SOCIO-DEMOGRAPHIC CHARACTERISTICS AS INFLUENCE FACTORS ON THE COMPLAINANT'S LOYALTY - THE TRAVEL AGENCIES OF SERBIA AND CROATIA

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Abstract: *Failures are inevitable, especially in service companies where production and consumption take place simultaneously, and the human factor participation is dominant. In addition to knowing factors of influence to the loyalty of satisfied users, it is necessary to determine the existence and influence of factors on the retention of dissatisfied users. The research presented in the paper is based on determining the differences in the complainant's loyalty regarding their socio-demographic characteristics. Therefore, the research subject is the impact that socio-demographic characteristics have on the complainant's loyalty to travel agencies from Serbia and Croatia. The aim of the research is to determine the statistically significant differences to the complainant's loyalty in relation to the user's socio-demographic characteristics. The empirical part of the research was carried out by a survey technique. The results of the conducted empirical research confirmed the findings and claims of foreign authors regarding the place of residence and the impact of the service users' monthly income to the loyalty to a specific travel agency. The purpose of this paper is to point out the possibility of using complaints and service recovery in order to build better and long-term relationships with the users of travel agency services. The obtained results may indicate to travel agencies the importance of knowing their service users' profile. By disposing with a unique user database, a specific travel agency creates the preconditions needed for quick measures and actions in situations of user dissatisfaction.*

Keywords: *travel agencies, complaints, loyalty, socio-demographic characteristics*

1. INTRODUCTION

A travel agency operates as a forwarding company or only produces services that meet the needs of its users while temporarily changing their place of residence, or by organizing a trip [1]. Since tourism products are complex (consisting of a large number of different products and services), users are not passive recipients; rather, they are more of employees with half the work that actively influence the attitudes and behavior of employees. Users and employees are an integral part of a service company and they create values more efficiently and effectively through knowledge, understanding and trust [2]. The main task of a travel agency is to deliver superior value to its users. The prerequisite for delivering superior value is maintaining quality relationships with customers. A travel agency should develop a strategy that maintains a stable portfolio of users over time if it wants to stay on the market in the long run [3]. Despite the importance of travel agencies in tourism distribution, little attention

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has been paid to new challenges and possible success strategies to increase loyalty to travel agencies [4].

As mistakes are an inevitable consequence of human activities, so will the travel agency with the best management have at least one of ten users who will not be satisfied with the service it receives. The process of managing user complaints is being increasingly mentioned as an important precondition for the application of marketing relations in tourism (Alvarez, et al., 2011; Swanson, Hsu, 2011). Some authors point out that if current users are the most productive source of additional or re-engagement, the users lost are likely to be the second best source of additional business [5]. Companies should raise users' awareness about the importance of appeals for providing enhanced services. Proactive encouragement of complaints reminds users that their complaints are desirable [6].

On the other hand, an unhappy user is a "potential bomb" full with negative comments and emotions. Their explosion could seriously damage the reputation of the company. Research has shown that users will tell their five closest acquaintances about the manner in which their complaint is handled, but if users receives a good service at the beginning, they will only inform three [7]. Therefore, it is necessary that travel agencies and their travel agents recognize critical situations and undertake emergency actions to solve problems [8]. The actual importance of quality handling of complaints cannot be the same for every company. Some authors state that access to complaints varies depending on the characteristics of users and complaint situations that a company faces. The severity of the problem relates to the degree of economic or non-economic loss that the user considers to be the result of a service error for him/her. Attributing the responsibility to the travel agency refers to the extent to which the user considers that the cause of the problem is the agency and not him/her and that therefore the particular travel agency is responsible for his/her dissatisfaction. Differences in perceiving the severity of problem and assigning responsibility can result from different psychographic and socio-demographic characteristics of users [9].

Failure to meet customer expectations i.e. unfavorable experience, results in user dissatisfaction [10]. Service providers need to understand the negative comments and emotional aspects of their users are detrimental to the image of a specific travel agency. Lack of understanding of service users disturbs this relationship. In their research some authors come to a conclusion that recovery after a complaint process is equally if not more important than providing a good service at the beginning. It is pointed out that it is of utmost importance in the process of service recovery that users have the means by which they can express their dissatisfaction [7]. The focus of this paper will be on the loyalty of complainants - users of tourist agency services in Serbia and Croatia.

Early researches on service processes focused more on employees and factors influencing the user's tendency to lodge a complaint. However, in this paper, attention is focused on understanding the behavior of users after the service recovery and their subsequent post-purchase decisions. The objective and the problem of the research is the influence that the socio-demographic characteristics have on the loyalty of complainants to tourist agencies from Serbia and Croatia. As neighboring countries, Serbia and Croatia have intertwined cultural and historical heritage. However, the results of the conducted research have shown that some factors affecting the loyalty of complainants, i.e. tourist services users of these two countries, differ. Thus this paper points to the need to know the data about factors that influence loyalty of users after the service recovery process as a prerequisite for knowing the profile of users of that

particular travel agency. By disposing of a unique database of users, a travel agency creates preconditions needed for quick measures and actions in situations of user dissatisfaction.

2. REVIEW OF LITERATURE

The tendency to appeal is the tendency of the user to complain. In research dealing with post-consumer behavior or user behavior, the determinants of the impact on the disadvantage of the disadvantaged users to complain are the demographic and socioeconomic characteristics of the user. According to individual authors, the inclination to appeal includes personality, attitudes and lifestyles as variables that affect the user's tendency to complain when dissatisfied. The socio-demographic characteristics of the user include age, gender, average income, education, place of residence [9]. Different user characteristics are variables which were used to determine the existence of differences in user's complaint behavior [11].

According to the results determined by Heung, V. C. S. and Lam, T. (2003), female users are more involved in the complaint process, and they convey to others their satisfaction or dissatisfaction with how their complaints are handled. Women, young and highly educated users tend to complain more. Young and middle age groups are more involved in complaints than older age groups [12].

Reynolds, K. L., and Harris, L. C. (2005) conclude that users, who are typically younger, highly educated, earn above average income, do a professional job, have women and have children [13].

Tronvoll, B. (2007) states that younger users are more likely to complain, while disgruntled low-income users are insufficiently represented among those who complain [14].

Phau, I. and Baird, M. (2008) found that respondents aged 40 or above expect more from products and services compared to other age groups. According to this research, respondents aged 54 or above potentially have more free time than those who are younger and are therefore willing to spend more time and invest more effort in making a complaint. The results of the research conducted by these authors show that respondents with some type of higher level education have less chances to complain than users with lower education level. Phau, I. and Baird, M. (2008) came to the conclusion that there is no link between income and different levels of complaint behavior [15].

The results of the research conducted by Homburg, C., Fürst, A., and Koschate N. (2010) show that women, as users of services, devote more attention to user service issues, unlike men. These authors come to the conclusion that older users create a need for the company to provide a fair treatment for handling their complaint process. Also, with regard to user's education level, the results of the research support the assumption that users having higher education are able to evaluate the handling of complaints by a company and its outcome is better than those with lower levels of education [9].

The work of the authors Metehan, T. and Yasemin, Z.A. (2011) points out that users older than 40 start to expect more from the services they purchase, and also they do not have much interest in terms of social expectations and perceptions, so therefore they are more prone to complain. Also, respondents older than 54 may have more time available than those who are younger and are therefore willing to spend more time and invest more effort to file a complaint. In the study by these authors, education is another variable, the influence of which on the complaint

behavior is questioned. A high education level is treated as a demographic variable that can be linked to a greater propensity of the user to lodge a complaint, notify injustice and form higher expectations of the services. The results also show that users with higher income buy more, and therefore can be expected to complain more. The assumption is that individual users with higher incomes have greater personal resources that allow them to express their dissatisfaction more easily [11].

Based on the literature review, it can be concluded that there is no compliance in terms of interpreting the impact of particular user characteristics. A database of permanent, loyal users is a key resource for survival of a company. Therefore, employees need to improve and strengthen their contacts with users. It is important to keep users focused on achieving consistent levels of loyalty and, consequently, of profitability. Since failures are inevitable, it is necessary to provide adequate service recovery and win back the loyalty of users who have filed a complaint in response to unsatisfactory values provided by a particular company. The prerequisite for ensuring the loyalty of previously dissatisfied users is to have information about them. In order to implement an adequate service recovery program, it is necessary to have a database of currently dissatisfied, and then loyal users.

3. METHODOLOGY OF RESEARCH

This paper analyzes the impact of socio-demographic characteristics of users - complainants, on their loyalty to travel agencies. The conducted research aims to establish a statistically significant difference in the loyalty of complainants with respect to their socio-demographic characteristics (gender, age, monthly income and residence). The starting point for the realization of this goal is to conduct research and collect data. The research was conducted in Serbia and Croatia in the form of structured testing through a questionnaire distributed online. A questionnaire consisting of two parts was composed based on the review of the relevant literature (Homburg, Furst & Koschate, 2010; Mattila, 2001; Karatepe, 2006). Questions related to the socio-demographic characteristics of the user (gender, age, monthly income and residence) are included in the first part of the questionnaire. The second part of the questionnaire deals with the loyalty of the complainant. Respondents responded to the statements offered in the second part of the questionnaire by giving grades 1 to 5 (1 - I completely disagree, 5 - I completely agree).

Starting from the main topic as well as research goals of this paper, and taking into account the previous research on this topic, the main hypothesis - that will be the subject to testing with the intention of proving it - is as follows:

H_0: There is a statistically significant difference in the loyalty of complainants among tourist services users of various socio-demographic characteristics.

The set hypothesis H_0 is broken down into the following four, auxiliary hypotheses:
H_1: There is a statistically significant difference in the loyalty of complainants among users of the different types of tourist services
H_2: There is a statistically significant difference in the loyalty of complainants between users of tourist services of different ages
H_3: There is a statistically significant difference in the loyalty of complainants among tourist services users of different amounts of monthly income
H_4: There is a statistically significant difference in the loyalty of complainants between tourist service users with different place of residence.

The survey was conducted in Serbia and Croatia between September 2016 and January 2017, covering 116 respondents from Serbia and 106 respondents from Croatia. Table 1 shows the description of the sample, separately for Serbia and separately for Croatia.

Table 1: Description of the sample of respondents from Serbia and Croatia

VARIABLE		SERBIA		CROATIA		
		ABSOLUTE FREQUENCIES	PERCENTAGE %	ABSOLUTE FREQUENCIES		PERCENTAGE %
Gender of respondents	Male	44	37.9	21		19.8
	Female	72	62.1	85		80.2
Age of respondents (in years)	18-27	69	59.5	10		9.4
	28-37	26	22.4	13		12.3
	38-47	11	9.5	8		7.5
	48-57	8	6.9	15		14.2
	58-67	2	1.7	20		19.9
	68 and more	-	-	40		37.7
Level of Education	Elementary school or less	1	.9	-		-
	High School	37	31.9	17		16.0
	University or college	51	44.0	64		60.4
	Master	23	19.8	24		22.6
	Doctorate	4	3.4	1		.9
Monthly income	Up to EUR 200	37	32.8	Up to EUR 200	2	1.9
	Between EUR 200-300	15	12.9	Between EUR 200-300	7	6.6
	Between EUR 300-400	23	19.0	Between EUR 300-400	11	10.4
	Between EUR 400-500	11	9.5	Between EUR 400-500	12	11.3
	Between EUR 500-600	16	13.8	Between EUR 500-600	19	17.9
	Over EUR 600	14	12.1	Over EUR 600	55	51.9
Place of residence	City	100	86.2	95		89.6
	Village	16	13.8	11		10.4
Number of family members	1-2	31	26.7	20		19.8
	3-4	62	52.6	81		75.5
	5 and more	23	20.7	5		4.7
Travels per year	Once per year	33	28.4	6		5.7
	2-3 times per year	44	37.9	27		24.5
	4 and more times per year	14	12.1	70		67.0
	I do not travel every year	25	21.6	3		2.8
Average annual travel spending	Below EUR 100	28	24.1	Below EUR 100	-	-
	EUR 100-200	17	14.7	EUR 100-200	17	16.0

of the household	Over EUR 200	71	61.2	More than EUR 200	89	84.0
How many times services of the travel agency last travelled with have been used so far?	Once	76	65.5	22		20.8
	Two or three times	30	25.9	55		51.9
	Four or more times	10	8.6	29		27.4

Source: *Calculation by the authors*

The answers to the questions and evaluations of the statements from the questionnaires were processed using the statistical software IBM SPSS 21. Kolmogorov - Smirnov test and Sapiro - Vilkov test was used to check the normality of the schedule. The distribution of the results of the continuous variables by gender and the place of residence is not normal, so Man-Vitney U test was used to test the auxiliary hypothesis. To test other auxiliary hypotheses (age and amount of monthly income), Kruskal-Volis test was used as non-parametric technique because the distribution of results was not normal.

4. RESULTS OF RESEARCH AND DISCUSSION

4.1. Determining statistically significant differences in the loyalty of complainants relative to tourist service user gender

The assumption about the normal distribution was not confirmed, and the determination of a statistically significant difference in the complainant's loyalty with respect to the gender was investigated using the Mann-Whitney U test as a non-parametric alternative of the t test of independent samples (Table 2). In order to consider the result of Z approximation as statistically significant difference, the significance should be less than the required limit value of 0.05.

Table 2: Statistics of test [a]

Country		Loyalty of the complainant
SERBIA	Mann-Whitney U	1482,5
	Wilcoxon W	4110,5
	Z	-,584
	Asymp. Sig. (2-tailed)	,559
CROATIA	Mann-Whitney U	796,5
	Wilcoxon W	1027,5
	Z	-,771
	Asymp. Sig. (2-tailed)	,441

Source: *Calculation by the authors*

Table 3: Mean value of rank and median

Country		Gender	N	Mean Rank	Median
SERBIA	Loyalty of the complainant	Male	44	60.81	4.0
		Female	72	57.09	3.6
		Total	116		
CROATIA	Loyalty of the complainant	Male	21	48.93	4.0
		Female	85	54.63	4.0
		Total	106		

Source: Calculation by the authors

The Mann-Whitney test did not reveal any statistically significant difference in loyalty between male (Md = 4.0, n = 44) and female (Md = 3.6, n = 72) in Serbia, U = 1482.5, Z = -0.584, p = 0.559, r = 0.05 (low impact). Male and female in Serbia are equally loyal to travel agencies.

The Mann-Whitney test did not reveal any statistically significant difference in loyalty of male (Md = 4.0, n = 21) and female (Md = 4.0, n = 85) in Croatia, U = 796.5, Z = -0.771 , p = 0.441, r = 0.07 (small effect). Male and female in Croatia are equally loyal to travel agencies.

The Mann-Whitney tests in Serbia and Croatia did not determine any statistically significant difference in the loyalty of complainants with regard to their gender, and it can be concluded that there is a statistically significant difference in the loyalty of complainants between tourist service users of the different gender; H_1: There is a statistically significant difference in the loyalty of the complainant between tourist service users of the of different gender, is not accepted.

The assumption about the normal distribution was not confirmed, and the determination of a statistically significant difference in the complainants' loyalty with respect to the age of the respondents was investigated using the Kruskal-Wallis test as a non-parametric alternative to a single-factor analysis of the variance of different groups (Table 4). If the value of the test is statistically significant, the results are converted into ranks, so mean ranges and median values are compared.

Table 4: Ranges

Country		Age of respondents	N	Mean Rank
SERBIA	Loyalty of complainants	18-27	69	59.62
		28-37	26	51.40
		38-47	11	52.27
		48-57	8	73.69
		58-67	2	85.75
		Total	116	
CROATIA	Loyalty of complainants	18-27	10	39.25
		28-37	13	44.88
		38-47	8	47.25
		48-57	15	40.63
		58-67	20	57.33
		68 and more	40	
		Total	106	64.03

Source: Calculation by the authors

Table 5: Statistics of the test [a,b]

Country		Loyalty of complainants
SERBIA	Chi-Square	4,662
	df	4
	Asymp. Sig.	,324
CROATIA	Chi-Square	11,430
	df	5
	Asymp. Sig.	,043

***Source:** Calculation by the authors*

The Kruskal-Wallis test did not disclose a statistically significant difference in the loyalty of complainants with regard to age of respondents in Serbia (Gp1, n = 69: 18-27, Gp2, n = 26: 28-37, Gp3, n = 11: 38-47 year, Gp4, n = 8: 48-57 years, Gp5, n = 2: 58-67 years), c2 (4, n = 116) = 4.662, p = 0.324. Respondents of different age in Serbia are equally loyal to travel agencies. The Kruskal-Wallis test revealed a statistically significant difference in the loyalty of complainants with regards to age of the respondents in Croatia (Gp1, n = 10: 18-27, Gp2, n = 13: 28-37, Gp3, n = 8: 38-47 Gp4, n = 15: 48-57, Gp5, n = 20: 58-67 and Gp6, n = 40: 68 and older), c2 (5, n = 106) = 11.430, p = 0.043. Complainants' loyalty is highest among respondents aged 58-67 years (Mean Rank = 57.33, Md = 4.0), and the youngest respondents who are aged 18-27 (Mean Rank = 39.25, Md = 3.7).

The Kruskal-Wallis tests in Serbia and Croatia did not reveal a statistically significant difference in the loyalty of complainants with regard to age of the respondents, hence it can be concluded that the hypothesis H_2: There is a statistically significant difference in the loyalty of complainants between tourist service users of the of different age, is not accepted.

The assumption about the normal distribution was not confirmed, and the determination of the statistically significant difference in the loyalty of complainants relative to the monthly income of the respondents was investigated using the Kruskal-Wallis test, as a non-parametric alternative to a single-factor analysis of the variance of different groups (Table 6). If the value of the test is statistically significant, the results are converted into ranks, so mean ranges and median values are compared.

Table 6: Ranges

Country		Monthly income of respondents	N	Mean Rank
SERBIA	Loyalty of complainants	Up to EUR 200	37	62.92
		EUR 200-300	15	70.23
		EUR 300-400	23	64.28
		EUR 400-500	11	42.77
		EUR 500-600	16	51.94
		Over EUR 600	14	44.61
		Total	116	
CROATIA	Loyalty of complainants	Up to EUR 200	2	74.50
		EUR 200-300	7	36.64
		EUR 300-400	11	48.32
		EUR 400-500	12	32.71
		EUR 500-600	19	54.24
		Over EUR 600	55	60.20
		Total	106	

***Source:** Calculation by the authors*

Table 7: Statistics of the test [a,b]

Country		Loyalty of complainants
SERBIA	Chi-Square	8,748
	df	5
	Asymp. Sig.	,120
CROATIA	Chi-Square	11,776
	df	5
	Asymp. Sig.	,038

Source: Calculation by the authors

The Kruskal-Wallis test did not disclose a statistically significant difference in the loyalty of complainants with regard to the amount of monthly income of respondents in Serbia (Gp1, n = 37: up to EUR 200, Gp2, n = 15: EUR 200-300, Gp3, n = 23: EUR 300-400, Gp4, n = 11: EUR 400-500, Gp5, n = 16: EUR 500-600, Gp6, n = 14: over EUR 600), c2 (5, n = 116) = 8,748, p = 0.120. Respondents with varying levels of monthly income in Serbia are equally loyal to travel agencies.

The Kruskal-Wallis test revealed a statistically significant difference in the loyalty of complainants with regard to the amount of monthly income of respondents in Croatia (Gp1, n = 2: up to EUR 200, Gp2, n = 7: EUR 200-300, Gp3, n = 11: EUR 300-400, Gp4, n = 12: EUR 400-500, Gp5, n = 19: EUR 500-600, Gp6, n = 55: over EUR 600), c2 (5, n = 106) = 11,776, p = 0.038. The loyalty of complainants is highest among respondents with monthly income up to EUR 200 (Mean Rank = 74.50, Md = 4.3), and the smallest among respondents with monthly income between EUR 400 and 500 (Mean Rank = 32.71, Md = 3.4).

The Kruskal-Wallis test in Serbia did not reveal while in Croatia it revealed a statistically significant difference in the loyalty of complainants with regard to monthly income of the respondents, hence, it can be concluded that the hypothesis H_4: There is a statistically significant difference in the loyalty of complainants among tourist services users of different amounts of monthly income, is partially accepted.

The assumption about the normal distribution was not confirmed, and the determination of the statistically significant difference in the complainants' loyalty with respect to the place of residence of the respondents was investigated using the Mann-Whitney U test, as a non-parametric alternative of the t-test of independent samples (Table 8).

Table 8: Statistics of the test [a]

Country		Loyalty of the complainant
SERBIA	Mann-Whitney U	675.5
	Wilcoxon W	5725.5
	Z	-1.008
	Asymp. Sig. (2-tailed)	.313
CROATIA	Mann-Whitney U	283.5
	Wilcoxon W	349.5
	Z	-2.510
	Asymp. Sig. (2-tailed)	.012

Source: Calculation by the authors

Table 9: Mean value of rank and median

Country		Place of living	N	Mean Rank	Median
SERBIA	Loyalty of the complainant	City	100	57.26	3.6
		Village	16	66.28	4.1
		Total	116		
CROATIA	Loyalty of the complainant	City	95	56.02	4.0
		Village	11	31.77	3.6
		Total	106		

***Source:** Calculation by the authors*

The Mann-Whitney test did not reveal a statistically significant difference in the loyalty of the respondents residing in cities (Md = 3.6, n = 100) and villages (Md = 4.1, n = 16) in Serbia, U = 675.0, Z = -1,008, p = 0.313, r = 0.09 (a small influence). Respondents from the city and villages in Serbia are equally loyal to travel agencies.

The Mann-Whitney test revealed a statistically significant difference in the loyalty of respondents residing in cities (Md = 4.0, n = 95) and villages (Md = 3.6, n = 11) in Croatia, U = 283.5, Z = -2.510, p = 0.012, r = 0.24 (small to medium influence). Loyalty to travel agencies is higher among respondents from cities compared to respondents from villages.

Bearing in mind that the Mann - Whitney U test in Serbia did not disclose a statistically significant difference in the loyalty of complainants with regard to the place of respondents' residence, while in Croatia it did reveal a statistically significant difference, it can be concluded that the established hypothesis H_5: There is a statistically significant difference in the loyalty of complainants between tourist service users with different place of residence, is partially accepted.

After examining statistically significant differences in the loyalty of the complainant relative to the individual socio-demographic characteristics of the respondents (i.e. tourist service users) through four individual hypotheses:

H_1: There is a statistically significant difference in the loyalty of complainants between tourist service users of different gender - *it is not accepted*;
H_2: There is a statistically significant difference in the loyalty of complainants between tourist services users of different age - *it is not accepted*;
H_3: There is a statistically significant difference in the loyalty of complainants between tourist services users of different amounts of monthly income – *it is partially accepted*;
H_4: There is a statistically significant difference in the loyalty of complainants between the tourist service users of the with a different place of residence - *it is partially accepted*;

it can be concluded that the above assumption H_0: There is a statistically significant difference in the loyalty of complainants between tourist service users of various socio-demographic characteristics, **is partially accepted**.

5. CONCLUSION

The results of the conducted research partially confirmed the existence of a statistically significant difference in the loyalty of complainants among users of different socio-demographic characteristics. Respondents from Serbia of different gender, age, income level and place of residence are equally loyal to travel agencies. Male and female in Croatia are

equally loyal to travel agencies. The results of the study also showed that among the respondents from Croatia the loyalty of complainants was at the highest level among the respondents aged 58-67, and the smallest among the respondents aged 18-27. Among the respondents from Croatia the highest level of loyalty is among respondents with monthly income up to EUR 200, and the smallest among respondents with monthly income between EUR 400 and 500. Loyalty to tourist agencies is higher among respondents residing in cities in Croatia compared to the respondents from the village.

The results of certain research conducted in travel agencies have shown that a negligible number of satisfied users would contact the agency after the trip, to thank and congratulate them on good organization [8]. Some travel agencies have a policy to contact their former users at least six times a year. When users only contact the travel agency on their own initiative only when they are dissatisfied and use this occasion to give reasons for their dissatisfaction, then this should be used as an opportunity to maintain user relations. Submission of a complaint by an unsatisfied user and afterwards a service recovery can be used to retain dissatisfied users and to build better and longer-term relationships. Gathering information about dissatisfied users provides travel agencies with the opportunity to launch a recovery service. Creating a database with user profiles can help agencies overcome inter-organizational communication problems. The advisory role of employees and personalized services for each user of a specific travel agency provides a wide range of alternative solutions and is only possible when information about service users is available.

Complaint behavior is a field of research that identifies all aspects involved in service failure. The identified partial acceptance of the main hypothesis is sufficient to show that the influence of certain socio-demographic characteristics upon the loyalty of complainants is affected. After conducting the research, certain questions that may serve as the starting point for future research arise. In addition to examining the impact of the socio-demographic characteristics of the complainant, new research can be based on determining the impact of psychographic factors on the loyalty of the complainant.

In modern, competitive conditions based on a struggle to retain each user, it is necessary to improve employee sales techniques, strengthen customer relations and encourage their engagement in communication with the travel agency. When users are dissatisfied, actions taken by the travel agency must be faster and directed towards the right users. Dissemination of customer information and building relationships based on mutual trust is an adequate basis for achieving high turnover with adequate profitability and consistent levels of loyalty.

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