



Factors Effect on Tourist Loyalty: A Case Study of Homestay Tourism in Ben Tre (Southern Vietnam)

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Abstract

The purpose of this paper is to measure the effects of homestay service quality, tourist satisfaction, and cultural contact on tourist loyalty: a case of homestay tourism in Ben Tre (Southern Vietnam). This study has used qualitative and quantitative researches: (i) qualitative research was carried out through focus group discussions with 10 tourists, and (ii) quantitative research was conducted through direct interviews with 294 tourists in Ben Tre Province (Southern Vietnam). The results show that: (i) tourist loyalty is affected by 04 components of homestay service quality (reliability, responsiveness, assurance, and tangibles), tourist satisfaction; and (ii) tourist satisfaction is affected by 05 components of homestay service quality (reliability, responsiveness, assurance, tangibles, and empathy), and cultural contact. However, the research subject has certain limitations: (i) due to limited resources in conducting research, the sample size consisted of 294 tourists, (ii) This study conducted the sampling technique of using direct interview methods from respondents using homestay services in Ben Tre Province, Vietnam.

Keywords: homestay service quality, homestay tourism, tourist satisfaction, tourist loyalty, Vietnam, tourism.

Introduction

Subsequent to economic reforms starting in the late 1980s, the Vietnamese economy has witnessed massive changes in its structure; especially, the shift of its emphasis from agricultural to industrial and service-based sectors. The share of the service sector has increased remarkably and tourism in particular, represents a large proportion and has continued to show an upward tendency as the national economy integrated more fully into the global economy. After Vietnam's accession to the WTO, the tourism industry began to be treated as a key sector that needs continued investment. Vietnam has vast potential for tourism (beautiful landscapes, a long coastline with many nice beaches, and well-preserved national parks and tourist attractions, etc.) and enjoys a stable politico-economic life that is enticing to foreign travelers and investors alike. The fact that Vietnam has a burgeoning travel infrastructure for both domestic and international travelers is clear.

Over the past decade, the tourism industry has witnessed surging growth due to some key factors: an increase in international visitors and a robust domestic tourism demand spurred by an improvement in the general living standards of the Vietnamese population of more than 90 million. All of which have helped contribute to the increased number of



tourists and the general development of this industry. From 2010 to 2017, total tourism receipts (VND trillion) increased steadily from 96.00 VND trillion (around 5.16 USD million) in 2010 to 510.90 VND trillion (around 22.84 USD million) in 2017.

Table 1. Total tourism receipts

| Year | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
|---------------------------------------|-------|--------|--------|--------|--------|--------|--------|--------|
| Total tourism receipts (VND trillion) | 96.00 | 130.00 | 160.00 | 200.00 | 230.00 | 337.83 | 400.00 | 510.90 |
| Foreign Exchange (VND/USD) | 18612 | 20509 | 20828 | 20933 | 21148 | 21697 | 21935 | 22370 |
| Total tourism receipts (USD million) | 5.16 | 6.34 | 7.68 | 9.55 | 10.87 | 15.57 | 18.236 | 22.84 |
| Growth rate (%) | - | 35.4 | 23.1 | 25.0 | 15.0 | 46.8 | 18.4 | 27.5 |

(Source: VietNam National Administration of Tourism, 2018 and data from World bank)

Recently in Vietnam, there is growing evidence that tourism behaviors are changing quite rapidly as well. Surveys show that tourists increasingly want to spend their time travelling in different ways and homestays on the rise as an accommodation choice (especially in some key demographics). Homestay tourism is a form of tourism that is closely related to nature, culture, and local customs and is an alternative tourism product that has the potential to attract tourists due to a marked increase in international demand for tourism that enhances tourists by allowing them to observe, experience, and learn about the way of life of the local residents of their destinations.

Homestay tourism in Vietnam homestays allows guests to catch a glimpse of the daily lives of village residents and therefore serves as a means of experiencing a local community in ways that differ from conventional tourism interactions and settings. As a form of accommodation, homestays occupy a middle ground between the intimate settings of a friend or family member's home and the purely commercial, informal environments found in hotels and other more conventional lodging facilities.

Generally, homestay tourists in Vietnam display different habits and personality traits in comparison with past visitors. According to research, they are generally more demanding, pay more attention to values and service quality, and are also better informed. What can homestay providers and managers do to adapt to these very specific needs? There are many answers to this question but most homestay providers and managers need to seriously examine what tourists need and want if they expect a change from one-time customers to repeat visitors. Presently, homestay providers and managers should not only make visitors feel satisfied but also work to foster a sense of loyalty with the concept of homestay tourism. This means that homestay managers should identify factors affecting tourist loyalty. To help with this effort, this paper will concentrate on: (i) theoretical bases about tourist loyalty; (ii) a quantitative model of loyalty, ; and (iii) policy implications.

Literature review

Homestay

Homestay tourism is a form of tourism that is closely related to nature, culture and local custom and is intended to attract a certain segment of the tourist market that desires authentic experiences (Jamal et al., 2011). Homestay tourism places an emphasis on the



ecotourism and community-based products and services, in which visitors stay with the foster families and get involved with the normal daily activities in order to experience the lifestyle and local culture (Ismail et al., 2016).

Homestay is defined as a type of tourist accommodation which allows guests to stay in local homes at a destination (Gu & Wong, 2006); as a type of accommodation where tourists or guests pay to stay in private homes, where interaction takes place with a host and/or family usually living upon the premises, and with whom public space is, to a degree, shared (Lynch, 2005); as an alternative form of accommodation that allows tourists to stay with selected families, to interact with them, and to experience daily life in the host family's culture (Jamal et al., 2011); as types of accommodation where visitors or guests pay to stay in private homes, where interaction takes place with a host and/or family usually living upon the premises and with whom public space is, to a degree, shared (Kontogeorgopoulos et al., 2015).

Tourist loyalty

Customer loyalty is important in the service sector, which includes the tourism industry and accommodation such as homestays (Teong-Jin et al., 2009).

Oliver (1997) defines customer loyalty as a deeply held commitment to re-purchase or re-patronize preferred goods or services consistently in the future, which results in repeated sales of the same brand or same brand set buying, despite situational influences and marketing efforts that have the potential of causing customers to change behavior. Kandampully and Suhartanto (2000) explain that a loyal customer is a customer who repurchases the same goods or services from a provider whenever possible, and who continues to recommend or maintains a positive attitude towards the service provider. In short, Repeat purchases or recommendations to other people are most usually referred to as consumer loyalty in the marketing literature (Yoon & Uysal, 2005).

Loyalty has been measured in one of the following ways: (i) the behavioral approach (Backman & Crompton, 1991; Chaudhuri & Holbrook, 2001; Yoon & Uysal, 2005; Kabiraj & Shanmugan, 2011; Iordanova, 2016), (ii) the attitudinal approach (Backman & Crompton, 1991; Chaudhuri & Holbrook, 2001; Yoon & Uysal, 2005; Kabiraj & Shanmugan, 2011; Iordanova, 2016), and (iii) the composite approach (Backman & Crompton, 1991; Yoon & Uysal, 2005; Iordanova, 2016).

The behavioral approach views customer loyalty as a behavior which is operationalised in terms of repeat purchases, or purchase frequency, or share of purchase (Backman & Crompton, 1991; Yoon & Uysal, 2005; Iordanova, 2016; Chaudhuri & Holbrook, 2001; Kabiraj & Shanmugan, 2011). The attitudinal approach, based on consumer brand preferences or intention to buy, consumer loyalty is an attempt on the part of consumers to go beyond overt behavior and express their loyalty in terms of psychological commitment or statement of preference (Backman & Crompton, 1991; Chaudhuri & Holbrook, 2001; Yoon & Uysal, 2005; Kabiraj & Shanmugan, 2011; Iordanova, 2016). Lastly, the composite or combination approach is an integration of the behavioral and attitudinal approaches (Backman & Crompton, 1991; Yoon & Uysal, 2005; Iordanova, 2016). It has been argued that customers who purchase and have loyalty to particular brands must have a positive attitude toward those brands (Yoon & Uysal, 2005).

However, the loyalty behavior approach may not be an adequate assessment of repeated visitation for tourism destinations because many consumers undertake their holiday only on an annual basis. And these approaches remain unclear with respect to their conceptual



framework and inability to explain the factors that influence customer loyalty (Yoon & Uysal, 2005; Wu, 2016) . So the attitudinal approach is best suited for assessing the tourist's loyalty because tourism destination experiences are different from other consumption objects (Ekinici et al., 2013). Therefore, the attitudinal approach was used in this study.

Tourist satisfaction

Satisfaction has been playing an important role in planning marketable tourism products and services (Yoon & Uysal, 2005).

Customer satisfaction is defined as the consumer's fulfillment response (Oliver, 1997); as the result of evaluating various positive and negative experiences (Kozak & Rimmington, 2000); as emotional reaction to the difference between what customers anticipate and what they receive (Zineldin, 2000); as an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfillment of some needs, goals or desire (Hansemark & Albinsson, 2004). From the tourism perspective, tourist satisfaction is defined as an experiential quality (an emotional state of the tourist) attained after the tour experience (Baker & Crompton, 2000); as a desired outcome of service encounters, linking consumption with post-purchase occurrences such as attitude change (Orel & Kara, 2014); as when the tourist's feeling of gratification when in the post-travel reflection period exceeds prior expectations (Altunela & Erkurtb, 2015).

After reviewing the concept of consumer satisfaction, Giese and Cote (2000) give three general components of satisfaction: first, consumer satisfaction as an emotional cognitive response, second, the response as pertaining to a particular aspect (expectation about the product, prior consumption experience), and third, the response as occurring at a particular time (after consumption, after choice, based on accumulated experience).

Tourist satisfaction is important to successful destination marketing because it influences the choice of destination, the consumption of products and services while on holiday, and the decision to return (Kozak & Rimmington, 2000). Yoon and Uysal (2005), Lee et al. (2011), Orel and Kara (2014), Wu (2016), Akhoondnejad (2016) revealed that consumer satisfaction has a significant effect on customer loyalty, it means that a high level of tourist satisfaction increase tourist loyalty. Therefore, the authors have proposed H_1 as follows:

H₁: The effect of Tourist satisfaction on tourist loyalty (+)

Homestay service quality

Since the development of service quality theory (SERVQUAL) by Parasuraman., et al (1988), the SERVQUAL model has been extensively used to measure perceived service quality across many service sectors including tourism (Albacete-Saez et al., 2007).

Service quality is defined as the difference between customer expectations of a service to be received, perceptions of the actual service received (Parasuraman et al., 1988) or as a consumer's judgment about an entity's overall excellence or superiority (Kang & James, 2004). In the tourism sector, service quality is defined as the tourist's judgement about a product or service's overall excellence or superiority (Fuchs & Weiermair, 2003); as the result of comparing customer expectations and perceptions (Albacete-Saez et al., 2007). In short, service quality is about consumers' subjective judgment of a service provided by the provider, according to the gap between the customer's expectations and their realistic



perception of the service (Ivyanno & Nila, 2013). So that, homestay service quality refers to tourist satisfaction with services provided by the homestay owners or staff (Hu et al., 2012).

The constructs of service quality, tourist satisfaction, and tourist loyalty continue to receive much research attention in the field of tourism as providing high quality service and ensuring tourist satisfaction are recognized as important factors influencing the success of the tourism industries (Rajaratnam et al., 2014).

The results of studies show that excellent service quality will increase tourist satisfaction (Ekinci et al., 2003; Chen et al., 2011; Lee et al., 2011; Ivyanno & Nila, 2013; Orel & Kara, 2014; Rajaratnam et al., 2014; Akhoondnejad, 2016) and tourist loyalty (Ekinci et al., 2003; Chen et al., 2011; Orel & Kara, 2014; Teong-Jin, 2016; Akhoondnejad, 2016). Therefore, the authors have proposed H₂, H₃ as follows:

- H₂: Tangibles has an effect on tourist satisfaction (+)*
- H₃: Reliability has an effect on tourist satisfaction (+)*
- H₄: Responsiveness has an effect on tourist satisfaction (+)*
- H₅: Assurance has an effect on tourist satisfaction (+)*
- H₆: Empathy has an effect on tourist satisfaction (+)*
- H₇: Tangibles has an effect on tourist loyalty (+)*
- H₈: Reliability has an effect on tourist loyalty (+)*
- H₉: Responsiveness has an effect on tourist loyalty (+)*
- H₁₀: Assurance has an effect on tourist loyalty (+)*
- H₁₁: Empathy has an effect on tourist loyalty (+)*

Cultural Contact

Culture encompasses values, morals, symbols, physical manifestations, and behavior governed by a distinct world view (Gnoth & Zins, 2013). Contact, or culture contact, stands as a general term used by archaeologists to refer to groups of people coming into or staying in contact for days, years, decades, centuries, or even millennia (Silliman, 2005).

Cultural contact is defined as any case of protracted, direct interchanges among members of social units who do not share the same identity (Schortman & Urban, 1998). According to Gosden (2004), an isolated culture does not exist. As all cultural forms are essentially in contact with others, cultural contact is, therefore, a basic human element (Gosden, 2004). In the tourism section, cultural contact is seen as a newly emerging concept that measures the purpose and depth of experience tourists seek when traveling for experiencing a different culture (Gnoth & Zins, 2013); as groups of tourists coming into or staying in contact for days in a particular cultural tourist destination (Chen & Rahman, 2018).

The result of studies show that culture is a key influence on tourist satisfaction (Dahles, 1998; Romao et al., 2015; Zeng, 2017) and tourist's intention to revisit and/or recommend (Romao et al., 2015; Chen & Rahman, 2018). Therefore, the authors have proposed H₄, H₅ as follows:

- H₁₂: Cultural contact has an effect on tourist satisfaction (+)*
- H₁₃: Cultural contact has an effect on tourist loyalty (+)*

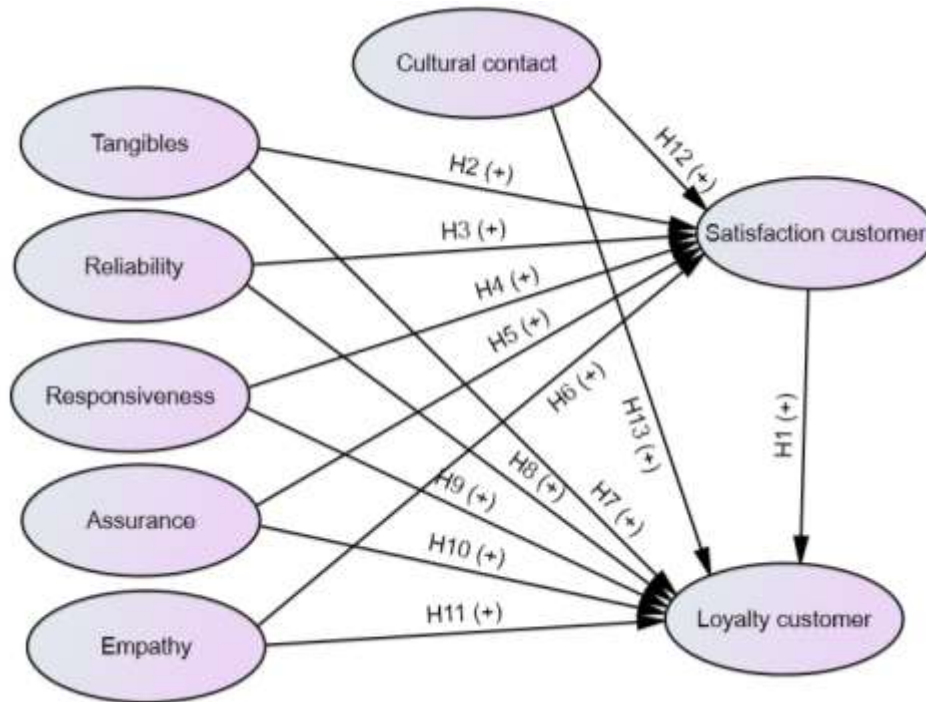


Figure 1: Model and hypotheses

Research methodology

Research process: This study has combined qualitative and quantitative research methods. Qualitative research method has been conducted by focus group discussions with 10 customers in 02/2018 at the meeting room of the Regional Government Statistics Office in Ben Tre Province (Vietnam) to modify the observational variables that have been used to measure the research concepts. The results show that the 5 dimensions of homestay service quality are measured by 22 variables - these items were adapted from Ismail et al., (2016), cultural contact is measured by 11 variables - these items were adapted from Chen & Rahman (2017), customer satisfaction is measured by 4 variables (these items were modified from Rasoolimanesh et al., (2016), and customer loyalty is measured by 4 variables (these items were adapted from Teong-Jin et al., 2016). Quantitative research has been conducted through direct interviews (face to face interviews) with 294 customers. The questionnaire was organized into five sections: the profile of respondents, the homestay service quality dimensions, cultural contact, customer satisfaction, and customer loyalty. Questions regarding homestay service quality, cultural contact, customer satisfaction, and customer loyalty were answered on a 5 point Likert scale, with 1 denoting strongly disagree and 5 strongly agree. Each interview took approximately 30 minutes to complete. The interviews were conducted in April 2018. This is a standard quality control process used by Ben Tre Statistical Office which gives further assurance that respondents were able to answer the survey questions in an easy and consistent manner.

Data processing techniques: Cronbach's Alpha Reliability Analysis, Exploratory Factor Analysis (EFA), and Confirmatory Factor Analysis (CFA) were used to assess the scales. And the structural equation modeling (SEM) was used to test model and research hypotheses.



Results and discussion

Descriptive analysis

The final sample size in this study was 294 respondents. The results of the study revealed that more than half (58.5%) of the respondents were females with the remaining 41.5% being males; 74.8% of respondents visited the homestay program for the first time while 12.6% of respondents had experienced a homestay more than 1 time; 64.9% of respondents were single while 36.1% of respondents were married; 48.3% of respondents visited the homestay with a friend, 31.6% respondents visited the homestay with family, 10.9% respondents visited the homestay with a spouse, and 9.2% respondents visited the homestay alone; 90.8% respondents stayed from 1 to 3 nights, 6.8% respondents stayed from 4 to 6 nights, and 2.4% respondents stayed more than 6 nights. A descriptive analysis of the results are presented in Table 2.

Table 2. Demographic profile of respondents

| Measure | Items | Frequency | % |
|----------------------------------|--------------------|-----------|------|
| Gender | Male | 122 | 41.5 |
| | Female | 172 | 58.5 |
| Marital status | Single | 188 | 64.9 |
| | Married | 106 | 36.1 |
| Number of visits to the homestay | The first time | 251 | 85.4 |
| | More than 1 time | 43 | 14.6 |
| Travel party | Alone | 27 | 9.2 |
| | Spouse | 32 | 10.9 |
| | Family members | 93 | 31.6 |
| | Friends | 142 | 48.3 |
| The length of stay | From 1 to 3 nights | 267 | 90.8 |
| | From 4 to 6 nights | 20 | 6.8 |
| | More than 6 nights | 7 | 2.4 |

(Source: Authors' survey, 2018)

Results of analysis of reliability

The results presented in Table 3 show that of the 41 observed variables used to measure research concepts, only the CC2 (I like to experience more than just staged events associated with this culture), CC3 (I would like to get to know more about this culture), CC4 (I prefer just to observe how this culture is different rather than really meet and interact with people from that culture), CC5 (I am interested in getting to know more people from this culture), CC7 (I am very keen on finding out about this culture), CC8 (I would like to see the world through the eyes of people from this Culture) , CC9 (I like to spend time on finding out about this culture) observational variables with a correlation coefficient of less than 0.3 should be eliminated, while the remaining 34 variables satisfy the conditions in the reliability analysis of the scale via the Cronbach's Alpha coefficient (Cronbach's Alpha coefficient > 0.6 and correlation coefficient – total > 0.3, Nunnally & Burnstein, 1994).

Table 3. Results of the reliability analysis of research concepts

| Concepts | | Cronbach's Alpha | Source |
|--------------------------|---------------------------------------|------------------|----------------------|
| Homestay Service quality | Tangibles | 0.807 | Ismail et al. (2016) |
| | TAN1: Visually appealing facilities | | |
| | TAN2: Adequate equipment and capacity | | |
| | TAN3: Clean environment | | |
| | TAN4: Appearance of host | | |
| | Reliability | 0.840 | Ismail et al. (2016) |
| REL1: Visitors' privacy | | | |
| | REL2: Record tourist's data | | |



| | | | |
|--|--|-------|---|
| | REL3: Ability to perform the promised services | | |
| | REL4: Programs was offered as in the package | | |
| | Responsiveness | | |
| | RES1: Provide prompt service | 0.844 | Ismail et al. (2016) |
| | RES2: Willingness to help | | |
| | RES3: Prioritize the visitor's need | | |
| | RES4: The host is polite, kind and educated | | |
| | Assurance | | |
| | ASS1: Courtesy of host | 0.865 | Ismail et al. (2016) |
| | ASS2: Inspire trust and confidence | | |
| | ASS3: Host's knowledge and skills | | |
| | ASS4: Offering safe and secure activities | | |
| | ASS5: Offering safe precaution | | |
| | Empathy | | |
| | EMP1: Understand visitors' need | 0.833 | Ismail et al. (2016) |
| | EMP2: Individualized attention | | |
| | EMP3: Treating guests in a friendly manner | | |
| | EMP4: Specific attention to visitors special need | | |
| | EMP5: Providing assistance in other required areas | | |
| | Cultural contact | | |
| | CC1: I like to learn about different customs, rituals and ways of life | 0.867 | Gnoth & Zins (2013); Chen & Rahman (2017) |
| | CC6: The more I see, hear, and sense about this culture, the more I want to experience it | | |
| | CC10: I would like to get involved in cultural activities | | |
| | CC11: Contact with this culture forms a very important part of my experience in this visit | | |
| | Satisfaction customer | | |
| | SAT1: I feel I benefited from coming here | 0.846 | Rasoolimane sh et al. (2016) |
| | SAT2: I found the visit worthwhile | | |
| | SAT3: The visit was as good as I had hoped | | |
| | SAT4: If I had the opportunity, I would like to come back here again | | |
| | Loyalty customer | | |
| | LO1: I usually use this homestay as my frst choice compared to another homestay | 0.873 | Teong-Jin et al. (2016) |
| | LO2: I am satisfied to the visit of this homestay | | |
| | LO3: I would recommend this homestay to others | | |
| | LO4: I would not switch to another homestay the next time | | |

(Source: Authors' survey, 2018)

Results of EFA

Results presented in Tables 4 and 5 show that all variables meet requirements for values. Namely, factors affecting tourist loyalty are extracted to seven factors corresponding to measured variables of seven concepts with a cumulative of variance of 67.807% at an Eigenvalue of 2.575; EFA of tourist loyalty is turned into one factor with an average variance extracted of 72.324 at an Eigenvalue of 2.893. EFA results are clarified using the Varimax rotation.

Table 4. Results of EFA of Factors Affecting Tourist Loyalty

| | Component | | | | | | |
|------|-----------|------|------|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| ASS3 | .804 | | | | | | |
| ASS2 | .800 | | | | | | |
| ASS5 | .789 | | | | | | |
| ASS1 | .756 | | | | | | |
| ASS4 | .716 | | | | | | |
| EMP4 | | .786 | | | | | |
| EMP3 | | .759 | | | | | |
| EMP5 | | .751 | | | | | |
| EMP2 | | .748 | | | | | |
| EMP1 | | .729 | | | | | |
| RES3 | | | .824 | | | | |
| RES4 | | | .790 | | | | |



| | | | | | | | |
|-----------------|------------------|--------|--------|--------|----------|--------|--------|
| RES1 | | | .787 | | | | |
| RES2 | | | .782 | | | | |
| REL3 | | | | .803 | | | |
| REL2 | | | | .799 | | | |
| REL4 | | | | .784 | | | |
| REL1 | | | | .734 | | | |
| CC6 | | | | | .763 | | |
| CC11 | | | | | .761 | | |
| CC10 | | | | | .744 | | |
| CC1 | | | | | .707 | | |
| TAN4 | | | | | | .819 | |
| TAN2 | | | | | | .779 | |
| TAN3 | | | | | | .756 | |
| TAN1 | | | | | | .721 | |
| SAT1 | | | | | | | .706 |
| SAT2 | | | | | | | .697 |
| SAT3 | | | | | | | .687 |
| SAT4 | | | | | | | .664 |
| Eigenvalue | 3.446 | 3.145 | 2.881 | 2.813 | 2.760 | 2.652 | 2.432 |
| % of variance | 11.487 | 10.485 | 9.601 | 9.377 | 9.200 | 8.840 | 8.107 |
| Cumulative % | 11.487 | 21.972 | 31.574 | 40.951 | 50.151 | 58.991 | 67.098 |
| KMO | | | | | .897 | | |
| Bartlett's Test | Chi ² | | | | 4178.896 | | |
| | df | | | | 435 | | |
| | Sig. | | | | .000 | | |

(Source: Authors' Survey, 2018)

Table 5. Results of EFA of Tourist Loyalty

| Observed variables | Factor | |
|--------------------|------------------|--------|
| | 1 | |
| LO2 | .869 | |
| LO4 | .850 | |
| LO1 | .844 | |
| LO3 | .839 | |
| Eigenvalue | 2.894 | |
| % of variance | 72.343 | |
| KMO | .834 | |
| Bartlett's Test | Chi ² | 564.56 |
| | Df | 6 |
| | Sig. | .000 |

(Source: Authors' Survey, 2018)

Results of CFA

Results of composite reliability and variance extracted of research concepts

Results presented in Table 6 show that satisfy requirements for composite reliability and variance extracted.

Table 6. Results of tests for composite reliability and variance extracted

| Concept | Symbol | Number of obs. variables | Composite reliability | Variance extracted |
|--------------------------|----------------|--------------------------|-----------------------|--------------------|
| Homestay Quality Service | Assurance | ASS | 0.866 | 0.564 |
| | Empathy | EMP | 0.834 | 0.501 |
| | Reliability | REL | 0.842 | 0.571 |
| | Responsiveness | RES | 0.845 | 0.577 |
| | Tangibles | TAN | 0.808 | 0.513 |
| Cultural contact | CC | 4 | 0.868 | 0.623 |
| Satisfaction | SAT | 4 | 0.849 | 0.585 |
| Loyalty | LOY | 4 | 0.873 | 0.612 |

(Source: Authors' survey, 2018)

Results of convergent validity, discriminant validity, and unidimensionality of research concepts

Results presented in Figure 2 and Table 7 show that all values of the model are appropriate, such as $\chi^2 = 522.111$, $df = 499$, $Cmin/df = 1.046$, and $p\text{-value} = 0.229$ ($> 0,05$) and other fit indices, such as $TLI = 0.995$, $CFI = 0.995$ and $RMSEA = 0.013$ are acceptable. This means that the saturated model is consistent with data from the market. Additionally, correlation coefficients along with standard deviation show that they are all different from 1 (in other words, all research concepts have discriminant validity), errors of measured variables do not correlate with one another, and all weights (λ_i) are greater than 0.5 and statistically significant. Thus, all observed variables have convergent validity, discriminant validity, and unidimensionality.

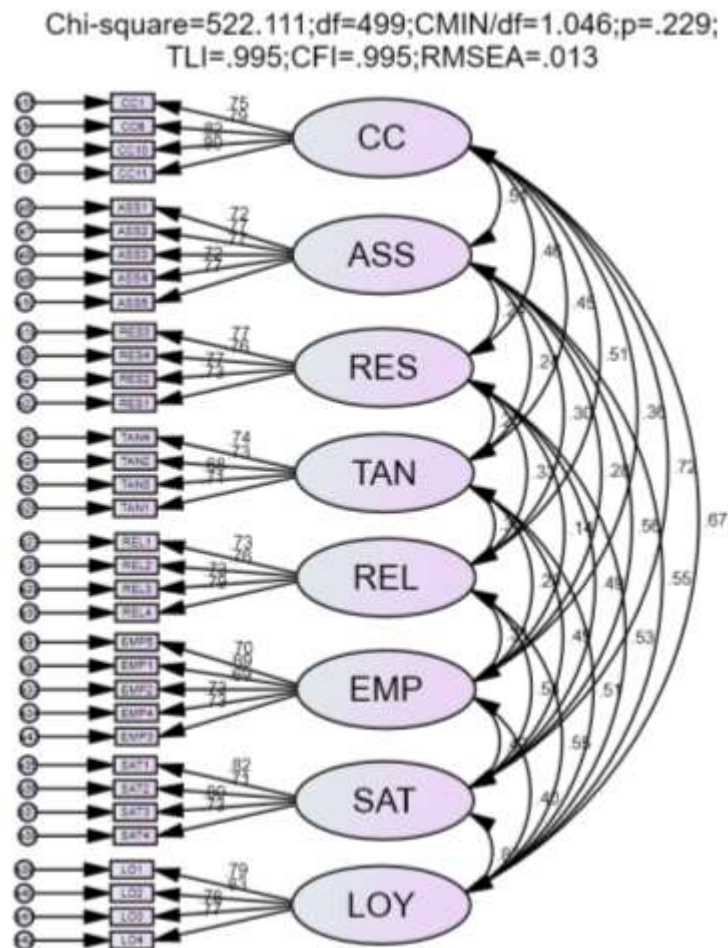


Figure 2: Results of test for convergent validity, discriminant validity, and unidimensionality
 (Source: Authors' survey, 2018)

Notes: $\chi^2/ d.f.$ ratio < 5 (Schumacker & Lomax, 2004), $TLI > 0.90$ (Hair et al., 2006), $CFI > 0.95$ (Hu & Bentler, 1999), $RMSEA < 0.07$ (Hair & et al., 2006), $p\text{-value} > 0.05$ (Hair & et al., 2006)

Table 7. Results of test for discriminant validity

| | Estimate (Unstandardized) | Estimate (Standardized) | S.E. | C.R. | P | Label |
|--------------|------------------------------|----------------------------|------|-------|------|-------|
| ASS <--> RES | .064 | .241 | .019 | 3.355 | *** | |
| ASS <--> TAN | .064 | .239 | .020 | 3.256 | .001 | |
| ASS <--> REL | .083 | .301 | .021 | 4.052 | *** | |
| ASS <--> EMP | .065 | .284 | .017 | 3.814 | *** | |



| | | | Estimate (Unstandardized) | Estimate (Standardized) | S.E. | C.R. | P | Label |
|-----|------|-----|------------------------------|----------------------------|------|-------|------|-------|
| ASS | <--> | SAT | .176 | .562 | .026 | 6.669 | *** | |
| ASS | <--> | LOY | .162 | .550 | .025 | 6.564 | *** | |
| CC | <--> | RES | .151 | .460 | .026 | 5.759 | *** | |
| CC | <--> | TAN | .151 | .451 | .027 | 5.540 | *** | |
| CC | <--> | REL | .174 | .507 | .029 | 6.077 | *** | |
| CC | <--> | EMP | .102 | .355 | .022 | 4.619 | *** | |
| CC | <--> | SAT | .280 | .718 | .036 | 7.848 | *** | |
| CC | <--> | LOY | .246 | .672 | .033 | 7.523 | *** | |
| RES | <--> | TAN | .075 | .250 | .022 | 3.366 | *** | |
| RES | <--> | REL | .103 | .334 | .023 | 4.398 | *** | |
| RES | <--> | EMP | .037 | .144 | .018 | 2.025 | .043 | |
| RES | <--> | SAT | .170 | .486 | .028 | 6.076 | *** | |
| RES | <--> | LOY | .174 | .529 | .027 | 6.459 | *** | |
| TAN | <--> | REL | .095 | .304 | .024 | 3.976 | *** | |
| TAN | <--> | EMP | .052 | .198 | .019 | 2.681 | .007 | |
| TAN | <--> | SAT | .175 | .493 | .029 | 5.985 | *** | |
| TAN | <--> | LOY | .168 | .506 | .028 | 6.098 | *** | |
| REL | <--> | EMP | .084 | .311 | .020 | 4.078 | *** | |
| REL | <--> | SAT | .197 | .538 | .031 | 6.433 | *** | |
| REL | <--> | LOY | .187 | .545 | .029 | 6.485 | *** | |
| EMP | <--> | SAT | .132 | .433 | .024 | 5.421 | *** | |
| EMP | <--> | LOY | .114 | .401 | .022 | 5.130 | *** | |
| SAT | <--> | LOY | .322 | .827 | .037 | 8.688 | *** | |
| ASS | <--> | CC | .149 | .505 | .024 | 6.111 | *** | |

(Source: Authors' survey, 2018)

Results of testing model

Results in Figure 3 show that although the model has some inappropriate values, such as $\chi^2 = 791.288$, $df = 514$, $Cmin/df = 1.539$ with p - value = 0.000 (< 0.05) because of the size of samples (294 tourist), but other fit indices, such as TLI (0.936), CFI (0.941) and RMSEA (0.043) are acceptable. Thus we can conclude that the model is consistent with market data.

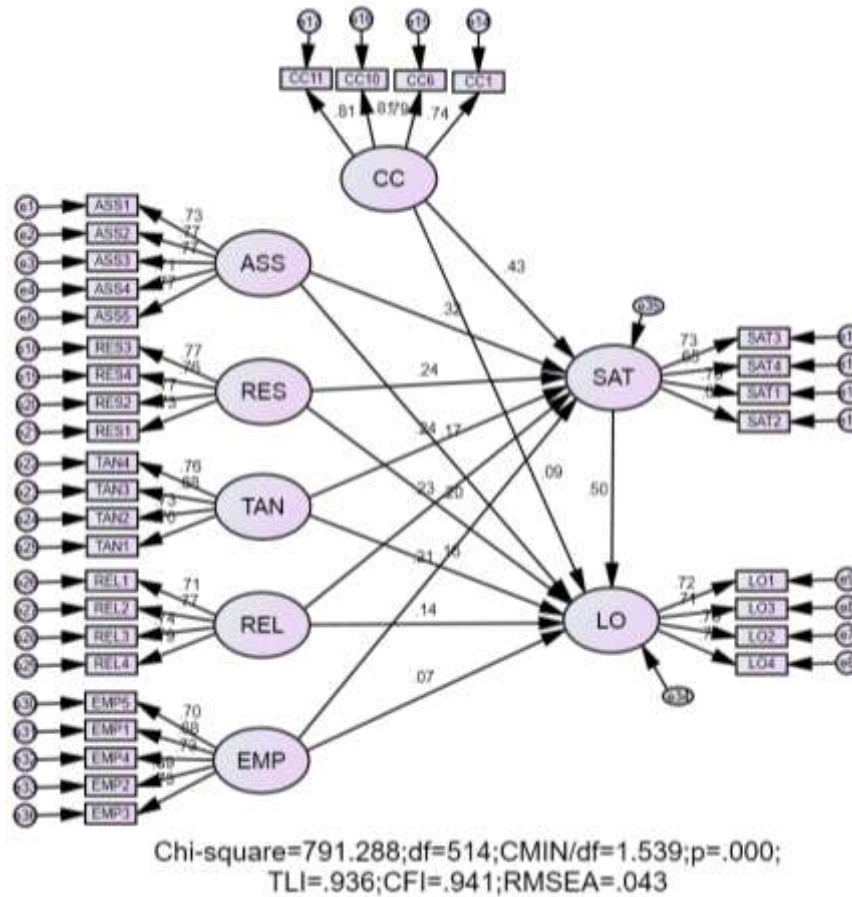


Figure 3. Results of test for model

(Source: Authors' survey, 2018)

Notes: $\chi^2/d.f.$ ratio < 5 (Schumacker & Lomax, 2004), TLI > 0.90 (Hair et al., 2006), CFI > 0.90 (Hu & Bentler, 1999), RMSEA < 0.07 (Hair & et al., 2006), p - value > 0.05 (Hair & et al., 2006)

Results of testing hypotheses

Results presented in Table 8 show that all hypotheses are acceptable with a significance of 5%, reliability of 95%.

Table 8. Results of hypotheses testing

| | Estimate (Unstandardized) | Estimate (Standardized) | S.E. | C.R. | P | Label |
|--------------|---------------------------|-------------------------|------|-------|------|--------------------------|
| SAT <--- CC | .321 | .425 | .053 | 6.090 | *** | Accepted H ₁₂ |
| SAT <--- ASS | .293 | .316 | .060 | 4.861 | *** | Accepted H ₅ |
| SAT <--- RES | .196 | .236 | .052 | 3.778 | *** | Accepted H ₄ |
| SAT <--- TAN | .196 | .242 | .052 | 3.781 | *** | Accepted H ₂ |
| SAT <--- REL | .185 | .226 | .051 | 3.622 | *** | Accepted H ₃ |
| SAT <--- EMP | .199 | .208 | .060 | 3.334 | *** | Accepted H ₆ |
| LO <--- SAT | .511 | .499 | .105 | 4.867 | *** | Accepted H ₁ |
| LO <--- CC | .073 | .095 | .052 | 1.401 | .161 | Rejected H ₁₃ |
| LO <--- ASS | .158 | .167 | .060 | 2.657 | .008 | Accepted H ₁₀ |
| LO <--- RES | .172 | .201 | .052 | 3.331 | *** | Accepted H ₉ |
| LO <--- TAN | .132 | .160 | .051 | 2.604 | .009 | Accepted H ₇ |
| LO <--- REL | .120 | .143 | .050 | 2.414 | .016 | Accepted H ₈ |



| | Estimate (Unstandardized) | Estimate (Standardized) | S.E. | C.R. | P | Label |
|-------------|------------------------------|----------------------------|------|-------|------|--------------------------|
| LO <--- EMP | .070 | .071 | .057 | 1.226 | .220 | Rejected H ₁₁ |

(Source: Authors' survey, 2018)

Discussion

Firstly, satisfaction of customers with homestay services is directly affected by five components of the service quality (reliability, responsiveness, assurance, tangibles, and empathy) and cultural contact; and therefore hypotheses H₂, H₃, H₄, H₅, H₆ and H₁₂ are accepted. This means that when finding quality of homestay services supplied was good, tourists will feel satisfied. In other words, when users of homestay services feel sure about the quality of homestay service supplied, when all of their expectations are met, when they consider homestay service supplied tangibles and facilities as good, when they appreciate assurance of homestay service supplier, they feel that the homestay service show empathy for them, and when they like to contact with new culture they will be satisfied with homestay service.

Secondly, the customers' loyalty to homestay services is directly affected by components of quality of homestay services supplied (reliability, responsiveness, assurance, and tangibles) and their satisfaction. Thus, hypotheses H₁, H₇, H₈, H₉, H₁₀, and H₁₁ are accepted. This means that customers tend to revisit Ben Tre for homestay tourism when they feel satisfied with them, appreciate homestay service quality through their trust in it, consider homestay facilities and tangibles as good, and appreciate assurance, and when all of their expectations of the homestay tourism are met.

Conclusions

This study examines the influence of homestay service quality, cultural contact, and tourist satisfaction on tourist loyalty. Overall, the results of this study show that tourist loyalty is affected by homestay quality service through four components (reliability, responsiveness, assurance, and tangibles) and customer satisfaction. Notably, tourist satisfaction is directly affected by five components of homestay service quality (reliability, responsiveness, assurance, tangibles, and empathy) and cultural contact.

For this reason, it is important for homestay providers to focus on their customers' wants and needs during their stay. Homestay tourism is a special service industry where hospitality, devotion, and the understanding of customers' needs (from basic ones like rest times and leisure pursuits to personal preferences for food and drink) will directly affect their satisfaction and loyalty pertaining to homestay tourism. The research results show that homestay managers can take various measures to improve the tourist loyalty and tourist satisfaction with the services provided.

However, the research subject has certain limitations: (i) due to limited resources in conducting the research (the sample size only consisted of 294 tourists) (ii) This study conducted the sampling technique of using direct interview methods from respondents using homestay service in Ben Tre Province, Vietnam.

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