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## **Consumer behaviour: influence of place of residence on the decision-making process when choosing a tourist destination**

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Regarding the previous literature on the decision-making process when choosing a destination, this article tries to contribute to current literature by surveying inhabitants from the Bačka region (Vojvodina/Serbia) with respect to the aspect of place of residence on the purchase decision-making process which involves five different phases: need awareness, search for information, estimation of alternatives, decision about purchasing a tourist product or service, feedback after purchasing and discrimination coefficient. The results show that place of residence strongly affects all phases of the decision-making process. The researchers also managed to address the most sensible and vulnerable indicator of the decision-making process when choosing a destination.

**Keywords:** consumer behaviour; decision-making process; place of residence; Serbia

### **1. Introduction**

Research on customer behaviour is directed towards various areas and processes that involve individuals or groups that choose, purchase or use products, services, ideas or experiences in order to satisfy their own wishes and needs. Geographical factors influence the behaviour of potential tourists mainly from the aspect of location. Geographical location is a useful indicator of the things that potential tourists want to see and experience in a certain tourist destinations. The idea is that people who live in a certain locality (city, region, etc.) have similar needs and wishes which differ from the needs and wishes of people who live in other localities (country, continent, etc.). Geographical distribution of the population is important due to the fact that people who inhabit a certain region usually have or share the same values, attitudes and preferences. Significant differences between regions are the consequence of the differences in climate, social customs and other factors such as culture or religion.

This work is aimed at analysing the influence of the places of residence of potential buyers of tourism products and services on the decision-making process when choosing a tourism destination by applying the classical model of ‘decision-making process’ that consists of different phases: need awareness, information search, estimation of alternatives, decision on the purchase and purchase evaluation after the purchase (Kotler & Keller, 2006; Mathieson & Wall, 1982; Maričić, 2002).

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Univariate and multivariate methods have been used in the mathematical-statistical procedure of data processing, while an SPSS programme was used for data processing.

## 2. Literature overview

There is literature on consumer behaviour available which focuses on the distribution of gender roles (Filiatrault & Ritchie, 1980; Nichols & Snepenger, 1988) or the influence of children over family decision-making (Bronner & Hoog, 2008; Thorton et al., 1997; Wang et al., 2004).

Previous research also emphasises the importance of geographical migrations on consumer behaviour (Kotler & Keller, 1994). Since great migrations between and inside certain countries represent a tendency in the last couple of years, companies and entrepreneurs that plan in advance use the increase in the population of immigrants and promote their own products within that group.

Certain countries experience in-country migrations inside their own territory especially when people leave villages and move to cities and suburbs. As an example we can mention migration in the US, because although there has been massive migration back to rural areas of the US during the 1990s, big urban centres are experiencing rapid growth in the twenty-first century due to a higher birth rate, lower mortality rate and a significant influx of immigrants.

Market researchers have a great deal of interest in the places consumers gather (Reynolds, 2003). However, the influence of the place of residence of potential buyers on the decision-making process when buying a tourism product or service has not been sufficiently and thoroughly studied although this factor significantly influences the process.

Geographical mobility is the important characteristic of the population that is used in the process of the segmentation of tourism market. The demographic profile of consumers in the segment of tourism changes together with the changes in the place of residence. A change of location causes changes in the preferences of potential tourists depending on the geographical determinants of the place of residence.

There are significant differences in the behaviour of people who live in urban areas, rural areas and in the suburbs. The greater mobility of the urban population has instigated the need for numerous and various services (transport, restaurants, travel agencies, etc.). Variety of service choices increases differences in the behaviour of potential tourists in the process of choosing a tourist destination in metropolises worldwide.

Differences in the lifestyles of people that are caused by the size of the urban environment are rather transparent. Cities are considered to be important indicators for determining the prosperity of a certain country. The forces that create 'the health' of cities are their markets, businesses, technology, migrations and capital. The behaviour of potential tourists who live in capital cities differs from the behaviour of those who live in smaller cities. The social structure of the population, i.e. differences based on economic, social and other factors, is much more diverse in bigger cities (Đeri, 2007; Đeri, Plavša, & Čerović, 2007).

Therefore, in order to test the existence of differences in the answers provided by the respondents between different phases of the decision-making process regarding the residence of the respondents, we decided to apply the classical model of decision-making (Edwards, 1954; Von Neumann & Morgenstern, 1944). This model treats a potential tourist as a person who, during the process of decision-making experiences five different phases of decision-making: need awareness, information search, estimation

of alternatives, decision on the purchase and purchase evaluation after the purchase itself.

This model was chosen because it provides a simple treatment of individuals involved in the decision-making process. It clearly defines the phases of the decision-making process when choosing a tourist destination and does not take into account other external stimuli during decision-making process when choosing a tourist destination (Gursoy & Chen, 2000; Crofts, 1999; Fodness & Murray, 1999, 1998; Gursoy & McCleary, 2004; Vogt & Fesenmaier, 1998; Vogt & Stewart, 1998).

### 3. Research methodology

The research sample was the population of the Bačka region (a region in the province of Vojvodina/Serbia), and the sample which represents the general population consists of individuals who consume the services of selected travel agents in Novi Sad, Subotica, Sombor, Bačka Topola and Vrbas. All these cities are located in the Bačka region in Vojvodina/Serbia, and in the following sections we will refer to them as the 'five residences'. The questionnaires reflect the opinions of potential tourists about the process of decision-making when selecting a tourist destination. Questionnaires have been analysed according to the answers of 252 informants, but lacking the estimation of frequency variation within different phases: need awareness, information search, and estimation of alternatives, decision on the purchase, and purchase evaluation. The research was conducted during the year of 2010.

Indicators for all five phases of the decision-making process were identified in order to measure the influence of place of residence on different phases of the decision-making process when purchasing a tourist product (Table 1).

Indicators were introduced in order to determine the existence of statistical differences between the influence of the place of residence and the level of income among the respondents and making decisions when purchasing tourism products in each of the phases of the decision-making process. The assumption is that people who live in major urban centres have a higher level of income.

The sampling was incidental and chosen from visitors to travel agencies and was limited by their free will to take part in the research. The survey included people living in the cities where the research was conducted. These cities also represent their place of residence. The characteristics of respondents that participated in the research are presented in Table 2.

What is evident from Table 2 is that the majority of respondents belong to a group with a very high monthly income, i.e. more than 720 € (127 respondents [50.40%]). The number of respondents with high monthly incomes (between 441 – 719 €) is 75 (29.76%). The number of respondents with a medium monthly income (between 211 – 440 €) is 28 while those with a low monthly income (less than 210 €) is 22 (8.73%).

Multivariate analysis of variance (MANOVA) is a generalised form of univariate analysis of variance (ANOVA). It is used when there are two or more dependent variables and to detect whether changes in the independent variable(s) have significant effects on the dependent variables and what are interactions among the dependent variables and among the independent variables. In order to address the statistical differences between and in the tested groups Wilk's Lambda ( $\chi$ ) and Roy's Largest Root (R) tests were used. The features defining the specificity of groups and also those to be excluded from further research have been revealed by calculating the discrimination coefficient.

Table 1. Indicators of the decision-making process classified into phases.

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*PHASE 1 Need awareness*

- (1) Way of spending free time (vrem)
- (2) Preferred forms of tourism travel (vrtr)
- (3) Way of recognising the need to travel (put1)
- (4) Reasons why potential tourists decide on tourism travel (put2)
- (5) Presence of psychological factors when the making decision to travel (psih)
- (6) Presence of sociological factors when making the decision to travel (soci)
- (7) Presence of economical factors when making the decision to travel (ekn1)
- (8) Presence of economical factors when making the decision to travel (ekn2)
- (9) Presence of geographical factors when making the decision to travel (geog)
- (10) Presence of needs that would be satisfied first satisfied potential tourists if they had unlimited financial resources available (prio)

*PHASE 2 Information search*

- (11) Influence of currently available information about tourist destination on the intensity of collecting additional information (inf1)
- (12) Influence of the level of satisfaction with the services received on the intensity of collecting additional information (inf2)
- (13) The most reliable sources of information about tourist destinations (inf3)
- (14) Types of marketing sources that have the greatest influence in the process of collecting information (inf4)
- (15) Types of personal resources that have the greatest influence in the process of collecting information (inf5)
- (16) Types of neutral resources that have the greatest influence in the process of collecting information (inf6)
- (17) Influence of loyalty on the intensity of collecting information about a tourist destination (inf7)
- (18) Influence of discount offers on the intensity of collecting information about a tourist destination (inf8)
- (19) Influence of urgency for making decisions about travel on the intensity of collecting information about travel (inf9)
- (20) Ways of collecting information about package tours (Infa)
- (21) Level of satisfaction with the quantity and quality of information about tourist offers (Infb)

*PHASE 3 Estimation of alternatives*

- (22) Ways of making decisions about the choice of tourist destination (pa1)
- (23) Factors of the estimations of alternatives among tourist destinations (pa2)

*PHASE 4 Purchase*

- (24) Factors of the influence when deciding to purchase a tourist product (kup1)
- (25) Place of purchasing a package tour (kup2)
- (26) Manner of purchasing a package tour (kup3)
- (27) Influence of the price and mean of payment on the choice when purchasing a tourist product (kup4)
- (28) Preferred form of purchasing a tourist product (kup5)
- (29) Influence of unexpected situations in the retail outlet on the process of decision-making (kup6)

*PHASE 5 Purchase evaluation*

- (30) Influence of the satisfaction on the repeated purchase in the same travel agency (oku1)
  - (31) Frequency of travel (oku2)
- 

*(Continued)*

Table 1. (Continued).

(32)	Amount of money spent on travel compared to the level of annual income (oku3)
(33)	Reasons for choosing specific travel (oku4)
(34)	Preferred forms of tourism (oku5)
(35)	Holiday season – pre-season (okuk6)
(36)	Holiday season – peak season (okuk7)
(37)	Holiday season – post-season (okuk8)
(38)	influence of the satisfaction with expected quality of services (oku9)
(39)	Way of expressing dissatisfaction with the expected level of tourist service (okua)

Source: Data gained in the research.

The discrimination coefficient is a correlation coefficient between the results obtained from a single question and from the whole questionnaire.

Significant differences between the variables are marked with sig. For the value of sig. more than 0.05 there is no difference between the observed groups (place of residence, age structure, level of education obtained, etc.) while for the values of sig. less than 0.05 there is a significant variation between the observed groups.

Table 2. Results.

Total number of respondents	252
<i>Age</i>	
18–25	11.90%
26–35	36.11%
36–45	25.40%
46–55	18.25%
56–65	6.35%
over 65	1.98%
<i>Level of incomes</i>	
Very high (720 € or more) <sup>2</sup>	50.40%
High (441 – 719 €)	29.76%
Medium (211 – 440 €)	11.11%
Low (less than 210 €)	8.73%
<i>Education</i>	
Elementary and secondary education	48.41%
Tertiary education	50.79%
Something else	0.79%
<i>Employment status</i>	
Employed	73.02%
Unemployed	26.98%
<i>Marital status</i>	
Married	53.17%
Single	37.70%
Divorced	6.75%
Widowed person	2.38%
<i>Gender</i>	
Male	59.92%
Female	40.08%

Source: Data gained in the research.

#### 4. Analysis of the results for each phase of the decision-making process

##### 4.1. Analysis of the first phase of decision-making process – need awareness

This part of the research shall prove or reject the theory about the existence of a significant difference between the opinions and attitudes of potential tourists who live in the ‘five residences’ compared to need awareness being the first phase in decision-making process when choosing a tourist destination.

Based on the fact that sig. value is 0.000 (Table 3) it can be concluded that there is a significant difference between the answers respondents gave to the questions belonging to the first phase of the decision-making process when choosing a tourist destination according to the place of residence.

Wilks’ Lambda and Roy’s Largest Root tests were used to test the existence of statistical differences between and in the tested groups. Tests proved statistical significance in the following indicators:

When the discrimination coefficient is concerned (Table 4), it can be concluded that its greatest values are measured within the following indicators: presence of needs that would be satisfied first by potential tourists if they had unlimited financial resources available (prio) (0.221); a way of recognising the need to travel (put1) (0.191); and preferred forms of tourism travel (vrtr) (0.135).

The influence of unlimited financial means (prio) is defined by six variables: need for travel (prio-1); the need for self-verification (prio-2); the need for belonging (prio-3); a symbol of status (prio-4); the need for security and safety (prio-5); and physiological needs (prio-6). A way of recognising the need to travel (put1) is defined by five variables: routine (put1-1); planned (put1-2); influence from their surroundings (put1-3); family agreement (put1-4); and other variables (put1-5). Preferred forms of tourism travel (vrtr) are defined by the following nine standard variables: wellness (vrtr-1); seaside (vrtr-2); cruise (vrtr-3); mountains (vrtr-4); excursions (vrtr-5); village (vrtr-6); safari (vrtr-7); sport (vrtr-8); and culture (vrtr-9).

Table 3. The statistical importance of the first phase – need awareness of potential tourists regarding place of residence.

	n	F	sig.
MANOVA*	10	6.847	0.000

Source: Data gained in the research.

Table 4. Values of the discrimination coefficient for need awareness indicator regarding the place of residence.

	Discrimination Coefficient	$\chi$	R	F	sig.
prio	0.221	0.436	0.389	10.887	0.000
put1	0.191	0.403	0.369	9.598	0.000
vrtr	0.135	0.412	0.318	6.855	0.000
put2	0.125	0.314	0.291	5.635	0.000
vrem	0.113	0.389	0.371	9.747	0.000
geog	0.109	0.365	0.305	6.258	0.000
soci	0.049	0.277	0.212	2.864	0.024

Source: Data gained in the research.

#### 4.2. Analysis of the second phase of decision-making process – information search

This part of the research will test the possible existence of a significant difference between the opinions of potential tourists who live in the ‘five residences’ compared to the information search as the second phase in the decision-making process when choosing a tourist destination.

Results show that there is a significant difference between the answers respondents gave to the questions belonging to the second phase of decision-making process when choosing a tourist destination compared to the place of residence (Table 5).

Based on the data obtained with Wilkis’ Lambda and Roj’s Largest Root tests, the following indicators were recognised as statistically important:

After analysing the discrimination coefficient (Table 6), we notice that its values are the highest regarding the following indicators: types of neutral resources that have the greatest influence in the process of collecting information (inf6) (0.213); influence of the level of satisfaction with received services on the intensity of collecting additional information (inf2) (0.155); and types of marketing sources that have the greatest influence in the process of collecting information (inf4) (0.148).

Types of neutral resources that have the greatest influence in the process of collecting information (inf6) are determined by five variables: no response (inf6–1); non-governmental organisations (inf6–2); consumer protection organisations (inf6–3); governmental institutions (inf6–4); and others<sup>1</sup> (inf6–5). Influence of the level of satisfaction with received services on the intensity of collecting additional information (inf2) is as well determined by five variables: not at all (inf2–1); a little bit (inf2–2); somewhat (inf2–3); significant influence (inf2–4); and great influence (inf2–5). Types of marketing sources (inf4) are divided into five variables: propaganda (inf4–1); promotion (inf4–2); intensity of presentations (inf4–3); personal sale (inf4–4); and informational brochures (inf4–5).

Table 5. The statistical importance of the second phase – information search regarding monthly incomes of a respondent.

	n	F	sig.
MANOVA*	11	6.866	0.000

Source: Data gained in the research.

Table 6. Values of the discrimination coefficient for information search indicator regarding place of residence.

	Discrimination Coefficient	$\chi$	R	F	sig.
inf6	0.213	0.497	0.437	14.668	0.000
inf2	0.155	0.434	0.374	10.093	0.000
inf4	0.148	0.401	0.372	9.930	0.000
inf5	0.138	0.423	0.349	8.602	0,000
inf3	0.112	0.310	0.253	4.228	0,002
inf8	0.103	0.527	0.457	16.357	0.000
inf9	0.098	0.400	0.326	7.373	0.000
infb	0.086	0.375	0.367	9.661	0.000
inf7	0.045	0.359	0.309	6.560	0.000
inf1	0.042	0.392	0.302	6.242	0.000
infa	0.029	0.267	0.233	3.562	0.008

Source: Data gained in the research.



Table 7. The statistical importance of the third phase – estimation of alternatives regarding place of residence of a respondent.

	n	F	sig.
MANOVA*	2	6.435	0.000

Source: Data gained in the research.

Table 8. Values of the discrimination coefficient for estimation of alternatives indicator regarding place of residence.

	Discrimination Coefficient	$\chi$	R	F	sig.
pa21*	0.159	0.331	0.330	7.503	0.000
pa11	0.100	0.447	0.375	10.052	0.000

Source: Data gained in the research.

#### 4.3. Analysis of the third phase of decision-making process – estimation of alternatives

Regarding the third phase, it can be noticed that there is significant difference between the answers the respondents provided to the questions belonging to the third phase of decision-making process when choosing a tourist destination compared to the place of residence (Table 7).

Just like in two previous phases, based on the data obtained with Wilkis' Lambda and Roj's Largest Root tests, the following indicators were recognised as statistically important:

After analysing discrimination coefficient (Table 8), we notice that its values are the highest regarding factors of the estimation of alternatives among tourist destinations (pa21) (0.159) and way of making decisions about the choice of tourist destination (pa11) (0.100).

The most important factors of the estimation of alternatives among tourist destinations (pa21) are determined by seven variables: quality, image, prestige (pa21–1); preferences, expectations, attitudes (pa21–2); politeness and atmosphere in the retail facility (pa21–3); lifestyle, opinion of other people (social surrounding) (pa21–4); price, payment benefits (pa21–5); previous experiences (pa21–6); and all-inclusive packages (pa21–7), while the most important factors about making decisions regarding the choice of tourist destination (pa11) are determined by three variables: quickly based on intuition (pa11–1); estimating all the alternatives (pa11–2); and after agreement with family and friends (pa11–3).

#### 4.4. Analysis of the fourth phase of decision-making process – purchase

Based on the MANOVA analysis, it can be concluded that there is significant difference between the answers respondents gave to questions belonging to the fourth phase of the decision-making process when choosing a tourist destination compared to different places of residence (Table 9).

After analysing the fourth phase of the decision-making process reading place of residence of potential tourists, a significant difference ( $sig. < 0.05$ ) was observed for all the observed indicators except for the manner of purchasing a package tour (kup3) ( $sig. = 0.699$ ).

Table 9. The statistical importance of the fourth phase – purchase of a tourism product compared to the place of residence of a respondent.

	n	F	sig.
MANOVA*	6	4.333	0.000

Source: Data gained in the research.

Based on the data obtained with Wilkis' Lambda and Roj's Largest Root tests, the following indicators were recognised as statistically important:

After analysing the discrimination coefficient (Table 10), we noticed that its values are the highest regarding the following indicators: place of purchasing a package tour (kup2) (0.145); influence of the price and mean of payment on the choice when purchasing a tourist product (kup4) (0.092); and factors of the influence when deciding on the purchase of a tourist product (kup1) (0.090).

Place of purchasing a package tour (kup2) is determined by eight variables: agencies with the most diverse offer (kup2-1); reliable travel agencies (kup2-2); agencies with the most polite staff (kup2-3); agencies with the best promotion deals (kup2-4); agencies for the best locations (kup2-5); exclusive travel agencies (kup2-6); agencies where friends or relatives work (kup2-7); and other variables (kup2-8). The influence of the price and means of payment on the choice when purchasing a tourist product (kup4) is determined by five variables: not at all (kup4-1); a little bit (kup4-2); somewhat (kup4-3); significant influence (kup4-4); and great influence (kup4-5). Factors of the influence when deciding on the purchase of a tourist product (kup1) are determined by eight variables: no response (kup1-1); personal estimation (kup1-2); preferred product (kup1-3); attitudes in the surrounding area (kup1-4); unexpected situations (kup1-5); inflation and surcharge (kup1-6); unstable situation (kup1-7); and other variables (kup1-8).

Table 10. Values of the discrimination coefficient for purchase of tourism product indicator regarding the place of residence.

	Discrimination Coefficient	$\chi$	R	F	sig.
kup2	0.145	0.414	0.341	8.051	0.000
kup4	0.092	0.330	0.275	5.006	0.001
kup1	0.090	0.383	0.281	5.251	0.000
kup6	0.069	0.304	0.246	3.929	0.004
kup5	0.059	0.199	0.203	2.630	0.035

Source: Data gained in the research.

Table 11. The statistical importance of the fifth phase – purchase evaluation compared to the place of residence.

	n	F	sig.
MANOVA*	10	3.439	0.000

Source: Data gained in the research.

Table 12. Values of the discrimination coefficient for purchase evaluation indicator regarding place of residence of potential tourists.

	Discrimination Coefficient	$\chi$	R	F	sig.
oku3	0.103	0.342	0.292	5.672	0.000
oku5	0.097	0.457	0.352	8.581	0.000
oku7	0.092	0.354	0.318	6.841	0.000
oku6	0.042	0.264	0.225	3.234	0.013
oku2	0.039	0.327	0.290	5.561	0.000
oku4	0.037	0.292	0.215	2.954	0.021
okua	0.036	0.302	0.236	3.585	0.007
oku8	0.032	0.252	0.244	3.849	0.005

Source: Data gained in the research.

#### 4.5. Analysis of the fifth phase – purchase evaluation

Finally, it was shown that there is a significant difference between the answers potential tourists gave to the questions of the fifth phase of the decision-making process when choosing a tourist destination regarding different places of residence (Table 11).

After analysing the results a significant difference ( $sig. < 0.05$ ) was observed for all the observed indicators except for influence of the satisfaction on the repeated purchase in the same travel agency ( $sig. = 0.197$ ) and influence of the satisfaction with expected quality of services ( $sig. = 0.665$ ).

Based on the data obtained with Wilkis' Lambda and Roj's Largest Root tests, the following indicators were recognised as statistically important:

Indicators 'influence of the satisfaction with expected quality of services' (oku1) and 'influence of the satisfaction on the repeated purchase in the same travel agency' (oku9) were insignificant. The amount of money spent on travelling compared to the level of annual income (oku3) (0.103); preferred forms of tourism (oku5) (0.097); and peak season travel (oku7) (0.092) are the variables with the highest discrimination coefficient (Table 12).

The amount of money spent on travel compared to the level of annual income (oku3) is determined by five variables: no response (oku3-1); a little (oku3-2); medium (oku3-3); a lot (oku3-4); and other (oku3-5). Preferred forms of tourism (oku5) are determined by 10 variables: summer holidays at the seaside (oku5-1); winter holidays on the mountain (oku5-2); holidays in an ecological environment (oku5-3); extreme sports (oku5-4); active holidays in the countryside (oku5-5); exotic travels (oku5-6); cruises (oku5-7); circular tours (oku5-8); short excursions (oku5-9); and other variables (oku5-10). Reasons why potential tourists travel during peak season (oku7) are determined by four variables: additional privileges (oku7-1); more quality services (oku7-2); more favourable weather conditions (oku7-3); and collective holidays (oku7-4).

## 5. Discussion and implications

The need that residents of Subotica would choose to satisfy first is the need to belong followed by the need to travel. The most reliable source of information is personal sources while economic propaganda is the most reliable marketing source. When estimation of alternatives between different tourists destinations are regarded, the most important are considered to be the lifestyle of potential tourists, opinion of other people (social surrounding) and influence of family and friends. Prices and means of payment do not influence the purchase at all. The residents of Subotica also prefer buying travel packages using e-booking services. Satisfaction and fulfilled expectations with

purchased tourist product have great influence on a repeated purchase with the same travel agency. A small amount of money is intended to be used for travel (less than 1/5 of the annual income). They travel to rest, relax, satisfy their needs and get exercise. All respondents satisfied with the quality of services would recommend the services of a selected travel agency to family and friends. When dissatisfied they refer to the institutions in charge of consumer protection.

The residents of Novi Sad, just like the residents of Subotica, would firstly satisfy the need to belong and then the need to travel. The most reliable sources of information are neutral sources and governmental institutions. The most reliable marketing sources are brochures while the most reliable personal sources are personal attitudes and opinions about a certain travel agency. When estimation of alternatives between different tourists destinations are regarded, the most important are considered to be the travel agency travel arrangement (quality of services included in the tour package such as accommodation, transport, excursions at the tourism destination, etc.), image, prestige of a tourist destination, price and payment benefits. The residents of Novi Sad make decisions after estimating all the alternatives. Prices and means of payment have a great influence on the choice of purchase while, when unexpected situations in the retail facility are concerned, physical surrounding (noise, light) have significant influence on purchase. Satisfaction with the purchased tourist product does not influence the possibility of a repeated purchase at all. The residents of Novi Sad travel to rest, exercise, relax and satisfy their needs. They travel during peak season because of a better quality service and a more extensive choice of accompanying services, while pre-season is popular due to lower prices and post-season due to more pleasant weather.

The residents of Bačka Topola would first satisfy their physiological needs and then some other needs such as the need to travel. The most reliable source of information is the opinion they get from their family and friends. The most reliable marketing source is promotion, the most reliable personal source is the opinion of the other respectable person, while the most reliable neutral sources are non-governmental organisations. Previous experiences and individual arrangements represent the most important factors of the estimation of alternatives between different tourist destinations. Prices and means of payment only partially influence the choice of purchasing a tourist product. The residents of Bačka Topola prefer to buy in travel agencies. When unexpected situations in a retail facility are concerned, e.g., lack of professionalism or impoliteness of employees in a travel agency, a change in the mood of the person that chooses has the greatest influence. Satisfaction with the purchased tourist product only has a small influence on the possibility of a repeated purchase. They travel occasionally but they spend a lot of money (more than a 1/3 of the annual income). They travel in pre-season and peak season due to more pleasant weather and in post-season because there are fewer bookings.

The residents of Sombor go on trips to satisfy their need to travel. The most reliable marketing source is personal sale while the most reliable personal source is the opinion they get from a friend or acquaintance. Preferences, expectations from tourist destination and attitudes and opinions of potential tourists about tourist offers represent the most important factors of the estimation of alternatives between different tourist destinations. However, the final decision is made in agreement with family and friends. Price and means of payment have a small influence on the choice of travel packages. The residents of Sombor do not recognise any special characteristics as prominent when preferred forms of purchasing a tourist product and the influence of unexpected situations in the retail facility are concerned. Satisfaction with the purchased tourist product significantly influences the possibility of a repeated purchase. They travel on a regular basis

and spend approximately 1/4 of the annual income. The most common reason for travelling is to experience something new. They travel in peak season due to more pleasant weather and they complain if unsatisfied with the level of service received.

Residents of Vrbas spend their free time rather passively (reading books and magazines, listening to music, watching TV). They also prefer safari tourism and act in a planned manner estimating all the solutions. They mostly travel in order to satisfy their wishes. The most influential geographical factor is rural environment. The most influential psychological factor is personal characteristics (optimist) while the most influential economic factors are propaganda messages in the media. They consider marketing sources and Internet presentation to be the most reliable sources of information. The most reliable personal sources are opinions and experiences of their friends and relatives while the most reliable neutral sources are consumer protection organisations. Residents of Vrbas do not recognise any special characteristics as prominent when the manner of decision-making when choosing a tourist destination and factors of the estimation of alternatives are concerned. Price and means of payment significantly influence the purchase of a travel package. Satisfaction with purchased tourist product only partially influences the possibility of a repeated purchase. They travel occasionally, usually in order to learn about new cultures, the way other people live and other nations. They travel in peak season due to possible benefits (discounts, last minute packages). When travelling in pre-season it is because there is no overbooking and in post-season it is because of the lower prices of package tours. When unsatisfied with the service they receive they seek compensation through court procedure.

Consumer behaviour research is very important for both the distributors of tourism services and for the tourist destinations since tourism consumers have the option to choose between various tourist destinations. Distributors of tourism services, which in our case are travel agencies, can benefit from the researches of decision-making processes when competing to design more efficient promotional activities directed towards the wishes and preferences of the consumers. Moreover, it was proved that creating a certain atmosphere in a travel agency has a great contribution to the decision which tourism product to choose.

Where tourism destinations are concerned, this research is important for the creation of the strategies for attracting buyers according to their needs and preferred forms of tourism. Research in the field of decision-making processes are also important for the creation of a destination's desired image according to the tourists it wants to attract.

## Note

1. The non-governmental organisations include Associations of Citizens, Funds and Endowments, the Organisation for the Protection of Consumers, different agencies and institutions that protect the interests of consumers while government institutions ministries, councils and other institutions at the highest level *držvom iterese* protect consumers.
2. Gross minimum wage per employee in the Republic of Serbia for January 2012 amounted to 24,358 dinars, or 210 € (Republic Institute for Statistics). This amount is taken as the upper limit for the Low Income. Average monthly gross earnings per employee in the Republic of Serbia for the month of December 2010 stood at 440 € (Republic Institute for Statistics, *Službeni glasnik RS No. 99/2011*). This amount is taken as the lower limit for the High Income. From 01 January 2011, until changes of the corresponding regulations are not implemented, the Republic Institute for Statistics will not publish official data of wages in the economy of the Republic of Serbia. It applies to the latest published data for December 2010. Insurance basis for the contribution calculating of 155% is € 719. This amount is taken as a lower limit for Very High Income (Republic Institute for Statistics).

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