented by some intermediaries like Booking.com and offer customers easy and quick communication (Mosk, 2017). The question is to what extent these bots will take over the role of human agents or whether they will just be a form of assistance only capable of answering the less complex questions. A tangent trend is the use of instant messaging to assist customers during their online shopping experience (Expedia, 2017, p. 28). Furthermore, Quinby (2018) argues that the travel industry actively seeks to eliminate or reduce the OTA commission expense by new technologies like blockchain. Blockchain is a type of technology that works like a decentralised ledger which allows supplier and consumer transactions without a trusted third party (Nadeem, 2018, pp. 27-28). According to Quinby (2018) and Howard (2018) though, OTAs are not facing a serious threat yet.

Another technological trend is personalisation According to most future travel trend reports, personalisation will be the key to success for the travel industry as data on individual travellers grows and the consumer need for unique and fitting experiences increases (Expedia, 2017; Mittiga et al., 2019; Skift, 2019). The future of personalisation will need technological innovation as travel related websites gather data about the booking process, where their users have travelled before, reviews and where someone is located (Quinby, 2018). The success of this trend depends on the marketers’ capability to recognise individual travellers at different touchpoints and really know them by sharing data with other travel companies (Skift, 2019).

According to Travel Daily Media’s summary of 2019 travel trends, there has been an increase in skill-based travelling and volunteering for some years (not exclusively millennials).

Millennial travellers desire to return from their trip with something priceless and enrichment to their lives by learning something new (Mariano, 2018). For some, this travel trend is about personal transformation and growth (Skift, 2018, p. 36). The need for impact-full experiences compliments the need for personalisation as each experience is transformative for people in different ways (Skift, 2018, p. 10). In addition, the need for convenience created a trend of improving the (perceived) convenience of travel services (Expedia, 2017, pp. 24-26). Millennials' definition of convenience is closely related to their use of technology and smartphone use according to Expedia (2017, p. 24). Skift's manifesto on 2020 mega travel trends briefly describes 2020 as the year of ubiquity, connectivity, conversation, efficiency and ease of use. Even though the authentic travel trend is barely new or exclusive for millennial travellers, the way millennials perceive authenticity is a significant trend. According to Expedia (2017, p. 4), they value culture, ''living like a local'', independence and finding originality. *Forbes Top Travel Trends for 2019* see the rise of boutique travel agencies offering unique tailor-made trips as a typical millennial trend (Talty, 2018). However, travelling to an unexplored place does not fit with the millennial need for feeling safe and secure both physically and mentally (as in not having a bad time on vacation or wasting money) (Expedia, 2017, p. 16). Therefore, millennials prefer to have their travel ideas ''tested'' by peers, so they can take their experiences and suggestions into consideration (Expedia, 2017, p. 16).

According to Expedia (2017, p. 3) millennials differ from other generations in their travel companion choice. While most non-millennials choose to travel with their partner, millennials prefer to travel with others like parents, friends or alone (Expedia, 2017, p. 3). Solo travelling is a growing trend and expects more will travel alone or form groups with strangers (Talty, 2018). Especially the amount of female solo travellers who choose adventurous destinations in for example Latin America will see in increase according to Trekksoft (Mittiga et al., 2019, p. 35). Finally, online travel reviews have become an important part of the decision-making process for many travellers inside and outside of the millennial cohort (TripAdvisor, 2018). Though, due to the concern for fake reviews, millennials have started to rely more on other sources than the common review platforms like TripAdvisor (Prabu, 2013).

Some intermediaries have already implemented changes as an adjustment for the new generation of travellers. Jubel is one example of how travel intermediaries are trying to attract the millennial market by applying some of the millennial needs and travel trends to their business strategy. In line with the current trends regarding millennials are their personalised

itineraries, best value offers, surprise trips, blogs, 24/7 online chat service with the travel agents, immersive travel experiences, references to client testimonials and an emphasis on time saving and stress-free planning (Jubel, n.d.).

1.2 Previous research

Even though millennials have been the topic of interest for academic and non-academic literature, only a few academic studies have focussed on millennial travellers' attitude and behaviour towards the use of travel intermediaries (Cohen, Prayag, & Moital, 2014, p. 872). However, recently millennials and tourism have attracted the attention of popular media like newspapers, magazines and blogs on a global scale for a wide range of reasons, but especially marketing and management purposes (Benckendorff et al., 2010, p. 10). Millennials' stereotypes, trends, characteristics, spending patterns and the difference between them and other generations are examples of topics of research in the non-academic field. The image of millennials that is created by such non-academic articles is quite strong and Duffy, Shrimpton and Clemence (2017, p. 7) argue that due to inaccurate research, speculative media articles and some misunderstanding, false conclusions about this generation were made. Hence, in this research, careful considerations have been made in regard to millennial as described in both secondary sources and this study's own empirical data with the help of Ipsos MORI's report on ''Millennial Myths and Realities'' by Duffy, Shrimpton and Clemence (2017).

Academic literature on the topic of millennial travellers is relatively new due to the newly found relevance of this generational group for tourism research (Benckendorff et al., 2010, pp. 13-14). In previous academic literature on millennial attitudes and travel behaviour, topics have been covered like: The impact of millennials' behaviour on future personal vehicle travel (Polzin, Chu, & Godfrey, 2014), differences between older and younger millennials in travel behaviour (Garikapati, Pendyala, Morris, Mokhtarian, & McDonald, 2016), millennials' tourism experiences by identifying travel meanings (Cavagnaro, Staffieri, & Postma, 2018) and the development of commitment of millennials to online travel vendors (Nusair, Parsa, & Cobanoglu, 2011). One of the more comprehensive academic assemblies of research written on millennials ''Tourism and Generation Y'' by Benckendorff et al. (2010) combines many of the topics surrounding generation Y in the tourism context. Especially the research on ''Generation Y's Future Tourism Demand: Some Opportunities and Challenges'' by Petra Glover is relevant for this study as it showcases the positive attitude of millennials towards travelling in the future,

but also the aspect that will impact future millennial attitudes (Glover, 2010, p. 161). For example, Glover (2010, p. 161) points out how the different life stages of millennials could impact future travel demand.

Nusair et al. (2011) developed a theory-based model of relationship commitment for Generation Y and e-travel retailers. Commitment is relevant to this study because within marketing literature it is seen as a key component for outcomes like future intentions (Kim, Leong, & Lee, 2005, p. 171). Findings by Nusair et al. (2011, p. 840) indicate that the development and maintenance of long-term relationships with millennials was most effective through affective commitment. Likewise, this study pointed out how satisfaction has a positive effect on affective commitment of millennials, but negatively affected calculative commitment (Nusair et al., 2011, p. 839). On the other hand, calculative commitment of millennials towards e-travel retailers is based on the effectiveness of a website and low costs, according to Nusair et al. (2011, p. 833). This means that the biggest threat to calculative commitment for millennials was attractive alternatives who offered better prices or better functioning websites. Though, in these types of calculative relationships the millennials appeared not to put much effort into positive word of mouth (Nusair et al., 2011, p. 833). Above all, the study's findings point out the crucial role of affective commitment in commitment development to travel-related online travel networks, thus recommending websites to include mass customisation, personalisation, facilitating online communities, playfulness and work on their enhanced online shopping experiences. Millennial customer satisfaction is key to getting generation Y to commit to an e-travel website (Nusair et al., 2011, p. 833).

Another similar research proposed a model of relationship commitment for millennial travellers towards online social networks (OSN) (Nusair, Bilgihan, Okumus, & Cobanoglu, 2013). The study used a quantitative approach with 513 student respondents and recognises travelling as part of the millennial lifestyle and value of user-generated content for purchase decisions. Nusair et al. (2013, p. 13) showed the importance of perceived utility, perceived risk and trust to commitment. Like this study, Nusair et al. (2013) places its study within consumer behaviour and focuses on behavioural outcomes. Though, in their case, it is retention, repeat purchases and favourable word-of-mouth marketing (Nusair et al., 2013, p. 13). As part of their managerial recommendations managers should put effort into positively encouraging millennial travellers to contribute to OSN and should reply fast to questions from millennials to involve them in the decision-making process (Nusair et al., 2013, p. 21). Furthermore, Beldona (2005)

studied the previous generations (Baby Boomers and Generation X) and found changes in online travel information search among generational cohorts of 1995 and 2000. Although he focused his research on the two generations before millennials this shows the interest in generational groups and their travel behaviour.

It is implied by many researchers that millennials, much like other generations, share common values, attitudes and behaviour (Leask, Fyall, & Barron, 2013; Schewe & Meredith, 2006). For some the research was focussed on multiple generations and tried to determine motivation by age like Schewe and Meredith (2006). Leask et al. (2013) debated whether the millennial generation was to be seen as a threat or opportunity for British attractions. This study offered a range of strategies for attractions to engage and attract the millennial market segment and used face-to-face interviews with senior personnel at some of the visitor attractions in the United Kingdom (Leask et al., 2013). Two of their biggest recommendations were to develop (creative) technology and peer communities (social media) further, and to offer better value for money by branding and novelty (Leask et al., 2013, p. 17). Interestingly, this is one of the few previous studies that took a complete qualitative research approach.

The role of the middleman of travel intermediaries has been a topic of research now for years (Yale, 1995). With the increase of digital networks, the travel industry wonders if these middlemen will be eliminated or if its role will be reduced or changed (Buhalis & Licata, 2002, p. 207). Traditionally, as mentioned in previous literature, the position of intermediaries like travel agencies have been strong in the travel sector as they were the providers of most necessary information (Camilleri, 2018, p. 120). Though, nowadays they are more seen as redundant costs by the suppliers (Quinby, 2018). The newest academic publications however cover the interdependency of intermediaries and the hotel industry and how for example dependence of hotels on tour operators lead to low marketing innovation, while leaning on OTAs increases it (Romero & Tejada, 2019). Most contemporary research point out the relationship between the internet and travel intermediaries as nearly all millennials have adopted the use of internet to search for travel-related information and self-booking services (Duffy et al., 2017, p. 81). Research on disintermediation of hotels and travel agencies for example shows how internet technology reduced the importance of traditional travel agencies significantly, though they are still needed by specific customer groups (Law R. , Leung, Lo, Leung, & Fong, 2015, p. 450). Others see a new emerging type of intermediary ‘‘travel brokers’’ who are travel consultants with a loyal customer base and thus challenge the concept

of disintermediation (Roberts, 2018, p. 775). In the starting years of online travel agents, the direct distribution of travel services like airlines and hotels was seen as threat for the traditional intermediary role of travel agents and tour operators (Yale, 1995, p. 3). However, the internet also provided a new chance for travel intermediaries to communicate with consumers online (Anckar, 2003, p. 68).

Previous academic research on the future of travel intermediaries mostly focus on the relationship between intermediaries and technology (Buhalis & Licata, 2002; Wolfe, Hsu, & Kang, 2004), the potential demise of travel agents because of the internet (Law, Leung, & Wong, 2004) and for example the barriers for travel agents in implementing e-commerce (Heung, 2003). Clearly there is a strong emphasis on online travel intermediaries and a limited amount of research focusses on reinventing the future of traditional travel agencies of brick-and-mortar (see Novak & Schwabe, 2009). However, some studies have considered the trends affecting traditional travel agents and offered competitive strategies to improve their position in the future (Aguiar-Quintana, Moreno-Gil, & Picazo-Peral, 2016). Studies within the same field proposed travel agencies use online consumer loyalty through e-service quality to get a competitive advantage (Roger-Monzó, Martí-Sánchez, & Guijarro-Garciá, 2015, p. 1638). Furthermore, previous academic research has suggested important aspects to travellers when selecting traditional travel agents. Heung and Chu (2000, p. 57) argue that experience, travel knowledge and reputation were most important selection criteria. Persia and Gitelson (1993, p. 43) added willingness to search for low prices and friendliness of travel agents. Travellers' expectations towards travel intermediaries have also been a topic of previous research (Bitner, 2001). Problem-solving, time and money saving were the biggest expectations of travellers regarding travel agents according to previous research by Wolfe, Hsu and Kang (2004, p. 60).

Lubbe (2000) gathered the changes and developments in the travel industry which have affected the travel intermediaries. This is from the year 2000 perspective and showcases how fast changes have been taking place in the travel industry. Global distribution systems of for example airlines were on the brink of disruption, the initial rise of low-cost airlines and fundamental changes in technology indicate how travel agents had to consolidate rapidly to fit within this new industry (Lubbe, 2000, p. 273). Interestingly, this study comes up with possible future scenarios for travel distribution. Information technology was still seen as the biggest possible threat to the existence of travel agencies, but fore sought the changing role of agents to advisers, consultants and planners adding value to the purchase (Lubbe, 2000, p. 277). The

future scenarios formed in 2000 were that the ‘‘electronically based channels’’ offer a bigger range of products and will run parallel with the traditional travel distribution channels where travellers will choose their channel according to the complexity and purpose of their trip (Lubbe, 2000, p. 288).

Den, Moutinho and Lawson (2000) studied travel agents’ attitudes towards automation and the delivery of service by surveying 167 travel agents from anglophone countries. Their findings conclude that travel agents’ attitudes can be divided into four groups based mostly on their attitude towards future use of technology. Den et al. (2000, p. 71) also point out the uncertainty that travel agents feel about the adoption of technology and the possibility of their role and/or service being affected by new buying behaviour. Furthermore, this study recognised the increasing role of travel consultancy and consumers wanting more personalised offerings, which requires more advanced technology, sophistication and market orientation (Den et al., 2000). In a newer study the perceived benefits of using travel agencies were identified as; financial, emotional, expertise and support (Terblance & Taljaard, 2018, p. 8). According to Terblanche and Taljaard (2018, p. 8) when a travel agency meets these perceived benefits, a valuable customer relationship is created through customer loyalty.

1.3 Purpose of the study

Millennials are the new generation of travellers that travel intermediaries are already dealing with today. The question for the travel industry is: Can the intermediaries afford to ignore this group or should they adjust their business to the millennial travellers? The ‘‘millennial need’’ for the travel industry appears to be significant (Fromm, 2018). Though, the way how the travel industries are acting upon this need quite often seems based upon millennial stereotypes (see Duffy et al., 2017). The need for technology, fast decisions, good deals, authentic and unique experiences is typical for millennials (Fromm, 2018). These characteristics require the travel industry to change with them. If the service of travel intermediaries does not fit the needs and mindset of the millennial generation, they might do the planning and booking on their own, which is bad news for the intermediaries (Fromm, 2018).

The *general aim* of this study is to contribute to the field of tourism research by providing insights into the future of travel intermediaries and the millennial traveller. This research uses

a qualitative methodology and has an interpretive social sciences paradigm with a content analysis of interviews. Besides, considering the main theory of this research, the Theory of Planned Behaviour (TPB) by Icek Ajzen (1985), this study also contributes to both tourism studies and consumer behaviour studies by approaching the theory from the qualitative perspective. This theory has most commonly been applied by quantitative research (Ajzen, 2018). Thus, I fill in the gap of qualitative consumer behaviour research by using the TPB to research millennials and travel intermediaries. The *scientific objective* of the research is to identify the millennials' perception, attitudes and behaviour regarding the use of travel intermediaries to understand and predict changes in the travel intermediary industry. This research seeks to answers the following research question: *What could be the impact of millennial's attitudes on their intentional behaviour to use travel service intermediaries in the future?* To answer the main research question, the following *sub-questions* have been formulated:

SQ1: What are the millennial's attitudes towards the use of TSIs?
SQ2: How do subjective norms (as stated by the millennials) affect millennials' intentional behaviour towards the use of TSIs.
SQ3: What is the impact of perceived behavioural controls on the use of TSIs?

The sub-questions are based on the components of the main theory within the theoretical framework of this study, the Theory of Planned Behaviour. The sub-questions together seek to understand millennials' future intentional behaviour by analysing the components of this research's main theory (TPB). Understanding and trying to predict the behaviour of millennials does not just aid travel intermediaries, but also tourism students or anyone who aspires a career in tourism. Knowing for example which skills need prioritising and which consumer approach will be significant in the future could help students be ahead of the game and study programmes be more relevant.

1.4 Data and methodology

The empirical data for this research was collected by semi-structured interviews. Participants for the interviews were selected from the researcher's home country the Netherlands and the interviews were conducted in Dutch to make the participants more comfortable and avoid translation errors during the interview. The participants were selected firstly by personal connection (friends or family connection) with the researcher and secondly as a

recommendation of the first few participants. A selection criterion was the willingness to talk openly about their beliefs and experiences on the topic of this study. Besides, the participants were required to have been part of a booking process and purchase. Meaning that they had to be able to talk about their individual booking experiences and motivation; not how their friends or family member made the booking decisions completely for them. Interviews were conducted face to face where possible and otherwise through Skype, tape-recorded and transcribed. Analysis of the empirical data was done by content analysis with a theory-driven approach (Boeije, 2010, p. 93). To start with, the interpretation and analysis of the data was deductive and based on the TPB. Unexpected ‘‘themes’’ showed up from the analysis which required an inductive approach, so that the results were not limited to just previous theories. Furthermore, trends that predict the future of the empirical phenomenon helped understand and back up the analysis of interview data. The sub-questions that represent the Theory of Planned Behaviour components revealed the impact on intentions of millennial travellers and how these intentions could turn into actual future behaviour towards travel intermediaries in the future.

The main theory of this study is the Theory of Planned Behaviour (TPB) by Icek Ajzen (1985), which is frequently used in consumer behaviour studies. Complementing the TPB is Campbell’s paradigm on attitude, which supports the thought that attitudes are created by situational circumstances and the criticism of an attitude-behavioural gap is countered by an underlying consistent attitude (Campbell, 1963, as cited by Fishbein & Ajzen, 2010, p. 60). Besides, this study is embedded in concepts like consumer behaviour. The TPB within a consumer behaviour framework offered considerations on whether quantitative or qualitative research should be applied to this study. Foremost, because previous studies that used this theory had a quantitative approach (Ajzen, 2018). Though, the exploratory nature of the study and topic required a qualitative approach that allows spontaneous beliefs and attitudes to come apparent.

Preliminary research was conducted in Finnish Lapland during the winter of 2017-2018 in which the first interviews were tested and later carried out in the Netherlands (December 2017). The experience and findings coming from this small research confirmed the value of interviews on this topic. Furthermore, with the findings in the back of my head, it was assumed that within this research most likely various ‘‘types’’ of attitudes will emerge and thus create multiple outcomes for the research question. The empirical data for this research was gathered in December 2018 and February 2019. The research was finalised in the spring of 2019.

1.5 Structure of the study

This study consists of five chapters. The *first* chapter gives an introduction of the empirical phenomena: Millennials and travel service intermediaries. Further, in the introduction, the background of the study, previous research and purpose of the study are discussed. The *second* chapter forms the theoretical framework of this study. In this chapter the theoretical concepts related to this study: Attitudes and consumer behaviour are explained. Also, the Theory of Planned Behaviour as part of attitude and consumer behaviour theories is discussed. The following, *third* chapter, presents the methods and research design of this study. Here the choice for a qualitative research approach is clarified and use plus analysis of semi-structured interviews are explained. Also, the empirical context of Dutch millennials and ethical considerations are covered in this chapter. The *fourth* chapter discusses the findings with the help of the sub-questions mentioned above. Here the empirical findings are placed into the theoretical framework and analysed with the help of previous research and industry reports. In the *fifth* chapter, conclusions are drawn from the main findings and the main research question is answered by describing the future scenarios of travel intermediaries. Also, here the limitations and recommendations for applying this research in further studies are given.

2 THEORETICAL FRAMEWORK

In this chapter an introduction is given of the main theoretical discussions by examining and finding connections between them in a tourism context. The theoretical concepts of this study are consumer behaviour and attitudes.

2.1 Consumer behaviour

Consumer behaviour is the core concept of this study considering that tourism nowadays is a ‘‘consumer-led market’’ where travel organisations have to know what motivates and ‘‘moves’’ consumers (Swarbrooke & Horner, 2007, p. 7). Consumer behaviour is defined by Solomon (1996, p. 33) as: ‘‘… the process involved when individuals or groups select, purchase, use, or dispose of products, services, ideas or experiences to satisfy needs and wants’’. Or as Cohen, Prayag and Moital (2014, p. 872) put it: ‘‘Consumer behaviour (CB) involves certain decisions, activities, ideas or experiences that satisfy consumer needs and wants’’. There are various models and theories of consumer behaviour and in their own way, they explain how a consumer seeks and finds information, where after they decide which could mean or sale or not (Swarbrooke & Horner, 2007, p. 46). Consumer behaviour is generally regarded as a continuous process which indicates it does not solely revolve around the moment of purchase, but the entire process of exchange between a consumer and organization (Solomon, Bamossy, Askegaard, & Hogg, 2013, p. 6). The expanded view on consumer behaviour also includes the phase before and after purchase (Cohen, Prayag, & Moital, 2014, p. 874).

The travel planning process based on Kotler’s five stages of consumer behaviour decision making show how pre-trip and post-trip steps are equally important to the process as the actual purchase (Kotler, Wong, Saunders, & Armstrong, 2005, p. 152). These steps as shown in figure 1 are relevant to this study because it helps to understand the travel decision-making process of millennials. Furthermore, it is useful for both this study and travel intermediaries to know in which stage or step the millennial attitude is strongest and thus which aspect of their service needs attention. Figure 1 shows that the first step of the pre-trip stage requires a consumer to identify a need. Understanding the millennial’s wants and needs could, therefore, be relevant to further understand their consumer behaviour (Khan, 2006, pp. 180-181). The second step is to search for information through different channels like the internet, review or personal recommendations from friends and families (Kotler et al., 2005, p. 152). This is where

millennials are likely to go online to read reviews and seek personal recommendations from friends or peers (Expedia, 2017, p. 19). Following the information, search is the evaluation of gathered alternatives. The factors that come into play when weighing these alternatives differ between individuals (e.g. price, value or convenience), but the more an organisation understands the relatively weigh of these factors for their consumers the better they will understand their purchase decisions (Kotler et al., 2005, p. 314). In the following stage, the consumer makes a buying decision and will experience his or her trip. The final post-trip stage includes the post-purchase behaviour in which a traveller evaluates their trip (Kotler et al., 2015, p. 152). The traveller evaluates to which extend the trip has met the expectations and whether positive or negative feelings or evaluations should be made towards the trip (Khan, 2006, pp. 180-181).

Foxall and Goldsmith (1994, p. 24) pointed out the importance of the five problem-solving stages that were used similarly by Solomon (1996) and Kotler et al. (2005): Developing a want or need, pre-purchase planning and decision making, the actual purchase and post-purchase behaviour like repeat purchase and development of attitude after consumption or use. This model with extension (see figure 1) is more fitting to a tourism context since it includes the different stage of travelling: Pre-, during- and post-trip.

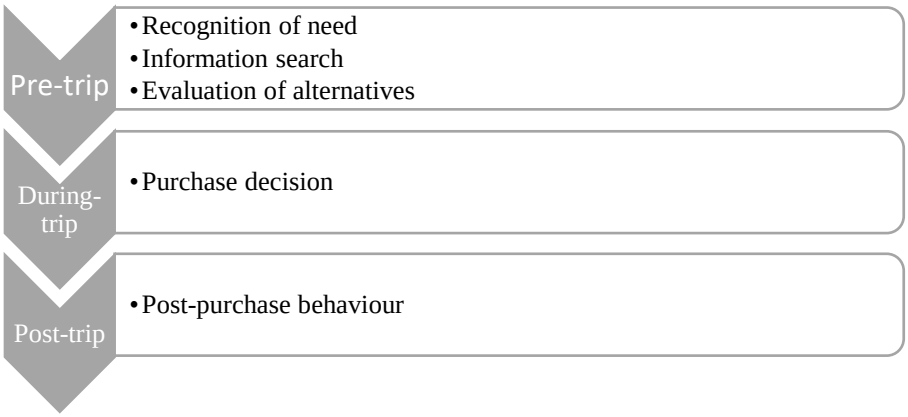

Figure 1. Travel planning process based on the five stages of the buyer decision process by Kotler et al. (2005, p. 152). Source: Khan (2006, p. 181)

2.2 Consumer behavioural models

There are different approaches to these models of consumer behaviour ranging from an economic, sociological to psychological perspective (Khan, 2006, p. 174). According to Khan (2006, pp. 174-175), economic models have been regarded as incomplete by behavioural

scientists, because of their lack of recognition human aspects like motivation, perception, attitudes and socio-cultural factors. Multi-disciplinary approaches that regard humans as more complex beings who are influenced by both internal and external factors (instead of just price) receive more appreciation (Khan, 2006, pp. 124). Psychological models, on the other hand, are based on motivational factors and purchases are based on the strongest need at that moment (Khan, 2006, p. 178). Finally, sociological models regard consumer as part of society and see how consumers are influenced by social groups (Khan, 2006, p. 178). However, most of these models and theories can only be partially applied in this study, because they are not specifically designed or tested for services or tourism research.

Swarbrooke and Horner (2007, p. 225) argue that in general the existing consumer behaviour models used in tourism research are simpler than ‘‘non-tourism’’ research consumer models. Even though tourism is a complex phenomenon that requires a less simplistic approach. One example is the adapted model of consumer behaviour for tourism by Middleton and Clarke (2001) named the stimulus-response model of buyer behaviour. This model added the new factor of the organisation’s communication channels as part of the buying process. Also, it puts the buyer characteristics and decision process in the centre with surrounding components like motivation and stimulus input (see Swarbrooke & Horner, 2007, p. 51). Solomon (1996, p. 56) approached consumer behaviour from a marketer’s and consumer’s perspective. His theory also suggested that a purchase includes different actors within the decision-making process and the decision maker does not always equal the buyer and/or the user (Solomon, 1996, p. 33). Solomon (1996, p. 33) argues that in the case of travelling; purchase decisions can also be made within an organisation like a family or friend group in which the individuals have different tasks and influences within the process. Furthermore, Gilbert (1991) puts the travel decision making in a framework with different (psychological and social) levels of influences like personality/ attitude, learning, motivation energizers, socioeconomic influences and reference groups (Gilbert, 1991, p. 79). The examples in this study of consumer behaviour models designed for tourism research are considered the most ‘‘classic’’ models in tourism behaviour (Swarbrooke & Horner, 2007, p. 46).

Moutinho (1987) developed a tourist behaviour model that involved the three different stages of decision making (pre-decision and decision, post-purchase and future decision stage) who together form a continuous loop. Besides, Moutinho’s model included three behavioural concepts: motivation, cognition and learning (Swarbrooke & Horner, 2007, p. 115). However,

the purchase decision models used in tourism research are generally based on little empirical research, do not acknowledge recent developments in the tourism field or view tourists as a homogenous group (Swarbrooke & Horner, 2007, p. 77). Therefore, this research needs to apply a model or theory that would view tourists as individuals with different motivation and beliefs that influence their decision-making process. Besides, the model should allow the incoperation of relevant developments in tourism and society.

Consumer behaviour is known as one of the most researched fields in marketing and tourism and is thus generally described as ‘‘travel behaviour’’ or ‘‘tourist behaviour’’ within tourism related consumer behaviour literature (Cohen, Prayag, & Moital, 2014, p. 872). The problem with researching travel behaviour is not just the extent of the topic area, but also the idea that consumer behaviour is ‘‘… a continuous process that includes varied yet inter-correlated stages and concepts that cannot always be analysed separately’’ (Cohen et al., 2014, p. 873). So, in order to understand and explain travel behaviour previous research has often applied conceptual frameworks, methods and consumer behaviour models from other disciplines (Cohen et al., 2014, p. 872). Ajzen’s Theory of Planned Behaviour, for example, is one of these mainstream theories that has been tested and critically evaluated in the tourism context by Lam and Hsu (2006). Their research pointed out the applicability of this particular theory to destination choice decisions and thus explain the connection between attitudes and behaviour in a tourism research context (Lam & Hsu, 2006). This is one of the reasons for selecting this as the main theory of this research.

2.3 Theory of Planned Behaviour

The Theory of Planned Behaviour (TPB) is a popular theory within consumer behaviour research. The TPB was presented by Icek Ajzen in 1985 and was developed from the theory of reasoned action (TRA) which was created by Ajzen in cooperation with Martin Fishbein in 1980 (Ajzen, 1985). According to both the TRA and TPB, if people have a positive attitude towards a particular action and if they believe their social contacts will encourage the action (subjective norm) there will be a higher intention (motivation) towards the actual behaviour. Though, some intentions are abandoned or revised when the circumstances change and thus the model of reasoned action needed another component (Ajzen, 1991). Ajzen (1985) extended the theory of reasoned action with an additional component that would include the circumstantial

changes in intention and called it the Theory of Planned Behaviour. This revised model includes both the perceived and actual control over the behaviour to complete those aspects that were missing in previous behavioural models (Ajzen, 1985). Furthermore, in a later revise of the theory, Ajzen (2011) recognises the importance of certain background factors that influence attitude, subjective norm and perceived behavioural control. These factors are individual (personality, mood, intelligence, values and experiences), social (education, age, gender, income and culture) and information (knowledge, media and intervention) (Ajzen, 2011, p. 1123). The TPB has been applied in well over 2 000 empirical studies according to Ajzen (2018) himself. A wide variety of behavioural domains and fields of study have used this theory including tourism research. Behavioural domains within tourism like 'green' behaviour (Han, Hsu, & Sheu, 2010), destination choice (Bianchi, Milberg, & Cúneo, 2017), travel agency's employees' behaviour (Cheng & Cho, 2011) and traveller's repurchase intention (Mao & Lyu, 2017) have been explored previously.

The schematic representation of TPB (see figure 2) shows how the elements are connected to each other.

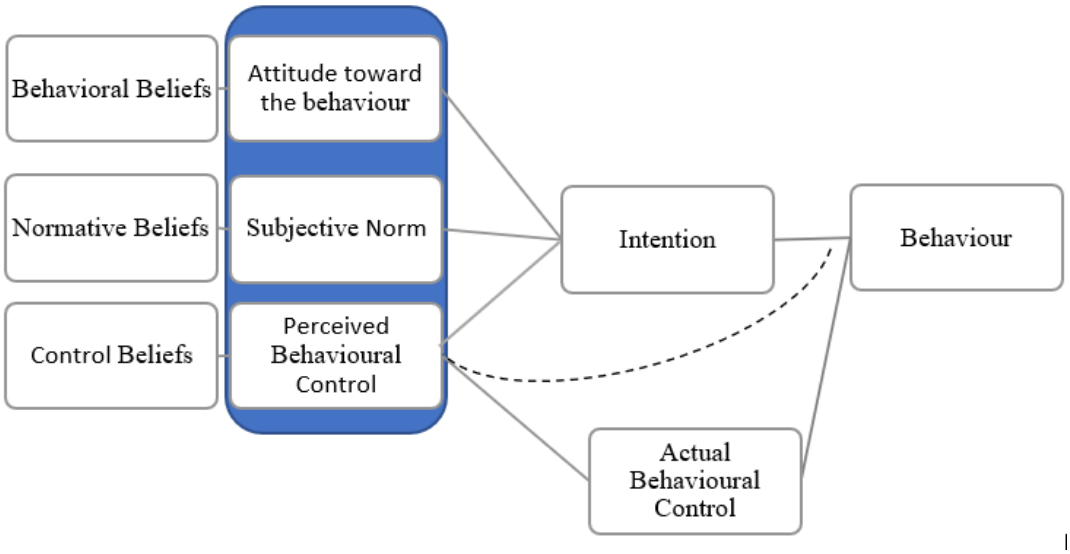

Figure 2. The Theory of Planned Behaviour Diagram. Source: I. Ajzen, 2006, retrieved November 27, 2018, from http://people.umass.edu/aizen/tpb.diag.html. Copyright 2006 by Icek Ajzen.

Attitude

Attitude within the TPB is defined by Ajzen (1989, p. 241) as an individual's tendency to respond positive or negative to an object, person, institution, event or any other aspect. Within the TPB attitudes are based on an expectancy-value framework (Ajzen, 1991, p. 191).

According to the expectancy-value model by Atkinson (1957), attitudes develop spontaneously and unavoidably as evaluative meaning and beliefs are given to an object or action (Ajzen, 1991, p. 183). Within the context of this research, attitudes are directed towards the use of travel service intermediaries for the planning or booking of trips. The eliciting of attitudes is a study on its own and requires a deeper understanding of attitude research. More theory on how attitudes can be researched is discussed further in this chapter.

Subjective norms

Subjective norms derive from normative social beliefs and influence behaviour within the TPB (see figure 2). According to Ajzen (1991, p. 188), subjective norms are a person's beliefs on what important people or groups in an individual's social circle think of a certain behaviour. Within the TPB others can persuade or discourage an individual to perform a certain behaviour. Individuals or groups that could influence subjective norms are family members, friends, teachers, co-workers and others whose opinions are valued (Ajzen, 1991, p. 195). Subjective norms also function as the social pressure an individual feels to perform a certain action or behaviour and can also come from society or culture (Conner & Armitage, 1998, p. 1431). The value of subjective norms lay in both the intensity of what the individual believes to be the norm regarding a certain behaviour and the motivation to comply with that belief (Solomon et al., 2013, p. 309).

In the case of millennials, this could for example be their travel agent, family, friends, peers or other social group expertise and relationship is valued. On the other hand, beliefs shared by peers to which millennials relate on social media platforms could be a source of social influence. According to a trend report by Barkley and FutureCast (2016) on millennial travellers, millennial's social norm takes place more and more online. Fromm states: ''While FOMO (fear of missing out) has been a trend in mainstream media for some time, FOLO (fear of living offline) is a new evolution that even further exemplifies the millennial generation's dependency on peer affirmation and validation'' (Fromm, 2016, p. 13). This drives them to have unique experiences and share these to build up their digital presence and identity, so others will validate their activities on social platforms by giving likes, shares and comments (Fromm, 2016, p. 13). Statistics from this report point out that 43 percent of millennials think that the comments and likes they receive on their social media content are just as or more important than the vacation itself. On the other hand, millennials also use the experiences of others posted on social media

as travel inspiration considering 86 percent of millennial travellers said to be inspired to book a trip when they viewed online content (Fromm, 2016, p. 13). These developments indicate that the subjective norm of millennials could be traced back to their lives online and the question is if millennials make similar considerations when it comes to travel intermediaries.

Perceived behavioural control

Perceived behavioural control is composed of two dimensions named self-efficacy and controllability (Ajzen, 1991, p. 184). Self-efficacy means how difficult it is for an individual to act out a certain behaviour or rather how much an individual believes that he or she can successfully perform the behaviour (Conner & Armitage, 1998, p. 1439). In the context of travel service intermediaries, this could mean a millennial's belief that he can plan and book a vacation successfully all by himself. When trust in one's ability is very low, the chance that this individual will get help from an intermediary increases. Secondly, controllability means the external factors; and an individual's beliefs that they can personally control their behaviour or if this is in the hands of external and uncontrollable factors (Ajzen, 1991, p. 183). The amount of volitional control an individual has in the behavioural process determines if a person can make their own decision to perform or not perform the behaviour at will (Ajzen, 1991, pp. 181-182). This means that when behaviour shows high behavioural control (thus no obstacles) it can be more accurately predicted from intentions (Conner & Armitage, 1998, p. 1431). According to Ajzen (1991, p. 188), control beliefs can also partly be based on past experience and second-hand information about a certain behaviour. This is where subjective norm and control beliefs come together.

Actual behavioural control

Different from perceived behavioural control is the actual behavioural control. Within the model of planned behaviour, actual behavioural control effects the intention on behaviour (Ajzen, 1991, p. 183). Actual behavioural control depends on various internal factors like skills, knowledge or intelligence and external factors like money, equipment or legal barriers that can interfere with the actual behaviour (Ajzen, 1991, p. 183). Ajzen (2018) argues that it is challenging to determine the actual behavioural control; so, he proposes most studies turn to the perceived behavioural control to represent actual behavioural control. Besides, this is a non-motivational factor that can influence the millennial travellers' behaviour like the actual

availability of time, money and facilitating conditions like a well-functioning website of a particular travel intermediary.

According to Ajzen (2018), the TPB can be used to predict and explain consumer behaviour and can serve as framework for behaviour change research. As Ajzen says: “people act in accordance with their intentions and perceptions of control over the behavior, while intentions in turn are influenced by attitudes toward the behavior, subjective norms, and perceptions of behavioral control” (Ajzen, 2001, p. 43). Both the explanatory and predicting capacity of the TPB have been supported by previous researchers (Conner & Armitage, 1998, p. 1429). The TPB is applicable to travel intermediaries because the use of travel service intermediaries is an action or intentional behaviour that can be planned according to this theory. The intention of using the services of intermediaries has perceived and actual behavioural controls that can be elicited by explorative research. Overall, the TPB provides a richer and more complex explanation of planned behaviour than other consumer behaviour models.

Given the complexity of attitude-behaviour inconsistency and attitude arguably not always being a perfect predictor of future behaviour; the TPB has improved the ability of attitude to predict relevant behaviour (Holbrook & Havlena, 1988, p. 33). Previous studies have explored and extended the further possibilities of the model and improved it in their own way. Ajzen (1991, pp. 202-204) suggests adding previous behaviour as a more accurate predictor of future behaviour because behavioural intentions are impacted by uncontrollable factors that change the actual future behaviour. Another critical point that has been discussed by Allagui and Lemoine (2008, p. 28) is the confusion about attitude objects that exist both online and offline. This study pointed out that mood, feelings and aesthetics of the website were more important to making an online purchase decision than the attitude towards the website (Allagui & Lemoine, 2008, p. 28). Therefore, this study keeps in mind the relevance of previous behaviour of millennials and online purchases.

Despite the popularity of behaviour predicting models like the Fishbein model and the TPB, some obstacles have to be considered and dealt with in order to avoid misapplication of the theories (Solomon et al., 2013, p. 370). Firstly, the timeframe of the study of attitudes is an important factor in predicting the likelihood of an individual acting out a certain behaviour (Solomon et al., 2013, p. 370). Considering that the time between the determination of the attitude by a researcher and the actual behaviour influences the predictability (Solomon et al.,

2013, p. 370). Likewise, when asking a millennial if they would use the services of a travel agent, the predictability increases if the time frame is limited from three years to a year. Secondly, Ajzen (2011, p. 1113) reacts and reflects on the debate surrounding his theory by acknowledging criticism like behaviour being driven by implicit attitudes and nonconscious mental processes instead of clearly formulated attitudes. Though, since most of the discussion about implicit attitudes suggested by Ajzen (2011) takes place in a quantitative space and is supported by meta-analysis this does not directly relate to this research.

2.4 Attitudes within consumer behaviour

According to Olsen and Zanna (1993, p. 131) attitudes are a common component of behavioural models and are frequently seen in consumer behaviour studies like the TPB. The study of attitudes within consumer behaviour helps in understanding the motivation and decisions by consumers (March & Woodside, 2005, p. 906). The concept of attitude comes from social psychology and is hard to define (Crano & Prislin, 2010, pp. 3-4). Researchers and theorists have tried to create clear definitions and models for a long time (Olson & Zanna, 1993, p. 119). A popular definition in attitude literature is that of Ajzen (1989, p. 241) who states that attitude is an individual's tendency to respond positive or negative to an object, person, institution, event or any other aspect. Though, this definition has been criticised by others for oversimplifying the concept of attitude and not including the impact of cognitive and behavioural aspects. Therefore, multi-dimensional or component models have gained more interest (Haddock & Zanna, 1999, p. 75). A definition like: ''a relatively enduring organization of beliefs, feelings, and behavioral tendencies towards socially significant objects, groups, events or symbols'' (Hogg, & Vaughan 2005, p. 150) would be more fitting for this research. Because it includes the cognitive and behavioural aspects as mentioned before, thus being more rounded.

The three most common fields of attitude research are: Structure and base of attitude, attitude change and consequences of attitudes (Petty, Wegener, & Fabrigar, 1997, p. 611). Within these three fields, different theories have been developed and tested. In tourism research, attitude has been approached in relation to for example; sustainable tourism, host community impact of tourism, attitudes towards complaining and travel agent's attitudes towards technological changes in the tourism industry (Yuksel, Kilinc, & Yuksel, 2004; Ap & Crompton, 1998; Deng, Lawson, & Moutinho, 2000). Also, Jacobsen (2000) studied anti-tourist attitudes and practices

from a tourist's perspective in Mediterranean destinations. Besides, Higham and Cohen (2011) researched Norwegian attitudes towards climate change in relation to long haul air travel. Examples of attitude theories developed specifically for tourism research purposes and which are tested by various tourism researches are SUS-TAS Sustainable Tourism Attitude Scale (Yu, Chancellor, & Cole, 2011) and the TIAS Tourism Impact Attitude Scale (Ap & Crompton, 1998). Though these do not fit within this study's purpose. Despite the tourism field's interest in attitude research an attitude scale or attitude research theory towards the use of travel service intermediaries or tourism services has not yet been developed. Regarding attitude change Nyaupane, Teye and Paris (2008) conducted a study to examine the role of social distance, expectations, experience and post-trip attitudes of destinations to attitude change.

Arguably, attitudes are the leading factor in an individual's behaviour (Fishbein & Ajzen, 2000, p. 75). Furthermore, we can structure attitude-relevant responses in different subgroups. The most popular belief on how to do this consists of three categories of responses: Affective, behavioural and cognitive (Rosenberg & Hovland, 1960). Affective responses are connected to feelings about the object, behavioural responses are the intentions, commitments or previous acts towards the object and cognitive responses are perceptions of and information about an object (Ajzen, 1989, p. 242). However, this ABC model of attitudes has been criticised by previous empirical studies, because the underlying connection between the components is not distinctive enough and fails when the three components are not consistent (Fazio & Olson, 2007, p. 124). Therefore, researchers have developed the concept of hierarchy of effects as a way of organising the impact of each aspect of attitude (Solomon et al., 2013, p. 295). The three different hierarchies are composed of a fixed sequence of steps through which an attitude is formed and are as follows:

- *The standard learning hierarchy*: Beliefs → Affect → Behaviour = ''An attitude based on cognitive information processing'' (Solomon et al., 2013, p. 295)
- *The low-involvement hierarchy:* Beliefs → Behaviour → Affect = An attitude based on limited knowledge or preference and formed by learning through action and behaviour
- *The experiential hierarchy:* Affect → Behaviour → Beliefs = Attitude based on feelings of pleasure and mood

These hierarchies point out that some individuals with a standard learning hierarchy are inclined to first carefully collect information and are highly involved by considering alternatives before making a purchase decision. This type of consumer behaviour process usually occurs when the

decision is important to the individual or it concerns a high impact purchase (e.g. expensive vacation). Others might decide to purchase upon their feelings (hedonic impulses) and prefer to experience the service first before forming beliefs. (Solomon et al., 2013, p. 295)

To understand attitude, multi-attribute models are used widely in the marketing field (Solomon et al., 2013, p. 305). Overall, multi-attribute models consist of attributes, beliefs and weights. The characteristics of the attitude object are named the attributes (Solomon et al., 2013, p. 305), thus the characteristics that millennials could take into consideration when evaluating travel intermediaries are (online) reputation, price, specialisation, location and personnel. The beliefs measure these certain attributes for example a millennial could believe a certain travel agent is one best of Asia travel specialists, because of a positive reputation on social media platforms. Furthermore, weights indicate the relative importance of an attribute and thus these weights could differ between individuals (Hogg & Vaughan, 2005, p. 129). An example is that one millennial puts most weight on the price-quality ratio of a travel agent's services and another emphasises the importance of a physical location to visit a travel agent nearby. In this way, the overall attitude of an individual towards an object or action can be measured (Hogg & Vaughan, 2005, pp. 125-127).

The Fishbein model is one of the most influential multi-attribute models (Solomon et al., 2013, p. 306). He uses salient beliefs, object-attribute linkages (the indicators of importance of a certain attribute) and evaluation (a measurement of the importance of the attribute) within his model (Fishbein, 1983). Though, arguably there are some flaws in his model, according to Solomon et al., (2013), the model assumes consumer decisions are highly cognitive by specifying all relevant attributes and then evaluating and weighing them. When in the end the affective response also has an overall impact on the purchase decision (Solomon et al., 2013, p. 306). Despite, this model can be used to identify those attributes that are most relevant and important to a target group and to find out which attributes a product or service is missing.

Function of attitudes

To understand the consequences of attitudes, one has to understand the reason for having a certain attitude towards a behaviour (Hogg & Cooper, 2004, p. 129) The motivation behind an attitude helps to explain why an attitude is positive or negative and if an attitude is easy to change (and thus intention with it) (Crano & Prislin, 2010, p. 189). The functional theory of

attitudes as developed by Daniel Katz (1937, as cited in Hogg & Cooper, 2004, p. 129) explains how attitudes create social behaviour. According to Katz (1937, as cited in Hogg & Cooper, 2004, p. 129) attitudes exist because they have a function for a person which is determined by motives (see Hogg & Cooper, 2004, p. 129). Furthermore, Hogg and Cooper (2004, p. 129) argue that individuals start to form an attitude about a certain object or behaviour as soon as they anticipate they will have to deal with similar information in the future. An individual can have more than one attitude function, though it is important for marketers to understand their consumers' dominant attitude function so that appropriate benefits can be emphasized (Solomon et al., 2013, p. 293). It is relevant for this study to find out which functions the millennial attitude has because it determines the decision to book a vacation through an intermediary or not. Katz (1937, as cited in Hogg & Cooper, 2004, p. 129) has named four attitude functions to underline why attitudes are held:

- *Utilitarian function:* Utilitarian function relates to the idea that attitudes are formed on the basis of pleasure or punishment and thus will connect a positive or negative attitude towards the object or behaviour (Hogg & Cooper, 2004, pp. 129-130). If a millennial for example finds being away from home exciting and unwinding then it is more likely he or she will develop a positive attitude towards travelling. In that same way if a millennial enjoys the ease and convenience of booking through a travel intermediary this would result in a positive attitude.
- *Value-expressive function:* Attitudes with value-expressive function are based on the individual's core values and self-concept (Hogg & Cooper, 2004, pp. 129-130). Most consumers wish to express a certain lifestyle or social identity through their behaviour and purchases (Swarbrooke & Horner, 2007, p. 75). Thus, for millennials, value-expressive attitudes are formed as a way of determining what a product of behaviour says about them as a person. Millennials especially are known to express their attitudes towards travelling on social media channels by posting pictures and stories that reflect a certain lifestyle (Fromm, 2018).
- *Ego-defensive function:* This type of attitude is created as a way of protecting oneself from external threats and internal insecurities that attack one's self-esteem or image (Hogg & Cooper, 2004, pp. 129-130). In relation to this study, ego-defensive function could mean that millennials who see themselves as knowledgeable or comfortable in online purchases/ research may feel inclined to plan and book their trips by themselves. As a defence of one's self-esteem, paying a travel agent for assistance could make them feel less capable or independent as they thought to be.

- *Knowledge function*: Attitudes formed by knowledge function ‘‘are the result of a need for order, structure or meaning’’ (Solomon et al., 2013, p. 293). Often this type of attitude comes up when a person is in a difficult situation or has to form an attitude about a new object or behaviour (Hogg & Cooper, 2004, pp. 129-130). An example of an attitude formed by knowledge function is stereotyping an unknown group of people (McLeod, 2014, p. 2). In the case of travelling; attitudes with knowledge function could be formed when an individual has no personal experience with booking a vacation and thus bases its attitude on stereotypes as a way of providing structure.

2.4.1 Attitude-behaviour inconsistency

One of the complexities of attitude is presented in situations where there is a conflict between attitude and behaviour, which is called cognitive dissonance (Solomon et al., 2013, p. 301). The theory of cognitive dissonance describes the situation in which two or more cognitive elements (something a person has a belief about) are inconsistent with each other (Solomon et al., 2013, p. 301). To reduce this dissonance one can take away, add or change cognitive elements (Solomon et al., 2013, p. 301). An example of how cognitive dissonance can play out in the case of travelling is when an individual thinks they are capable of planning and booking a trip by themselves and believes his friends do it without help too, though still seeks assistance through a travel agent for booking vacations. Also, within the post-purchase phase of travelling people tend to evaluate the purchase and could find dissonance in the decision they made (Kotler et al., 2005, p. 152).

Campbell’s paradigm for attitude research

To support the belief found in the TPB that intentions change when exposed to changing circumstances and how to deal with such inconsistency; I elaborate on the notion of attitude-behaviour inconsistency. The traditional understanding of attitudes is based on the idea that attitude and behaviour are not consistent (Campbell, 1963, as cited in Fishbein & Ajzen, 2010, p. 60). This means that people tend to not do what they say. This attitude-behaviour gap or inconsistency has been researched for many years, which has shown that attitude cannot always predict behaviour or vice versa (Fishbein & Ajzen, 2010, p. 60). This has consequences on how the data and results of this research can be interpreted. Also, the inconsistency between single actions in the same behavioural domain undergoes influences from factors like personality,

contextual situation or the target of the behaviour (Ajzen, 2011, pp. 1123-1124). This means that just because in one situation a millennial decided to use the services of a travel intermediary to for example book a safari to Africa, does not mean this individual will do the same when going on vacation to a European destination. The attitude-behaviour gap or inconsistency poses one of the biggest issues for attitude research in customer behaviour studies (Ajzen, 1989, pp. 264-265). Even though this is a discussion with psychological foundations, it is relevant for studies like these within tourism studies to consider the issue of consistency and inconsistency. This inconsistency causes this study to lean on attitude-behavioural theories and by basing the behavioural predictions (or intentions) on these theories the attitude-behaviour gap can be reduced.

On the contrary, David Campbell argued in 1963 (see Fishbein & Ajzen, 2010, p. 60) that inconsistency in attitude and behaviour is not proven real. According to his research both the verbal statements and actions come from the same underlying attitude. This means that there is more of a pseudo-consistency that depends strongly on context and the situation in which the action is taken (Campbell, 1963, as cited in Fishbein & Ajzen, 2010, p. 60). Campbell's (1963, as cited in Fishbein & Ajzen, 2010, p. 60) theory also suggests that every individual has their behavioural boundaries. Therefore, not only personal factors like attitudes are important, but also contextual factors like technical facilities, physical infrastructure, products characteristics and the availability of products (Steg & Vlek, 2008, p. 312). Campbell's theory is reflected in the TPB where attitudes are surrounded by perceived/ actual behavioural control and social norm as situational context. Campbell (1963, as cited in Fishbein & Ajzen, 2010, p. 60) helps to support the understanding that attitudes can change according to situation and circumstances. Furthermore, intentions cannot be substitutes for behaviour, since many factors can interfere with the intention. How closely attitudes, intention and behaviour are linked depends on (among others) the individual, context and time period for the research (Ajzen, 2018).

McLeod (2014, pp. 1-2) argues that the strength of an attitude determines the influence of attitude and behaviour. Attitude strength, like the importance or personal relevance, shows how significant the attitude is for the person and thus how likely a certain attitude affects behaviour (McLeod, 2014, p. 1-2). Besides, there is a knowledge aspect of attitude strength which indicates how much a person knows about the attitude topic/object. People tend to have more knowledge about topics they have a bigger interest in and so they are more likely to have strong attitudes about them (Ajzen, 2011. P. 102). This also counts for knowledge gained from own

experience, which usually has a stronger influence on behaviour than attitudes that were created indirectly by for example television or social media (McLeod, 2014, p. 1-2). On the other hand, correct information on the behaviour does not have a direct role in the TPB according to Ajzen (2018). Even though, knowledge as part of behavioural beliefs is an important part of the theory, it only matters whether this knowledge (correct or incorrect) works for or against the intentional behaviour (Ajzen, 2018). In other words, incorrect knowledge about a certain behaviour does not always stop an individual from performing such behaviour and correct information does not mean an individual will always have positive attitudes or intentional behaviour.

2.4.2 Attitude and generational groups

To understand the shift of attitude and behaviour of a generational group like the millennials, Duffy et al. (2017, p. 22) state there are three types of effects that should be considered: Cohort effects, period effects and lifecycle effects. In cohort effects, attitudes and behaviour within a generational group stay the same through their lifetime because they were based on the time when they were born and grew up. With period effects the entire population shifts their attitude of behaviour similarly, because of a high impact event or circumstances (war, financial crisis or gender roles for example). Finally, lifecycle effects cause a generation's attitude to change with their life stage or event, like starting a family, getting a job or retiring. (Duffy et al., 2017, p. 24)

The future of millennial attitudes and behaviour in relation to travel intermediaries could be affected equally by all above-mentioned effects, but understanding which one is strongest in this context is important for the predictions made in this research. Some millennial characteristics, for example, are mostly based on lifecycle effects, thus means that millennials are just ''young'' and their attitudes might change as they start families (Duffy et al., 2017, p. 26). Notably, the millennials with children have already drawn the attention of the travel industry, especially travel agents who see opportunities for reducing travel stress and offer convenience (D'Ambrosio, 2018). Millennials who start a family therefore could change their attitude and behaviour towards TSIs in the future and become a new type of target group. This possibility has been considered within this study and the selection of respondents. Though, during the data collection process, it appeared more complicated than thought and to include millennial families would be an entirely new study. Further discussion on millennial families is covered in chapter three.

2.5 Applicability of the theoretical framework

To conclude, the theoretical framework is formed in its core by consumer behaviour theories with a focus on attitude theories. The consumer behaviour background supports the aim of this study and explains how attitude and behaviour fit into this research. The five problem-solving stages by Kotler et al. (2005, p. 152) supports the use of a past, present and future perspective in the interview development and how millennials have different needs and wants in the five stage of decision making. The focus within this research in on the pre-trip stage and previous and future purchase decisions. After evaluating various customer behaviour models and theories on how applicable they are to this study, the TPB came out to be most suitable because of other researchers empirically testing the theory in a tourism context in the future. Besides, the complexity of this theory allows for a richer explanation of planned behaviour and acknowledged the diversity of attitudes and behaviours.

The TPB was the basis of the questionnaire and was the leading theory in the analysis by assigning themes to each component and using the categories suggested by Ajzen (2018). Attitude theories have been explained more clearly within the framework because the intricacy of researching attitudes required a more solid theoretical foundation. The attitude theories like the ABC model (Rosenberg & Hovland, 1960) are used to give structure to the analysis and ensure all crucial parts of attitude are covered. Besides, the theory of attitude hierarchy (Solomon et al., 2013, p. 295) is used within the analysis of empirical data and helps to understand why millennials have certain attitudes and how much weight these attitudes put on the purchase decisions. Also, the functional theory of attitudes by Katz (1937, as cited in Hogg & Cooper, 2004, p. 129) was applied to the analysis of interview data and helps to realise which functions occur in millennial attitudes and thus understand what the basis of millennial attitudes is. Furthermore, as is expected by attitude-behaviour theories, the analysis chapter of this study has to deal with conflicting attitude components and unclear connections between attitudes and behaviour. The theory of cognitive dissonance (Solomon et al, 2013, p. 301) and Campbell's paradigm deal with this inconsistency and help analyse contradicting statements made about attitude and behaviour by millennials.

3 METHODOLOGY

This study's aim is to identify the millennial's perception, attitudes and behaviour regarding the use of travel service intermediaries, in order to understand and predict possible changes in the travel intermediary industry. The research is placed within an interpretive paradigm that compliments the theoretical framework. Based on the chosen main theoretical model a quantitative research approach is most commonly used to research attitudes and planned behaviour. Even though, Ajzen (2018) recognized that his theoretical model is most commonly applied by quantitative method, he states that the theory can also be used as framework in qualitative research. A qualitative research approach has been chosen for this research because despite the abundance of research on the topic of millennials and travel intermediaries on separate occasions, there is a lack of qualitative research where the two topics are combined. Thus, the perceptions, attitudes and behaviours of millennials towards the use of travel intermediaries have to be explored. According to Boeije (2010, p. 9) qualitative research serves purposes of exploration, description and explanation. As she states: ''The purpose of qualitative research is to describe and understand social phenomena in terms of meaning people bring to them'' (Boeije, 2010, p. 11). Thus, a qualitative approach would provide the most suitable methods to answer this study's research question. In addition, qualitative research methods are known to produce rich and descriptive data that can be interpreted by different analysis methods like coding and categorizing (Goodson & Phillimore, 2004, p. 206).

In regard to qualitative attitude research, Boeije (2010, p. 11) argues that qualitative attitude research has two main purposes: With the help of interviews the origins, complexities, complications and consequences of attitudes can be better understood and secondly, free statements with rich expressions of beliefs and attitudes can be elicited with interviews (Goodson & Phillimore, 2004, p. 277). This statement also reinforces the decision to take a qualitative approach with semi-structured interviews within this study. Furthermore, this study has an interpretivist approach to attitudes. The interpretive social sciences paradigm (otherwise known as the constructivist paradigm) assumes there are multiple realities and takes a subjective epistemology (Jennings, 2010, p. 40). This paradigm sees multiple explanations and realities as explanation for a phenomenon and takes an insider's perspective to collecting empirical materials (Jennings, 2010, p. 40). The interpretive paradigm fits this research because the researcher is considered an insider of the social group as millennial and experiences the

phenomena of millennial travelling from an insider perspective. Also, this study acknowledges that there is more than one truth to explaining millennial attitudes and travel/ booking motivation as is fitting with the interpretive paradigm (Jennings, 2018).

3.1 Empirical context

The interview questions were tested on Finnish millennials and eventually conducted on Dutch millennials. I chose to only select Dutch millennials, because of my own Dutch nationality. Being able to speak in my own mother tongue Dutch with the respondents allows me and the participants to speak more freely without the constraints of having to translate into English during or after the interviews. Also, having plenty of Dutch millennial contacts available to invite for interviews and personal experience with the Dutch travel intermediary industry made this the most attractive group. This first stage of this research started in September 2018 with the theoretical framework and defining the research context. However, in Autumn 2017 the first steps of the literature review were taken. Based on this reviews, I continued with the topic while extending the theoretical framework and aim of the study. The interviews were conducted and transcribed between the end of December 2018 and beginning of February 2019.

The millennial generation is racially and culturally diverse (MDG Advertising, 2016) which could influence an individual's values and beliefs. Though, in this research, I approach beliefs, attitudes and behaviour as part of the millennial lifestyle rather than being embedded in demographics like race, religion or culture. According to Krishnan (2011) lifestyle is recognised to be composed of aspects like beliefs, attitudes, feelings and behaviour. Besides, lifestyle analysis has the capacity to explain, understand and predict consumer behaviour (Krishnan, 2011, pp. 283-284). Therefore, the way millennials spend their money and decide what they like to do, is part of their lifestyle. Moreover, Joel Stein from TIME Magazine states that: ''Each country's millennials are different, but because of globalization, social media, the exporting of Western culture and the speed of change, millennials worldwide are more similar to one another than to older generations within their nations'' (Stein, 2013). Despite my argumentation that the millennial attitude must be approached as part of the millennial lifestyle rather being factors like nationality, I want to cover the Dutch millennials. Though, note that here I merely introduce the Dutch millennial demographic and findings related to their travel behaviour instead of the influence of national culture on their attitudes or behaviour as this does not contribute the general millennial lifestyle.

Specific findings on just Dutch millennials are less plentiful compared to American millennials, but reports by WYSE Travel Confederation and Expedia have shed some light on Dutch millennial travellers. According to the WYSE Travel Confederation, younger and older millennial travellers prefer using travel agents. They will be more likely to pick a specialist youth or student agency instead of a mainstream travel agency (WYSE Travel Confederation, 2015, p. 6). According to WYSE's report on millennials, it is important for online travel agents and tour operators to have special offers on their website (WYSE Travel Confederation, 2015, p. 6). Usually, the millennials who use the services of tour operators booked earlier than other millennials. Besides, to millennials the price was the most important aspect when choosing a travel service intermediary (WYSE Travel Confederation, 2015, p. 6). These findings were considered to shape the interview questions by asking about the most important aspects of their booking process and their booking process overall. Furthermore, Cavagnaro, Staffieri and Postma (2018) contributed to research about travel values and meaning of Dutch millennial travellers. Their findings show how the Dutch generation Y is not a homogenous tourist group and their values and reasons to travel differ a lot (Cavagnaro et al., 2018, pp. 101-102).

According to a report produced by Expedia (2017, p. 5), more than half of European millennials are searching for authenticity when they book a vacation. Expedia (2017) found that during their planning and searching process of finding the ideal vacation the millennials mostly look at the destination (see Emerce, 2016). Following destination, price for the transport like flights, transfers and bus or train and the accommodation are decisive factors according to Expedia (2017, see Emerce, 2016). So, this would mean that the destination is more important for generation Y than travelling costs. Expedia (2017, pp. 10-12) also found out that the millennials gain most travel inspiration from their own network of friends, family and social media. Besides, Expedia (2017, p. 25) states that millennials preferred booking through online travel agents mostly because it is convenient (23 percent), user-friendly (12 percent), cheaper (16 percent) and secure (9 percent). These findings prepared this study for what the factual ''social norm'' is according to previous research.

Furthermore, the Dutch Central Bureau of Statistics (CBS) states that Dutch millennials travel in a different way and spend a relatively large amount on travelling. Even though employees in 2015 in their 20s in the Netherlands have on average less income than in 2004. In general, the average income of 20-year olds is around 16.000 euros per year (CBS, 2016). This shows the financial context in which most millennials in the Netherlands have to make travel decisions.

Besides, in 2017 the Dutch millennials took about 6,9 million vacations altogether (NBTC-NIPO Research, 2018) which is about 19 percent of the entire population's amount of vacations. According to the same report by NBTC-NIPO Research, 21 percent of the Dutch millennials book directly with an airline, 29 percent through an online intermediary like Booking.com or social travel website like Airbnb (8 percent). Still, the most important online travel platform for millennials in the Netherlands is a travel agent with online access (30 percent) (NBTC-NIPO Research, 2018). Finally, 38 percent will search for a travel provider until they are convinced they found the cheapest (NBTC-NIPO Research, 2018) which suggest a strong focus on prices when it comes to booking a vacation. These are the preferred booking methods of Dutch millennials according to quantitative research and they show how the millennials are still divided when it comes to their behaviour towards travel intermediaries. Though, this research tried to understand the motivation behind these different purchase decisions.

3.2 Semi-structured interviews on Dutch millennials

I collected data by using semi-structured interviews with 13 Dutch millennials (see table 1). I selected individuals that met the criteria of being born between 1980 and 2000 and were willing to speak freely about their beliefs, feelings and behaviour. The first few participants were selected as personal connection of the researcher (friend, family or (ex) co-workers). After these interviews were successfully conducted most of these participants became enthusiastic about the research and recommended their own connections as participants. This allowed the researcher to gather a sufficiently big and diverse group of participants of five male and eight female millennials ranging from 19 to 32 years old at the moment the interviews took place. Two of the participants had worked/ are still working as travel agents for online travel agencies and thus provided an insightful perspective on the issue. The emergence of regularities and no new information which means saturation of the data, suggested I could stop collecting data (Jennings, 2018, p. 15). The interviews took place through Skype video call and only one took place face to face during the holiday season of 2018 in the Netherlands. On average the interviews took between 45 and 60 minutes and were sometimes lengthy to ensure the respondents could talk freely and extend on topics of his or her preference. All interviews were recorded and transcribed. Some interviews produced rich data and other respondents were not as chatty and argumentative which resulted in a diverse range of answers and personalities involved in this study.

Table 1. Overview of millennial participants

Millennial	Year of birth	Gender	Education	Profession
M1	1995	Female	University of Applied Sciences (UoAS) Master Education Needs	Administrative assistant
M2	1991	Male	Intermediate Vocational Education	Scaffolder
M3	1993	Female	UoAS Tourism management	Travel agent for Cuba
M4	1994	Female	UoAS Education Needs	Teacher Elementary School
M5	1993	Female	University Bachelor in Dutch Literature	Student and kitchen staff
M6	1994	Female	University Master Translation	Translator
M7	1987	Female	UoAS Tourism management	City marketer
M8	2000	Male	Highschool	Student and intern at DMO
M9	1993	Female	UoAS Tourism management and Diploma for Salary Administration	Salary administrator (previously travel agent for luxury travel)
M10	1990	Male	Animal management at Intermediate Vocational Education	Data Engineer
M11	1993	Female	UoAS Tourism management	Waitress in Australia
M12	1991	Male	UoAS Hospitality management	Customer Advisor
M13	1994	Male	UoAS Communication and Multimedia Design	Student and website maintainer at City Marketing Company

Based on the notion of Duffy et al. (2017, p. 6) that lifecycle effects could influence individuals travel behaviour when they would start families, it was considered to also interview a few millennials with children. This would make the study more inclusive and could allow for broader findings. Though, in reality, in this research, the oldest millennials are at the beginning of their 30's and have just started their families. So, given the average age of Dutch women having babies is 30 and relatively few babies have been born since 2010 (CBS, 2018) it was hard to find millennials with children who had also already travelled together with them. The millennial families contacted for this research indicated their children were still too young to make big trips outside of the Netherlands. Though, one of them was willing to answer the interview questions while keeping in mind travelling with their baby in the future. While another millennial mother indicated she had never travelled abroad with her five-year-old son (neither now or before starting a family). These complications added to the argument whether adding a few ''millennial families'' would contribute much to the results. Especially since the majority still does not have children. Thus, considering this study's qualitative nature, it was decided that leaving ''millennial families'' out from the data would not undermine the validity

of the results.

During the process of selecting and inviting participants for my interviews, it became clear some millennials were not fit to fully participate in this study. Mostly because they were unable to answer most of the questions. Two of the approached millennials, for example, had never booked or planned a trip by themselves but had their friends or family member take this responsibility. Therefore, they had not made any conscious decision on how and where to prepare their trips. This made it difficult for them to answer the questions regarding booking and travel behaviour as they were merely describing that of their travel companion or were unaware of the motivation behind the travel behaviour. To not divide the participants into two types of answers, it was decided to not involve above-mentioned millennials in the study.

3.3 Questionnaire development

The interviews had to cover at least the elements needed for the theory of planned behaviour: Attitude, subjective norm, perceived behavioural control and actual behavioural control. To integrate the TPB Ajzen and Fishbein (2010, p. 456) have created instructions on how to develop a questionnaire that covers all aspect of the theory. Even though the questionnaire is needed for quantitative research, Ajzen (2018) points out the importance of formative research to construct a suitable questionnaire for the behaviour and target group of interest. Therefore, the recommendations of how to construct a TPB questionnaire have been considered but supplemented with questions that were more appropriate for this research's topics and aims. Ajzen (2018) recommends open questions that encourage a participant to share beliefs freely and have thoughts that come spontaneously to mind. These types of beliefs that are readily available are thought to be the dominant determinants for attitudes, subjective norm and perceived behavioural control (Ajzen, 2018). Accordingly, the questions were formulated open-ended as much as possible to leave participants free to speak their mind and formulate their beliefs in their own words.

The semi-structured interviews also allow the researcher to ask follow-up questions and explore a topic more when needed (Flick, von Kardorff, & Steinke, 2004, p. 212). The interview questions were formulated in such a way to not lead the participants. Besides, much consideration was given to the use of terms that could be unfamiliar to the participants such as ''travel intermediaries''. To not guide participants too much towards the correct definition,

firstly they were asked to recall their own idea of the concept. Furthermore, the interviewer tried not to make the interviewees feel incapable or unknowledgeable, by a subtle explanation of the terms used and accentuating that there are no wrong answers.

In total, the questionnaire consisted of 21 questions and some demographic data questions (see appendix 3). To get insight into the attitudes the ABC model helped to structure the interview questions and findings and ensures that all aspects of attitude have been covered. Overall the questionnaire layout was based on the components of the TPB and was divided into the categories: Affinity for travelling, previous travel behaviour & attitude towards TSIS, travel preparations, subjective norms and the future. Some questions were adjusted after the first two interviews, one was double and another appeared to be too confusing for some participants and others needed more clarification from the interviewee. Especially, the question about obstacles or facilitating factors in deciding to use the services of intermediaries needed the most clarification and assistance. All questionnaire questions were translated into Dutch and were answered in Dutch (native language) by the participants to ease the conversation. Lastly, the questionnaire was finished with the signing of a short consent form and agreement upon using the participants' first names and personal information (like profession and education).

Before starting any actual work on the questionnaire Ajzen and Fishbein (2010, p. 326) recommend to clearly define the behaviour of interest. Based on the analysis of previous research and empirical phenomena in the introduction chapter I define the use of travel service intermediaries as follows: Making use of the services (whether that be receiving advise, planning an itinerary, making a reservation or purchasing (part of) a travel package) through or with the help of a travel intermediary. Note: this does not include just visiting and browsing a travel intermediary website but must include interaction with an employee (e.g. travel agent) or an online booking system. I have included the use of travel intermediary services such as receiving advise or itinerary without an eventual purchase because this type of interaction costs a travel intermediary effort and time. After all, a potential consumer is often to be treated as an actual consumer.

3.4 Theory-driven content analysis

Data interpretation was done by theory-driven content analysis. The analysis of the empirical data has a qualitative approach and according to Johnson, Pennell, Stoop and Dorer (2019, p.

211), the first step was to produce interview text. Secondly, the interviews were synthesized into summary answers with the most important details. Extra attention was paid to personal experiences and outstanding comments that evoked special interest of the participants or were different / similar to the previous interviews. The third step was to compare these summaries across the respondents within the different themes. Here I tried to group the respondents in similar answers and experiences.

I analysed my data by coding and structuring the participant's responses, by using a table where the different variables of planned behaviour starting with attitudes are described. To gather all data and create an overview to dedicate categories and codes I created an Excel file with summary notes of the participants' answers. Considering the analysis is theory-driven, the deductive approach dictates that some themes, categories or labels are determined beforehand (Boeije, 2010, pp. 6-7). The predetermined themes come from the Theory of Planned Behaviour and the relationships between these components are used to describe the findings. Secondly, the answers were dedicated to themes, the themes were divided into categories. The categories were chosen according to the theoretical framework and for subjective norms based on differences between the nature of questions. Thirdly, codes were dedicated to the answers to group the most common answers within a category. To help find similarities and differences in the answers ''indicators'' were used. See appendix 1 for the table with categories, codes and indicators. Finally, previous research, theoretical literature and industry reports were used to discuss and support the findings of this research. The interpretation of the collected interview data in combination with secondary sources helped answer the question of how millennials can change the travel intermediary aspects like practice, shape, strategy and/or offer.

3.5 Research ethics

Asking millennials about their beliefs and motivations towards the use of travel service intermediaries is not very ethically challenging and the semi-structured interviews did not cause any harm to the interviewees (Boeije, 2010, p. 48). The questions asked during the interviews did not cross personal boundaries and were only directed towards the research topic. Due to the qualitative methodology and interaction between interviewer and interviewee, some ethical issues could have occurred. One of the most common issues in qualitative research is the transferability of the findings (Boeije, 2010, p. 44). As a qualitative researcher, I can only give detailed information, but it is up to the reader to decide if the finding can be applied to a new

context (Kuper, Lingard, & Levinson, 2008, p. 688). The context of the research was also an ethical issue related to transferability. For example, the demographics of the millennials chosen to be interviewed could have affected the transferability it could limit the ability to critically study a phenomenon like behaviour. According to Patton (1990, pp. 184-185) though, the credibility of qualitative research lies in the richness of the acquired information, crystallisation, quality of the analysis and presentation and not so much the number of participants.

Informed consent and voluntary participation of interviewees together with confidentiality are important for a researcher to implement (Boeije, 2010, p. 49). It was important for me to find people who were willing to share their thought and beliefs openly and voluntarily. In order to make clear to the participants what they were agreeing with, I shared the purpose of the study in common language to not confuse the participants and explained the recording and data collection process. The interviews were recorded and transcribed only for research purposes, which was explained to the interviewees before the interviews. Besides, I am the only one who has access to the collected data. It is suggested by Surmiak (2018, p. 7) to keep the participants' name and private information hidden in the research report to ensure anonymity and confidentiality. Therefore, I wanted to only use the first names of participants with their consent and otherwise use an alias. Though, after seeing the names lined up with data like education and profession it became clear the person could be easily traced back through my personal connections. Therefore, to be sure no obvious connection could be made, the names were replaced with M (millennial) and a number. The interviews took place in a location that is comfortable and convenient for the interviewees to make them feel at ease and able to freely express themselves (e.g. through Skype).

Furthermore, the researchers' potential impact on the participant before, during or after the interviews was an ethical challenge. To avoid this, I was transparent and offered information on the relationship between the researcher, the research subject and participants (Finnish Advisory Board on Research Integrity). Also, I was transparent towards the participants about the purpose of my study and what would happen with the collected interviews by briefing them at the start of the interview. Overall, the research complies with the ''Responsible conduct of research and procedures for handling allegations of misconduct in Finland'' from the Finnish Advisory Board on Research Integrity (2012).

4 FINDINGS AND DISCUSSION

This study seeks to answer the main research question: What could be the impact of millennial's attitudes on their intentional behaviour to use travel service intermediaries in the future? This chapter covers the analysis of empirical material collected through semi-structured interviews with the help of the components of the TPB. Each component of the model had one or more questions dedicated to them and several questions were added with previous research and the trial interviews in mind. Firstly, categories were assigned to each TPB component: Attitude, social norm, perceived behavioural control and future intention. The initial category of actual behavioural control was eliminated because no clear data was given or found on this topic. The actual behavioural controls lay in the future and could be internal or external, but for travel intermediaries it is likely they range from money and knowledge to available time (Ajzen, 2011, p. 1115). To replace this component, actual behavioural control will be based on previous behaviour and perceived behavioural control as is recommended by Ajzen (1991, pp. 184-185). Secondly, codes were given to the differences and similarities in answers found within categories. The analysis was done by considering the frequencies in which answers occur; significant differences and similarities in answers; and in what way participants elaborated on the topic/ focussed on certain experiences.

4.1 Millennials' attitudes towards the use of TSIs

To elicit the participants' attitudes, attitude theories were applied to the questionnaire to make sure all relevant components of attitudes were covered. These theories also help with the analysis and understanding of the participants' attitudes. Firstly, the attitudes were divided into three categories from the ABC model (Rosenberg & Hovland, 1960).

4.1.1 Affective components

To fill in the affective component of the millennial attitudes I was looking for feelings and emotions which would be expressed by statements like trust/distrust and like/dislike. Mostly, the question about the participants' past experience with travel intermediaries and whether their expectations were fulfilled, gave a picture of the affective side of attitudes. It was difficult to formulate a specific interview question regarding the participants' affective attitudes, but rather the emerging feelings and emotions that came up during other questions were used as indicators.

Generally, the interviewees have positive feelings towards travel intermediaries. They felt it made the planning and booking process easier which caused them less stress and saved them the hassle of doing it themselves. The positive feelings were founded on trust and convenience. Ferri-Reed (2013, p. 22) states generation Y experiences high work and study related stress levels compared to older generations. This could explain their need to reduce stress during the pre-trip stage of vacations.

The interviewees with a positive attitude completely trust travel intermediaries and are happy to put their vacation in the hands of a travel agent. On the one hand, they felt that travel agents are professionals and have the experience and knowledge to properly plan and book their vacation. ‘‘When I buy a house, I would also rather go to an estate agent, so then I also do that for a vacation…. They know what to do’’ (M2). According to the participants, traditional travel agents are safer and secure, because as professional travel agents they should have thought about every detail of the vacation. Also, next to trust in professionals, there is distrust own judgement of what would be a ‘‘good’’ travel decision, which causes her stress. So, they trust the expertise of travel agencies. For some, choosing an intermediary is also affective-based as websites and social media can give a certain impression or elicit feelings. San-Martin and Camarero (2012, pp. 17-18) state that customer service on websites is mostly responsible for creating trust. This feature is again linked to loyalty; however, reputation and website design were also found to have a significant impact on buyers’ trust according to San-Martin and Camarero (2012, p. 7). On the other hand, travel agents helped the interviewees avoid frustration, as they see the planning/booking process as part of the vacation and feel that it should be as stress-free as you want your vacation to be. Generally, those who did not enjoy the planning process admitted not to have the patience to research their vacation and figure out the planning.

> *It should just all be easy, you want to go on vacation, which is nice and it should be just as nice and easy to get it done to get there. So that you think; ‘‘Wow, see I just suddenly booked a vacation’’.* (M2)

Interestingly, many interviewees felt that the planning process is enjoyable and fun. Despite these emotions being linked to the travel planning process and not directly travel intermediaries, there is a notable connection between the two. However, the enjoyment is not so much in the booking process.

> *I like to keep the booking as short as possible, but I like planning, so I would like to take a bit longer. Maybe a couple of days, but I find the booking very annoying, so that should be done in half an hour.* (M1)

According to Kim, Xiang and Fesenmaier (2015, p. 286) travellers often need to gather sufficient information to develop a travel plan to make decisions and build expectations. The enjoyment some participants found in the planning process, resulted in their decision to not use certain travel intermediaries directly: ‘‘Planning is part of the anticipation (fun) and it seems unfortunate that I have to outsource it if I can do it myself’’ (M6).

> *I understand that people go to travel agencies for inspiration and help and that it is a solution for the elderly who are not so handy with the internet. But for the remainder, I think it is a waste of money. When you sort out things yourself about a possible destination, you can already get excited. Why would you leave that to someone else?* (M13)

This means that these participants were more likely to use OTAs like Booking.com for accommodations instead of (traditional) travel agencies. Kim, Xiang and Fesenmaier (2015, p. 286) also argue this generation shows high usage of OTAs and online booking, which compliments the findings of the study at hand. Research on online travel planning identified that travel experiences affected travel information search and purchase in the pre-trip stage on the internet (Vogt & Fesenmaier, 1998, p. 551). Meaning that millennials seek a wide range of experiences and places to visit in their planning stage, which likely impacts their involvement in the planning process. It should be noted that some interviewees who expressed positive feelings towards the planning and booking process, like it so much they decided to make it their profession and became travel agents. Commonly, previous experience formed the foundation for effective attitudes (Ajzen, 1991, p. 203). Those participants who were satisfied with previous experiences with intermediaries had positive feelings towards them. Those with no to little own previous experiences often distrusted intermediaries or had neutral feelings.

The enjoyment of the planning process amongst some of the participants also resulted (with other factors) in strong negative feelings towards traditional travel intermediaries for a few interviewees. This negative attitude towards travel agencies is based on cognitive (beliefs) that the intermediaries are money focussed*:* ‘‘Sometimes it seems as if the travel agencies are only there to offer you (too) expensive extras’’ (M13). Here it shows the strong connection of how the attitudes towards travel intermediaries are found on beliefs and perceptions of these services. According to Loda and Coleman (2009, p. 120), the lack of trust in companies by

young travellers is due to an upbringing of intense marketing efforts which make them assume they are merely trying to trick them into buying something. Other feelings of distrust were related to agents wanting to get rich quick and not having the priority to help customers or not being *independent*. Also, some interviewees expressed distrust towards OTAs and ‘‘shady-looking websites of unknown small agencies’’ (M12). Duffy et al. (2017, pp. 160-164) argue that millennials are less trusting of other people, though there is a significant difference between different countries. Some of the interviewees seemed to fall in this group and as Duffy et al. (2017, p. 166) state, this has far-reaching consequences for travel intermediaries. Tan (2015, p. 32) argues for example that sufficient trust is needed for virtual shoppers to purchase online or fill in personal / financial information and travel agents should therefore deliver honest and dependable data. Previous research also suggests that there is a link between initial trust in a travel website and behavioural intentions based on culture (Jensen & Wagner, 2018, p. 318).

4.1.2 Behavioural components

As indicated by the theories on attitude structure (Rosenberg & Hovland, 1960), hierarchy (Solomon et al., 2013) and previous research by McQuarrie (1988) previous behaviour plays a crucial role in the formulation of attitudes towards the use of travel intermediaries. Therefore, the participants were asked to describe their last vacation including the planning/booking process and previous vacations in which they used travel intermediaries.

All interviewees had used the services of some type of travel intermediary in the past. Most interestingly, there were still participants who said they never used an intermediary to plan or book their vacation. After discussing the topic further, it became clear that the idea of what an intermediary is, differs a lot from person to person. I get into detail about this later. After discussing the topic with the participants, more previous experiences surfaced with OTAs (Booking.com in particular), other ‘‘hidden’’ intermediaries like student organisations and flight ticket metasearch websites (e.g. Vliegtickets.nl and Skyscanner). The rapid developments of travel intermediation to internet-based platforms could explain why the idea of what travel agents are, varies (Kanellou, 2000). It turned out every interviewee, even those with negative affective attitudes, had booked accommodations or flight tickets through these intermediaries. Likewise, it became clear that the behaviour towards OTAs was different than towards traditional travel agencies and tour operators. The behavioural attitude towards OTAs seemed to be a ‘‘must’’ for many, because they simply did not know where else to find such a

comprehensive collection of hotel availability and prices. Therefore, it also stood out that very few of the participants said they booked directly with the accommodation or airline, but preferred using an OTA or metasearch engine for flight tickets. Technological developments like blockchain could change this in future since the role of travel middlemen will be disrupted and consumers and suppliers come into direct contact (Howard, 2018).

Contrarily, using the services of a travel agent or tour operator was seen as a conscious choice with clear motivators behind them (e.g. trust, convenience and expertise). According to Law et al. (2004, p. 100), the move to disintermediation would have consumers search and purchase directly with the supplier. This makes the necessity of traditional travel intermediaries questionable (Aguiar-Quintana et al., 2016, p. 100). However, for the participants in this study, internet technology has not significantly reduced the role of travel intermediaries. Even traditional travel agencies serve a group of millennial travellers, but many do not see the traditional travel agents' relative importance compared to OTAs (like Booking.com). Aguiar-Quintana et al. (2016, p. 105) argue that travel agents can take advantage of the value internet technology adds to their services. Also, Law et al. (2004, p. 105) state both traditional and online travel distribution channels can coexist with each their share of tourists.

Independent online booking has taken a bigger role in generation Y's travel planning behaviour, as many interviewees indicated they booked a vacation without the assistance of a travel professional. To facilitate those who chose to book independently online, among others, travel-related Facebook pages and groups were used for research and to gather tips. ''We first went to a travel agency for some general information and tips, then we started searching the internet a lot. We also searched for information on Facebook pages about Thailand and found many tips there'' (M4). Furthermore, Nusair et al. (2013, p. 21) reaffirmed the significance of user-generated content for purchase decisions and recommends travel company managers to encourage millennials to engage in OSN. Though, more importantly for this study; managers should reply fast to questions so they feel involved in the decision-making process (Nusair et al., 2013, p. 21). On the other hand, some independent bookers did use the services of traditional travel agents to gather information and tips for their vacation, but went to Booking.com to arrange the accommodations. This type of booking behaviour forces travel agents to choose between investing time in assisting customers who do not plan to book with them and putting up barriers to filter out those who are not ''real'' customers (M3 (travel agent)).

> */…/and then they get the input of an expert and an overview of what they should do. Eventually, they think; ''well, now we have a good idea and now we will book it all on Booking.com because that is cheaper''. They mostly want free tips.* (M3)

It seems that Gen Y prefers to gather their travel information and tips from a range of different sources like online peer travellers' communities in Facebook, friends or family, travel professionals like agents and their travel magazines, websites or books. This corresponds with findings by Duffy et al. (2017, p. 115) who argue there is a millennial ''trend for multi-sourcing of information''. According to their study, millennials tend to not fully rely on friends' recommendations or WOM (word of mouth), but rather use a variety of sources when making decisions (Duffy et al., 2017; Mittiga et al., 2019). Also, in this study, the participants often prefer to compare information from different sources and chose their options carefully (for bigger vacation). Sometimes even valuing the information provided by peer travellers in Facebook groups more than that of a travel (destination) expert.

> *I made two travel itineraries for a girl for of my age who wanted to see more than half of the island [Cuba] in only two weeks, which is too short /…/. Later I saw on that Facebook group [for South-American backpackers] that she asked what she could do and see there. She could only go two weeks and they recommended the entire island /…/. Then I thought I could have told you already that two weeks is really not possible.* (M3)

Online tour operators or organisations were used by some participants. Some travel organisations were unexpected: ''I myself was a board member of the student association but was not on the travel committee. I did not follow much of the planning process and therefore experienced it as an intermediated journey'' (M6). Interestingly, nearly all the interviewees that booked through a tour operator wanted to travel with a big group and saw this as the key motivation booking with this intermediary. Whether it was because they were single and did not want to travel alone or because they wanted to travel with a big group of friends the tour operator helped them connect with others and made it easier to plan for a big group. Benckendorff et al. (2010, p. 11) state that Gen Y has strongly individualistic values, however, they are also very social and group focused. The combination of these characteristics is reflected in their travel behaviour. Likewise, traditional travel agencies have not been abandoned, as some of the participants used them in the past and indicated to continue to use them in the future. The interviewees that identified as traditional travel agents' users, made exceptions for online independent booking when only one travel component (flight ticket) was needed. Despite, they visited travel agents for information and tips before booking the flights and accommodations online themselves. Often, the participants chose to combine different

intermediaries for the planning and booking process.

The participants themselves seemed to think they have consistent behavioural attitudes. For example; some prefer always going to (traditional) travel agents, but make concessions when they want a backpacking trip with more flexibility. Also, some have a clear negative affective and cognitive attitude towards intermediaries, but book vacations with big groups through tour operators. This attitude-behaviour inconsistency was predicted by Campbell's paradigm (1963, see, Fishbein & Ajzen, 2010, p. 60) who also argues everyone has behavioural boundaries that could be reached in certain contexts and situations. The interviews show how either the type of vacation, friends and group size can strongly influence generation Y's behaviour.

If future behaviour can be predicted by previous behaviour then OTAs are by far the most popular intermediary for this generation. Though, tour operators have found the interest of young single (female) travellers who wish to travel in organised groups. According to WYSE (2015, p. 6) generation Y is more likely to pick a specialist youth / student agency over a mainstream agency, which fits the behaviour of some participants. Besides, NBTC-NIPO Research (2017) states 86 percent of the vacation by younger travellers were booked online in 2017. However, they also found out most Dutch millennials (30 percent) use online services of travel agencies and directly with an airline (21 percent) (NBTC-NIPO Research, 2018). These numbers do not correspond with the behaviour of the participants in this study, as the majority chose to book with an online intermediary (organisations) like Booking.com.

4.1.3 Cognitive

The cognitive component of attitude consists of knowledge, perceptions, beliefs and thoughts about travel intermediaries (Ajzen, 1989, p. 243).

Knowledge

The knowledge of participants about the services of travel intermediaries was tested by asking them what they think the services consist of and whether they believe they fully understand the services of intermediaries. The description of travel intermediaries by interviewees initially resulted in traditional travel agents. Some participants noticed though there are different forms of travel intermediaries and shared their knowledge of what they perceived would fall under

the umbrella of intermediaries, like Booking.com, Skyscanner or TripAdvisor. Furthermore, it should be noted that many participants think travelling is important / very important to them. According to Glover (2010, p. 161) millennials have a strong interest in visiting both domestic and foreign destinations as can be seen by the rising number of backpackers going to Asia and South America for example. Interest in travelling can be linked to the knowledge aspect of attitudes through attitude strength (McLeod, 2014). McLeod (2014, pp. 2-3) argued people tend to have more knowledge and a stronger attitude on the topic they have a big interest in. This was also the case for the participants in this study as those who had extensive travel experience, have more knowledge on travel intermediaries.

Additionally, the interviewees listed different tasks and activities from their point of view and it was clear that their knowledge was based on their own previous experiences, including for those who studied tourism management. Many interviewees mentioned the basics: finding hotels, transfers and flights for travellers. Some talked about specific activities that likely resulted from their own experience like advertising, problem-solving, making itineraries, field trips and making price deals with suppliers. However, the value of these activities was not always agreed upon: ‘‘Making a planning for the vacation could be added, but in my understanding that is something more for the traveller himself’’ (M8). Those that had used traditional travel agents usually added; listening to your wishes, finding good prices, giving information and tips, and doing research for you in general. The participants who studied tourism added: Guarantees, emergency help, insurances and balancing quality/price. It should be noted that after studying tourism management, they naturally have a broader knowledge of travel intermediaries than the others. Tan (2015, p. 36) argues perceived risk of using OTAs can be reduced by providing secure transactions and guarantees, which could help improve the intention to use these services. Surprisingly, these reduced risks did not play a crucial role for the interviewees.

Theory on the knowledge aspect of attitudes dictates that knowledge gained from own experiences has a bigger impact on attitude than it comes from other sources (Ajzen et al., 2011, p. 101). In this case, that theory seems to be partly correct, as the millennials based their attitudes more on their own previous experiences. Though the ‘‘negative’’ attitudes showed the opposite; these types of attitudes were mostly based on knowledge gained from other sources like media instead of having their own experience with travel intermediaries (traditional travel agents). It appears that those interviewees who had positive previous experiences were more

likely to develop strong positive attitudes and those who had no (positive) previous experiences with travel agents or tour operators tend to have strong negative attitudes.

Many interviewees did not completely understand what travel intermediaries do backstage and think there is more to their services than they know. Some acknowledge they do not have their own experiences with travel agents but ‘‘can mostly create a picture of it. This won’t be a complete image’’ (M6). Besides, those who studied tourism think they completely understand what travel intermediaries’ services mean. According to Aguiar-Quintana et al. (2016, p. 106) customers in their research did not have a clear picture of the usefulness of travel agencies. Also, they state travel agencies are generalised and lack brand image (Aquiar-Quintana et al., 2016, p. 106). The participants in this study reflect the findings of these previous studies. Ajzen (2018) also argues that correct information on (e.g. travel intermediaries) does not result in a positive attitude and incorrect information in negative attitude directly. Though, it matters in what way this knowledge works for or against intentional behaviour. This was also reflected in this study where it did not seem to matter how correct knowledge was or whether the interviewees believed they had correct knowledge. Participant M2, for example, stated to have basic knowledge of travel intermediaries that he believed to be incomplete, though he still had an overall positive attitude towards intermediaries and has an intention of using travel agencies in the future.

As can be seen from above, the cognitive aspect of the millennials’ attitudes was mostly based on encounters they had themselves with these services. The more experiences they had themselves with these services, the more accurately they could describe what they thought the services included in detail. Thus, it can be stated the cognitive aspect of millennials’ attitudes is not so much based on the amount of interest in the activity (travelling) or experiences of others they might have heard, but more on their own previous experiences.

Perceptions and beliefs

Furthermore, the participants were asked about their expectations towards travel intermediaries they used to understand their perception and beliefs. Interestingly, they all focussed their expectations on (traditional) travel agents and not on the OTAs they use more often. This could indicate that OTAs do not bring out high expectations, but a travel agent is thought to be a subject of higher or clearer expectations. The participants that had visited a traditional travel

agent multiple times surprisingly had less detailed expectations on what the agents could do and seemed to mostly declare their wishes and waited for the outcome of a booked vacation. According to Wolfe et al. (2004, p. 60) problem solving, time and money saving were the biggest expectations towards travel agents. These coincide with the expectations in this study as many interviewees expected to get a good price deal and travel information from the travel agents they visited. Notably, they were generally satisfied with the services of travel agents except interviewee M1 who said:

> *When I really went to book with them, then they have reasonably met my expectations. But when I only wanted information from them, but not book, then I had the idea that they did not give all the information and ultimately, I had to find things out myself.* (M1)

According to Nusair et al. (2011, p. 833) satisfaction has a positive effect on affective commitment, which could contribute to long term relationships with e-travel retailers. For the participants in this study, it did not become clear if satisfaction was directly linked to a long-term relationship with OTAs. However, the interviewees that were satisfied with the services of (traditional) travel agents did seem to feel personally connected to (and trusted) the agents and were more likely to return.

The participants who decided to use the services of tour operators expected a complete day programme where everything is organised for them and all said their expectations were met. Besides, the interviewees that had never booked through a travel agent also expect them to organise everything and thought it would be more expensive than booking it yourself. Moreover, traditional agents were expected to cost more time, because: ‘‘you have to go somewhere. It is easier to grab your laptop every now and then to search for a flight or accommodation’’ (M11). The topic of price expectations meant that they expected to pay more for the service of travel agents. The argument that OTAs are cheaper is also carried by (15 percent of) the millennials in a study by Expedia (2017, p. 25). However, one interviewee was positively surprised by the contrary:

> *I remember very well that I expected it to be much more expensive, and it [the price] was actually better than if we had done it ourselves. I did not really want to go, because that must be very expensive /…/. So, it’s better to order via a website, so I thought it can never be as expensive. But it was.* (M10)

Attitudes on the services of travel intermediaries were cognitively complex, meaning that the thoughts and beliefs between individuals were diverse. But also, within one individual the

beliefs were sometimes conflicting. According to the theory of cognitive dissonance it was to be expected two or more cognitive elements are inconsistent with each other (Solomon et al., 2013, p. 301). I noticed cognitive dissonance, in the attitudes as well. For example, one interviewee said that he does not see the extra value of a travel agency and what talking to someone is worth. Though, he would always prefer to talk to someone in person; would like to pay extra for convenience and was generally one of the most dedicated travel agent users. Also, all participants thought the services of (traditional) travel agents would cost more than independent booking. Contrary to that belief, some of the same interviewees mentioned how travel agents could offer good price deals and get discounts with the providers. Besides, many acknowledged that they would be willing to pay extra for good services. These two beliefs seem to be clashing, which was also noted by some participants themselves. Kim, Bojanic and Warnick (2008, p. 403) found out though that by purchase bundling offers from OTAs, travellers can get lower prices.

On an evaluative basis, the interviewees were asked to state the advantages and disadvantages of using travel intermediaries. There were some conflicting statements that strongly indicated most of them were still initially thinking of traditional travel agencies or tour operators and OTAs as different. Only two interviewees mentioned a benefit specifically for OTAs:

> *You see a lot of accommodations in one view of a region/city and per accommodation in one view a lot of information in the form of text or photos. Also, general information about an accommodation is easily visible like how far from the beach/city etcetera and reviews from others about the accommodation.* (M7)

On the opposite side, multiple interviewees said these overviews are often not complete, or the price and/or pictures are old and incorrect, which caused some distrust of OTAs. The biggest benefit of travel intermediaries for the participants is convenience and not having to do it yourself (which goes together with saving time and stress). Naturally, this would be directed towards a travel agent or tour operator. However, all intermediaries had to be convenient to use and OTAs especially during the booking process. To appeal millennials, Expedia's (2017, pp. 22-26) trend report hit the mark when they predicted the travel industry will have to reconsider the entire booking process on convenience. Both the interviewees and Expedia (2017, pp. 22-26) would recommend fewer booking steps to reduce the booking time, quicker (on-demand) communication channels, functional and easy-to-use websites, plus a big and customizable online offer gathered in one place. The most positive (traditional) travel agent and tour operator users mentioned convenience benefits:

> *I like that they take over the work from you. That you can just say: ''I want this and that'', and that saves me a lot of work. Also, I appreciate that they know what they are talking about and that they have been somewhere. They have experience and knowledge of where they have been. That it is just easy.* (M1)

Interestingly, the benefit of knowledge and experience was exclusively mentioned by those who regularly use the services of (traditional) travel agencies and tour operators. According to Terblance and Taljaard (2018, p. 8), also found the benefits of travel agents to be expertise, financial gain and support. Furthermore, some mentioned the advantage of having someone who speaks *the local language* in case assistance at the destination is needed. Problem-solving and shared responsibility for a vacation is specifically a benefit when they are at ''unknown'' destinations like Cuba or when they are less experienced travellers.

> *An advantage is also if it goes wrong and you have booked through an organization then they can solve it for you. If you don't get a car and you don't get a reservation at the hotel, the agency must solve it. Then it's not just your problem. (M3)*

The perceived disadvantages of travel intermediaries were also generally focussed on the (traditional) travel agents and tour operators. The biggest disadvantage was the ''extra money'' you pay. Smaller disadvantages were having to go to a physical location and loss of flexibility during the vacation. Another disadvantage that was named to be an advantage for some was the activities and destinations that travel agents could recommend. One interviewee was scared travel agents would send you to ''touristic places where everyone else comes who books through these people'' (M10). However, the surprise element of a tour operator itinerary was an advantage to some, because you might go to places you would never pick yourself. Ram, Björk and Weidenfeld (2016, p. 116) found out that authenticity of visitor attractions is connected to place attachment and destinations with heritage experience value. Authenticity for the interviewees and Gen Y according to Expedia (2017) seemed to lay more in independent and original choices that lead to a ''local'' experience.

The participants were asked to name the biggest reason for them to use travel intermediaries. The number one answer was *convenience* and secondly *knowledge and experience*. According to Expedia (2017, p. 25), millennials prefer online travel agents because they are user-friendly and secure, next to convenient. However, these two aspects were not mentioned regarding OTAs in this study. Some said the biggest reason for them to use a travel agent is when they want a personalised or organised offer. This was a surprisingly common answer since many

participants said the biggest reason for them to ever use an intermediary was for a specific type of vacation that they were thinking of (e.g. destinations with difficult policies or Visa). These vacations would need specialist treatment, advise and personalisation of a professional even for the travellers that would normally book everything independently. Nielsen (2015) found that millennials want to be in control and customise every phase of their purchase experience. Therefore, an online personalised experience is very important (Nielsen, 2015).

Many interviewees in this study had attitudes with *a standard learning hierarchy*, which is common with important high impact purchases like a vacation (Solomon et al., 2013, p. 295). They chose to first carefully consider and evaluate the alternatives before making a purchase decision, by gathering information from a travel agent, Facebook and friends before booking. Some seemed to act more on a *low-involvement hierarchy* attitude; there was limited knowledge or preference about travel purchases, but instead, they just wanted to go somewhere nice and get it booked quickly without putting much work into it (Solomon et al., 2013, p. 295).

Overall the millennials' attitudes can be divided into four categories: Positive, neutral, negative and shifting. Positive attitudes were mostly based on trust and convenience of travel agents and/ or tour operators. Neutral attitudes were based on a lack of own personal previous experiences with travel intermediaries and negative attitudes were mostly based on distrust in combination with a negative cognitive attitude towards (traditional) travel agents. Finally, shifting attitudes are grounded in behavioural attitudes towards choosing (traditional) travel agents and independent online booking through OTAs.

4.2 Millennials' subjective norms affecting the use of TSIs

The theme of subjective norms was divided into two categories: (perceived) generational norm and close contacts to separate the beliefs about the entire millennial generation from influence by friends and relatives. Lin (2007, p. 435) also states that subjective norm is generally divided into (inter)personal influence like WOM advice and external (non-personal) influence like mass media.

(Perceived) generational norm

The key words for the perceived generational norm, according to the interviewees, were *online*

and *independent*. All participants seemed to think their own generation follows the stereotype of independent online bookers, except for a specific group who is likely to go on vacation without properly planning it. Pate and Adams (2013, p. 104) argued how social networking influenced millennials purchasing behaviour and thus perception of how their ‘‘friends’’ act. Some interviewees extend on the websites where they think the other millennials would book their vacations: Directly with the accommodation or they ‘‘use a lot of ‘not-so-obvious’ intermediaries. Like blogs with affiliate links so people have used intermediaries unnoticed’’ (M10). Though, the participants agree OTAs (Booking.com) for separate travel components are most popular.

Some argued there is a small group of millennials who ‘‘do not follow the mainstream trends and are old-fashioned’’ (M1). Some interviewees saw the generation’s booking behaviour as relatable to theirs and others distanced themselves from their generation and acknowledged they do it differently. ‘‘I think nobody goes to a travel agency anymore, I think I am very old-fashioned like that’’ (M5). The generational gap between Gen Y and previous generations is backed up by Duffy et al. (2017, pp. 122-123) who discuss how technology has become part of the millennials’ everyday life. Technology has shaped a different generation and they feel more comfortable using technology for travel booking while perceiving the previous generations to struggle with this (Duffy et al., 2017, p. 119). Generally, the traditional travel agents and tour operators do not have a very positive image amongst the participants as many consider them to be for old people who do not understand internet and even think ‘‘/…/a middlemen to book your vacation is something for lazy people’’ (M13). Despite, many participants do not let the old-fashioned image of travel agencies affect their intentions to use this type of TSIs.

Close contacts

The image of travel agencies and tour operators being old-fashioned is amplified by the belief that most of their older close contacts would encourage them to use a traditional travel agent for their vacation and their friends would generally tell them to do it online by themselves. The participants indicated their parents would encourage them using a (traditional) travel agent for the planning and booking of their vacation because they ‘‘/…/ do not understand the internet or how to do it independently’’ (M1). Besides, they would encourage it for safety reasons. Their friends (likely from the same generation) are thought to all encourage them to do it independently online because it is *easy* and *cheaper*. Interestingly, many participants spoke in

the ‘‘would’’ sense, which could mean the topic had not come up yet. Or interviewees stated they have never discussed intermediaries with their friends and families and could only guess how they would feel about travel intermediaries.

Subjective norms also relate to how an individual is affected by the perception of others (Lin, 2007, p. 435). To understand how much these opinions matter to generation Y and their intentions, the participants were asked how much they let themselves be influenced by close contacts when planning and booking a trip. Many interviewees think they get quite influenced when people discommend something and they give good arguments (e.g. costs too much). For these participants especially the family’s opinion matters. Some interviewees stated they do not listen to what others want them to do when it comes to travel planning/booking. Besides, many interviewees do not seem to think of their parents as travel experts, despite having less travel experience than their parents according to Kim, Xiang and Fesenmaier (2015, pp. 285-287). Also, there is relative importance of opinions by different close contacts: Friends and family are more trustworthy and relevant than travel agents because they are perceived to know the millennials better and thus have better arguments.

> *If people give advice on the basis of who you are as a person and not so much driven by their own needs in such a vacation, but think with you and really look at who you are as a person and if it fits with you.* (M5)

So, specific recommendations from close contacts only resonate with Gen Y when they are created specifically for the person or destination. Which sometimes results in independent booking through OTAs. But for those with a strong positive attitude towards (traditional) travel agencies, family recommendations are taken more seriously. These interviewees acknowledge to not listen to their friends and draw their own plan. All while keeping in mind their parents’ recommendations as they consider themselves to be more relatable as ‘‘old-fashioned’’ individuals. Overall, the participants tend to feel like they make their own decisions in this area and what their close contacts or generation say is just advice depending on how well grounded and relatable it is for them. Conner and Armitage (1998, p. 1441) also state that subjective norms are the weakest predictor of behavioural intentions. Furthermore, previous research indicated that subjective norms do not play a significant role in the prediction of intention to make online purchases (Lin, 2007, p. 439). However, Yu and Wu (2017, p. 744) argue that individuals were more likely to follow the social norms of online shopping of the group he/she belongs to when the norm favours online purchases.

4.3 Perceived behavioural controls in the use of TSIs

The TPB component of perceived behavioural control was split into two categories: Controllability and self-efficacy according to how Ajzen (1991, pp. 183-184) explains this component of the model to be understood. Taylor and Todd (1995, pp. 144-145) also determined perceived behavioural control consists of self-efficacy and facilitating conditions. Facilitating conditions were resources (like time and money) and compatibility (Taylor & Todd, 1995, p. 170).

Controllability

Firstly, to indicate how the interviewees perceived their controllability they were asked to name some obstacles and facilitators that would impact their choice for a travel intermediary. This was one of the most difficult questions for the participants to answer because it required them to think of a scenario where they were about to decide their method of booking. Also, not all obstacles or facilitators named were external, which made them more like motivators.

Facilitators which would make it easier to go to a (traditional) travel agent: Easy accessibility (opening times and location) of an office ‘‘/…/ where you could just walk in and find a lot of information there’’ (M11). Other facilitators for (traditional) travel agents and tour operators are good deals or special offers on the destination, group travel and too little time to do it themselves online. Generally, the biggest motivator was the need for a personalised itinerary next to expert advice on the destination. Facilitators for online travel agents are quick chat services, low prices and dealing with policies like VISA requirements. Finally, knowledge on travelling or the specific destination makes it easier for the millennials to plan and book independently. Amaro and Duarte (2015, p. 61) found out that travellers’ perceived behavioural control over online travel purchases had a positive impact on intentions to purchase travel services online.

The most commonly mentioned obstacle for deciding to use a travel agency or tour operator is the perceived higher cost. The idea that they pay more directly influenced the millennials choice for a travel agent / tour operator or doing in independently through OTAs. Other perceived obstacles of choosing the services of traditional intermediaries are: Anything that makes it not

easy or frustrating like ‘‘when it takes more time like walking into a full agency or having to wait’’ (M2). Though, there is a willingness to jump those obstacles:

> *But I don’t see the problem of that, even though I have to travel a little further if it is arranged properly. It is, of course, true that it is more expensive at an organization if you let someone plan that. /…/ but I am willing to do it if everything is arranged just fine. I do like the fact that it takes so short to plan, so I would also think it is worth the effort to go somewhere.* (M5)

Perceived obstacles for OTAs are too many suppliers, too much choice or comparison of prices which would all result in too much work. These obstacles would push the millennials towards a travel agent. Similarly, a confusing or unpractical website would create an obstacle for OTAs. Nusair et al. (2011, p. 833) describe how calculative commitment to e-travel retailers is based on the effectiveness of websites. The biggest threats to calculative commitment are competitors who offer better prices and better functioning websites (Nusair et al., 2011, p. 841). Some participants describe how big the role of a well-functioning website is to behavioural controls. Finally, the interviewees stated that if there are no suitable options available online or when they have too many questions about the country, they would contact a travel agent. So, there is a need for expertise when these obstacles surface. Tan (2015, pp. 35-36) found that the most influential factor in predicting virtual travel shoppers purchase intention is perceived risk. Therefore, she advises OTAs to identify and eliminate perceived risks connected to their services (Tan, 2015, p. 36).

Evidently, the facilitators for (traditional) travel agents and tour operator work against most of the OTAs like Booking.com. Vice versa, the obstacles travel agents and tour operators helped make the decision for OTAs easier. Generally, the interviewees felt that making purchase decisions (including deciding the booking channel) was up to themselves and no big external obstacles or facilitators influenced their decisions. For the interviewees, it was mostly about making their own considerations in which internal motivation played the biggest role. This could also indicate how personality traits matter within perceived behavioural control (Rhodes & Courneya, 2003, p. 19). For example, the amount of money and time spent on planning and booking vacations is within the control of the travellers and it is more a matter of personality that guides the final decision.

Secondly, the participants were proposed a statement: ‘‘The success and enjoyment of my vacation are up to me’’, to have the participants response on controllability of external factors

and how much they felt in control of their vacation. The interviewees that had independently booked recent vacations online agreed with this statement since you can decide every aspect yourself. Even when bad decisions are made, that impact the vacation negatively, they realised no one told them what to do. Though, also some interviewees who had depended on travel agents for the planning and booking agree with the statement. External influences like flat tires, natural disasters or terrorist attacks were mentioned but perceived out of their control.

> */.../ Unless there is an attack or something like that and there is nothing you can do about it. Normally speaking, you choose yourself where you go, what you do, how long you go and even what type of weather it is. No one tells you that you should do these things*. (M1)

Some interviewees do not completely agree with the statement because, badly organised trips, activities, the group of people or the country itself can be a disappointment. Some said there are a lot of external factors that you cannot influence, but as a traveller can choose how to deal with them. These participants generally do not feel in control of her vacation: ‘‘I think that 30 percent depends on myself and 70 percent is external factors’’ (M5). Some argued how travel preparations can prevent bad experiences on your vacation and make you more in control. This indicates good preparations (gathering information, reading reviews, advice and planning) can increase their perceived controllability. Bauder and Freytag (2016, p. 682) already found out how travel preparation impacts mobility patterns and that prepared travellers engage in a wider range of activities at the destination.

Self-efficacy

Self-efficacy means how much someone believes he or she can successfully plan and book a vacation by themselves (Ajzen, 1991, p. 184). The participants were asked this question to understand how likely it is they would get help from a travel intermediary or whether they perceived travel planning so easy they do not need any services. As one interviewee states: ‘‘It is so incredibly easy to book things yourself, why would you need someone for that?’’ (M11). Meaning that she did not see any obstacles in booking a vacation by herself.

All participants felt they were to some degree capable of successfully planning and booking a vacation by themselves. This belief came either from their own previous experience or second-hand information about it being ‘‘easy’’. Though, those that had never completely planned and booked a vacation by themselves (despite thinking they could do it) stated it is too much work.

Finally, many interviewees admit they need to use OTAs or Meta-search platforms when booking their vacation independently online. Perceived difficulty is different from perceived control, as behavioural intentions and actual behaviour were more accurately predicted by self-efficacy (perceived difficulty) than perceived control Armitage & Conner (1998, p. 1436). The extent to which interviewees think the use of travel intermediaries is under their voluntary control therefor is less relevant to their behavioural intentions than perceived difficulty.

4.4 Background factors influencing intentional behaviour

Some questions in the interviews were not intentionally linked to the TPB, but came up naturally and opened an interesting perspective on travel decisions. Others were added to understand certain background factors mentioned by Ajzen (2011, pp. 1123-1124). While answering these questions some unexpected directions came up from the participants' side. This study found there to be relevant background factors to intentional behaviour: Trends, decision points, inspiration sources and personality. Each of these background factors had a connection with the different components of the model and in their own way influence future behaviour. The factors education and age were added to the illustration in appendix 2 because Ajzen (2011, p. 1123) argues they could be important and the findings in this study show at least education in the tourism field had an impact. Being a late or early millennial was not part of this research, however, Benckendorff et al., 2010 and Duffy et al. (2017, p. 6) argued that life stage affects the behaviour.

Travel inspiration

One of the questions was directed to primarily find out what sources the interviewees travel (intermediary) knowledge is based on. However, this question also gave insight into how their social norm is established. According to Expedia (2017, p. 2), Dutch millennials are inspired by their own network of friends, family and social media. Alike, many participants in this study get their travel inspiration from social media (Facebook and Instagram) and were inspired by pictures and stories that others posted online. Therefore, Kim, Xiang and Fesenmaier (2015, pp. 285-287) recommended travel marketers to make an effort to engage generation Y and build online brand reputation through their social media channel. This makes it suitable that travel giants like TripAdvisor developed an Instagram type of travel inspiration social platform (Skift, 2019, p. 12). Next to social media, the participants said their travel inspiration came from

brochures of agencies, books, positive word of mouth, YouTube and movies. Also, TV (travel) programmes and internet websites in general were common sources of inspiration. Typical for millennial behaviour, states Fromm (2018), is getting travel inspiration / motivation from as much as a cheap flight ticket, like some interviewees in this study did. Generally, social media influenced their preference for destination or mode of travelling (e.g. backpacking or cruise). Though it did not determine or influence their preference for a certain (type of) intermediary.

The participants described the three most important points for preparing and booking a vacation. The ranking appeared to give insight into the millennials' relative importance of different factors during the pre-trip phase. It was interesting to notice how some mostly focussed on the planning process and some on booking factors, as this could indicate the relative importance of both. Price was mentioned often as the most important deciding factor in the booking process. This could be due to their limited financial resources, according to Nusair et al. (2011, p. 835). Although, convenience was mentioned earlier as most important reason to use a (traditional) travel agency, in this ranking, only a few interviewees (both with positive attitudes to travel agencies) mentioned it on the first rank. Also, destination was often named to be an important factor since the preferred destination determined the planning and booking process. However, Kim et al. (2015, p. 282) argued generation Y are quite flexible in their destination choice. For the third rank, it stood out how many interviewees mentioned factors that are available online like online ratings, reviews and the amount of information online. Kim et al. (2015, p. 187) found out that Generation Y is very active and engaged in travel planning and use different information sources and channels like internet, TV and social media to seek information. The participants in this study showed similar behaviour and preference for inspiration sources.

Most significantly the ranking gave an accurate reflection of the individual's attitudes. For example; one participant with a positive attitude towards traditional travel intermediaries thinks fixed travel dates, a travel plan and information about the country are most important for the planning and booking of her vacation. This falls in line with her desire for the safety and expertise of a travel agent and shows how preference for a type of vacation (or experience) is reflected in the preferred intermediary.

Decision points

The participants were asked which considerations they made during their decision process for

a travel distributor. Generally, they liked to compare travel intermediaries based on *price* and (online) *reputation*. Yet, WYSE (2015, p. 6) stated price is the most important aspect in comparing travel intermediaries. For the interviewees, the trustworthiness, reliability, ratings and *who they are as a company* (M5) fell under the research into reputation they did through reviews, social media and amongst their contacts. According to Heung and Chu (2002, p. 57) reputation is an important selection criterion, though they also found past experience and travel knowledge to be important. Persia and Gitelson (1993, p. 43) also suggested how the willingness to search for low prices and friendliness of travel agents matters. Generally, the interviewees had a high willingness to search for low prices, however the friendliness of travel agents was only important for one participant. Furthermore, specialisation was a crucial factor and the lack of specific expertise was an obstacle to some: ‘‘Really specialisation, otherwise I would rather do it myself, I think. When you want to do something special and those people know exactly what it is’’ (M10). As seen from this example, the answers had a connection with the perceived behavioural controls. Also, this question gave a general overview of some of the decision points that generation Y has during their travel planning/ booking process.

> *The destination will come first, on the basis of which a budget can be determined. Only then could I consider going to a travel intermediary. If they can offer a good deal or offer something extra in terms of specialisation in the destination.* (M6)

It is possible to highlight some perceived behavioural controls (facilitators and conditions) for the individual above. She will first have to determine a destination and budget, before deciding on the suitable booking process depending on special offers or deals. WYSE (2015, p. 6) already recommended online travel agents to have special offers on their website. This was also mentioned on multiple occasions (as improvement, facilitator or motivation) by participants.

Personality traits

Personality appears to be a deciding factor in travel decision making. Ajzen (2011, p. 1123) and other researchers like Rhodes and Courneya (2003) have studied the relationship between personality and the TPB. Personality in previous research was often described by the five-factor model of personality (openness, conscientiousness, extroversion, agreeableness and neuroticism) (see Costa & McCrae, 1985). Because initially, Ajzen (2011, pp. 1123-1124) found there to be little linkage between the TPB and the five-actor model of personality, personality was not regarded as relevant for this study’s framework. However, Ajzen (2011)

also states ‘‘there may be stable individual differences that influence the relative weights of the different predictors in the TPB’’ (Ajzen, 2011, p. 1124). The findings of the study at hand show there is a relationship between personality and attitudes towards travel intermediaries. Therefore, one question described personality types towards time spend on vacation planning and booking.

The data from this question tied well into affective attitude. The participants’ statements revealed that many travellers enjoy the planning process so much they do not want to give this out of their hands (to travel agents) and thus directly affected their behaviour. This was an unexpected connection since the pleasure of planning a vacation had not been mentioned (often) in connection with preferred travel intermediary by previous research. According to Scheivachman (2016), millennials are ‘‘tired of the hassle of do-it-yourself online booking’’. Though, the interviewees in this study still enjoy the planning process but dislike the actual booking. Still, neither this nor busy schedules are the main reason for the majority to switch to travel agents, but convenience, trust in expertise plus a dislike of planning vacations themselves.

Fromm (2018) stated that millennial travel plans are more flexible and spontaneous than older generations. Therefore, the interviewees explained if they carefully prepare for a trip or prefer flexibility. Only a few participants fit the picture of millennials that Fromm (2018) draws; plan as little as possible ahead to be surprised by the destination. The others either wanted everything planned or their preparations depended on destination/ travel purpose. Mostly, those who want flexibility need to plan the general vacation outline ahead, but with the possibility to deter from that plan. This personality trait also showed a connection with the preferred travel distributor as those who want flexibility would be unlikely to book a packaged vacation but use OTAs.

Communication

Communication channels do not fit with the background factors but are still relevant to discuss because they came up often during the interviews and are linked to consumer behaviour. Communication channels made a difference between (traditional) travel agents, tour operators and OTAs for the interviewees and often it came down to whether they were primarily available online or you had to talk to someone face-to-face. Consequently, speaking to someone in person was connected to a higher price while OTAs were perceived cheaper. The participants agreed certain questions require certain channels of communication. Those with a positive attitude

towards traditional intermediaries mostly preferred face-to-face communication. Similar to findings by Veiga, Santos, Aguas and Santos (2017, p. 612) generation Y and the participants like to get fast answers and arranging things on the spot.

Technological trends of digitalising communication and customer experiences were top of mind for many interviewees, which is not surprising given the emersion of generation Y into technology and digital skills (Veiga et al., 2017, pp. 605-606). Overall, the participants were into the idea of using chatbots for easy answers and saving time.

> *I think such a chat is really a solution because it is so easy to book everything yourself. Sometimes you have a small question that you can ask in such a chat, then you don't have to go all the way to a travel agency.* (M11)

Some argued this could reduce costs and allow travel agents to have lower prices. According to many interviewees, they already encountered (travel) companies who use chatbots on their websites. However, they were still doubtful about this asset. Badly programmed chatbot services can be frustrating according to the participants and are often the reason to prefer personal contact over chatbot services, even when they do not have a strong positive behavioural attitude towards (traditional) travel agents. Additionally, Veiga et al. (2017, p. 611) argue implementation of chatbots and AI by travel agents to meet millennial needs of quick responses lower human interaction, which is valued by the millennials in their study.

> *You often have quite extensive questions and then they do have to know a specific thing. Then you just do not get your answer. Going to visit is easier if you really want to discuss and look at things, but with a good website with pictures and information, it is also possible to have contact through e-mail. I do not necessarily have to call.* (M9)

The statement above mirrors the general feeling participants have about communication channels with travel agents. When technology allows better communication, personalised travel recommendations through chats would be a future improvement generation Y appreciates. Veiga et al. (2017, p. 611) also found generation Y to be open to adopting new, disruptive technologies.

4.5 Intentional behaviour

To determine the future intentions of the participants, they were asked how likely they see themselves use the services of travel intermediaries in the next three years. According to Conner and Armitage (1998, p. 1449), an individual's intention to act on a certain behaviour is stronger

when they have a positive attitude toward that behaviour. Participants who had regularly used the services in the past stated it was very likely they would use the services of travel intermediaries in the next three years. Though, it would not necessarily be to book but to gain information.

> */…/ when I book a trip myself, I book through Booking.com or Skyscanner, for example. Not necessarily a [traditional] travel agency, but that, of course, depends on the destination [I would need help for Africa]. But I think you can hardly avoid using a travel intermediary. I would likely choose the components myself, but book online.* (M3)

Other participants state similar future intentions to use OTAs for most of their future travels. However, for specific ‘‘difficult’’ destinations they might ask help from a travel agent or tour operator: ‘‘Perhaps if I go to Latin America in the next three years, I would use a travel agent who can offer me a tour there. Otherwise, I limit myself to online travel intermediaries’’ (M6).

> *If I may choose, then it’s likely to happen. Because I would like to go to Africa or something. I don’t think I would use it for America, I would do that myself. And those places I want to visit. But, I think literally the only place I would use it for is Africa because that seems difficult.* (M9)

The interviewees who stated it is not very likely they will use traditional travel agencies in the next three years are likely to use OTAs to book independent components on websites like Booking.com. Buhalis and Licata (2002, p. 219) already showed the intensifying competition that online travel distributors brought; so, it is possible millennials will be faced with a wide range of new and traditional ‘‘eMediaries’’ in the future. Besides, the diversifying of online intermediaries and suppliers would add more confusion to what travel intermediaries are and which is a suitable travel distributor for each individual.

5 CONCLUSIONS

The millennial generation, as an increasingly relevant target group, is potentially reshaping the future of travel intermediaries according to travel experts (Fromm, 2018). This study's main aim was to explore and explain what the likely changes in travel intermediaries will be based on millennial attitudes and behavioural intentions based on the Theory of Planned Behaviour (TPB). To anticipate the developments or improvements travel intermediaries should make, the main aspects of this qualitative research: Attitudes, beliefs and behaviour of millennials, helped to understand the impact millennials can have on the future of travel intermediaries. The literature and previous research on millennial travellers, describe them as lazy, busy and completely depending on technology (Duffy et al., 2017, pp. 185-190). However, the participants in this study showed that the millennial generation is much more diverse and their behaviour is motivated by unexpected factors. The empirical findings in this thesis concern Dutch millennials.

This study's main research question was formulated with the assumption that millennials will somehow affect the practice of travel intermediaries, based on previous research and literature. The key findings of this study are based on the content analysis of thirteen interviews with Dutch millennials. With the help of the analysis of empirical data, a map of the attitudes towards planned behaviour can be made to visualise how the model of the TPB can be applied to millennial attitudes. Besides, it backs up the statements about the millennials' intentional behaviour and shows the relationships of TPB components. This figure (see appendix 2) shows the different categories of answers within each component and how these affect the intentional behaviour of the participants. The findings of this study show it is not a matter of using or not using travel intermediaries, but rather having an intention to use a specific type of intermediary.

Deductive coding showed how attitude has the strongest influence on future intentions. While the impact of social norms on millennial travel intermediary intentions was minimal and not a conscious decisive factor in the choice for travel distributor. Social norms had a bigger influence in the decision for certain destinations or type of travelling than it had on the method of planning and booking. These TPB components were closely depending on personality factors and feelings of independence and self-determination. Besides, behavioural controls worked more like motivators and the participants felt that external obstacles could be easily overcome by travel preparations or choosing a different intermediary / booking independently. Eventually,

it will be up to actual control behaviours in the form if the situational context (e.g. destination, group size and budget) in which the travellers have to make a purchase decision. Altogether, the TPB was applicable to millennials' attitudes towards travel intermediaries and deductive coding helped to understand the consumer behaviour of the Dutch participants in this study. Inductive coding showed there was a strong presence of background factors: Trends, inspiration and personality all had their considerable impact on the millennials' behaviour. During the research, it was discovered that personality is a key factor in travel decisions and theory on the five-factor model of personality was needed to illuminate these findings. Whilst, inductive coding also revealed that the points millennials compare travel intermediaries on and the experience they want during the planning and booking process, are related to perceived behavioural controls.

However, the findings show how (by following the TPB) no simple behavioural intentions could be predicted. It appeared not to be the case if participants would or would not use the services of travel intermediaries in the future, but rather, which specific type of intermediary they prefer to use. Nonetheless, this insight helps anticipate the future of travel intermediaries. Considering the diverse range of millennial attitudes towards travel intermediaries it is hard to define a ''one-fits-all'' strategy to fit the millennial traveller. Therefore, it is likely the intermediaries of the future with millennial target groups, will develop into different directions based on their chosen strategies. Though, a few of these possible directions in which the travel intermediaries could develop, can be described by drawing conclusions from this study's empirical findings with the help of the TPB.

The big question hanging over the travel industry's head is whether millennials are killing the travel intermediaries as we know them or giving them new life. The generally positive attitude towards travel intermediaries predicts the travel industry does not have to fear the demise of the middle man. However, OTAs have the preference of millennials if they make the booking process easier and cheaper. Traditional travel agents do not find a significantly increased interest by the participants, but those millennials who have often used them in the past are intending to continue to do so in the future. For this reason, travel agents should work on customer loyalty and booking incentives. Previous research implied that (American) millennials have an increased interest in travel agents (Fromm, 2018). All participants in this study intend to keep using OTAs in the future but are open-minded about the benefits of traditional travel agents or tour operators have. Travel agents who allow personal assistance are most valued for

their personalisation, convenience, expertise and trustworthiness. Therefore, agents that focus on ‘‘new’’ and complex destinations or unique experiences, will require more expertise and knowledge and thus find the interest of millennials in the future. Based on these predictions, the future travel agencies will be less ‘‘mainstream’’ with standard packages or common destinations, but showcase those benefits that millennials appreciate. Also, it will be important for these companies to establish an outstanding and trustworthy online presence. While making good use of social media platforms and quick online communication to get rid of their ‘‘old-fashioned’’ image problem.

However, for those millennials who enjoy the planning process, OTAs will help make the booking fast and easy. Besides, future OTAs will have a strong focus on price and a big offer of multiple travel components and services. Hence, with the overwhelming offer of online travel information and choices, decision making has become a challenge. To help millennials with filtering all the travel options, a new form of travel intermediary / consultant could be developed in the future. This could be an app or website feature where a customer answers some relevant questions focussed on budget, personality, interests and hobbies. The outcome then reveals the most fitting personalised destination and travel itinerary (with many appealing pictures/videos and possibly peer experiences). This offer is uniquely selected for that individual and ready to be fully booked with a few clicks. In this way, most of the key millennial needs are covered: convenience, personalisation, authenticity and peer validation. In this case technology like AI, guided by some well-informed travel experts, will learn how to figure out millennials and their most likely future destination, accommodation and activities. Chat-bots can solve some of the customers’ uncomplicated problem and maybe further into the future even the more complicated issues. The offer has to be unique and accurately fit the personalisation wishes though for millennials to see the value of such a service. Besides, it should offer an easy-to-use platform where independent components can be customized to taste.

A need for a completely stress-free vacation includes the pre-trip phase and thus the millennial will choose an intermediary that takes away the planning and booking stress for them. The future travel intermediaries will presumably expand on the convenience trend as millennials are likely to choose their method of booking by judging the convenience of the considered methods. This means that within the range of travel bookings, more will become possible (e.g. flexible purchase options, chat services and on-demand services) and those companies with ‘‘hassle-free’’ services will be most attractive to the millennial generation. There could be a change in

communication channels as quick answers and assistance are crucial. Therefore, the future travel intermediaries cannot ignore messaging platforms like Facebook Messenger and WhatsApp which will allow for a fast and informal way of communicating with travel agents.

As limitations of this study, it should be noted that this study has an exploratory purpose, thus the findings cannot be generalised to a wider population or different nationality. Also, the participants of this study were selected through the researcher's personal contacts and recommendations by these contacts. They do not make a representative group of Dutch millennials. However, the participants were selected with such care that a variety of age, gender and travel experience was ensured. Similar demographics were found in educational background (tourism or hospitality management) and could have led the findings in a certain direction (Ajzen, 2011, pp. 1123-1124). The chosen theoretical framework with a strong emphasis on the TPB, methodology and choice of secondary sources created limitations in the findings. While inductive coding was also applied to the data; the framework guided the coding for a big part. Despite some limitations due to the application of the theoretical framework, the richness of the data created sufficient understanding of how travel intermediaries are perceived and used by millennials. This allowed the researcher to analyse the data without adjusting the theoretical framework. Also, from an ethical perspective, it should be noted that considering every individual's perception of what a travel intermediary is; the participants kept guiding their answers towards specific types of TSIs. Consequential, some of the answers were focussed on one specific type of travel intermediary, rather than the general topic of intermediaries.

Recommendations for future research are new perspectives on how the findings can be transferred to other nationalities or generations. Besides, the explorative and qualitative method of this study could be a possible theme for future research too, as a quantitative approach could broaden the knowledge of millennials' attitudes to a wider population. During this study it also became clear how within the millennial generation the different subgroups, like families, require separate attention. None of the millennials mentioned starting a family or travelling with children in the future even when some questions were clearly about their future travelling behaviour. This could indicate that the participants are either not planning on having children in the next three years or simply do not see it as something that would impact their travel intentions greatly. However, as has been discussed earlier in this study; focussing on millennial families could give new interesting insights on the topic. Also, there is clear a distinction between OTAs and brick-and-mortar agencies according to the millennials' perception. The

difference in future development of these two types could support future studies in certain types of TSIs. Furthermore, this study's findings indicate the relevance of personality to travel behaviour. This means there is a need for further research into personality (big five personality traits), attitudes and travelling. Likewise, any of the other discovered background factors (inspiration and trends) could open topics of future research.

The implications of this study's findings to the travel industry are apparent due to the strong link between the tourism industry and the topics of this study: millennials and travel intermediaries. Firstly, the findings can aid travel intermediaries with their development of strategies towards millennials. Secondly, the insight into the future of travel intermediaries can help travel agents or tourism (management) students focus their attention on those aspects of travel planning and booking that are important for millennials as a way of improving their professional skills and businesses. Thirdly, in an academic context, the TPB framework as applied in this study to millennials with the addition of background factors, could be used as inspiration for future studies who wish to study attitudes and intentional behaviour.

Managerial implications are plentiful throughout this study's findings and conclusion. The improvements that were suggested by the participants could be implemented directly as managerial implications, such as; faster and more convenient communication with agents, the usability of websites and better integration of social media into their strategy. Travel intermediaries should make better use of social media and combine travel inspiration with travel intermediary inspiration. Meaning they not just advertise destinations, but also the (pre) fun of planning a vacation. Which by now, can be said, is an important part of the overall travel experience.

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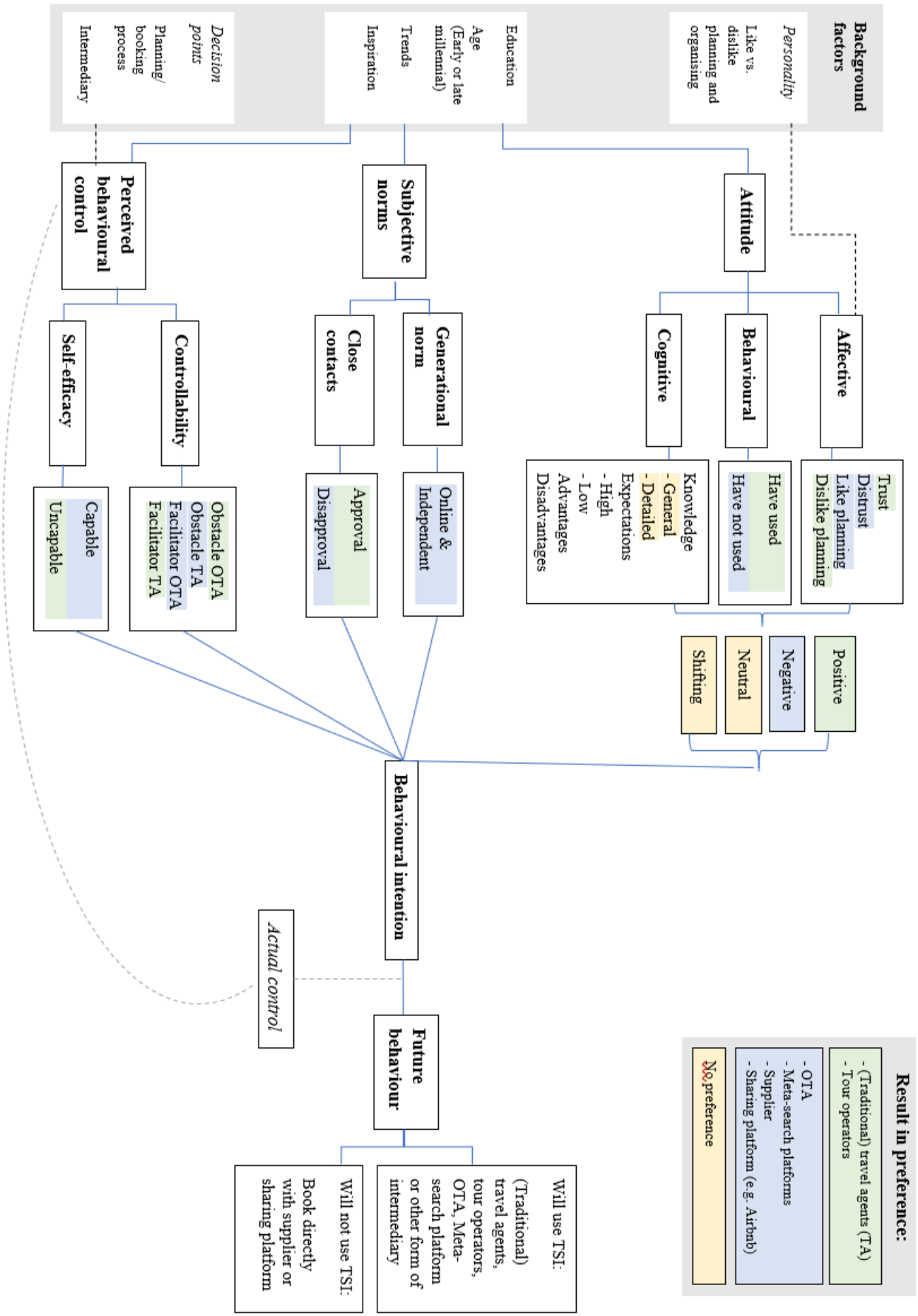
APPENDICES

APPENDIX 1: Process of determining categories, codes and indicators with dedicated questions

Themes	Questions	Categories	Codes	Indicators
Attitude	7 (others)	Affective	Trust Distrust Like Dislike	Safety, secure, knowledge, expertise Money, websites Planning, fun Hassle, frustration, stress
	2, 7	Behaviour	Have used Have not used	OTA, traditional travel agent, TO Used OTA, Meta-search, only for planning
	4, 5, 7, 8, 9	Cognitive	Knowledge Advantages Disadvantages Expectations	Accommodation, flights, activities, transfer, general or detailed Convenience, expertise Expensive, bigger effort, less flexible (TA), takes away the fun part (planning) Complete planning, expensive, cheap, (high, low)
Subjective norms	16, 18	Perceived (generational norm)	Online/ independent	OTAs, old-fashioned, unprepared, directly, hidden intermediaries
	17	Close contacts	Approval Disapproval	Older generations (parents, grandparents) old-fashioned friend Friends of same age
Perceived behavioural control	13, 14	Controllability	Obstacles for TA Obstacles for OTA Facilitators for TA Facilitators for OTA In control of choices	Costs, having to wait, opening times Too much choice, unpractical website, no suitable options online, many questions Accessibility, good deals/offers, group travel, too little time, personalisation, Quick communication, cheaper Completely own decisions, deal with external influences (attitude and preparations)
	11	Self-efficacy	Capable (high) Uncapable (low)	Easy, experience (OTA) Stress (TA)
Background factors	21, 1	Trends	Technological Changing taste	Chat bots/ communication, blockchain Interest, convenience & authenticity, OTG, solo travel, transformative travel
	3, 6	Decision points	Booking/planning process Intermediary	Price, destination, online information (rating) Price, reputation, specialisation
	15	Inspiration		Social media, friends/family, television
	10, 12	Personality	Organised vs. unorganised Spontaneous vs. Prepared	Dislike planning, like planning Surprise, flexibility
Future intention	20	Improvements		Extra offer, accessibility, communication speed, better use of social media and website, targeted marketing, open and honest information.
	19	Intentions		Use a certain type of intermediary

APPENDIX 2: Map of millennials' planned behaviour



APPENDIX 3: Interview questions

Questionnaire for interviews

I am interested in finding out more about how the younger generation travels. Especially, in how you book and plan your trips and if you do this with the help of some company or website. There are no wrong or right answers. I am just interested in your personal experiences and opinion. With my research I hope to find out how the travel industry could change and develop with our generation in mind.

Thank you again for your time and input!

Daphne Smit
University of Lapland/ Faculty of Social Sciences/ TourCIM

Male/Female

Age:

Name:

Your name will only be used when you give permission, If not, an alias will be used.

→ **Hereby I give permission to use my first name** ☐

FEELINGS ON TRAVELLING

1. **How important is travelling to you?**
2. **Could you describe your last vacation to me from the moment you started the planning to what type of vacation you ended up booking.**
3. **Please describe with three points what is most important to you when it comes to preparing and booking a vacation?**

In my research I use the term 'travel intermediaries' and try to understand how our generation uses and feels about using the services of travel intermediaries. An intermediary are persons or organisation in the travel distribution chain who operate between providers of travel services and travellers. Travel intermediaries can be tour operators (TUI, Sunweb or Corendon) or travel agencies like D-reizen or online travel agencies like Fox, Booking.com or Expedia. With other words: Every company or website that sells vacations (with or without flight tickets) that is not the hotel and airline themselves.

4. **What do you think are the services of by travel intermediaries?**
5. **Do you feel like you fully understand the services of travel agents and tour operators?**
6. **What are the most important factors for you in choosing a travel intermediary? (think of price, special offers, distance, specialisation and personnel etc.) What are some of the considerations you make?**

PAST BEHAVIOUR & ATTITUDE ON TSIs

7. **(If applicable: Apart from your last vacation) Have you requested advise, a travel itinerary or made a booking with a travel intermediary before?**

→ If yes:

- How often and for what types of vacation was this?

- What did you expect of these services before receiving their assistance?

- Did they fulfil these expectations?

- How would you describe your past experience with travel intermediaries?

→ If no:

- In what way have you researched, planned and booked your trips in the past?

- Why did you decide not to get any assistance or book through an intermediary?

- Can you describe to me, without having used any of the services, what your expectations are of using such services?

- What do you base these expectations on?

8. **What do you perceive to be the benefit of travel intermediaries and what do you consider to be the downsides? What makes you feel in such a way about this?**
   - *advantages*
   - *disadvantages*
9. **What would be the biggest reason for you to use the services of a travel intermediary?**
10. **Would you say you are more likely to carefully plan a trip and be prepared or do you prefer to have more flexibility and plan your trip at the destination?**

PERCEIVED BEHAVIOURAL CONTROL

11. **Do you think you are capable to fully plan and book a vacation by yourself?**

12. **How much time do you want to spend on average on planning and booking a vacation?**
13. **Please name any factors or circumstances that would make it easier or difficult for you to use the services of travel intermediaries instead of planning/booking independent.**
    - *barriers*
    - *facilitators*
14. **How do you relate to the following statement: The success and enjoyment of my vacation are up to me.**

SUBJECTIVE NORMS

15. **Where does most of your travel inspiration come from?**
16. **Do the people that are important to you encourage/discourage you to plan and book by using travel intermediaries? Who would these individuals or groups be?**
17. **How do you think most people of your generation, plan and book their trips?**
18. **How much do you look at friends, family or others when planning and booking a trip?**

FUTURE INTENTION

19. **How likely are you to use the services of travel intermediaries in the next 3 years?**
20. **How do you think travel intermediaries could improve their services?**
21. **Considering the recent technological developments that could take over the role of actual human travel agents like chatbots: Do you prefer personal contact with a professional while planning and booking a vacation and if so how would you describe your preferred way of having contact with a professional?**

    If yes, what would be your preferred method of communication? (Phone, e-mails, face-to-face, etc.)

Demographic questions
- Where do you live?
- What is your occupation?
- What is the highest degree of level of school you have completed?

- END-

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