# TRAVEL AGENCIES' EXTERNAL INTEGRATION

Darja Topolšek<sup>1</sup>, Nataša Kovačić<sup>2</sup>, Tina Cvahte<sup>3</sup>

<sup>1,3</sup>University of Maribor, Faculty of Logistics, Mariborska cesta 7, SI-3000 Celje, Slovenia Email: darja.topolsek@fl.uni-mb.si, tina.cvahte@fl.uni-mb.si

<sup>2</sup>University of Rijeka, Faculty of Tourism and Hospitality Management, Primorska 42, HR-51410 Opatija, Croatia Email: natasak@fthm.hr

**Abstract.** The integrative aspect of operations is an important functional aspect of each supply chain member. Members, involved in the tourism supply chain, are heavily reliant on each other and if one of them fails to deliver a service, it has an effect on the whole chain. Consequently they have to develop integrated relations between them and therefore assure the best performance of their supply chain. This study analyses the level of external integration between travel agencies, transport providers, accommodation, restaurants and insurance companies. The analysis was carried out by using Structural equation modelling to determine levels of external integration between travel agencies and other members of the tourism supply chain.

Keywords: tourism supply chain, external integration, travel agencies, SEM.

**JEL classification:** L8, R4.

# 1. Introduction

Many developed countries are realizing that a majority of their gross domestic product is coming from their service industry instead of their production industry. In spite of this, many researchers are still involved solely with the production and not the service industry, which is also visible in the number and scope of articles, published on the field of supply chains of the production sector.

The expansion of tourist activities is a direct consequence of many factors, including a higher efficiency of global transport and related cost decreases, as well as an increase in the overall standard of living of the world's population (Huybers, Bennett 2003). In developed countries, the tourism sector is characterized by partnership agreements among different players from the field, driven by the desire for the sector to be sustainable.

Tourism is understood as a part of the service sector, and is fastly becoming one of the most important industries in the world with a more than doubled growth in the last 30 years (Walker 2009). Tourism and the tourism industry are achieving high development rates and finding a need for a common understanding of the holistic concept of tourism and the tourism supply chain (TSC) as a whole.

Research on the field of tourism and tourism supply chains (TSC) is increasing in number and scope, but we can still find many areas which are not researched well enough. Zhang et al. (2009) established that there are shortcomings on the fields of collaborative planning and predictions in tourism supply chains, coordination in TSC, the dynamics of TSC and integration in productions and design of TSC. Because a TSC is a dynamic environment, we have to take this into account and concern ourselves with an efficient cooperation among all members of the TSC. Because of this, tourism supply chains have to be based on the principle of common actions of all included members and therefore can present a system of a value chain. In this way, each organization can add value and ensure the expected service to their customer (Yilmaz, Bititci 2006). Travel agencies as a part of TSC play a crucial role in the tourist distribution system with their creation of all important connections between providers and customers.

With all above in mind, this research is focused on analyzing the influence of external integration among travel agencies and other members of the tourism supply chain, which in this case are transport operators, accommodation providers, restaurants and insurance companies. The main goal of our research is also supported by analyzing differences in behavioral dimensions among the mentioned members of the TSC. Based on evident lack in existing research and the importance of integration, we present our research into the levels of external integration of travel agencies as the focal companies and other companies in the TSC. We will focus on collaborative, interactive and coordination viewpoints in the frame of integration.

#### 2. Literature review

Zhang et al. (2009) define the tourism supply chain as a network of tourism organizations, which perform different activities, from supplying various components of tourist products or services, such as air transport and accommodation, to distribution and marketing of a final tourist product at a certain tourist destination, and overall includes a wide specter of participants from both private and public sector. A TSC therefore includes many members that strive to a common goal, which is to satisfy needs of the final consumer, the tourist. We have to be aware that the position of the final customer from the 70ies of the previous century, when he was considered the king, has evolved into today's position of the customer being a "dictator", dictating demands that supply chains must obey, in order to meet their demands and stay competitive (Knez et al. 2010).

Strong competition forces companies into establishing clusters and increasing cooperation in their supply chains, because this increases their agility, flexibility and efficiency (Sigala 2008). Companies that are active on the tourism field are increasingly aware that the multidimensional aspects and diversity in tourist packages demand for collaboration among companies in the TSC and collaboration among competitors, suppliers, customers and/or companies in the TSC, which are necessary for the survival and development of sustainable destinations (Sigala 2008). Collaboration in a wider sphere also attributes to formation of common knowledge of all companies in a TSC and their employees, which Svagzdiene et al. (2013) define as very important for tourism companies.

Above mentioned business relations between different members of the tourism supply chain are crucial for firm performance and they can be analyzed through research into their external integration.

# **2.1.** External integration in tourism supply chain

The term integration is a widely used term, and experience has shown that individual authors understand its meaning in different ways. Simply speaking, the general opinion is that integration refers to the efficiency of interaction of participants which originally were never supposed to interact. This is indeed part of the context, but not the whole of it. Nowadays, integration reflects the fact that at least two (or more) units act as a unified whole although they are not united into a single entity.

Flynn *et al.* (2010) and Afshan (2013) recognize three dimensions of supply chain integration: customer, supplier and internal integration. Stank *et al.* (2001) define customer and supplier integration as external integration, which is the degree to which a manufacturer partners with its external partners to structure interorganizational strategies, practices and processes into collaborative, synchronized processes. In our case we examine the external integration of travel agencies with other members of tourism supply chain.

Lee (2000) outlines three dimensions of external integration in the context of the supply chain: information integration, coordination and resource sharing, and organizational relationship linkage. Information integration refers to the sharing of information and knowledge among the members in the supply chain, including sales forecasts, production plans, inventory status and promotion plans. Coordination and resource sharing refers to the realignment of decisions and responsibility in the supply chain.

External integration has several advantages, mainly reflected in increased company performance. The field of external integration in the tourism supply chain is partly researched, with research mostly directed to relations between accommodation providers and tour operators. Bastakis et al. (2004) argue that owners or managers of accommodation facilities report bad personal and professional relations with the employees of tour operators. The relations between travel agents and airlines were also studied by Alamdari (2002) and Lafferty and Van Fossen (2001), which show that attempts to create integration throughout the entire tourism industry, particularly those concentrated on the critical links between airlines and hotels, have proved less successful. Serving as the basis of integration, such relations have been researched also by Tsaur et al. (2006), with emphasis on the relations between wholesalers and travel agencies. Medina-Muñoz and García-Falcon (2000) analyzed the relations between travel agencies and hotels, concluding that in order to set up a good relation, the latter must communicate timely, accurately, appropriately, and in a credible manner. Another issue subject to thorough research is the significance of collaboration for the sustainability of tourism (Fadeeva 2004; Kernel 2005; Morrison *et al.* 2004; Šavrina *et al.* 2008). Ye *et al.* (2012) studied cross-institutional collaboration networks in tourism and hospitality. Wong *et al.* (2011) deal with intergovernmental collaboration in tourism, while Jemal and Getz (1995) advocate the collaboration theory in tourism planning. Tapper and Font (2004) focus around four main points in the tourism supply chain: accommodation; transport; ground handlers, excursions and activities; and food and crafts.

Different members involved in tourism supply chain are heavily reliant on each other and if one of them fails to deliver a service it has an effect the whole chain. Because of that they have to develop integrated relations between them and so assure the best possible performance of their supply chain. Hence this requires various organizations (members) in the tourism industry to work together as a value chain to add value and deliver product and services to the customer (Yilmaz, Bititci 2006).

Concerned with previous research of different industries, not only the tourism industry, we can conclude that integration, internal or external, vertical or horizontal, is overall quite well researched and it is also related with some other research fields, e.g. firm performance. Firm performance is an essential concern for all managers, therefore they must understand the implications the various degrees of internal integration may have on organizational culture of the company or subsidiary and thus its performance as well as the consequences it may have on intercultural communication between the company's headquarters and its foreign subsidiaries (Orthaber, Topolšek 2012).

Monaert *et al.* (1994) identified a positive link between the integration of data interchange and success of the company, whereas Gupta *et al.* (1985) and Ruekart and Walker (1987) identified a lack of integration as one of the more important reasons for company's poor performance. Child and Faulkner (1998) found that the establishment of a cooperative relationship (e.g. external integration) with other organizations is a crucial factor for better organizational performance. They also claim that when conflicts are resolved amicably, such conflicts may actually increase efficiency.

External integration cannot be directly related to either type of performance, but the interaction of supplier and customer integration is related to operational performance (Flynn *et al.* 2010; Germain and Iyer 2006; Koufteros *et al.* 2005). Droge *et al.* (2012) found that improvements to service performance accrue from integration strategies, since there is positive relation between supplier integration and delivery performance, between customer integration and support performance, and between customer integration and delivery performance.

#### 2.2. Present study

Based on findings above we can attest that research and consequently improvements in the levels of external integration are essential for the performance of a company. With this we can also support the need for research into travel agencies' external integration with other members of the tourism supply chain, because with this we can evaluate the attribution of external integration to the long-term positive operations of the focal company and all TSC members.

This research presumes that information exchange, consultation and collaboration as behavioral dimensions of external integration between travel agencies, suppliers of transport services and accommodation, restaurants and insurance companies, affect the efficiency of travel agencies. Because of this presumption it is necessary to determine which elements inhibit or limit external integration.

This study addresses this gap and proposes a conceptual model, which will present basics for understanding individual measures that affect the levels of external integration among travel agencies and other members of the TSC.

The research paper has the following set of objectives:

(1) To determine the impact of each of the selected eleven measures: exchange of forms and reports; exchange of information on sales forecasts, sales and spare capacities; informal team work; joint process development; joint planning for anticipating and solving operational problems; joint setting of goals; joint development and understanding of responsibility; aligned decisions on how to improve cost efficiency; formal meeting; phone call; e-mail; on level of integration between travel agencies and transport providers, accommodation, restaurants and insurance companies.

(2) To address the differences between levels of integration between travel agencies and transport providers, accommodation, restaurants and insurance companies.

(3) To identify the most common way of cooperation between travel agencies and transport providers, accommodation, restaurants and insurance companies.

#### 3. Materials and methods

To examine the link between level of behavioral relations between travel agencies and transport providers (bus, rail, air and water carriers), accommodation, restaurants and insurance companies, we conducted a survey among Slovenian and Croatian travel agencies. A construct or conceptual model encompassing six abstract variables and their proposed relationships was designed. These variables are not directly observable and as such have to be measured by other variables. The detailed structure of the model can be seen on Fig. 1 (Chapter 4.3.1).

#### 3.1. Questionnaire

To asses behavioral dimensions of external integration we used three major behavioral dimensions of external integration – interaction, consultation and collaboration. The three measurement scales ware based on existing questionnaires (Ellinger *et al.* 2000; Gimenez, Ventura 2005; Kahn, Mentzer 1996; Voorhees *et al.* 1988; Denise 2007; Topolšek *et al.* 2010) and then adjusted for this study. The variables comprising the questionnaire are as presented below.

We designed a questionnaire with sectors, each one of them related to one construct or group of constructs. We measured the level of perceived effectiveness of relationships between air (AIR TA), rail (RAIL TA), bus (BUS TA) and water (WATER TA) carriers, accommodationrestaurants, insurance companies and travel agencies we used eleven measures: exchange of forms and reports (INFO1); exchange of information on sales forecasts, sales and spare capacities (INFO2); informal team work (COLL1); joint process development (COLL2); joint planning for anticipating and solving operational problems (COLL3); joint setting of goals (COLL4); joint development and understanding of responsibility (COLL5); aligned decisions on how to improve cost efficiency (COLL6); formal meeting (CONS1); phone call (CONS2); e-mail (CONS3). We asked leaders of travel agencies to measure the level (on a scale of 1 to 5, 1 meaning 'zero cooperation' and 5 meaning 'total cooperation') of specific relations between them and observed members of the tourism supply chain.

#### 3.2. Samples selection

Considering the approach, research and data gathering were carried out in two phases. The first phase comprised general interviews with three travel agencies, offering a subjective overview of the existing behavioral relationships between travel agencies and transport providers. The interviews served to supplement the existing criteria while the analysis of replies provided the basis for selecting the type of preparation of the survey. Based on the interviews and preliminary research, the authors proceeded to the second phase of data gathering, i.e. conduction of the survey.

The survey was conducted in the context of Slovenian and Croatian travel agencies. The dissemination of questionnaires was through existing authors' contacts and via electronic mail. Respondents were requested to further disseminate the survey; therefore an exact estimate of the respondent rate cannot be given. 158 fully completed questionnaires were returned and included in the analysis.

#### 3.3. Model

The conceptual model represented in Figure 1 was subjected to analysis using Structural Equation Modelling (SEM). SEM is appropriate for the simultaneous assessment of relations between multiple dependent and independent latent constructs. SEM is particularly useful because it encompasses factor analysis, regression, and many other estimation methods and can be used when moving from exploratory to confirmatory analysis.

Structural equation modeling has many advantages: it can handle complex relationships among variables, where some variables can be hypothetical or unobservable (latent variables); it estimates all coefficients in the model simultaneously and thus, one is able to assess the significance and strength of a particular relationship in the context of the complete model; multicolinearity can be accounted for; when using latent variables in SEM, measurement error is eliminated and thus more valid coefficients are obtained (Hassan, Abdel-Aty 2011).

To develop SEM, the present analysis followed a two-step approach recommended by Anderson and Gerbing (1988); the first step involves using confirmatory factor analysis to develop an acceptable measurement model. This measurement model describes the nature of the relationship between a number of latent variables and the observed variables that measure those latent variables; but this model does not give any causal relationships between the latent variables of interest. Because of this the measurement model must be then modified so that it can describe the relationships among the latent variables. The basic equation of the structural model is the following (Anderson, Gerbing 1988):

$$\eta = B\eta + \Gamma\xi + \xi, \qquad (1)$$

where  $\eta$  is a vector of m endogenous constructs,  $\xi$  is a vector of n exogenous constructs, B is an m × m matrix of coefficients representing the effects of the endogenous constructs on one another,  $\Gamma$  is a

 $m \times n$  matrix of coefficients representing the effects of the exogenous constructs on the endogenous constructs, and  $\zeta$  is a vector of m residuals (errors in equations and random disturbance terms).

The basic equation of the measurement model for the exogenous variables is shown in (2) and equation (3) is for the endogenous variables (Anderson, Gerbing 1988):

$$\chi = \Lambda_{\chi} \xi + \delta , \qquad (2)$$

$$\gamma = \Lambda_{\gamma} \eta + \varepsilon , \qquad (3)$$

where  $\chi$  and  $\delta$  are column q-vectors related to the observed exogenous variables and errors, respectively;  $\Lambda x$  is a q x n structural coefficient matrix for the effects of the latent exogenous variables on the observed variables; y and  $\varepsilon$  are column pvectors related to the observed endogenous variables and errors, respectively;  $\Lambda y$  is a p x m structural coefficient matrix for the effects of the latent endogenous variables on the observed ones. Structural equation modeling distinguishes between direct (links that go directly from one variable to another variable), indirect (between two variables that are mediated by one or more intervening variables) and total (sum of direct and indirect effects) effects.

In conducting the analysis, structural relations through path analysis by means of SPSS Amos 21.0.0 were used to focus on validity of the constructs for getting deeper understanding of correlations between mentioned constructs. Our proposed conceptual model has more variables or constructs: external integration in the travel agenciesair carriers interface, external integration in the travel agencies-rail carriers interface, external integration in the travel agencies-bus carriers interface, external integration in the travel agencieswater carriers' interface external integration in the travel agencies-accommodation (restaurants) interface, and external integration in the travel agencies-insurance companies interface. Those constructs are not observed directly, they are measured with error by several instrumental variables.

#### 4. Data analysis and results

Gimenez and Ventrua (2005) have highlighted the importance for future research to have a stronger theoretical foundation and to focus on theory testing research (in Mentzer, Kahn 1995; Mentzer, Flint 1997; Garver, Mentzer 1999). Garver and Mentzer (1999) stressed that SEM is a very useful statistical instrument in testing for construct validity. Garver and Mentzer (1999) also advised performing and reporting all kinds of construct validity tests because they give the reader a greater level of confidence in the research findings.

Based on these recommendations, our process was as follows. First part of analysis of data was the goodness-of-tests for the measurement and structural model. To draw valid and reliable conclusions about the association between the constructs and the theoretical model we undertook an analysis of the psychometric properties for each construct. We also performed some exploratory and confirmatory factor analysis before attempting the estimation of the complete model.

#### 4.1. Basic analysis of integration

The base of our research was to determine the levels of external integration of travel agencies. Respondents were asked to rate 11 cooperation activities with different external members of their TSC on a scale from 1 (no cooperation) to 5 (complete cooperation). The arithmetic mean of responses and the standard deviation of answers are shown in Table 1. For easier defining of the level of integration, we also transferred the arithmetic mean results to a scale from 0 to 100.

Table 1 shows different means of cooperation of travel agencies with transport providers, accommodation/restaurants and insurance companies.

From the results it is evident that travel agencies have least external integration or cooperation practices with rail transport providers. Although partial cooperation can be seen, it is very low with a 26,99 on a scale from 0 to 100. For example, the integration with accommodation and restaurants, which is most developed according to our research results, scored a 67,78 on this scale. Overall, we can see that some form of external integration exist with all selected members of the TSC.

#### 4.2. Measurement model

Explanatory Factor Analysis (EFA) is a statistical method used to identify the number and nature of the underlying factors (latent variables) that are responsible for the variability in the data. Exploratory factor analysis (EFA) was performed on the 66 measured items, represented in detail in Appendix 1 for the six constructs. This also shows descriptions and input codes of the observed variables used in the present study.

Results of the item analysis procedures (correlation coefficients, exploratory factor analysis, alpha coefficient, item-total correlations) suggested that that seven of the 66 items originally used to measure the exogenous constructs in the questionnaire

Activity	Air carriers		Rail carriers		Bus operators		Water carriers		Accommoda- tion Restau- rant		Insurance	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD
Informal team work (COLL1)	1.89	1.37	1.40	1.05	2.85	1.51	2.31	1.56	3.72	6.02	2.34	1.47
Exchange of infor- mation on sales fore- casts, sales and spare capacities (INFO2)	2.04	1.49	1.22	0.70	2.89	1.59	2.33	1.59	3.40	1.53	2.25	1.44
Joint process devel- opment (COLL2)	1.78	1.32	1.19	0.72	2.63	1.53	2.06	1.46	2.82	1.47	2.16	1.38
Joint planning for anticipating and solving operational problems (COLL3)	1.80	1.33	1.22	0.76	2.80	1.54	2.02	1.36	2.85	1.51	2.21	1.36
Joint setting of goals (COLL4)	1.77	1.35	1.22	0.77	2.65	1.53	2.08	1.41	2.80	1.55	2.15	1.33
Joint development and understanding of responsibility (COLL5)	1.89	1.39	1.22	0.76	2.86	1.55	2.09	1.47	2.84	1.52	2.42	1.49
Aligned decisions on how to improve cost efficiency (COLL6)	1.79	1.32	1.17	0.69	2.75	1.52	2.05	1.39	2.80	1.52	2.25	1.44
Formal meeting (CONS1)	2.13	1.51	1.31	0.89	3.02	1.56	2.30	1.49	3.35	1.42	2.84	1.54
Phone call (CONS2)	2.85	1.72	1.77	1.34	4.11	1.27	3.18	1.67	4.59	2.43	3.68	1.48
E-mail (CONS3)	3.11	1.79	1.67	1.39	4.08	1.35	3.29	1.71	4.56	0.80	3.80	1.46
Exchange of forms and reports (INFO1)	2.28	1.60	1.36	0.99	2.95	1.60	2.44	1.63	3.55	1.48	3.40	1.63
ARITHMETIC MEAN OF TOTAL ACTIVITIES	2.12	/	1.35	/	3.05	/	2.38	/	3.39	/	2.68	/
Level of integration of travel agencies with individual car- riers [0-100 scale]	42.37	/	26.99	/	61.03	/	47.57	/	67.78	/	53.64	/

**Table 1.** Level of integration between travel agencies and other observed members of tourism supply chain (source: compiled by author)

were ill-fitting items. Those ill-fitting items were: COLL3\_AIR\_TA, COLL2\_RAIL\_TA, COLL1\_AC-RE\_TA, CONS2\_ACRE\_TA, CONS3\_ACRE\_TA, COLL1\_INS\_TA, CONS3\_ INS\_TA. Those items were dropped from subsequent analyses. A Kaiser-Meyer-Olkin measure of sampling adequacy value is 0.855 so we can conclude that the factor analysis is appropriate for those data. The exploratory factor analysis has identified six factors that explained 65.768 % of the variance in the data. Those six factor groups are represented in Appendix 1, which also shows the Promax rotated factor loadings.

Test for unidimensionality, convergent validity and discriminant validity of the measures were also conducted. All of the items which are representing the whole construct were subjected to a series of confirmatory factor analyses according to the recommendation of Alwin and Jackson (1997). The analysis established that each construct had one-dimensional characteristics. All loadings are over 0.4 and there isn't any cross loadings so we can confirm convergent and discriminant validity. We also performed reliability tests based on Garver and Mentzer (1999), which established a minimum benchmark value of 0.7 for the Cronbach's Alpha. Cronbach's alpha is a coefficient of consistency that measures how well a set of variables or items measures a single, unidirectional latent construct. As shown in Appendix 1, the reliability of the scales is generally acceptable which implies that the survey approach is valid.

The squared multiple correlations for the scale items indicate the amount of variance in the scale items explained by common factors. The higher squared multiple correlations are, the greater reliability of measurement variables compared to the corresponding latent construct exists and is worth mentioning. The squared multiple correlations for the scale items are summarized in Appendix 1. Overall, the adequacy of the measurement model was supported for example, item COLL6 WATER TA and. "aligned decisions on how to improve cost efficiency" explains 95.4 % of the variation in the latent constructs of external integration between water carriers and travel agencies. Item COLL5\_AIR\_TA, "joint development and understanding of responsibility", explains 95.7 % of the variation in the latent constructs of external integration between air carriers and

travel agencies. Item COLL4 RAIL TA "joint setting of goals" explains 95.7 % of the variation in the latent constructs of external integration between rail carriers and travel agencies. Item COLL6 ACRE TA "aligned decisions on how to improve cost efficiency" explains 90.0 % of the variation in the latent constructs of external integration between accommodation. restaurants and travel agencies. Item COLL3 BUS TA "joint planning for anticipating and solving operational problems" explains 92.7 % of the variation in the latent constructs of external integration between bus carriers and travel agencies. Item COLL3 INS TA "joint planning for anticipating and solving operational problems" explains 93.0 % of the variation in the latent constructs of external integration between insurances and travel agencies.

Based on results the overall model fit and test of hypothesis may be assessed with confidence.

### 4.3. Structural Equation Modeling (SEM)

Structural equation modeling makes it easy to observe multiple relationships simultaneously while providing statistical efficiency. SEM provides a comprehensive assessment of relationships and provides the transition from exploratory analysis to confirmatory analysis. Variables in SEM can be exogenous or endogenous which allow handling indirect, multiple, and reversing relationships.

# 4.3.1. General structure of the proposed conceptual model

The measurement model illustrated in Figure 1 was subjected to SEM (Structural Equation Modeling) procedures via SPSS Amos. Structural Equation Modeling (SEM) represents a combination of two types of statistical techniques: factor analysis and simultaneous equation models. In SEM, variables can be either exogenous or endogenous which allow SEM to handle indirect, multiple, and reverse relationships. As shown in Figure 1, the SEM model investigated here consists of 6 latent variables: External integration between air carriers and travel agencies, External integration between rail carriers and travel agencies, External integration between bus carriers and travel agencies, External integration between air carriers and travel agencies, External integration between accommodation-restaurants and travel agencies, and External integration between air insurance companies and travel agencies. These six latent variables are measured by 59 observed variables.

Different latent exogenous variables are explained with many observed variables. For example, the External integration between Water carriers and Travel agencies is explained by eleven observed variables; the External integration between Air carriers and Travel agencies by ten observed variables; the External integration between Rail carriers and Travel agencies by ten observed variables; the External integration between Accommodations and Restaurants and Travel agencies by eight observed variables; the External integration between Bus carriers and Travel agencies by eleven observed variables; and the External integration between Insurances and Travel agencies latent exogenous variable is explained by nine observed variables.

### 4.3.2. Model results

To allow conclusions to be drawn from the model, the significance and direction of parameter estimates for the paths are shown in conceptual model in Figure 1.

Table 2 shows the model results with covariations and correlations of external integration of various TSC members. Results show that different pairings of external integration of travel agencies are found. For instance, integration of agencies with rail carriers and accommodation is minimally connected, whereas integration with various combinations of transport providers is noticeable. Highest correlations exist among integration with insurance companies, bus carriers and accommodation/ restaurants.

Appendix 2 shows regression weights and gives the influence of individual constructs (information exchange, consultation and collaboration), as behavioral dimensions of external integration, at the integration level. Regression coefficient represents the amount of change in the dependent or mediating variable for each one unit change in the variable predicting it. According to our model results, various modes of cooperation influence external integration of travel agencies with other service providers. For instance, external integration with air carriers is most influenced by use of joint development and understanding of responsibility, while informal team work has a much lesser influence. Similarly, external integration with bus carriers is much more influenced by joint planning, process development and setting of goals than it is by simpler form of collaboration such as emails or phone calls. Overall we can find (with some exceptions) that simpler forms of collaboration, such as email and phone calls, informal team work and exchange of forms and sales information has a much lower impact and importance for external integration of travel agencies with their service providers than cooperation procedures on a higher level, such as joint development of processes, setting of goals and development planning.



Fig. 1. Structure of the model, regression weights and correlations from SEM (source: compiled by authors)

Variable		Variable	Covariance	S.E.	Р	Correlations
External_integration_Water_ carriers_Travel_agencies	<>	External_integration_Air_ carriers_Travel_agencies	.427	.157	.007	.228
External_integration_Water_ carriers_Travel_agencies	<>	External_integration_Rail_ carriers Travel agencies	.300	.108	.005	.242
External_integration_Water_ carriers_Travel_agencies	<>	External_integration_ Accommodation_Restaurant_ Travel_agencies	.717	.176	***	.363
External_integration_Water_ carriers_Travel_agencies	<>	External_integration_Bus_ carriers_Travel_agencies	.586	.172	***	.297
External_integration_Water_ carriers_Travel_agencies	<>	External_integration_ Insurance_Travel_agencies	.604	.163	***	.324
External_integration_Air_ carriers_Travel_agencies	<>	External_integration_Rail_ carriers_Travel_agencies	.356	.107	***	.296
External_integration_Air_ carriers_Travel_agencies	<>	External_integration_ Accommodation_Restaurant_ Travel_agencies	.544	.164	***	.284
External_integration_Air_ carriers_Travel_agencies	<>	External_integration_Bus_ carriers_Travel_agencies	.509	.163	.002	.266
External_integration_Air_ carriers_Travel_agencies	<>	External_integration_ Insurance_Travel_agencies	.796	.163	***	.439
External_integration_Rail_ carriers_Travel_agencies	<>	External_integration_ Accommodation_Restaurant_ Travel_agencies	.077	.104	.463 *	.060
External_integration_Rail_ carriers_Travel_agencies	<>	External_integration_Bus_ carriers_Travel_agencies	.321	.112	.004	.254
External_integration_Rail_ carriers_Travel_agencies	<>	External_integration_ Insurance_Travel_agencies	.162	.100	.105 *	.135
External_integration_ Accommodation_Restaurant_ Travel_agencies	<>	External_integration_Bus_ carriers_Travel_agencies	1.071	.193	***	.530
External_integration_ Accommodation_Restaurant_ Travel_agencies	<>	External_integration_ Insurance_Travel_agencies	1.127	.187	***	.589
External_integration_Bus_ carriers_Travel_agencies	<>	External_integration_ Insurance Travel_agencies	.887	.177	***	.465

Table 2. Model results (source: compiled by authors)

Figure 1 represents the structural equation model for external integration between travel agencies and other observed members of TSC, combined with results from a statistical model analysis. Detailed tables of model results can be found in Appendixes 1 and 2.

Moreover, the SEM model analyzed correlations between different constructs in the model, results are shown on Fig. 2. The highest estimated correlations is for the path between accommodation-restaurant/travel agencies external integration and insurance/travel agencies external integration (.589), followed by .530 for the path between accommodation-restaurant /travel agencies external integration and bus carriers/travel agencies external integration. The lowest estimated correlations are for the path between rail carriers/travel agencies external integration and accommodationrestaurants/ travel agencies external integration.

#### 4.3.3. Goodness of fit

The overall fit statistic mentioned below is often used to evaluate the structural equation modelling. This research established an acceptable fit of the model to the data. Therefore, represented results provide us an alternative explanation of the studied



**Fig. 2.** Structural equation model for external integration between (source: compiled by authors)

phenomena. For models with about 75 to 200 cases, the chi square test can give a reasonable measure of fit. Recently considerable controversy has flared up concerning fit indices. Some researchers do not believe that fit indices add anything to the analysis (Barrett 2007) and only the chi-square should be interpreted. Some other researchers (Hayduk *et al.* 2007) argue that cutoffs for a fit index can be misleading and subject to misuse. The chi-square (Chisquare = 3297,590, Probability level =.000; if probability level is .05 or less, the departure of the data from the model is significant at the .05 level – or less) as well as other indices, such as goodness of fit index (GFI = 0.960; > 0.9), comparative fit index (CFI = 0.985; > 0.9), normed fit index (NFI = 0.975; > 0.9), and root mean square error of approximation (RMSEA = .0028; <0.05) indicate an acceptable fit of the model.

#### 5. Conclusions

Integration in supply chains is becoming more and more important because of complex environments, globalization, and mostly because of rising customer demands as well. This is especially true for the service sector, where we cannot easily track and optimize the flow of goods as in more "traditional" supply chains, but have to focus on numerous supply chain members and the quality of their services in order to ensure maximum customer satisfaction.

The tourism sector is one of the service industries that due to its nature of business (i.e. mostly providing leisure and comfort) are largely dependent on customer satisfaction with each and every package they sell and provide. Therefore, some forms of collaboration between all members of a tourism supply chain are inevitable. External integration of the travel agency as the focal member with other TSC members can actually be interpreted as one of the most important factors of success of all cooperating companies.

According to the results of our SEM model, simpler forms of communication and cooperation have a much lower impact on the external integration of travel agencies with TSC members as more developed and in-depth collaborations, such as coordinated planning and goal setting. Since the results of our survey show that external integration in surveyed companies depends more on simpler forms of collaborating (e.g. email, phone calls), while joint activities are not as common, we can conclude, that external integration of surveyed travel agencies is not yet at the level that would ensure optimal integration and collaboration. However, since some evidence of higher forms of collaboration exist, we can deduce that the foundations for a desired (or needed) level of external integration in tourism supply chains in Slovenia and Croatia do exist, and now have to be expanded and built upon.

#### References

Afshan, N. 2013. The Performance Outcomes of Dimensions of Supply Chain Integration: a Conceptual Framework, Verslas: Theorija Ir Praktika / Business: Theory and Practice 14(4).

- Alamdari, F. 2002. Regional development in airlines and travel agents relationship, *Journal of Air Transport Management* 8(5): 339–348. http://dx.doi.org/10.1016/S0969-6997(02)00014-5
- Alwin, D. F.; Jackson, D. J. 1997. Measurement Models for Response Errors on Surveys: Issues and Applications. In: K. F. Schuessler (ed.), *Sociological methodology*, San Francisco: Jossey-Bass, pp. 68– 119.
- Anderson, J. C.; Gerbing, D. W. 1988. Structural equation modeling in practice: A review and recommendation two-step approach, *Psychological Bulletin* 103: 411–423.

http://dx.doi.org/10.1037/0033-2909.103.3.411

Barrett, P. 2007. Structural equation modelling: adjudging model fit, *Personality and Individual Differences* 42: 815–824. http://dx.doi.org/10.1016/j.paid.2006.09.018

Bastakis, C.; Buhalis, D.; Butler, R. 2004. The perception of small and medium sized tourism accommodation providers on the impacts of the tour operators' power in Eastern Mediterranean, *Tourism Management* 25(2): 151–170. http://dx.doi.org/10.1016/S0261-5177(03)00098-0

- Child, J.; Faulkner, D. 1998. Strategies of Cooperation: Managing Alliances, Networks and Joint Ventures. Oxford: Oxford University Press.
- Denise, L. 2007. Collaboration vs. C- Three (Cooperation, Coordination, and Communication), *Innovating* 7(3): 1–5.
- Droge, C.; Vickery, S. K.; Jacobs, M. A. 2012. Does supply chain integration mediate the relationships between product/process strategy and service performance? An empirical study, *Int. J. Production Economics* 137(2012): 250–262. http://dx.doi.org/10.1016/j.ijpe.2012.02.005
- Ellinger, A. E.; Daugherty, P. J.; Scott, B. K. 2000. The Relationship between Marketing/Logistics Interdepartmental Integration and Performance in U.S. Manufacturing Firms: An Empirical Study, *Journal of Business Logistics* 21(1): 1–22.
- Fadeeva, Z. 2004. Development of the assessment framework for sustainability networking, *Journal* of Cleaner Production 13(2): 191–205. http://dx.doi.org/10.1016/S0959-6526(03)00126-4
- Flynn, B. B.; Huo, B.; Zhao, X. 2010. The impact of supply chain integration on performance: A contingency and configuration approach, *Journal of Operations Management* 28(2010): 58–71. http://dx.doi.org/10.1016/j.jom.2009.06.001
- Garver, M. S.; Mentzer, J.T. 1999. Logistics research methods: employing structural equation modelling to test for construct validity, *Journal of Business Logistics* 20(1): 33–57.
- Germain, R.; Iyer, K. N. S. 2006. The interaction of Internal and Downstream integration and its Association with performance, *Journal of Business Logistics* 27(2): 29–52. <u>http://dx.doi.org/10.1002/j.2158-</u> 1592.2006.tb00216.x

- Gimenez, C.; Ventrura, E. 2005. Logistics-production, logistics-marketing and external integration: Their impact on performance, *International Journal of Operations & Production Management* 25(1): 20– 38. http://dx.doi.org/10.1108/01443570510572222
- Gupta, A. K.; Raj, S. P.; Wilemon, D. 1985. The R&D marketing interface in high-technology firms, *Jour*nal of Product Innovation Management 2: 12–24. http://dx.doi.org/10.1016/0737-6782(85)90012-8
- Hassan, H. M.; Abdel-Aty, M. A. 2011. Analysis of drivers' behavior under reduced visibility conditions using a Structural Equation Modeling approach, *Transportation Research Part F* 14: 614– 625. http://dx.doi.org/10.1016/j.trf.2011.07.002
- Hayduk, L.; Cummings, G. G.; Boadu, K.; Pazderka-Robinson, H.; and Boulianne, S. 2007, Testing! Testing! One, Two Three – Testing the theory in structural equation models!, *Personality and Individual Differences* 42(2): 841–850. http://dx.doi.org/10.1016/j.paid.2006.10.001
- Huybers, T.; Bennett, J. 2003. Inter-firm cooperation at nature-based tourism destinations, *Journal of Socio-Economics* 32(5): 571–587. http://dx.doi.org/10.1016/j.socec.2003.08.011
- Jemal, T. B.; Getz, D. 1995. Collaboration theory and community tourism planning, *Annals of Tourism Research* 22(1): 186–204. http://dx.doi.org/10.1016/0160-7383(94)00067-3
- Kahn, K. B.; Mentzer, J. T. 1996. Logistics and interdepartmental integration, *International Journal of Physical Distribution & Logistics Management* 26(8): 6–14.

http://dx.doi.org/10.1108/09600039610182753

- Kernel, P. 2005.Creating and implementing a model for sustainable development in tourism enterprises, *Journal of Cleaner Production* 13(2): 151–64. http://dx.doi.org/10.1016/j.jclepro.2003.12.023
- Knez, M.; Rosi, B.; Mulej, M.; Lipičnik, M. 2010. Competitiveness by requisitely holistic and innovative logistic management, *Promet* 22(3): 229– 237. http://dx.doi.org/10.7307/ptt.v22i3.279
- Koufteros, X.; Vonderembse, M.; Jayaram, J. 2005. Internal and External Integration for Product Development: The Contingency Effects of Uncertainty, Equivocality, and Platform Strategy, *Decision Sciences* 36(1): 97–113. http://dx.doi.org/10.1111/j.1540-5915.2005.00067.x
- Lafferty, G; Van Fossen, A. 2001. Integrating the tourism industry: problems and strategies, *Tourism Management* 22(1): 11–19. http://dx.doi.org/10.1016/S0261-5177(00)00021-2
- Lee, H. E. 2000. Creating Value through Supply Chain Integration, *Supply Chain Management Review* 9(1): 30–37.
- Medina-Muñoz, D.; García-Falcón, J. M. 2000. Successful relationships between hotels and agencies, *Annals of Tourism Research* 27(3): 737–762. http://dx.doi.org/10.1016/S0160-7383(99)00104-8
- Mentzer, J. T.; Flint, D. J. 1997, Validity in logistics research, *Journal of Business Logistics* 18(2): 199–216.

- Mentzer, J. T.; Kahn, K. 1995. A framework for logistics research, *Journal of Business Logistics* 16(1): 231–50.
- Monaert, R. K.; Souder, R.; Demayer, A.; Deschoolmeester, D. 1994. R&D-Marketing Integration Mechanism, communication Flows and Innovativeness, *Journal of Product Innovation Management* 11(1): 31–45.

http://dx.doi.org/10.1016/0737-6782(94)90117-1

- Morrison, A.; Lynch, P.; Johns, N. 2004. International tourism networks, *International Journal of Contemporary Hospitality Management* 16(3): 197–202. http://dx.doi.org/10.1108/09596110410531195
- Orthaber, A.; Topolšek, D. 2012. Relationship between culture and the level of internal integration of logistics and marketing functions – an explorative analysis. Research in Logistics & Production. outputs, *Operations Research* 34(4): 513–521.
- Ruekert, R. W.; Walker, O. C. 1987, Marketing's Integration with Other functional Units, *Journal of Marketing* 51(1): 1–19. http://dx.doi.org/10.2307/1251140
- Sigala, M. 2008. A supply chain management approach for investigating the role of tour operators on sustainable tourism: the case of TUI, *Journal of Cleaner Production* 16: 1589–1599. http://dx.doi.org/10.1016/j.jclepro.2008.04.021
- Stank, T. P.; Keller, S. B.; Daugherty, P. J. 2001. Supply chain collaboration and logistical service performance, *Journal of Business Logistics* 22(1): 29–48. http://dx.doi.org/10.1002/j.2158-1592.2001.tb00158.x
- Svagzdiene, B; Jasinskas, E.; Fominiene, V. B.; Mikalauskas, R. 2013. The situation of learning and prospects for improvement in a tourism organization, *Inzinerine Ekonomika – Engineering Economics* 24(1): 126–134.
- Šavrina, B.; Grundey, D.; Berzina, K. 2008. Cooperation – the form of sustainable tourism industry in Latvia, Ukio Technologinis ir Ekonominis Vystymas / Technological and Economic Development of Economy 14(2): 151–161.
- Tapper, R.; Font, X. 2004. *Tourism Supply Chains:* Report of a desk research project for the Travel Foundation. Environment Business and Development Group, Leeds Metropolitan University.
- Topolšek, D.; Čižman, A.; Lipičnik, I. M. 2010. Collaborative behaviour as a facilitator of integration of logistic and marketing functions – the case of Slovene retailers, *Traffic & Transportation* 22(5): 353–362.
- Tsaur, S. H.; Yung, C. Y.; Lin, J. H. 2006. The Relational Behavior Between Wholesaler and Retailer Travel Agencies: Evidence From Taiwan, *Journal* of Hospitality & Tourism Research 30(3): 333– 353. http://dx.doi.org/10.1177/1096348006286796
- Voorhees, R. D.; Teas, K.; Alloen, B. J.; Dinkler, E. T. 1988. Changes in the Marketing-Logistics Relationship, *Journal of Business Logistics* 9(1): 34–42.
- Walker, J. R. 2009. *Introduction to Hospitality*. 5th Edition. New Jersey, Upper Saddle River: Pearson Education Inc.

- Wong, E. P. Y.; Mistilis, N.; Dwyer, L. 2011. A model of Asean collaboration in tourism, Annals of Tourism Research 38(3): 882-899. http://dx.doi.org/10.1016/j.annals.2010.12.008
- Ye, Q.; Song, H.; Li, T. 2012. Cross-institutional collaboration networks in tourism and hospitality research, Tourism Management Perspectives 2(3): 55-64. http://dx.doi.org/10.1016/j.tmp.2012.03.002
- Yilmaz, Y.; Bititci, U. S. 2006. Performance measurement in tourism: a value chain model, International Journal of Contemporary Hospitality Management 18(4): 341-349. http://dx.doi.org/10.1108/09596110610665348

Zhang, X.; Song, H.; Huang, Q. G. 2009. Tourism supply chain management: A new research agenda, Tourism Management 30: 345-358. http://dx.doi.org/10.1016/j.tourman.2008.12.010

Appendix 1: Pattern Matrix with Cronbach's Al	pha (source: compiled by authors)
---	-----------------------------------

	Factor							
	l (External integration Water carriers/ Travel agencies)	2 (External in- tegration Air carriers/ Travel agen- cies)	3 (External integration Rail carriers/ Travel agen- cies)	4 (External inte- gration Accommoda- tion-Restaurants/ Travel agencies)	5 (External integration Bus carriers/ Travel agencies)	6 (External integration Insurance companies/ Travel agencies)	Squared multiple correlations	
Cronbach's Alpha	.959	.948	.934	.945	.929	.931		
Cronbach's Alpha COLL4_WATER_TA COLL3_WATER_TA COLL2_WATER_TA COLL2_WATER_TA INFO2_WATER_TA INFO1_WATER_TA CONS1_WATER_TA CONS1_WATER_TA CONS1_WATER_TA CONS2_WATER_TA CONS2_WATER_TA CONS2_WATER_TA COLL5_AIR_TA COLL5_AIR_TA COLL4_AIR_TA COLL2_AIR_TA COLL2_AIR_TA COLL2_AIR_TA INFO2_AIR_TA CONS1_AIR_TA CONS3_AIR_TA CONS3_AIR_TA CONS3_AIR_TA COLL4_RAIL_TA COLL6_RAIL_TA COLL5_RAIL_TA COLL6_RAIL_TA COLL6_RAIL_TA COLL6_RAIL_TA COLL6_RAIL_TA COLL2_RACRE_TA NFO1_RAIL_TA COLL3_RAIL_TA COLL3_ACRE_TA COLL4_ACRE_TA COLL4_ACRE_TA COLL4_CRE_TA COLL5_ACRE_TA COLL5_BUS_TA COLL4_BUS_TA COLL4_BUS_TA COLL4_BUS_TA COLL4_INS_TA COLL4_INS_TA COLL4_INS_TA COLL4_INS_TA COLL2_INS_TA COLL2_INS_TA COLL2_INS_TA COLL2_INS_TA COLL2_INS_TA COLL2_INS_TA COLL2_INS_TA COLL2_INS_TA COLL2_INS_TA COLL2_INS_TA COLL2_INS_TA COLL2_INS_TA COLL2_INS_TA COLL2_INS_TA COLL2_INS_TA COLL2_INS_TA INFO1_INS_TA	.959 .927 .918 .916 .908 .876 .860 .808 .807 .747 .693 .566	.948 .954 .943 .932 .824 .809 .720 .707 .659 .432	.934 .934 .931 .867 .859 .839 .804 .790 .662 .635 .550	.945 .945 .987 .985 .919 .857 .838 .830 .673 .600	.929 .929 .929 .873 .855 .826 .821 .817 .787 .673 .634 .634 .634 .586 .439	.909 .931 .931 .854 .842 .808 .722 .670 .608	.949 .951 .948 .954 .894 .930 .866 .849 .921 .889 .778 .957 .949 .943 .911 .850 .885 .808 .915 .900 .718 .957 .938 .930 .876 .919 .884 .876 .930 .876 .919 .884 .876 .883 .868 .883 .868 .883 .868 .883 .868 .883 .868 .890 .890 .882 .864 .772 .927 .901 .907 .905 .885 .812 .787 .834 .789 .833 .661 .930 .912 .887 .907 .887 .907 .887 .907 .887 .907 .887 .907 .887 .907 .887 .907 .887 .907 .887 .907 .887 .907 .887 .907 .887 .907 .887 .907 .887 .907 .887 .907 .887 .907 .887 .907 .887 .907 .887 .907 .907 .887 .907 .887 .812 .812 .812 .812 .812 .812 .812 .812	
CONS2 INS TA						561	788	

Extraction Method: Maximum Likelihood.

Rotation Method: Promax with Kaiser Normalization. a. Rotation converged in 6 iterations.

# D. Topolšek, N. Kovačić, T. Cvahte

Appendix 2: Model results/observed exogenous variable (source: compiled by authors)
---

Variable		Variable	Regression Weights	S.E.	Р
COLL4 WATER TA	<	External integration Water carriers Travel agencies	.982	.049	***
COLL3 WATER TA	<	External integration Water carriers Travel agencies	.924	.049	***
COLL2 WATER TA	<	External_integration_Water_carriers_Travel_agencies	.987	.053	***
COLL6_WATER_TA	<	External_integration_Water_carriers_Travel_agencies	.946	.050	***
INFO2_WATER_TA	<	External_integration_Water_carriers_Travel_agencies	1.000		
COLL5_WATER_TA	<	External_integration_Water_carriers_Travel_agencies	.952	.056	***
INFOI_WATER_TA	<	External_integration_Water_carriers_Travel_agencies	.920	.071	***
CONSI_WATER_IA	<	External integration water carriers Travel agencies	.8/3	.062	***
CONS2_WATER_TA	<	External integration Water carriers Travel agencies	.752	.080	***
COLLI WATER TA	<	External integration Water carriers Travel agencies	602	.085	***
COLLI AIR TA	<	External integration Air carriers Travel agencies	460	061	***
CONS3_AIR_TA	<	External integration Air carriers Travel agencies	.741	.086	***
CONS2 AIR TA	<	External integration Air carriers Travel agencies	.824	.080	***
INFO1 AIR TA	<	External integration Air carriers Travel agencies	.814	.071	***
INFO2 AIR TA	<	External integration Air carriers Travel agencies	.894	.054	***
CONS1_AIR_TA	<	External_integration_Air_carriers_Travel_agencies	.945	.052	***
COLL2_AIR_TA	<	External_integration_Air_carriers_Travel_agencies	.914	.033	***
COLL6_AIR_TA	<	External_integration_Air_carriers_Travel_agencies	.937	.029	***
COLL4_AIR_TA	<	External_integration_Air_carriers_Travel_agencies	.960	.028	***
COLL5_AIR_TA	<	External_integration_Air_carriers_Travel_agencies	1.000		
CONS3_RAIL_TA	<	External_integration_Rail_carriers_Travel_agencies	1.000		
CONS2_RAIL_TA	<	External_integration_Rail_carriers_Travel_agencies	.921	.061	***
INFO1_RAIL_TA	<	External_integration_Rail_carriers_Travel_agencies	.868	.100	***
INFO2_RAIL_TA	<	External_integration_Rail_carriers_Travel_agencies	.639	.071	***
COLL5_RAIL_TA	<	External_integration_Rail_carriers_Travel_agencies	.763	.079	***
CONSI_KAIL_IA	<	External integration Rail carriers I ravel agencies	.83/	.088	***
COLLS_KAIL_IA	<	External_integration_Rail_carriers_Travel_agencies	.808	.080	***
COLL6_KAIL_IA	<	External_integration_Rail_carriers_Travel_agencies	.03/	.0/1	***
COLL4_KAIL_IA	~	External integration Rail carriers Travel agencies	.625	.082	***
INFO1 AC/RE TA	<	External integration Accommodation Restaurant Travel agencies	.505	.088	***
INFO2_ACRE_TA	<	External integration Accommodation Restaurant Travel agencies	.047	.002	***
CONST ACRE TA	<	External integration Accommodation Restaurant Travel agencies	.733	.059	***
COLL5 ACRE TA	<	External integration Accommodation Restaurant Travel agencies	.934	.050	***
COLL2 ACRE TA	<	External integration Accommodation Restaurant Travel agencies	.900	.049	***
COLL4 ACRE TA	<	External integration Accommodation Restaurant Travel agencies	.967	.049	***
COLL6_ACRE_TA	<	External_integration_Accommodation_Restaurant_Travel_agencies	1.000		
COLL3_ACRE_TA	<	External_integration_Accommodation_Restaurant_Travel_agencies	.968	.045	***
COLL1_BUS_TA	<	External_integration_Bus_carriers_Travel_agencies	.470	.073	***
INFO1_BUS_TA	<	External_integration_Bus_carriers_Travel_agencies	.700	.071	***
CONS3_BUS_TA	<	External_integration_Bus_carriers_Travel_agencies	.441	.070	***
CONS2_BUS_TA	<	External_integration_Bus_carriers_Travel_agencies	.426	.066	***
CONSI_BUS_TA	<	External_integration_Bus_carriers_Travel_agencies	.708	.072	***
INFO2_BUS_IA	<	External integration Bus carriers I ravel agencies	.850	.066	***
COLLZ_BUS_TA	<	External_integration_Bus_carriers_Travel_agencies	.989	.048	***
COLLS_BUS_TA	~	External integration Bus carriers Travel agencies	.908	.034	***
COLL4_BUS_TA	<	External integration Bus carriers Travel agencies	.982	054	***
COLL3 BUS TA	<	External integration Bus carriers Travel agencies	1 000	.034	
CONS2 INS TA	<	External integration Insurance Travel agencies	.446	.082	***
INFOL INS TA	<	External integration Insurance Travel agencies	.577	.084	***
CONST INS TA	<	External integration Insurance Travel agencies	.677	.078	***
INFO2 INS TA	<	External integration Insurance Travel agencies	.797	.063	***
COLL2_INS TA	<	External_integration_Insurance_Travel_agencies	.914	.047	***
COLL6_INS_TA	<	External_integration_Insurance_Travel_agencies	1.000		
COLL5_INS_TA	<	External_integration_Insurance_Travel_agencies	.984	.051	***
COLL4_INS_TA	<	External_integration_Insurance_Travel_agencies	.924	.041	***
COLL3_INS_TA	<	External_integration_Insurance_Travel_agencies	.949	.041	***