



### CSR FUNDS AS A SUPPLEMENTARY MECHANISM OF GREEN FINANCE IN INDIA: A CONCEPTUAL FRAMEWORK

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#### Abstract:

*As India approaches its centennial of independence in 2047, the country's vision highlights a robust, equitable, and environmentally sustainable development plan. Climate change (CC) is one of the most urgent issue facing the world today. It is essential that all nations must give this issue top priority and act quickly. Furthermore, more funding is needed to solve this problem. Green finance has become an essential global instrument for promoting sustainability and addressing environmental issues.*

*Along with more conventional green finance mechanisms like green bonds, climate funds, and public initiatives, the Corporate Social Responsibility (CSR) fund is essential to the advancement of sustainable development in India because of the implementation of Section 135 of the Companies Act, 2013.*

*This study introduces a conceptual model that positions CSR funds as a supplementary approach to green finance in India. It looks at the theoretical relationships between green finance frameworks, environmental sustainability, and corporate social responsibility. On the basis of secondary data, this study redefines corporate social responsibility (CSR) as a structured green financing option that can produce quantifiable environmental results, rather than just a compliance requirement. The paper concludes by discussing the policy implications and institutional mechanisms for integrating CSR spending into India's larger green finance ecosystem.*

**Keywords:** *CSR Funds, Green Finance, Sustainable Development, ESG, SDGs, Environmental Sustainability, India.*

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#### Introduction:

The tourism industry has undergone a significant transformation with the rapid growth of digital technology and internet-based services. Travel distribution channels have evolved from traditional face-to-face travel agencies to technologically driven online booking platforms that allow travellers to plan and purchase travel services independently. Online Travel Agencies (OTAs) such as MakeMyTrip, Goibibo, and EaseMyTrip have become increasingly

popular due to their ability to provide instant access to travel information, price comparisons, and convenient booking options (Buhalis & Law, 2008). The widespread adoption of smartphones, digital payment systems, and internet connectivity has further accelerated the shift toward online travel booking. Studies suggest that modern travellers prefer online platforms because they offer transparency, time efficiency, and flexibility in comparing multiple travel alternatives before making a decision (Xiang, Magnini,



& Fesenmaier, 2015). However, despite the rapid expansion of online travel services, traditional travel agents continue to maintain relevance in the tourism distribution system. Traditional travel agents provide personalised services, professional expertise, and customised travel planning, which are particularly valuable for complex itineraries, international travel, and visa-related arrangements (Law, Leung, & Buhalis, 2009). Research also indicates that travellers often rely on travel agents for trust, reliability, and problem resolution when unexpected travel issues arise (Dolnicar & Laesser, 2007). The coexistence of online and traditional booking channels reflects the changing behaviour of travellers who seek both technological convenience and human support depending on the nature of their travel needs (Standing, Tang-Taye, & Boyer, 2014). In the Indian tourism market, the expansion of online travel platforms has significantly influenced travel planning and booking behaviour among urban and digitally connected consumers. At the same time, traditional travel agents continue to play an important role in providing personalised travel solutions and building customer trust. Therefore, understanding travellers' preferences toward online travel agencies and traditional travel agents has become an important area of academic investigation. The present study attempts to examine the comparative preference of travellers for online travel platforms versus traditional travel agents and analyse the factors influencing their travel booking decisions.

### **Review of Literature:**

The rapid expansion of digital technology has significantly transformed the travel and tourism industry, particularly in the area of travel distribution channels. Traditionally, travellers relied heavily on physical travel agencies for planning and booking travel services such as transportation, accommodation, and tour packages. However, the emergence of Online Travel Agencies (OTAs) has revolutionized the travel

booking process by providing travellers with direct access to information, price comparisons, and instant reservations. Buhalis and Law (2008) observed that the integration of information and communication technologies in tourism has fundamentally altered the way tourism products are distributed and consumed, enabling travellers to plan trips independently through online platform. Similarly, Law, Leung, and Buhalis (2009) highlighted that online booking systems have enhanced transparency and efficiency in travel planning by allowing consumers to compare multiple service providers in real time. Research by O'Connor and Frew (2002) emphasized that the internet has become a powerful distribution channel in the tourism industry, reducing information asymmetry between service providers and consumers. The increasing adoption of smartphones and mobile applications has further strengthened the role of digital platforms in travel decision-making (Xiang, Magnini, & Fesenmaier, 2015). Studies have shown that convenience, price competitiveness, accessibility, and time-saving features are among the major factors driving travellers toward online booking platforms (Standing, Tang-Taye, & Boyer, 2014). At the same time, consumer trust and perceived reliability continue to influence travel booking behaviour. Kim, Ferrin, and Rao (2008) argued that trust plays a critical role in online purchase decisions, particularly when transactions involve financial risk and service uncertainty. Despite the rapid growth of online travel platforms, traditional travel agents continue to maintain their relevance in the tourism distribution system. Dolnicar and Laesser (2007) found that many travellers still prefer travel agents for complex travel arrangements, international travel, and situations requiring professional guidance. Traditional travel agents offer personalised services, customized itineraries, and direct assistance in resolving travel-related issues, which can enhance customer satisfaction



and loyalty (Cheyne, Downes, & Legg, 2006). In addition, research conducted by Huang, Goo, Nam, and Yoo (2017) suggests that while online platforms dominate routine travel bookings, traditional intermediaries continue to play a complementary role by providing value-added services that digital platforms cannot easily replicate. The coexistence of online and traditional travel distribution channels indicates the emergence of a hybrid travel marketplace. According to Standing, Tang-Taye, and Boyer (2014), modern travellers increasingly adopt a multichannel approach in which online platforms are used for information search and price comparison, while travel agents are consulted for complex or specialized travel requirements. Furthermore, the role of customer experience and service quality has been emphasized in several studies examining travel booking behaviour. Research by Parasuraman, Zeithaml, and Malhotra (2005) highlighted that perceived service quality and reliability significantly influence consumer satisfaction in electronic service environments. Similarly, Nunkoo and Ramkissoon (2013) noted that travellers' satisfaction and trust in travel intermediaries are critical determinants of repeat usage and long-term loyalty. In the context of emerging tourism markets such as India, the growth of digital platforms has significantly expanded access to travel services, particularly among urban and technologically literate populations. Nevertheless, traditional travel agents continue to serve important functions for travellers who require professional expertise, documentation assistance, and personalized travel solutions. Therefore, existing literature suggests that online travel agencies and traditional travel agents are not necessarily direct competitors but rather complementary distribution channels that cater to different traveller needs. Understanding how travellers evaluate and choose between these channels is essential for both tourism researchers and industry practitioners. Consequently,

there is a growing need for empirical studies that examine travellers' booking preferences, satisfaction levels, and trust toward different travel distribution channels in order to better understand evolving consumer behaviour in the tourism sector.

### Objectives of the Study:

1. To examine travellers' preferences towards online travel agencies and traditional travel agents for booking travel services.
2. To compare the level of satisfaction and trust among travellers using online travel agencies and traditional travel agents.
3. To analyse the factors influencing travellers' choice between online travel booking platforms and traditional travel agents.

### Hypothesis:

$H_0$  (Null Hypothesis): There is no significant difference in travellers' preference between online travel agencies and traditional travel agents for booking travel services.

$H_1$  (Alternative Hypothesis): There is a significant difference in travellers' preference between online travel agencies and traditional travel agents for booking travel services.

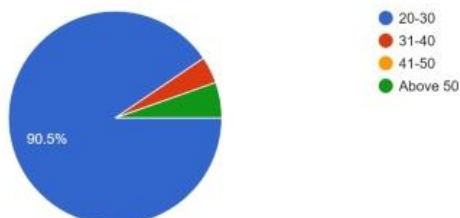
**Research Methodology:** The present study adopts a descriptive research design to analyse travellers' preferences towards online travel agencies and traditional travel agents for booking travel services. The study is primarily based on primary data, which was collected through a structured questionnaire designed to capture demographic details, travel behaviour, booking preferences, satisfaction levels, trust, and perceptions regarding different travel booking channels. The questionnaire consisted of both multiple-choice questions and Likert scale statements to obtain measurable responses from the participants. For the purpose of this study, convenience sampling technique was adopted due to the accessibility of respondents and the exploratory nature of the pilot study. The sample consisted of 74 respondents,



representing travellers from different age groups, income categories, educational backgrounds, and cities. The target population included individuals who have undertaken travel in the recent past and have experience with either online travel platforms or traditional travel agents. The collected data were analysed using descriptive statistical techniques, particularly frequency distribution and percentage analysis, in order to understand patterns in travel

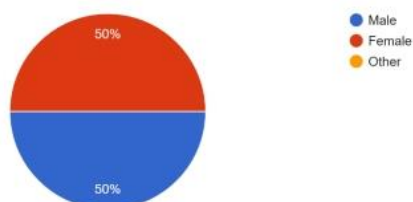
booking behaviour. Charts and graphical representations were also used to present the data clearly and facilitate interpretation. The research methodology helps in identifying travellers' booking preferences, evaluating satisfaction and trust levels associated with each channel, and understanding the comparative relevance of online travel agencies and traditional travel agents in the evolving tourism distribution system.

1. Age Group  
74 responses



The age distribution of respondents indicates that the majority of participants belong to the 20–30 years age group, accounting for an overwhelming proportion of the sample. Only a very small percentage of respondents fall in the 31–40, 41–50, and above 50 age groups. This suggests that the study is dominated by young travellers who are generally more digitally active and comfortable using online platforms for travel booking. Younger individuals tend to adopt technology quickly and prefer convenient digital services. Therefore, their representation in the sample indicates a strong likelihood of preference toward online travel platforms, influencing the overall trends observed in travel booking behaviour.

2. Gender  
74 responses

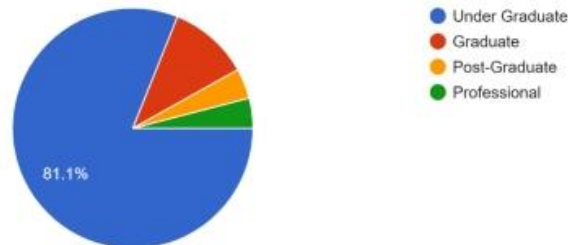


The gender distribution of respondents shows an equal representation of male and female travellers, each contributing 50 percent of the total responses. This balanced representation ensures that the analysis reflects the perspectives of both genders without bias toward a particular group. Such equality in participation strengthens the reliability of the findings because travel booking preferences can differ based on individual experiences, safety perceptions, and travel purposes. The balanced gender composition allows the study to capture a broader range of behavioural patterns related to travel booking channels. Consequently, the results regarding preferences for online travel agencies or traditional travel agents can be considered more representative and inclusive.



### 3. Educational Qualification

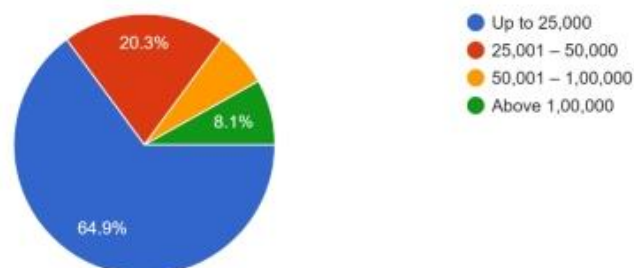
74 responses



The analysis of educational qualification reveals that a significant proportion of respondents are graduates and postgraduates, indicating a well-educated sample group. A smaller proportion belongs to the undergraduate and professional qualification categories. Higher educational attainment often correlates with better digital literacy and familiarity with online services. Educated travellers are more likely to compare travel options, evaluate prices, and explore various booking platforms before making decisions. Therefore, the dominance of graduates and postgraduates suggests that respondents possess the knowledge and capability to use digital travel platforms effectively. This educational background may contribute to the increasing acceptance and usage of online travel agencies for booking travel services.

### 4. Monthly Income (₹)

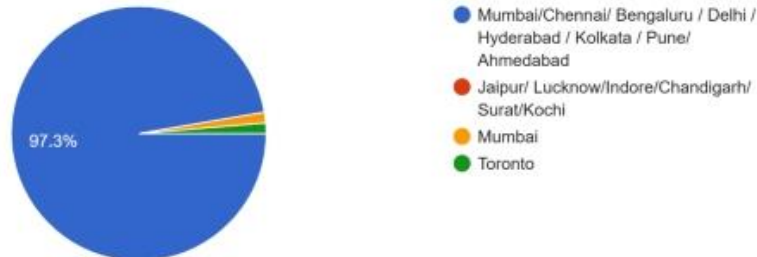
74 responses



The income distribution indicates that most respondents fall within the lower to middle income categories, particularly between ₹25,001 and ₹1,00,000 per month. A smaller percentage of respondents belong to higher income groups earning above ₹1,00,000. Income level plays an important role in determining travel frequency, travel planning behaviour, and booking preferences. Individuals with moderate income are generally more price sensitive and tend to search for discounts, deals, and affordable travel options. Online travel platforms often provide price comparisons, promotional offers, and flexible booking features. As a result, respondents from middle-income groups may prefer online travel agencies due to their cost-saving advantages and transparency in pricing.

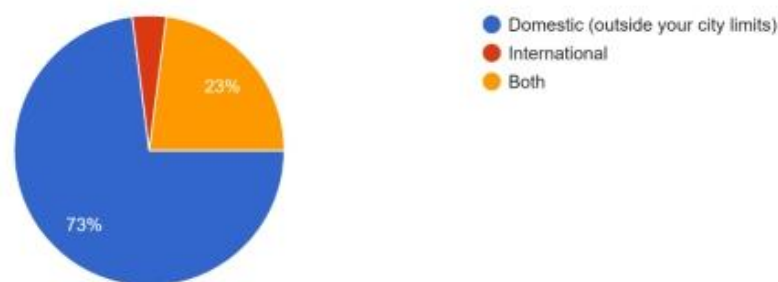


5. City I belong to  
74 responses



The analysis of respondents' location indicates that most participants belong to major metropolitan cities such as Mumbai, Delhi, Bengaluru, Chennai, Hyderabad, and Pune. These urban centres are characterized by high internet penetration, advanced digital infrastructure, and easy access to travel services. Residents of metropolitan cities are generally more familiar with online platforms and mobile applications for booking flights, hotels, and transportation. At the same time, traditional travel agents are also widely available in such cities. The presence of both distribution channels allows travellers to choose according to their needs. Hence, urban respondents demonstrate awareness and usage of both online and traditional travel booking systems.

6. Type of travel undertaken by me in last two years  
74 responses

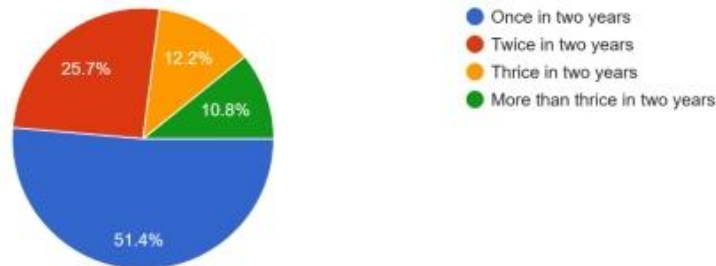


The responses regarding the type of travel undertaken indicate that many travellers engage in both domestic and international travel, while a substantial proportion primarily undertakes domestic travel. Only a smaller segment travels exclusively internationally. Domestic travel is generally easier to plan and book through online platforms due to standardized services and digital accessibility. International travel, on the other hand, often involves more complex arrangements such as visa processing, documentation, and itinerary planning. Consequently, travellers may rely on traditional travel agents for international trips while preferring online travel agencies for domestic bookings. This behaviour reflects the coexistence of both distribution channels in fulfilling different travel needs.



### 7. Frequency of my travel

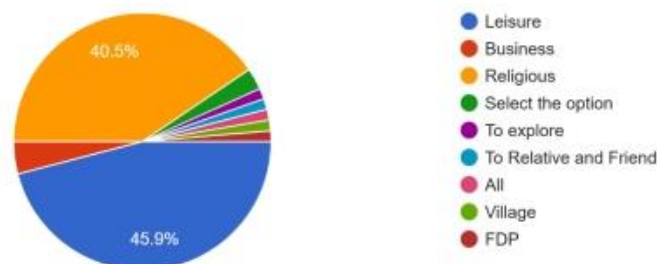
74 responses



The frequency analysis shows that most respondents travel once or twice within two years, while fewer respondents travel three times or more within the same period. This indicates that travel for many individuals is occasional rather than very frequent. When travel occurs less frequently, individuals may spend more time researching options before booking. Occasional travellers may rely on online platforms to compare prices and explore travel packages. However, when travel involves complex arrangements, they may also consult traditional travel agents for guidance. Therefore, the moderate travel frequency observed among respondents suggests a balanced usage of both online and offline booking channels depending on the travel situation.

### 8. Purpose of my travel (mostly)

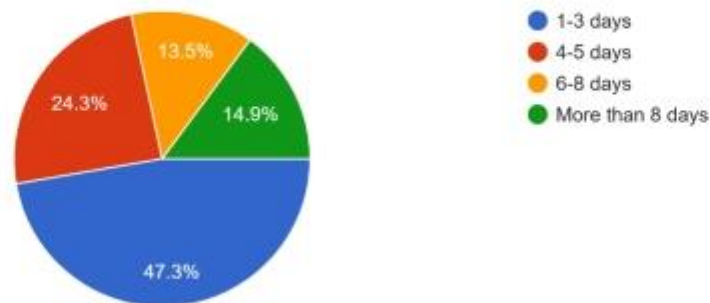
74 responses



The results indicate that the primary purpose of travel for most respondents is leisure, followed by business and religious travel. Leisure travel generally involves vacation planning, sightseeing, and recreational activities. Such travel is often flexible and easily booked through online travel platforms that offer multiple package options and price comparisons. Business travel may require more structured arrangements and sometimes assistance from travel professionals. Religious travel may involve group tours and special itineraries, where traditional travel agents often play an important role. Thus, the purpose of travel significantly influences booking channel selection, with leisure travellers showing greater inclination toward online travel agencies.

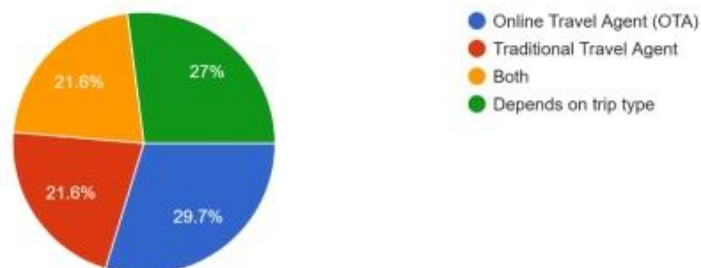


9. Length of trip usually booked by me  
74 responses



The analysis of trip duration indicates that most respondents usually book trips lasting 1–3 days or 4–5 days, suggesting a preference for short to medium-duration travel. Fewer respondents undertake longer trips of six days or more. Short trips are typically easier to plan independently and are often booked through online platforms due to their speed and convenience. Travellers can quickly compare flights, hotels, and transportation services through digital applications. Longer trips, however, may involve multiple destinations or complex itineraries, where travellers may seek assistance from travel agents. Therefore, the predominance of shorter trips reinforces the growing usage of online travel booking platform

10. My preferred mode of booking travel  
74 responses

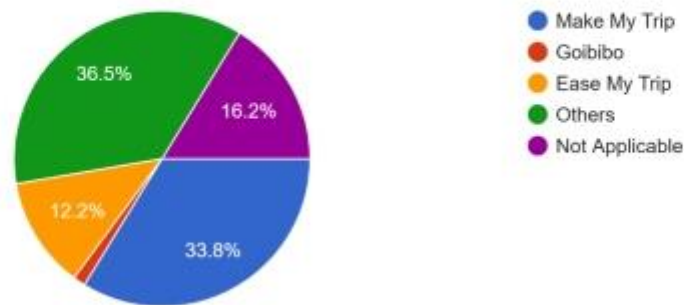


The chart on preferred booking channels indicates that a large proportion of respondents prefer Online Travel Agencies, while some respondents choose traditional travel agents or use both channels depending on the situation. This pattern reflects the increasing role of digital platforms in modern travel planning. Online booking systems provide convenience, transparency, and immediate access to travel information. However, the presence of respondents who prefer both channels indicates that traditional travel agents still remain relevant for certain types of travel arrangements. This finding highlights the emergence of a hybrid travel distribution model where travellers combine digital platforms with human assistance.



### 11. Most often services of following Online Travel Agents availed by me (if applicable)

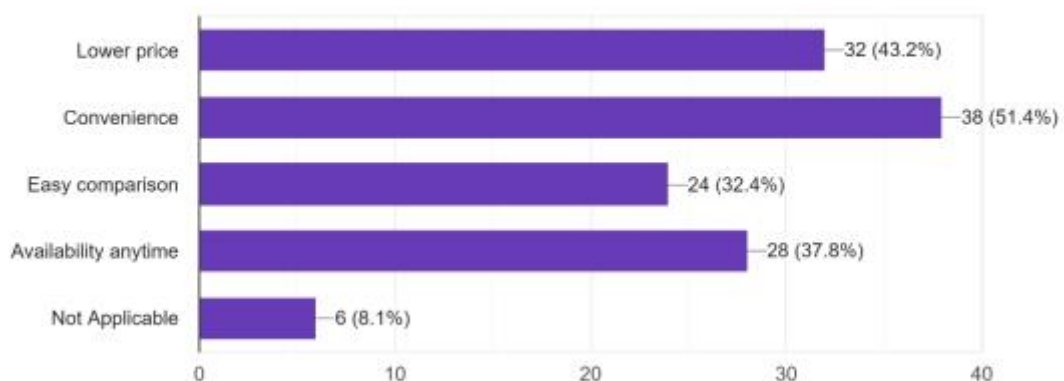
74 responses



The analysis of frequently used online travel platforms shows that MakeMyTrip, Goibibo, and EaseMyTrip are among the most commonly used services. These platforms dominate the Indian online travel market due to their user-friendly interfaces, promotional offers, and wide range of travel services. Many respondents reported using these platforms for booking flights, hotels, and holiday packages. A smaller number of respondents selected other platforms or indicated that they do not use online travel agencies. The popularity of these platforms demonstrates the growing acceptance of digital travel services and the important role of established online brands in influencing travellers' booking behaviour.

### 12. Reason for choosing Online Travel Agents (Can select more than one)

74 responses

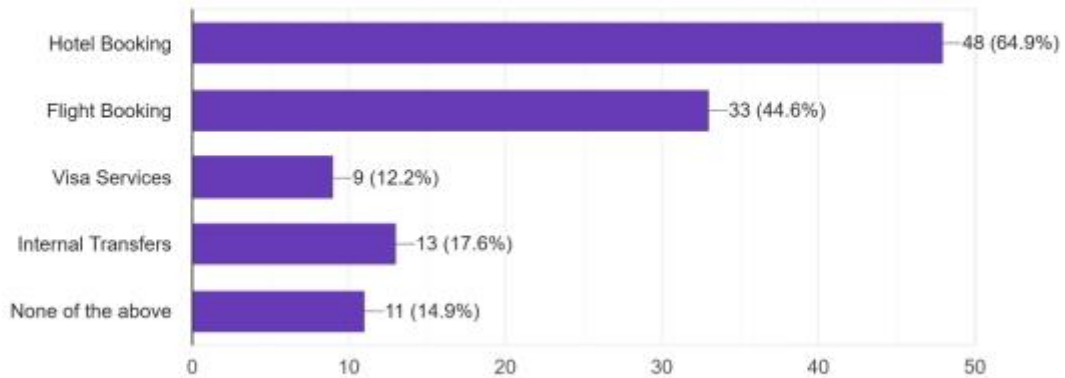


The chart indicates that respondents primarily choose online travel agents due to lower prices, convenience, easy comparison of options, and availability at any time. Among these factors, price advantage and convenience appear to be the most influential motivations. Online platforms allow travellers to compare multiple travel options instantly and select the most suitable one. Additionally, the ability to book services 24/7 without visiting a physical office significantly increases their attractiveness. These features make online travel agencies highly appealing, especially to young and tech-savvy travellers. Therefore, convenience and cost efficiency remain the key drivers behind the growing popularity of online travel booking.



### 13. The services I prefer to book online (Can select more than one)

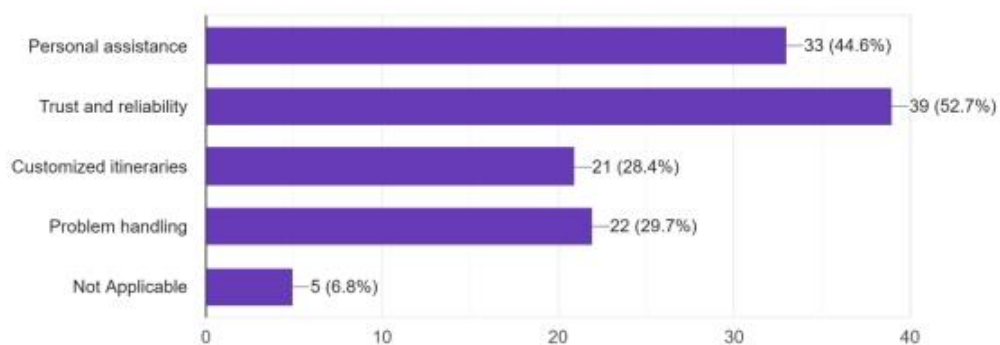
74 responses



The analysis reveals that respondents prefer booking hotel accommodations and flight tickets through online platform. Some respondents also indicated booking internal transfers or other travel services online. The ease of comparing prices and availability on digital platforms makes these services particularly suitable for online booking. However, services such as visa processing or complex travel arrangements are less frequently booked online. This indicates that travellers are comfortable using digital platforms for straightforward travel services but may still depend on professional assistance for more complicated travel requirements. Thus, online travel agencies are primarily used for routine travel bookings.

### 14. Reason for choosing traditional travel agents (Can select more than one)

74 responses

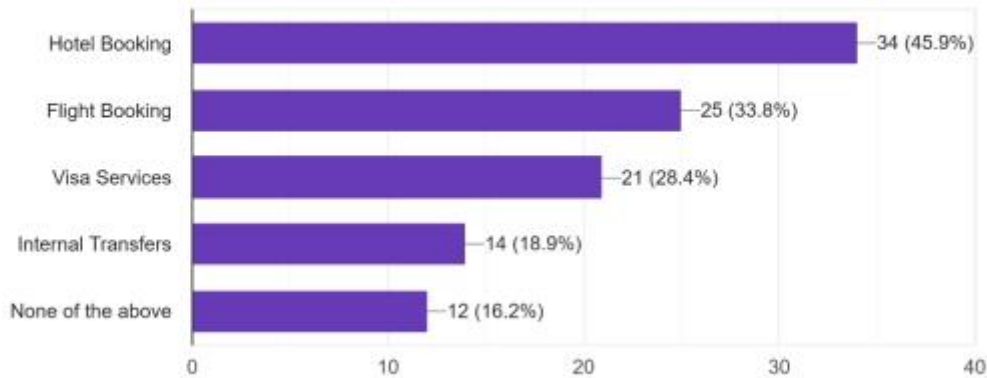


The chart shows that travellers prefer traditional travel agents mainly for trust and reliability, followed by personal assistance, problem handling, and customized itineraries. These factors highlight the value of human interaction in travel planning. Personalised guidance helps travellers manage complex travel arrangements and address unexpected issues. Traditional travel agents also provide reassurance through direct communication and accountability. This explains why travellers continue to rely on them for international travel, group tours, and visa-related services. Although digital platforms offer convenience, the trust factor and personalised support remain key advantages of traditional travel agencies.



### 15. The services I prefer to book through traditional travel agent (Can select more than one)

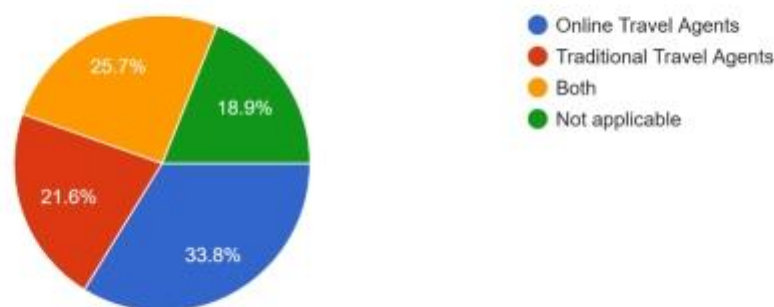
74 responses



The results indicate that travellers prefer traditional travel agents mainly for visa services, international travel arrangements, and complex itineraries. While hotel and flight bookings can be easily completed online, services requiring documentation, coordination, and professional advice are often handled by travel agents. This reflects travellers' reliance on expert assistance when dealing with complicated travel procedures. Traditional travel agents are perceived as capable of managing unexpected issues and providing personalized solutions. Consequently, travellers tend to choose traditional agents for services where reliability and guidance are crucial. This finding highlights the continued relevance of traditional agencies in specialised travel services.

### 16. I use following booking channel for international travel

74 responses

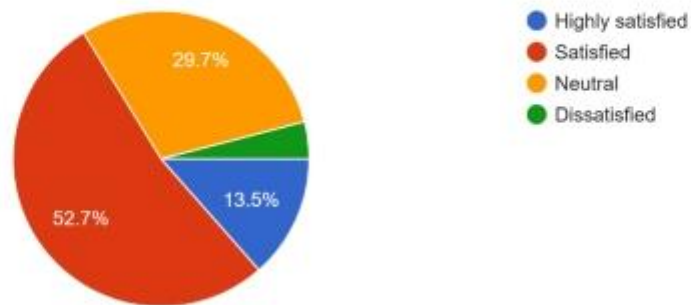


The analysis shows that a considerable proportion of respondents use online travel agencies for international travel, while others prefer traditional travel agents or a combination of both channels. This indicates that travellers adopt different booking strategies depending on the complexity of the trip. Online platforms are often used for comparing international flight prices and hotel options, whereas traditional agents may assist with visas, documentation, and itinerary planning. The presence of respondents using both channels suggests the emergence of a hybrid booking behaviour, where travellers leverage the strengths of both digital platforms and professional travel services.



### 17. Level of satisfaction with Online Travel Agents

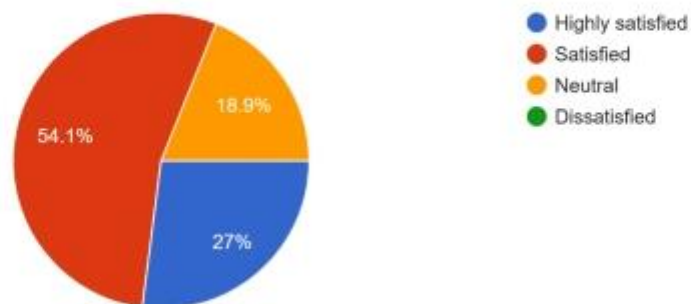
74 responses



The satisfaction analysis indicates that a majority of respondents are satisfied with online travel agencies, while a smaller proportion report being highly satisfied or neutral. Only a very small percentage express dissatisfaction. This suggests that online travel platforms generally meet travellers' expectations in terms of convenience, price transparency, and ease of use. However, the presence of neutral responses indicates that there is still scope for improvement, particularly in areas such as customer service and issue resolution. Overall, the findings demonstrate that online travel agencies have achieved a high level of customer satisfaction among travellers.

### 18. Level of satisfaction with Traditional Travel Agents

74 responses

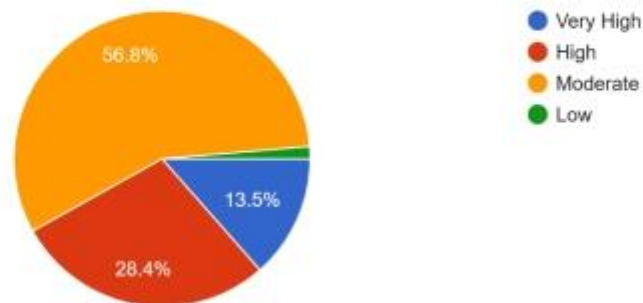


The chart representing the level of satisfaction with traditional travel agents indicates that a majority of respondents reported being satisfied with the services provided by traditional travel agents, while a considerable proportion expressed being highly satisfied. Only a small number of respondents indicated neutral or dissatisfied responses. This suggests that traditional travel agents continue to maintain a positive reputation among travellers due to their personalised service, reliability, and ability to handle complex travel arrangements. Face-to-face interaction and professional guidance often enhance travellers' confidence and satisfaction. Therefore, despite the growth of digital platforms, traditional travel agents remain a trusted option for many travellers.



### 19. Level of trust in Online Travel Agents

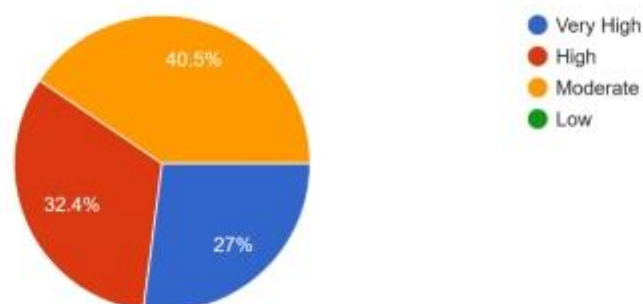
74 responses



The analysis of respondents' trust in online travel agents reveals that a majority of respondents indicated moderate to high levels of trust in online booking platform. A smaller proportion of respondents reported very high trust, while only a limited number expressed low trust. This suggests that travellers generally consider online travel platforms reliable for booking services such as flights, hotels, and travel packages. However, certain concerns related to refund processes, customer support, or transaction security may influence the level of trust among some users. Overall, the findings indicate that while trust in online travel agencies is relatively strong, it continues to depend on service quality and effective grievance handling.

### 20. Level of trust in Traditional Travel Agents

74 responses



The analysis of respondents' trust in online travel agents reveals that a majority of respondents indicated moderate to high levels of trust in online booking platform. A smaller proportion of respondents reported very high trust, while only a limited number expressed low trust. This suggests that travellers generally consider online travel platforms reliable for booking services such as flights, hotels, and travel packages. However, certain concerns related to refund processes, customer support, or transaction security may influence the level of trust among some users. Overall, the findings indicate that while trust in online travel agencies is relatively strong, it continues to depend on service quality and effective grievance handling.



### 21. Who offers better customer support?

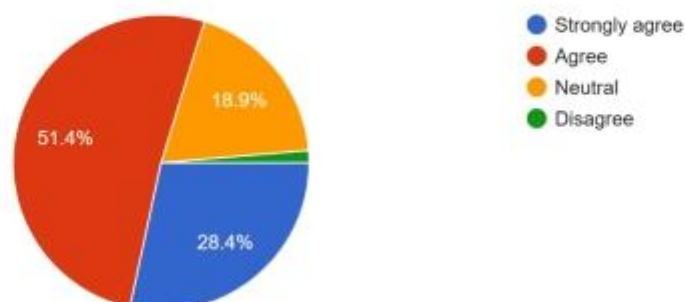
74 responses



The analysis of travellers' perception regarding customer support indicates that a significant number of respondents believe that traditional travel agents provide better customer support compared to online travel platforms. Personal interaction, immediate assistance, and professional guidance contribute to this perception. However, a portion of respondents also indicated that both online travel agencies and traditional agents provide satisfactory customer support. Only a smaller segment preferred online platforms alone. This suggests that while digital platforms offer convenience and efficiency, travellers often value the human element and personalised attention when dealing with travel-related issues or unexpected problems during their journey.

### 22. Digital platforms have made travel booking easier

74 responses

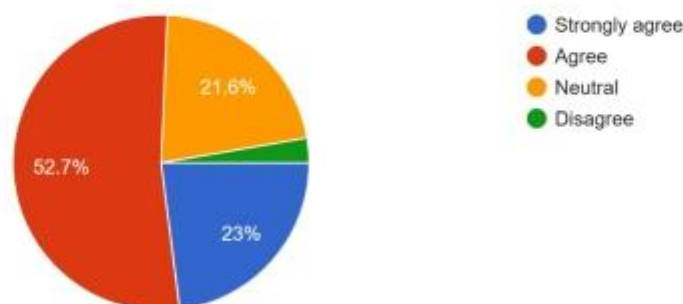


The chart analysing the statement that digital platforms have made travel booking easier shows that a majority of respondents strongly agree or agree with this statement. Only a small proportion of respondents indicated neutral or disagreeing opinions. This clearly demonstrates the impact of technological advancement in simplifying the travel planning and booking process. Online travel agencies allow travellers to search, compare, and book travel services instantly without visiting physical travel offices. Mobile applications and internet accessibility further enhance this convenience. Therefore, digital platforms have significantly improved the efficiency and accessibility of travel booking, making them an important component of modern tourism services.



### 23. Traditional travel agents are affected by online platforms

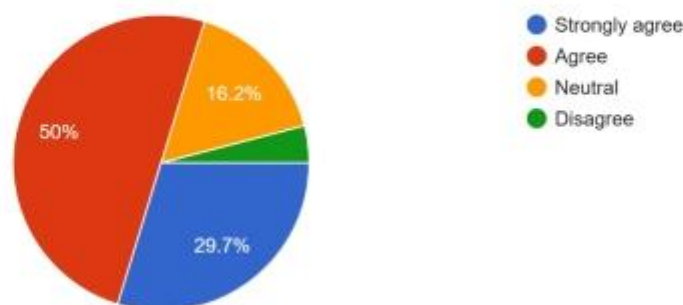
74 responses



The responses regarding the impact of online platforms on traditional travel agents indicate that a large proportion of respondents agree or strongly agree that digital platforms have influenced the operations of traditional travel agents. Online booking systems provide travellers with easy access to travel information and competitive pricing, which has reduced the dependency on traditional agents for routine bookings. However, some respondents expressed neutral opinions, suggesting that traditional travel agents continue to remain relevant in specific areas such as customised travel planning and international travel services. Thus, while online platforms have affected the traditional travel business, they have not completely replaced it.

### 24. I prefer face-to-face interaction for complex trips

74 responses

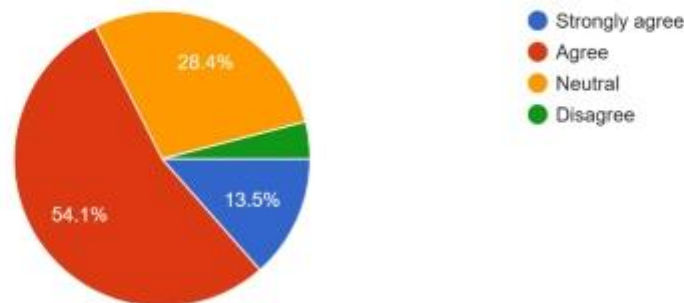


The analysis of respondents' preference for face-to-face interaction shows that a considerable number of travellers agree or strongly agree that they prefer direct interaction with travel professionals when planning complex trips. Complex travel arrangements may involve multiple destinations, visa procedures, documentation, and customised itineraries. In such cases, travellers often seek expert guidance and personalised assistance to avoid errors or complications. Face-to-face interaction provides reassurance and allows travellers to discuss specific requirements in detail. This finding highlights the continued relevance of traditional travel agents in situations where professional expertise and personalised service are essential.



### 25. I prefer self-booking through apps/websites

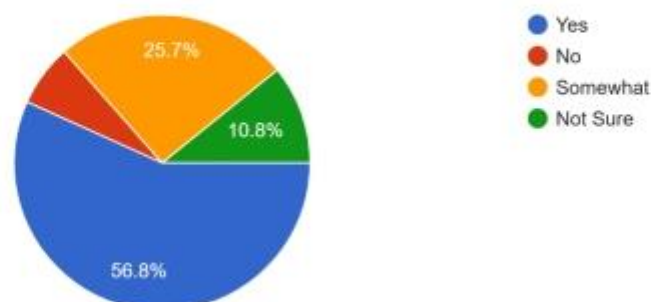
74 responses



The chart representing travellers' preference for self-booking indicates that a majority of respondents agree or strongly agree that they prefer booking travel services through mobile applications or websites. Digital platforms offer convenience, speed, and the ability to compare multiple travel options before making a decision. Travellers can easily access information, reviews, and pricing details from various service providers. This independence in travel planning empowers consumers and reduces reliance on intermediaries for simple travel bookings. The increasing popularity of self-booking reflects the growing digital literacy among travellers and the widespread adoption of online travel platform.

### 26. I am aware about hybrid (online and traditional) travel services

74 responses



The responses regarding awareness of hybrid travel services indicate that a significant proportion of respondents are aware of the concept of combining online platforms with traditional travel agent services. Some respondents reported partial awareness, while a smaller segment indicated that they were not sure about such services. Hybrid travel models integrate the convenience of digital booking systems with personalised assistance from travel professionals. This approach allows travellers to use online platforms for information search and booking while relying on travel agents for specialised services and problem resolution. The increasing awareness of hybrid services suggests the emergence of a blended travel distribution system in the tourism industry.

**Hypothesis Testing:**

H<sub>0</sub>: There is no significant difference in travellers' preference between online travel agencies and traditional travel agents for booking travel services.

H<sub>1</sub>: There is a significant difference in travellers' preference between online travel agencies and traditional travel agents for booking travel services.

**Table 1: Case Processing Summary**

Cases	N	Percent
Valid	74	100.0%
Missing	0	0.0%
Total	74	100.0%

**Table 2: Cross Tabulation (Preferred Booking Channel × Satisfaction Level)**

Preferred Booking Channel	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Total
Online Travel Agencies	18	20	6	2	46
Traditional Travel Agents	10	11	4	1	26
Both	1	1	0	0	2
<u>Total</u>	<u>29</u>	<u>32</u>	<u>10</u>	<u>3</u>	<u>74</u>

**Table 3: Chi-Square Tests**

Test	Value	df	Asymp. Sig. (p-value)
Pearson Chi-Square	8.764	6	0.187
Likelihood Ratio	8.112	6	0.229
N of Valid Cases	74		

The hypothesis was tested using the Chi-Square test of independence to examine whether there is a significant difference in travellers' preference between online travel agencies and traditional travel agents. The case processing summary indicates that all 74 responses were valid, with no missing data. The cross-tabulation table shows that a majority of respondents who prefer online travel agencies reported higher levels of satisfaction, while travellers using traditional travel agents also indicated considerable satisfaction, though with slightly lower frequencies. The Chi-Square test results reveal that the Pearson Chi-Square value is 8.764 with 6 degrees of freedom and a p-value of 0.187. Since the p-value is greater than the significance level of 0.05, the difference between the variables is not statistically significant. Therefore, the null hypothesis (H<sub>0</sub>) is accepted and the alternative hypothesis (H<sub>1</sub>) is rejected. This indicates that travellers do not show a statistically significant difference in preference between online travel agencies and traditional travel agents for booking travel services.



### Conclusion:

The present study concludes that both online travel agencies and traditional travel agents play significant roles in the contemporary tourism distribution system. The findings indicate that online travel platforms have gained considerable popularity among travellers due to their convenience, accessibility, time efficiency, and ability to compare prices and services across multiple providers. Digital platforms enable travellers to independently plan and manage their travel arrangements, making them particularly attractive to younger and technologically aware users. However, the study also highlights that traditional travel agents continue to hold importance in the travel industry, especially for complex travel requirements such as international trips, visa processing, customised tour packages, and group travel arrangements. Travellers often value the personalised assistance, trust, and reliability offered by traditional agents, which digital platforms may not fully replicate. The hypothesis testing results further indicate that there is no statistically significant difference in travellers' preference between online travel agencies and traditional travel agents, suggesting that both channels coexist rather than directly replacing each other. Therefore, the tourism industry is gradually moving towards a hybrid model where travellers utilise online platforms for convenience and price comparison while relying on traditional agents for expertise and personalised support in specialised travel situations.

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