GRADUATE BUSINESS SCHOOL

ICL Journal

Working Papers from ICL Graduate Business School

Volume 6: December 2023

ICL Education Centre, 10-14 Lorne Street, Auckland 1010 | PO Box 293, Shortland St, Auckland 1140, New Zealand
Telephone: 64 9 368 4343 | Fax: 64 9 368 4949 | Email: info@icl.ac.nz | Website: www.icl.ac.nz
ICL Graduate Business School is part of ICL Education Group. MoE No. 7548.

ICL Journal

ICL Journal published by ICL Graduate Business School
ICL Education Centre
10-14 Lorne Street
Auckland 1010
New Zealand

ISSN 2423-0413 (Print)
ISSN 2423-0421 (Online)

Table of Contents

Chairman's message

I am delighted to introduce Volume 6, Issue 1 of the ICL Journal, Working Papers from ICL Graduate Business School; offering a fine range of topic and substance grounded in real and current issues which have everyday relevance to ordinary readers as well as those with active research interests. Our researchers, seven of our research-active staff and five of our Master's students, have again delivered practical insights to the diverse range of ICL's research activity.

For some time, the world will be reflecting on Covid-19, and there are two papers from six referring to the pandemic. It is perhaps encouraging that there are not more, and that our memories and research interests are quickly moving on to happier territories already.

And how wonderful to see a paper on vintage photographic equipment and, moreso, an investigation that assumes a *need* for such equipment! It will always be important to nurture eccentricity in extending our research reach. And it is encouraging to observe four technical appraisals of social media and online services: these get to the heart of our Business and Business Informatics programmes, where teaching meets research.

Perhaps the most sobering paper is an authoritative assessment of student mental health and coping strategies during the pandemic.

I would like to thank Dr Zarqa for her shepherding of the contributions, and acknowledge the ongoing guidance of the Research Advisory Board. Prof Thor Besier has stood down as Chair after four years in the role, having taken over from Dr John Hinchcliff in December 2019. John had been Chair from the inception of the RAB in 2009. We thank Thor for his energy and refresh of the Board, and we were pleased to have him deliver the keynote address at our 2022 graduation ceremony. Thor has been succeeded by Prof Ron Newman, who is a founder member of the Board and in many ways is the father of ICL's research activity.

Ewen Mackenzie-Bowie
Chairman
ICL Education Group

An Investigation of Customers’ Need for Vintage Photographic Equipment in New Zealand

Dr Syed Jamali and Qing Cui
ICL Graduate Business School

Abstract

The primary purpose of this study is to explore customers’ need for vintage photographic equipment in New Zealand. A questionnaire is used to collect data about the customer demand for photographic gear in New Zealand, which includes consuming capacity, brand recognition, consumption habit, and product quality survey. The questionnaire was used to collect data via WeChat, Email, or Facebook. In total, 122 participants joined this survey online. The main content of this study includes New Zealanders’ perception of photography, the definition of vintage photographic equipment, the understanding of vintage photographic equipment, and the consuming capacity of photographic equipment. Findings were classified into brand, price, quality, and product portability. Regarding brand recognition of photographic equipment, the researcher found the most desirable brands of photographic equipment in New Zealand. Regarding the consumption capacity of New Zealanders, three ranges are clearly revealed. Regarding the product quality of photographic equipment, the researcher discovered the top three brands through the survey. Finally, regarding the portability of photographic equipment, the compact camera was ranked the top one. Based on the four factors of brand, price, quality and portability, the researcher summarized the customer needs in New Zealand for vintage photographic equipment and recommended some camera models for users. New Zealanders' consumption concepts, habits, and future consumption data were obtained through data sorting and analysis. The researcher concluded with a list of antique photographic equipment that caters to the consumption characteristics of New Zealanders. Because the domestic market is limited, it is recommended that the retailers not only sell vintage photographic equipment but include modern digital equipment in the business scope to avoid the risk of single vintage products.

Key Words: Vintage camera, Vintage photographic equipment, Customer needs, New Zealand photography.

1. INTRODUCTION

1.1 Origins of New Zealand Photography

New Zealand photography initially appeared in the mid-19th century. With the development of the economy and civilization, photography is becoming a vital part of New Zealand art. As early as the 19th century, photographers recorded the natural scenery and culture of New Zealand for the first time. The history of New Zealand photography can be traced back to the early European settlements. In 1841, after signing the Treaty of Waitangi, it was commonly reported that silver plate photos were being produced in New Zealand. Many surviving images of that era can be found in the photography collection of Te Papa Tongarewa, National Museum of New Zealand (Photography in New Zealand, 2021).

In the 1970s, since photography became increasingly popular and national photography exhibitions attracted many local audiences, some art collectors gradually realized the value of photographic images. In the wake of the times and the development of technology, New Zealand artists believed that photography would have promising prospects in the future (NZ History, 2014).

The pioneering history of photography in New Zealand was written in 1971 by the medical photographer and historian Hardwick Knight. The New Zealand Archives keeps pictures of individuals employed by the government and agencies, for example, the National Propaganda Studio and Leslie Hinge. George D. Valentine was a Scottish photographer who immigrated to New Zealand from Scotland due to health issues. His photos of the Pink and White Terraces, photographed in 1885, are precious because the terraces were destroyed mainly when Mt Tarawera erupted in 1886. In 2004, Christchurch Art Gallery held an exhibition of his works (Ken, 2004).

1.2 Photographic Associations in New Zealand

In line with the data published on the D-Photo website in 2015, more than 60 well-known photography associations were distributed in New Zealand cities (D-Photo, 2015). For instance, the New Zealand Photography Club (PSNZ) is one of the most significant photography associations domestically. PSNZ was founded in 1953 (PSNZ, 2021). There are 61 affiliated clubs under the photography association (D-Photo, 2015). In addition, more than 100 photographers have personal photography websites. The Nelson Camera Club has great prestige in the local photography industry. The local professional photography associations and clubs are attainable in Whanganui, New Plymouth, and Christchurch. Some photography clubs hold various photography and photographic equipment exhibitions frequently (D-Photo, 2015). Meanwhile, these photography clubs also have online sales platforms on which the used photographic equipment is traded through networks.

1.3 New Zealand and Photographers

There are many professional photographers in New Zealand. For example, Mark Emirali is a very famous photographer. His photography works are mainly focused on landscape and street scenes. The other photographer genius is Mike Hollman. He is an accredited NZIPP (New Zealand Institute of Professional Photography) member. He commits to the photography of nature, wildlife, and landscape. According to the Census, 2,244 photographers worked in New Zealand in 2018. Therefore, the photography industry has excellent development potential and bright prospects (Pearce, 2017).

1.4 Photographic Equipment in New Zealand

1.4.1 Photography and Photographic Equipment

Photography is acknowledged as an art of light and shadow. People use cameras to capture and record the moments of light and shadow. People can use appropriate camera equipment to take pictures and wavelengths of invisible and visible light to the human eyes, including ultraviolet, infrared, and radio. The photographic equipment ranges extensively. In addition to the well-known cameras, it mainly includes various zoom lenses, fixed-focus lenses, flashes, colour filters for different purposes, camera bags, camera tripods, studio flashes, softboxes, and assorted lights, stands, reflectors, umbrellas, outdoor lights, video lights, quartz lights, lens caps, hoods, tripods, monopods, camera cleaning tools, shutter releases, as well as accessories for the above equipment (Cox, 2021).

1.4.2 The Definition of Vintage Photographic Equipment

Defining vintage photographic equipment differs in many countries. In Europe and America, vintage photographic equipment is over 50 years old. That is to say, from production to the present, photographic equipment with a history of more than 50 years can be defined as vintage photographic equipment (Dunlop, 2021). Vintage means no matter which brand it is and whether it is expensive or not, it only depends on age (Mercer & Weber, n.d.).

1.4.3 Types of Vintage Cameras

No digital photographic equipment was invented before 1950. Considering that only film cameras were used then (Horaczek, 2021). Table 1 shows different types of vintage film cameras.

Table 1 Types of vintage cameras

Type	Description
Box camera	These are one of the simplest types of camera systems that were released in 1880. This type of camera comes in a box of plastic or cardboard material. Its brands include Kodak and Brownie, which have a substantial collection value.
Folding camera	Folding cameras originated in the early 20th century. Folding the camera means that it can be folded into a box. Zeiss Ikon is the most famous manufacturer of folding cameras.
Instant camera	Instant cameras have also become Polaroids. The Polaroid was first introduced in 1940. Even today, this camera is still used by enthusiasts. Manufacturers such as Fuji and Leica are still producing new Polaroid cameras. They can shoot and then print the photos directly.
Stereo camera	A stereo camera is a very niche camera. This camera has two lenses for simultaneous shooting and can take 3D photos. As a result, photos produce a greater depth of field.
Rangefinder camera	The user uses the viewfinder to adjust the focus and viewfinder. Finally, the user turns the lens to focus, finds the most precise image in the viewfinder, and then shoots.
DSL camera	Single Lens Reflex Camera (SLR camera) is also called an SLR camera. It refers to a camera with a single lens. The light is irradiated on the mirror through this lens, and the view is taken through the reflection. This type of camera principle is mainly used in Leica, Canon, Nikon, Pentax, and Olympus brand cameras. The camera lens can be changeable, and the user can replace the lens with a different focal length according to needs (42 WEST, 2018).

1.4.4 Vintage Photographic Equipment and Brand

Currently, the common brands of vintage cameras that are traded in the international market are as follows: Leica, Rollei, Voigtlander, Nikon, Canon, Zeiss, Kodak, and Olympus. The earliest Agfa camera was produced in Belgium in 1867. Thereafter, as the leading countries, Japan and Germany keep committing to producing and developing photographic equipment. However, the UK, France, Austria, and the United States fell behind in the development and production of cameras (Horaczek, 2021). Please refer to Table 2, which mainly lists trendy vintage brands.

Table 2 Vintage photographic equipment brand information

Brand	Company	Country	Founded in
Agfa	The company Aktiengesellschaft für Anilinfabrikation (Corporation for Aniline Production)	Belgium	1867
Bronica	Zenza Bronica cameras	Japan	1956
Canon	Canon Inc.	Japan	1937
Ensign	Ensign House	UK	1901
Exakta	Ihagee Kamerawerk	Germany	1912
Hasselblad	Victor Hasselblad AB	Sweden	1841
Kodak	The Eastman Kodak Company	USA	1888
Konica	Konica	Japan	1873
Leica	Leica Camera AG	Germany	1869
Mamiya	Mamiya Digital Imaging Co., Ltd	Japan	1940
Minolta	Minolta Co., Ltd	Japan	1928
Nikon	Nikon Corporation	Japan	1917
Olympus	Olympus Corporation	Japan	1919
Pentax	Pentax Corporation	Japan	1952
Rollei	Rollei	Germany	1920
Voigtlander	Voigtlander	Austria	1756
Yashica	Yashica	Japan	1949
Zeiss	Carl Zeiss AG	Germany	1846

1.4.5 Vintage Photographic Equipment and Production Country

The German camera industry has experienced a long history of development. As early as 1840, after Daguerre's camera, the world's first camera with a metal body was born in Germany. In 1913, the German Gates company made the world's first 35mm film camera. Between the 1920s and 1950s, Germany, known as the world's camera kingdom, was ranked first in the photography industry. German camera brands are believed to be famed for their reasonable structure, excellent processing, and reliable quality. For example, Rollei, Leica, Praktica, Zeiss 5261, Contax 4102, Contax, Linhof 1653, Minox, Zeiss Ikon, and Voigtlander (Gayler, 2018). Similarly, Japan has also played a significant role in camera manufacturing. Famous Japanese brands include Canon, Minolta, Nikon, Olympus, and Pentax (Tocchio, 2015).

1.5 Research Question

The main research question is: What are customers' expectations for vintage photographic equipment in New Zealand.

The sub-questions are:

(1) What kind of brands of vintage photographic equipment are popular among New Zealand people and why?

(2) What is the consumer knowledge base about vintage photographic equipment and usage?

1.6 Objective

This research aims to determine customer needs for vintage photographic equipment in New Zealand.

1.7 The Significance of This Study

It is found that the research on the New Zealand photographic equipment is limited. In particular, there is no research on antique photographic equipment in New Zealand. Thus, the potential market of New Zealand's vintage photographic equipment is unknown. This paper aims to fill the gap in this research area. The findings of this study will help readers understand the current situation of the New Zealand photography market. Furthermore, the study results have a significant meaning for users and retailers of antique photographic equipment in New Zealand.

2. LITERATURE REVIEW

2.1 The Price of Vintage Photographic Equipment

The price of vintage photographic equipment is extensive. It ranges from tens of dollars up to thousands of dollars. Since the production of vintage photographic equipment has been discontinued, there is no fixed price for the equipment itself. Many factors affect the equipment's selling price (Powell, 2021).

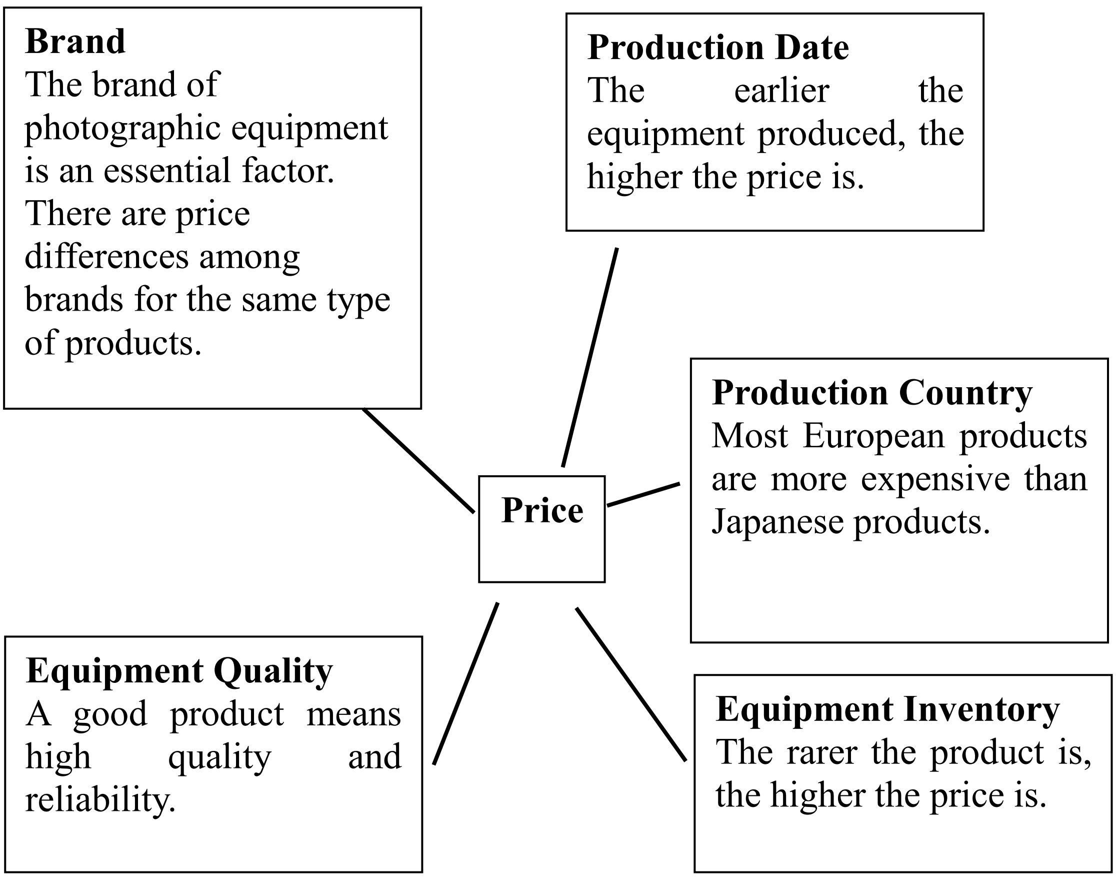


Figure 1: The relationship between price and product factors

2.2 Vintage Photographic Equipment Categories

There are many categories of vintage photographic equipment. Following the working principle, the camera can be classified into SLR, Rangefinder, and portable Polaroid. The film type can be divided into 35mm, 120mm, and even large formats.

From "*The Collector's Guide to Vintage Film Photography*", table 3 lists the popular vintage photographic equipment models (Wade, 2015).

Table 3 Vintage photographic equipment

35 mm Single-Lens Reflexes
Canon F-1, Olympus OM-1, Minolta XD-7, Pentax ME Super, Nikon F, Zeiss Ikon Contarex, Topcon RE Super, Praktina FX, Canon Pellix, Wrayflex II, Voigtländer Bessamatic, Petri Flex V, Exakta Varex IIb, Mecaflex
35 mm Rangefinder Cameras
Voigtländer Prominent, Leica M3, Canon 7, Contax IIIa, Voigtländer Vitomatic IIa, Minolta-35 Model II, Leica CL, Konica I, Kiev-IIa, Argus C3, Mamiy, Magazine 35, Olympus XA, Voigtländer Vitessa, Leica fakes and copies
35 mm Viewfinder Cameras
Adox 300, Diax Ia, Rollei B35, Olympus Trip, Retinette, Werra I, Voigtländer Vito B, Ricoh Auto Half, Favor I, Graflex Century 35A, Contessa S310, Minox 35 EL, Ilford Advocate, Periflex I
Roll-Film Single-Lens Reflexes
Mamiya RB67 Pro-S, Hasselblad 500CM, Zenith 80, Pentacon Six, Exakta B, Agiflex I, Komaflex-S, Bronica ETRS, Pentax 6×7, Rittreck IIa
Sheet and Roll-film Folding Cameras
MPP Micro-Technical Camera Mark VI, Voigtländer Bessa II, Ensign Commando, Minolta Best Model II, Zeiss Ikon Super Ikonta A, Primarette, Dolly Vest Pocket Model B, Plaubel Makina III
Twin-Lens Reflexes
Mamiya C3, Rolleicord I, Voigtländer Superb, Voigtländer Focusing Brillant, Yashica 44LM, Agfa Flexilette, Samocaflex 35, Contaflex
Instamatic Cartridge Cameras
Pentax Auto 110 Super, Rolleiflex SL26, Minolta Weathermatic, Minolta 110 Zoom Mark II, Minolta Autopak 800, Rollei A26, Tasco Bino/Cam 8000, 126/110 Novelty cameras
Stereo Cameras
Stereo Realist, Wray Stereo Graphic, View-Master Personal Stereo, View-Master Stereo Color Camera, Duplex Super 120, Coronet 3-D Camera, Sputnik (CNYTHNK)
Panoramic and Wide-Angle Cameras
Noblex 135 & Pro 6/150, FT-2, Horizon 202, Horizont, Globuscope, Envoy Wide Angle, Spinner 360°, No.6 Cirkut
Miniature Cameras
Minox B, Yashica Atoron, Leica M3 Classic Camera Collection, Ricoh 16, Hapyucc, Tessina, Goldeck 16, Ensign Midgets
Instant-Picture Cameras

Polaroid SX-70 Alpha I, Polaroid SX-70 Sonar Autofocus, Polaroid P Camera, Polaroid SLR 680 SE, Polaroid ProPack, Polaroid Macro 5, Polaroid Image System, Graph-Check Sequence Camera Model 300
Accessories
Exposure Meters, Rangefinders, Flashguns, Tripods, Filters, Close-Up Attachments, Focal-Length Adapters, Stereo Accessories

2.3 Classic East German Vintage Camera

Germany and Japan are the main R&D and production countries of vintage photographic equipment. The quality of film cameras produced in Germany is the best in the world. After the Cold War, Germany was divided, significantly impacting the German camera industry. Although there was competition from the former Soviet Union, Japan, and West Germany, East Germany was not affected too much in the development and manufacturing of the photography industry. As a result, East Germany has produced many excellent vintage cameras with high collectable value (Dowling, 2019). Table 4 shows the vintage cameras produced in East Germany during this period.

Table 4 Vintage cameras made in East Germany

Exakta Varex VX (1951) The design of Exakta Varex VX is not simple. This is a testament to the over-design of old-fashioned Germany, which is full of various knobs and levers. Varex VX is an SLR camera. This camera was released by Ihagee Kamerawerk Steenbergen & Co in 1951.	 *The Exakta Varex VX: perfect for pointing out of rear windows (Pic: Wikimedia Commons)*
Praktina FX (1953) The world's first professional SLR camera was invented in East Germany. Kamera-Werke Niedersedlitz (KW) released the first SLR camera in 1953. It was designed by Siegfried Bohm, avoiding the complex functions of Ihagee Exaktas, but drew inspiration from the first Praktica camera released in 1949.	 *The Praktina FX – pioneering effort from the DDR (Pic: Mike Eckman)*

Penti series (1958) Penti was initially released as Welta Orix in the late 1950s, and production was transferred to VEB Zeiss Ikon in the 1960s. The design of Penti is like a handbag.	 *The Penti: every self-respecting handbag needs one (Pic: John Kratz/Flickr)*
Praktica IV (1959) Praktica IV was launched in 1959. This is the last camera produced by Kamera-Werkstatten before the merger with Pentacon. This camera does not use a waist-level viewfinder but uses a pentaprism.	 *The Praktica IV F: The Hunchback of Pentacon (Pic: Stephen Dowling)*
Werra series (1959) Werra came out in the 1960s. Werra is a 35mm viewfinder camera manufactured by Carl Zeiss Jena factory. Werra is still a classic design by Carl Zeiss. There is only a shutter button on the top of the camera, wound by rotating the camera lens.	 *Werra: clean and uncluttered (Pic: Pluzz/Wikimedia Commons)*
Pentacon Pentina series (1961) Pentacon is a huge blade-type SLR camera made in the 1960s. The Pentina camera is significant, but the design is immaculate. Except for the uncoupled light meter, almost all controls are located on the bottom of the camera (Dawling, 2019).	 *Pentina M: a 60s vision of the future (Pic: Stephen Dowling)*

2.4 Classic Japanese Vintage Cameras

Japan is a big country in the development and production of cameras and it has a long history of camera development. The six major Japanese brands are Nikon, Canon, Olympus, Pentax, Yashica, and Konica (Powell, 2021). Table 5 demonstrates several compact film cameras that are marketable and desirable.

Table 5 Vintage cameras made in Japan

Yashica T4 The most striking thing about the T4 is its lens. The lens is a 35mm f/3.5 Zeiss Tessar lens.	
Konica Hexar AF Hexar AF has a fixed lens autofocus rangefinder. This Hexar camera comes with a 35mm f2 lens. This lens is a replica of the Leica 35mm f2 Summicron. The volume is very small, suitable for street shooting.	
Nikon L35AF The most outstanding thing about the Nikon L35AF camera is its lens. 35mm f2.8. With this lens, very sharp photos can be taken. The camera perfectly combines lens, flash, and fully automatic exposure.	
Olympus XA2 Olympus XA2 is a camera that artists love. On the one hand, it is because of its fully automatic exposure and area-focusing functions. However, on the other hand, the photos taken by this camera are very sharp.	
Nikon F2 For a 35mm camera, hardly any camera is more robust and durable than the F2. Nikon F2 is a sturdy SLR film camera with interchangeable lenses. At the same time, F2 can also use many contemporary digital lenses (Powell, 2021).	

2.5 Price and Production Country

The prices of the same type of equipment made in different countries vary dramatically regarding vintage photographic equipment. For example, the

Rollei 35 cameras are produced in Germany and Singapore. However, if the origin is Germany, the price is approximately US $500-700; if it is from Singapore, it is around US $300-400 (Knight, 2013).

2.6 Vintage Lenses and Digital Camera Lenses

The vintage lenses were designed and used for the film cameras produced 50 years ago. In order to connect the vintage lens to the digital camera body, various adapters are manufactured so that the lens can quickly adapt to a camera body (Knight, 2013).

Most brand cameras, e.g., Canon, Nikon, Voigtlander, Leica, Zeiss, Olympus, and Sony, can be connected to vintage lenses through adapters. The combination of modern and vintage pieces brings new life to antique photographic equipment. The disadvantage is that the digital camera cannot focus objects automatically, and the shooting can only be completed by manual focusing (Knight, 2013).

2.7 Vintage Photographic Equipment Market in New Zealand

In New Zealand, vintage photographic equipment has gradually gained popularity. Various photographic equipment auctions and exhibitions were also frequently held throughout the country. In 2016, Auckland held an auction of antique photographic equipment. About 300 pieces of photographic equipment were auctioned (Lawton, 2016).

3. METHODOLOGY and RESEARCH DESIGN

3.1 Research Method

The researcher used mixed-methods research. Mixed-methods research is a multi-method research that integrates qualitative and quantitative data collection techniques for data analysis (Saunders, Lewis & Thornhill, 2019). The reason for using a mixed-methods design depends on the research question. The customer needs to include the data and information (Kyne, 2021). From the data, the research finds the actual customer needs and meanwhile, finds out the reasons. A questionnaire was used to collect data in this study. In the questionnaire, some questions are about specific numbers and data; some questions are open-ended questions, which are about “How? Why?” questions. Using the quantitative method, the research sorted out the data and inducted the results about customer needs. The qualitative method was used to understand the reasons behind the needs.

3.2 Data Collection Method and Sampling Technique

3.2.1 Data Collection Method

The researcher used a questionnaire to collect primary data. The questionnaire type was a self-completed questionnaire. The questionnaires are sent out through social media and networks such as WeChat, Facebook, Messenger, WhatsApp, Email, Message, and Contacts. The preliminary information was collected through this survey questionnaire. The questions include open-ended and closed-ended questions.

3.2.2 Sampling Technique Method

The simple random sampling technique was used in this study. The population of this study was the people who live in New Zealand. There are 5,000,000 people in New Zealand. Therefore, the sample size of this study was 122 people.

The sample size was calculated by using the following formula:

$$\text{Sample size} = \frac{\dfrac{z^2 \times p\,(1-p)}{e^2}}{1 + \left(\dfrac{z^2 \times p\,(1-p)}{e^2 N}\right)}$$

Sample size =97 (Confidence level: 95%

The margin of Error: 10%)

3.3 Data Analysis

Data analysis allows researchers to move from large amounts of data to meaningful insights. The researcher used descriptive and content analysis methods to analyse the data.

The two most commonly used quantitative extensive data analysis methods are descriptive statistics and inferential statistics. Descriptive statistics is the first stage of analysis. It can help researchers to aggregate data and find patterns (McLeod, 2019). The researcher used percentage and frequency to analyse the data in this study. The percentage value indicates the relationship between a value or a group of respondents. Frequency means the number of times the value is found.

Content Analysis is one of the standard methods for analyzing qualitative data. It analyses document information in text, media, and even physical items. When to use this method depends on the research question. Content analysis is usually used to analyse the respondents' answers. In the questionnaire survey, related open-ended questions were involved. Participants need to answer why? After collecting different answers to the same question, these data were grouped into the smallest category, then further calculate the percentage of each answer (McLeod, 2019).

4. FINDINGS and DISCUSSION

4.1 Demographic Information about Participants

The primary purpose of this study was to find out customer needs for vintage photographic equipment in the New Zealand market. The researcher designed 22 questions to collect data and information about customer needs for vintage photographic equipment in New Zealand.

4.1.1 Participants' Age

The total number of participants was 122. Among them, 4.13% of people were younger than 20 years old, approximately 67% of people were between 20 and 39 years old, 20.66% were between 40 and 49 years old, and 8.26% of people were over 50 years old. Table 6 lists the age groups of participants.

Table 6 Participants' age

Age	Percentage of participants
• < 20 years old	4.13%
• 20-39 years old	67.7%
• 40-49 years old	20.66%
• >50 years old	8.26%

4.1.2 Participants' Gender

Among 122 participants, one person skipped this question; 50% of respondents were male, and approximately 49% of respondents were female. Table 7 shows the number of males and females who participated.

Table 7 Participants' gender

122 participants		
Male	Female	Unknown
61	60	1

4.1.3 Participants' Location

After the questionnaires were released, the returned questionnaires reflected the geographical location of the participants. For example, among 121 participants, 57.85% of people were in Auckland, 42.15% of participants lived in Wellington, Christchurch, Queenstown, and Hamilton, and the other participants were located in other cities (Nelson, Dunedin, and Manawatu) and other locations.

4.2. Main Questionnaire Responses

4.2.1 Participants' Perception of Photography

The perception of photography reveals people's cognition and understanding of photography and their preferences for photography. The researcher analyzed participants' answers to determine how many people would like photography and photographic equipment. Table 8 shows the participants' perception of photography and their reasons.

Table 8 Participants' perception and reasons

Answer choices	Percentage of participants	Reasons
• I hope to take better photos and share these good photos with my friends.	36.07%	Participants hope to take better pictures. They think the share function of photographic equipment is important.
• I like to look at photos. Video is a social language. I want to share my photos.	20.49%	They would like to share the photos as a social language.
• I sometimes take pictures, but photography is currently not my hobby. I do not care about the photos'	18.85%	Participants neither need the share function of photographic equipment nor care about the quality of the pictures.

quality, nor do I share photos with friends.		
• I just started to learn photography. I hope to take better photos, but photography is not my primary interest.	13.11%	Participants want to improve their photography skills.
• My enthusiasm for photography is high, and I spend more and more time on photography, hoping to improve my photography skills.	12.3%	They have a strong interest in and enthusiasm for photography. In addition, they are learning photographic skills.
• I love photography and am a fan of equipment. I often buy and update my photographic equipment.	11.48%	They love photography very much, and they often buy photographic equipment.
• Occupation or photographer/videographer (also part-time). I love photography and am a fan of equipment. Therefore, I often buy and update my photographic equipment.	5.74%	They are professional photographers/videographers. They often update their photographic equipment.

Based on the data in the above table, the most significant percentage of participants is 36.07%, which means that over one-third of people expect to take better quality photos and like sharing them with friends. On the other hand, the least percentage of participants is 5.74%, those who are professional photographers. They are really into photography, and they buy and update the equipment often. There are also 12.3% and 11.48% of people who mentioned their strong interest in photography and plan to buy equipment. However, 18.85% of participants expressed that they neither needed photographic equipment nor cared about the pictures' quality.

Types of cameras currently used by participants.

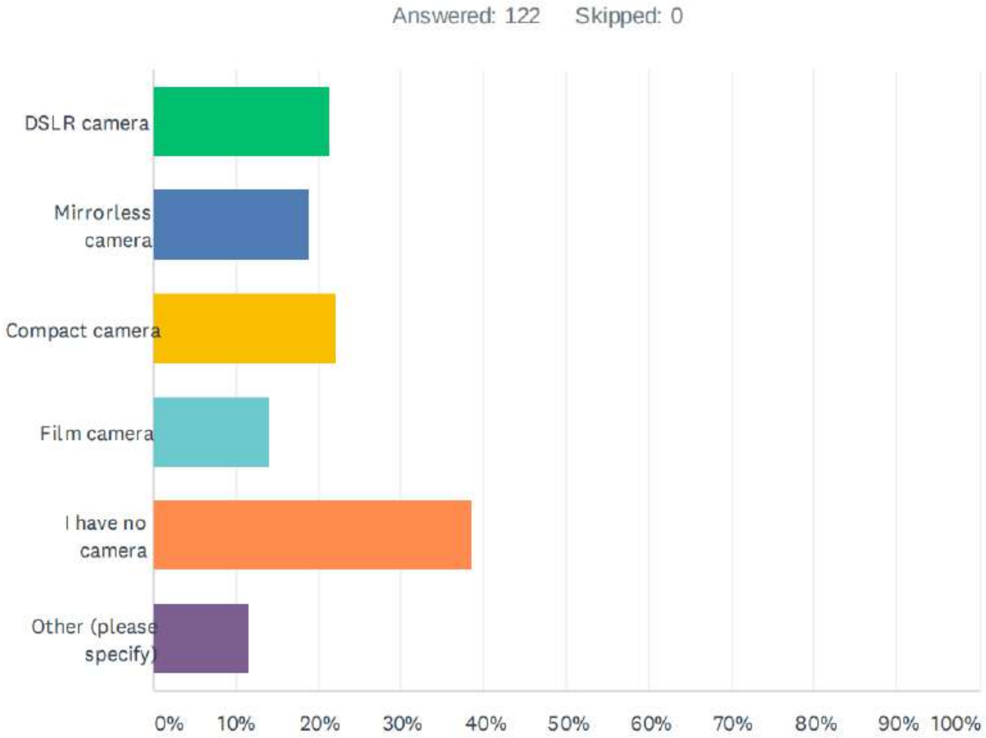


Figure 2 Types of camera

The diagram illustrates the types of cameras currently used by 122 participants. Thirty-eight per cent of participants have no camera; 21.31% of participants use DSLR (Digital Single-Lens Reflex) cameras; 18.85% of participants use Mirrorless cameras; 22% of participants use Compact cameras; 13.93% of participants use film cameras; 11% of participants left a remark which indicates they use a cellphone or Polaroid camera instead. 13.93% of the participants are still using film cameras, such consumers are the largest consumer group of vintage photographic equipment. Regarding the photographic equipment participants currently owned, 38% of people mentioned that they did not have photography equipment, and 10% only used mobile phones for photography. Regarding the question "Can the mobile phone meet your requirements for taking photos?", 62.3% of participants mentioned that the mobile phone could meet their requirements. However, 36.89% of people held a different opinion that the mobile phone could not meet their photography needs.

4.2.2 Utilization Rate of Photographic Equipment

From the use rate of photographic equipment, it can be analyzed whether consumers have a purchase demand for photographic equipment. Figure 3 shows the frequency of participants using their cameras. Over half of the participants use the camera only 1-2 times every month, 38% of participants use the camera 1-2 times every week, and less than one-tenth of participants use photographic equipment every day.

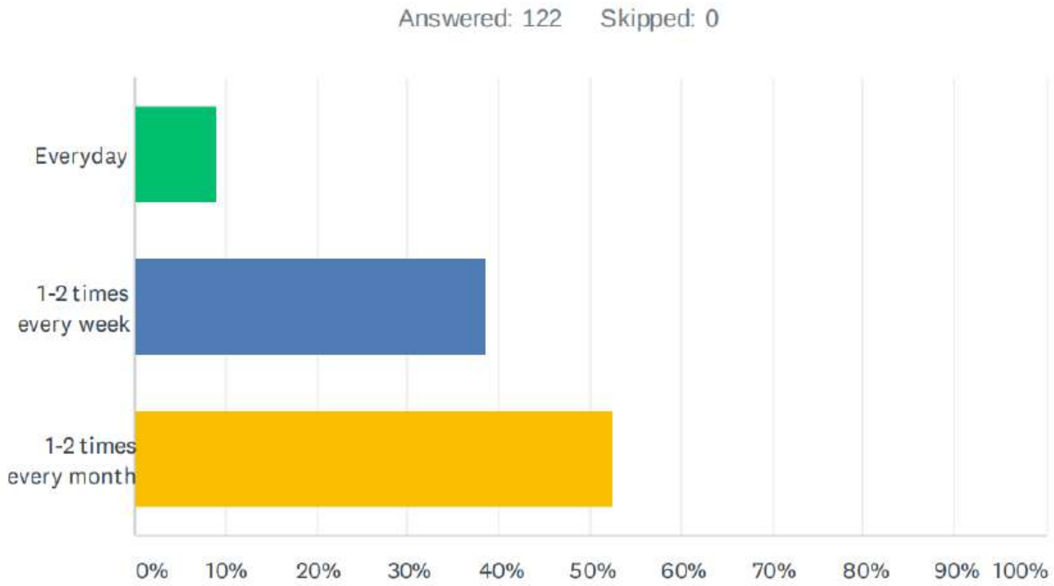


Figure 3 Utilization rate of photographic equipment

4.2.3 Plan for Buying Photographic Equipment

Regarding the purchase of photographic equipment, 57.85% of participants had no purchase plan. That reflects people's consumer attitude toward photographic equipment in the future. Table 9 shows participants' purchase planning for the future.

Table 9 Purchase planning

Answer Choice	Responses
1 month	7(5.79%)
3 months	10(8.26%)
half-year	10(8.26%)
one-year	26(21.49%)
I have no idea	70(57.85%)

Regarding purchase planning, 57.85% of participants mentioned that they do not have a purchase plan. On the one hand, they consider that mobile phones can meet their needs; on the other hand, they have no interest in photography. Therefore, it can be understood differently: those not interested in photography would not buy photographic equipment.

4.2.4 Occasions for Taking Pictures

Eighty-two per cent of the participants mentioned that most participants would bring their cameras during outdoor activities and travelling. Fifty-five and seventy-four per cent of participants would use cameras on social occasions: family events, parties, and gatherings. This ratio is more significant than half of the participants. Figure 4 displays the occasions of participants taking pictures.

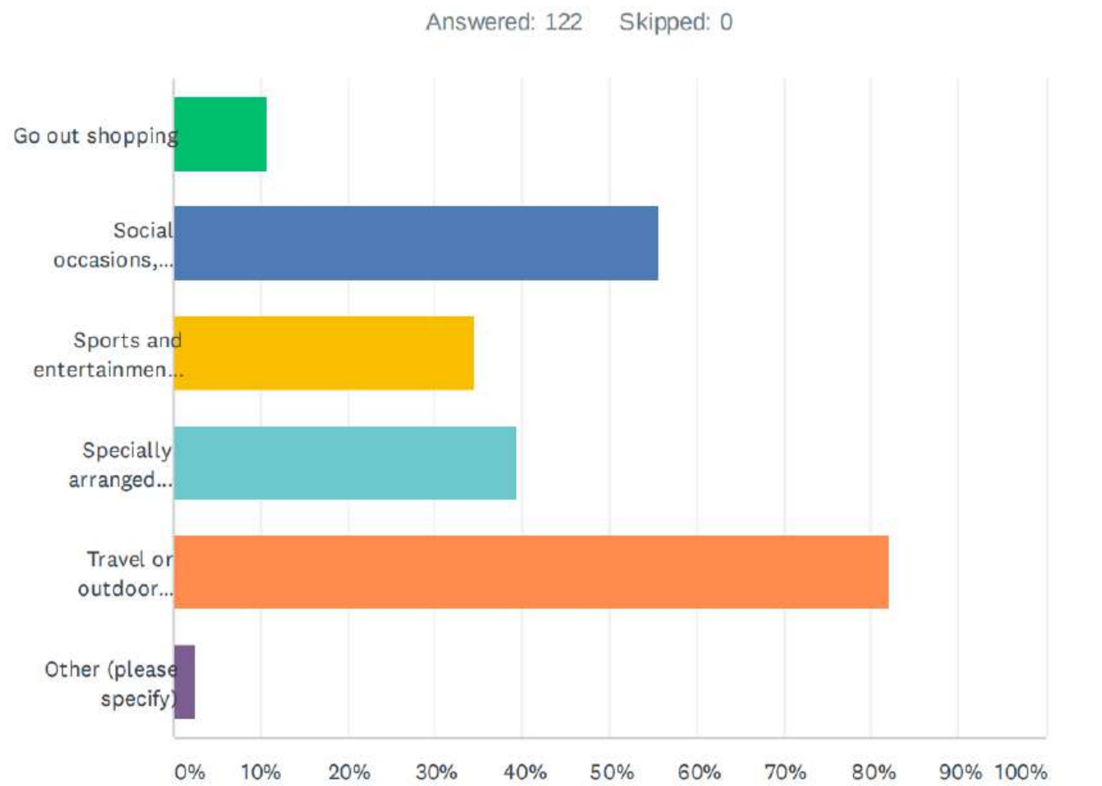


Figure 4 Occasions for participants taking pictures

4.2.5 Frequency for Sharing Pictures

Figure 5 reflects the frequency of participants sharing photos. For example, 48% of participants share their pictures with their families and friends sometimes, and 21% said they often share photos. On the other hand, only a minority of people, about 3%, said they never share photos.

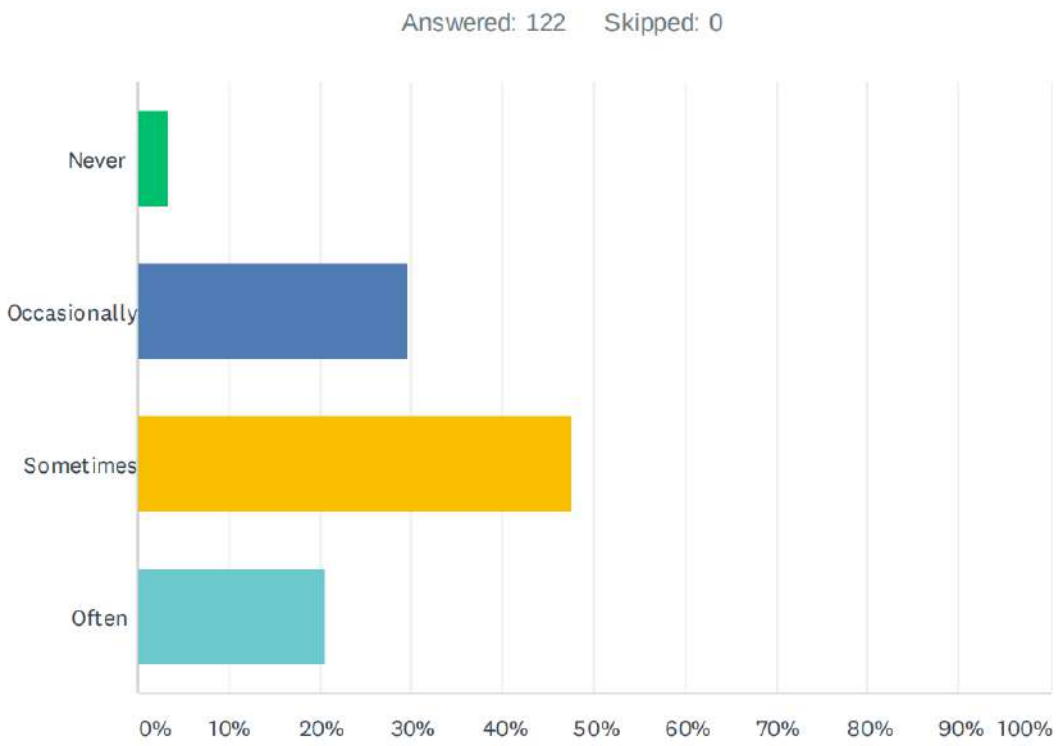


Figure 5 Frequencies of participants sharing pictures

4.2.6 Social Media for Sharing Pictures

Nowadays, people tend to share their daily lives by uploading photos on social media such as WeChat, Facebook, and Twitter. Among all the participants, 63.93% of people would like to post their photos on social media, and 35.25% held the opposite opinion. Table 10 shows participants who would like to share photos and social media.

Table 10 Participants sharing photos on social media

Answer choice	Responses
Yes	78(63.93%)
No	43(35.25%)
Which types of social media would you share?	WeChat -->6 persons Instagram-->6 persons Facebook-->9 persons Twitter-->5 persons Weibo-->2 persons

4.2.7 Perception of Vintage Photographic Equipment

Regarding the perception of vintage photographic equipment, 45% of participants do not know about it, and approximately 42% know little about it.

4.2.8 Popularity of Vintage Photographic Equipment

Regarding the question "Do you think New Zealanders like vintage photographic cameras?", 49.18% of participants believed many people in New Zealand like antique photographic equipment. That means antique photographic equipment is still relatively popular in the local market. Figure 6 illustrates the popularity of vintage photographic equipment in New Zealand.

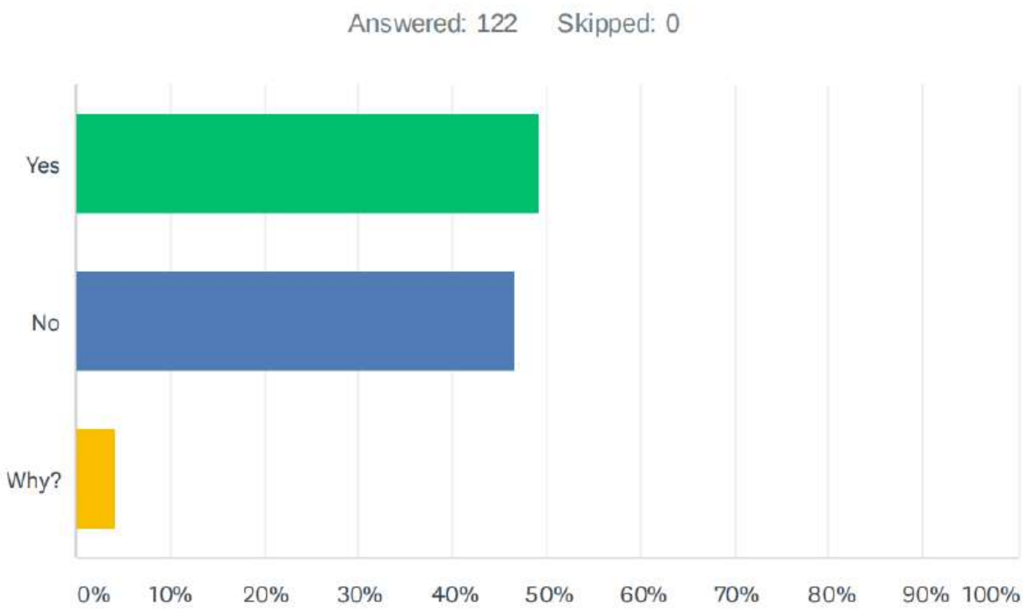


Figure 6 Popularity of vintage photographic equipment

4.2.9 Brand Concept

Regarding the brand concept for vintage photographic equipment, 70.25% of participants considered Nikon the most familiar brand, and 64.46% of people thought the brand they know well is Canon. Leica ranked third with a ratio of 48.76%. And then from the fourth place in order are Sony, Fuji, Olympus, and Zeiss. Two per cent of participants listed the other brands they are familiar with, such as Yashica, Asahi Pentax, Kodak, Mamiya, Exakta, and Minolta. Table 11 shows the familiarity with vintage photographic equipment.

Table 11 Familiarity with vintage photographic equipment

ANSWER CHOICES	RESPONSES
Leica	48.76%
Zeiss	30.58%
Hasselblad	17.36%
Nikon	70.25%
Canon	64.46%
Fuji	42.15%
Olympus	34.71%
Ricoh	19.83%
Sony	47.93%
Rollei	11.57%
Phase one	9.09%
Panasonic	22.31%
Sigma	10.74%
Tamron	7.44%
Voigtlander	9.92%
Other (please specify)	2.48%

4.2.10 Purchase Way for Photographic Equipment

Regarding the purchase way of photographic equipment, 69% of participants would like to buy photographic equipment in physical stores, and 55% of participants were happy to buy photographic equipment in online shops. Table 12 shows the location or place where the participants want to buy the photographic equipment.

Table 12 Purchase way for photographic equipment

Way	Reasons
Physical store	- Feel safe. - I can feel and see it since this is an important tool. - Want to have first-hand experience before making the final purchase decision. - Better to get to know the features and try the camera's functions in person before any purchase decision.
Online shop	Convenient and cheaper. - It saves time and have more choices. - Seeing it in person is best, but the location is difficult when it is out of town. - Easy to find.

4.2.11 Budget for Photographic Equipment

Regarding the budget for photographic equipment, 36% of participants mentioned that they are willing to buy it with a price range of $600-$999, and 23% of people mentioned that they have a bigger budget of $1000-$1999. Approximately 19% of people could accept a budget of $300-$599. That also reflects the consumption ability of participants. Figure 7 shows the participants' budget for photographic equipment.

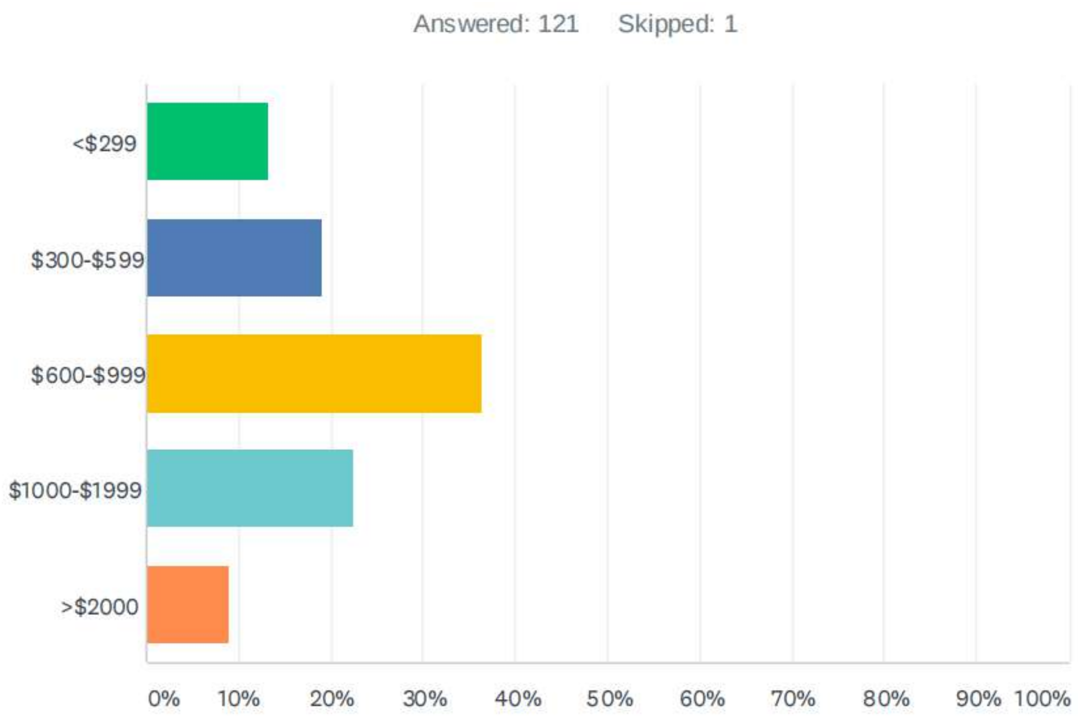


Figure 7 Participants' budget

4.2.12 Ranking for Best Quality Brand

Regarding the best brand on quality, over 38% of participants thought that Leica's photographic equipment ranks first. Approximately 17%, 16%, and 12% of participants mentioned that the best quality brands are Canon, Nikon, and Sony, respectively. That reflects which brands are popular in New Zealand. Table 13 shows the ranking of the best-quality brands for photographic equipment.

Table 13 Ranking of the best quality brands

ANSWER CHOICES	RESPONSES	
Leica	38.84%	47
Zeiss	2.48%	3
Hasselblad	3.31%	4
Nikon	16.53%	20
Canon	17.36%	21
Fuji	3.31%	4
Olympus	1.65%	2
Ricoh	1.65%	2
Sony	12.40%	15
Rollei	1.65%	2
Phase one	0.00%	0
Panasonic	0.83%	1
Sigma	0.00%	0
Tamron	0.00%	0
Voigtlander	0.00%	0
TOTAL		121

4.2.13 Mobile Phones vs Photographic Equipment

Using mobile phones to take pictures has become inseparable from people's lives. Whether mobile phone photography can meet people's needs reflects people's desire to buy photographic equipment. Participants who think that mobile phones can meet their photographic needs are less likely to purchase photographic equipment. Figure 8 shows that 62% of participants thought the mobile phone could meet their requirements. However, 36.89% of participants disagree.

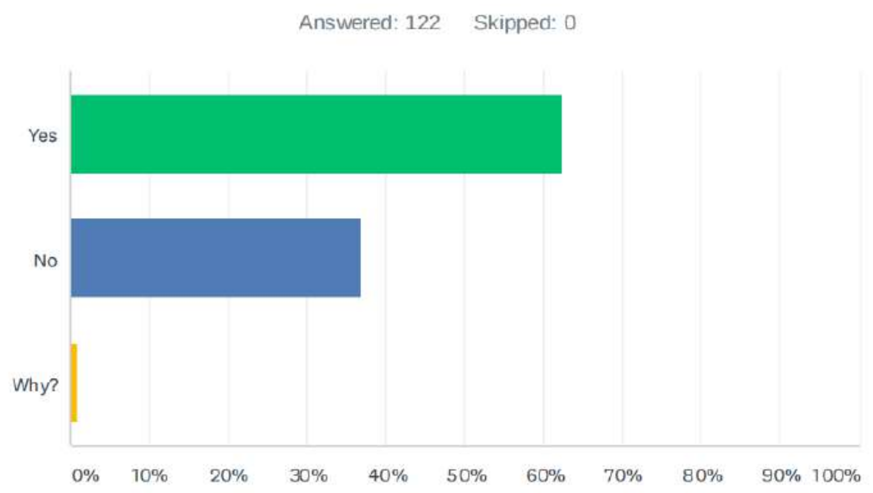


Figure 8 Can mobile phones meet requirements?

4.2.14 Reasons for Using Film Cameras

Regarding the question "Do you use film cameras?", over 80% of participants chose "No"; thus, nearly 20% of participants mentioned that they use film cameras and leave their comments as the reasons. Table 14 lists the reasons for using film cameras.

Table 14 Reasons for using cameras

Reasons
• It always brings surprises
• I like that the pictures did not come out instantly; I must wait. Maybe they will disappoint you, or • maybe it is a surprise. However, it is fun, more like a process, not a result.
• Higher quality
• Good quality of the pictures. Good camera designs
• Liking the feeling of vintage technology.
• My friends don't, but I do. It is nice to use film sometimes. I was brought up using film, but for the younger generation, the look of analogue grabs them. It just looks more natural, IMO.
• Film photography can make different colours, quality
• Excellent quality. The film is better than digital.
• Love the film camera
• Film photography will get excellent pictures.
• Good quality pictures
• Studying
• Canon
• better photo
• Professional worker for a magazine
• Good quality
• A different experience of photography
• hobby
• My friend often uses it, she loves travelling.
• Not sure
• For fun
• Hasselblad
• My friend is a professional photographer.
• Good quality picture

4.2.15 Key Factors for Buying Photographic Equipment

When buying a camera, consumers usually consider many factors, such as product quality, appearance, compatibility and portable. Approximately 66% of participants thought that quality was the most important factor, and 26% of participants especially cared about portability. On the other hand, only a minority of people, 8%, paid more attention to appearance. Figure 9 shows the critical factors for buying photographic equipment.

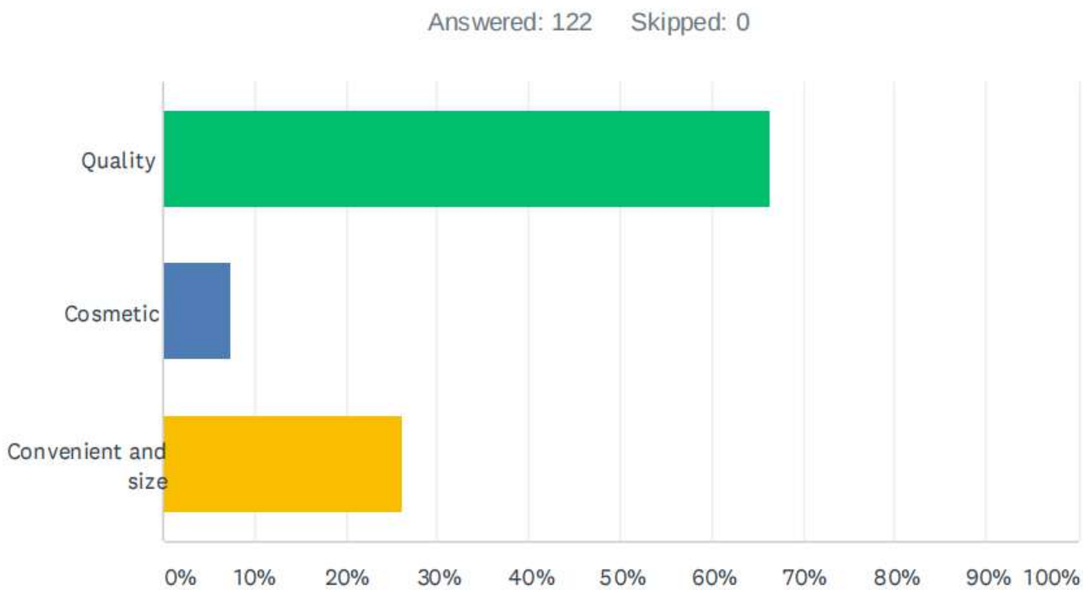


Figure 9 Key factors for buying photographic equipment

4.2.16 Photographic Equipment Used While Traveling

Regarding the equipment used while travelling, 34.43% of participants said they would carry a compact camera, but 28.69% would rather carry a DSLR camera. However, approximately 13% of people would like to use a mobile phone instead. That reflects that consumers tend towards the portability of cameras, especially when travelling. Table 15 displays the photographic equipment used by participants while travelling.

Table 15 Photographic equipment used by participants while travelling

Answer Choice	Responses
DSL	35(28.69%)
Spot shoot	28(22.95%)
Compact	42(34.43%)
Other (please specify)	17(13.93%) 14 people use a cellphone

	One person used a film camera One person used SLR, a mirrorless camera

4.2.17 Film Cameras vs Digital Cameras

Regarding the question "Would digital cameras replace film cameras?", the majority of participants, 64.75%, believed that film cameras would not be replaced by digital cameras and remarked on the reasons. Table 16 shows the reasons that digital cameras would not replace film cameras.

Table 16 Reasons that digital cameras would not replace film cameras

Reasons
• I thought, yes, 15 years ago, but something about film differs from digital. • You take your time with film as it costs about $1 for every photo, whereas digital is shooting as much as you like and then spending hours choosing which one you like best.
• Current cannot replace, but future maybe.
• The photos of the film have unique textures.

4.3 Discussion

4.3.1 Comparison Between Research and Photo warehouse Company Online Shop

Photo Warehouse is one of the leading photographic equipment suppliers in New Zealand. By searching different keywords on Photo Warehouse's online shop, the researcher sorted out Photo Warehouse's products and found the customer needs about photographic equipment in New Zealand. Table 17 shows the customer needs for vintage photographic equipment in New Zealand.

Table 17 Results by searching different brands

Brands	Results
● Nikon	Ninety-six photographic items in Photo Warehouse company. Includes: ● >$2000--->9 items ● $1000-$1999--->16 items ● $600-$999---> 19 items ● $300-$599--->28 items

	● <$299---> 24 items
● Canon	Ninety-four photographic items in Photo Warehouse. Includes: ● >$2000--->4 items ● $1000-$1999--->12 items ● $600-$999---> 6 items ● $300-$599--->20 items ● <$299---> 53 items
● Leica	Twenty-four photographic items in Photo Warehouse company. Includes: ● >$2000--->5 items ● $1000-$1999--->2 items ● $600-$999---> 1 item ● $300-$599--->3 items ● <$299---> 13 items

The customer needs about vintage photographic equipment in New Zealand can be obtained from the product list of Photo Warehouse. The products include Nikon, Canon, and Leica brands, and the price of these products is below $599. Nikon has the most significant number of products, followed by Canon and Leica. The results of the product search in Photo Warehouse are consistent with the results of this paper. There are 96 pieces of photographic equipment sold under the Nikon brand. Nikon has the most significant number of products ().

4.3.2 Comparison Between Research and Trademe Online Shop

Trademe is New Zealand's largest online shop, founded in 1999. The business mainly focuses on the sale of vintage photographic equipment. On the Trademe website, the researcher found the customer needs for vintage cameras in New Zealand. Table 18 shows the customer needs for vintage photographic equipment in New Zealand. The following data was obtained on October 1, 2021. There were 741 items in the category of film cameras on Trademe.

Table 18 Results by searching different types

Category	Items
35mm compact camera	42
35mm zoom camera	13
35mm SLR camera	135 (18.2%)
Vintage Camera	455 (61.4%)
Other formats	99
Total	741

On Trademe, 61.4% of products were related to vintage cameras. SLR ranked second at 18.2%. It can be seen from this data that the turnover rate of the vintage camera in the second-hand market is much higher than that of other types of photographic equipment. There are 42 items in the compact camera category. It is the most numerous product type except for SLR cameras. This also proves that people are paying more and more attention to the portability of cameras.

4.3.3 Other Research and Study

German Film Camera

Many researchers contributed to their study on vintage cameras. Mike is one of the German camera research scholars. In his research, he mentioned that German cameras could be divided into three categories. All three categories are made in Germany. The first two are from the German Democratic Republic (East Germany) and the Federal Republic of Germany (West Germany). The third category is cameras manufactured in West Germany, but the brand is in and sold in the United Kingdom. This is a vintage camera produced after 1945. He spoke highly of the camera of this branNext, d. Mike mentioned that the second German brand is Pentacon. The cameras of this brand are rugged and durable, including Exakta and Exa series. The third brand is Zeiss. Zeiss has production in West Germany and East Germany. In particular, the Werra brand under the Zeiss brand has a unique design and a high collection value. The fourth camera Mike shared is Voigtländer. This company dates back to around 1840 when it produced the first zoom lens, first camera, and built-in electronic flash (Gayler, 2018).

Japanese Film Camera

A report was published on the latest Gear Patrol website on May 26. Powell, a famous photographic engineer, wrote this article. The article proposes 26 models of cameras targeted at Japanese antique cameras. The cameras in the list below, especially in the two categories of Nikon brand and portable film cameras, are very close to the results of this survey (Powell, 2021). Table 19 shows popular cameras made in Japan.

Table 19 Popular Japanese film camera

Point and Shoot
• Yashica T4
• Konica Hexar AF
• Nikon L35AF

• Olympus XA2
SLR
• Nikon F2
• Nikon FE
• Pentax K1000
• Canon AE-1
• Canon A2/A2e
Rangefinder
• Fuji GW690III
• Rollei 35 S
• Plaubel Makina W67
• Contax G1/G2
• Leica M6
• Mamiya 7 II

5. CONCLUSION and RECOMMENDATIONS

5.1 Summary

The researcher discovered the customer needs for vintage photographic equipment in New Zealand through a questionnaire survey of 122 participants. Regarding the photography perception, 36.89% of participants mentioned that they really like photography and would consider buying photographic equipment. They are mainly professional photographers and photography enthusiasts. Among all the participants in the questionnaire, 38.52% of people did not have photographic equipment currently, and 78.85% did not plan to buy photographic equipment in the future. Regarding the type of stores participants would like to purchase from, 68.85% chose physical stores. Regarding the purchase budget for photographic equipment, 58.67% of participants would accept a price between $600-$1999. Regarding brand recognition, 38.84% of people considered that Leica ranks first among famous brands, followed by Nikon and Canon. The participants considered Nikon as the best-quality camera brand. Regarding the cognition of film cameras, 80.33% of participants believed digital cameras would not replace film cameras.

5.2 Four Decisive Factors

According to the questionnaire's content, it can be divided into four parts: brand, price, quality, and portability, which directly involve the customer needs for vintage photographic equipment in New Zealand.

Brand Analysis

Regarding brand perception, Nikon, Canon, and Leica are the top three most familiar brands in New Zealand, in which both Nikon and Canon are Japanese brands. Nikon is mainly focused on research instruments and equipment in the optical field. Therefore, Nikon has a good reputation because of its high product quality, which is why this brand ranked first among participants in this research. Canon has gained many fans in photography because of its good customer service. Although Leica is famous too, few people would still buy it because it is expensive.

Price Analysis

According to the consumer budget survey, photographic equipment consumption ability is divided into three ranges. ainly photography enthusiasts, 36.36% of participants, mentioned their budgets are between $600 and $999. Thus, the price of Nikon and Canon products would match their budgets. The budgets for 22.31% of participants ranged from $1000 to $1999, among whom most are professional photographers. Approximately 19% of participants mentioned that they could afford the prices from $300 to $599 for beginners in photography.

Quality Analysis

Regarding the quality control of photographic equipment, Leica is known as the best brand, which benefits from Germany's high level of machinery manufacturing. Many participants (38.84%) mentioned that the quality of Leica products is the best. The better the product quality is, the longer the life expectancy is. In this regard, the product quality of Leica is better than that of Nikon and Canon.

Portability Analysis

As living standards improve, more and more people are fond of travelling. Regarding the weight of photographic equipment, New Zealanders prefer compact cameras because they are portable and convenient while 34.43% of participants bring a compact camera when they travel. Therefore, the customer needs to determine the size and weight of the cameras.

5.3 Consumption Capacity in New Zealand

Based on the survey of consumer groups, 5.74% of participants were photographers. Therefore, they are the first potential customer group for photographic equipment, and they can accept a price between $1000 and $2000 in New Zealand dollars. The second consumption group comprises photography enthusiasts and collectors, about 24% of participants are intensely interested in photography. The primary purpose of buying photographic equipment for them is a hobby or collection. Their budgets range from $600 to $999.

The third consumption group includes beginners or students. Approximately 13% of participants would like to buy photographic equipment for learning. They hope to improve their photography skills. However, this group's willingness to buy vintage photographic equipment is not strong. Most beginners prefer to choose the cheap and automatic lenses produced recently. If they buy vintage lenses, they must spend extra money on adapters. Figure 10 shows the consumption group and capacity.

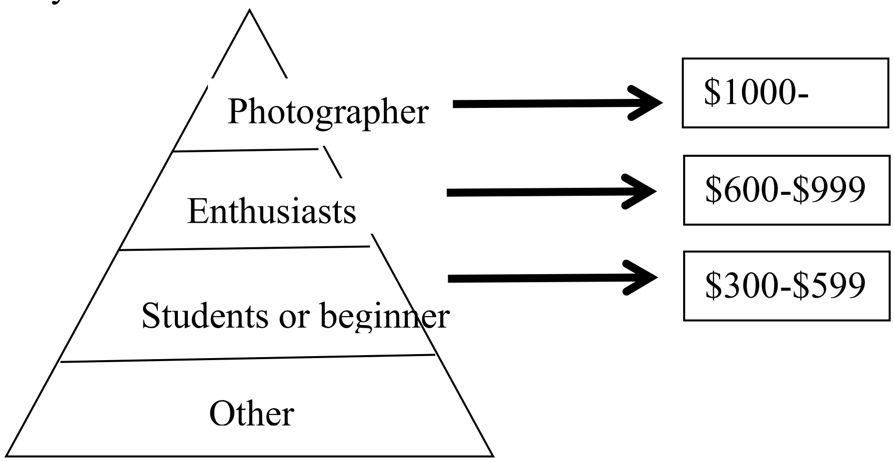


Figure 10 Consumption group and capacity

5.4 Customer Needs

Regarding the brand factor, the ranking of New Zealand vintage photographic equipment is as follows: Nikon, Canon, and Leica. The price factor has three price ranges: $600-$999, $1000-$1999, and $300-$599, respectively. Regarding the quality factor, Leica, Nikon, and Canon rank in the top three. Considering the portability factor, the popularity is listed in the following order: Compact camera, DSLR camera, and Rangefinder cameras. Figure 11 shows the customer's needs for vintage photographic equipment in New Zealand.

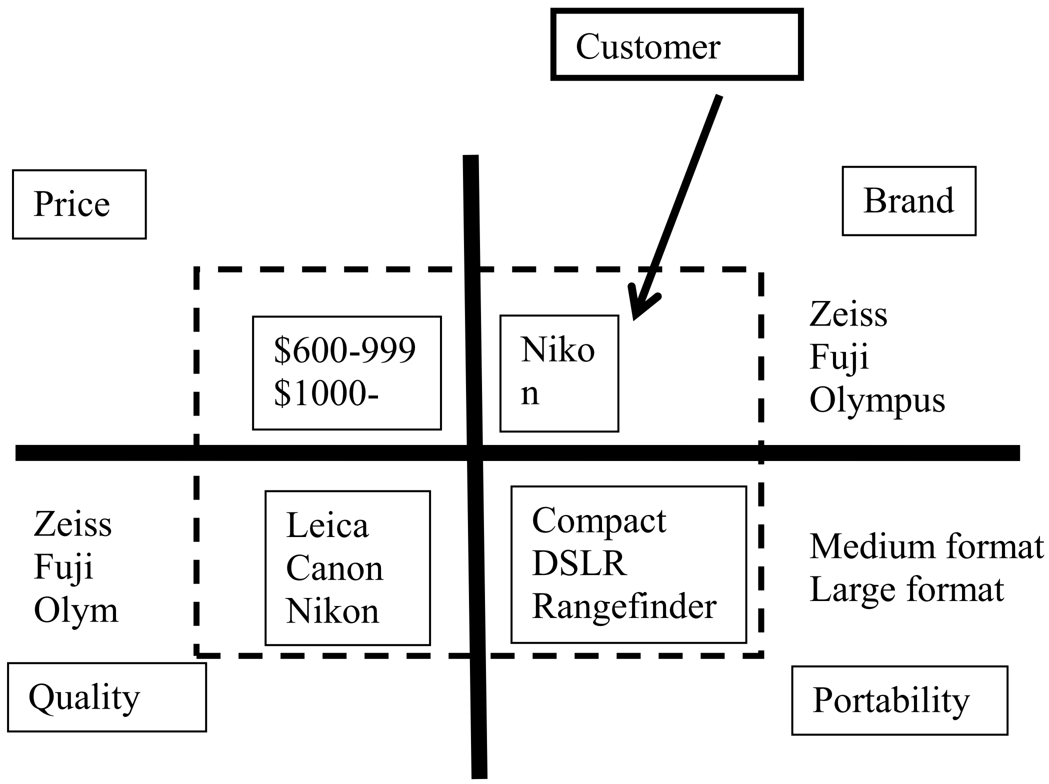


Figure 11 Customer needs for the vintage photographic equipment in New Zealand.

5.5 Brand Recognition for Vintage Photographic Equipment

Regarding brand recognition, vintage photography fans mostly prefer Japanese brands like Nikon and Canon. German brands have not drawn much attention. In New Zealand, there is minimal demand for vintage photographic equipment. The main reasons New Zealanders are keen on these antique cameras made by Canon and Nikon are good quality, reasonable price, and easy-to-maintenance. However, Leica cameras rank behind Canon and Nikon due to their high prices and maintenance and repair fees. Regarding the spending power of New Zealanders, it is assumed that Leica brand-related accessories, such as rangefinders and viewfinders, would be affordable for them.

5.6 Recommendations

Through this research report, the researcher has acquired the customer demand for vintage photographic equipment in New Zealand. In addition, the researcher also summarized the product lists of New Zealand vintage photographic equipment. On the one hand, some recommendations and suggestions can be used for future research; however, on the other hand, the questionnaire needs to be optimized and updated due to its limitations.

1. After collecting data, the researcher found that the questionnaire was not intensive enough. Therefore, especially regarding the information about vintage photographic equipment, it is recommended that certain brands and models of equipment have blanks to be completed in a future study.

2. In this questionnaire survey, the sample size was set as 100 people. In the future questionnaire survey, it is recommended that the number of participants can be increased for more accurate data and information.

This research used a questionnaire survey to collect data and information. The researcher found that collecting data related to photographic equipment in questionnaires is insufficient. In the future study to collect information, the interview can also be adopted. Combining those two data collecting tools would give the researcher more accurate data and information.

References

Cox, S. (2021). *Introduction to photography: The Universal Language*. Retrieved on September 30, 2021 from https://photographylife.com/what-is-photography

D-Photo (2015). *New Zealand photography club database*. Retrieved on September 15, 2021 from https://www.dphoto.co.nz/content/2015/11/3/new-zealand-photography-club-database

Dowling, S. (2019). *Ten classic East German cameras*. Retrieved on September 17, 2021 from https://kosmofoto.com/2019/11/ten-classic-east-german-cameras/

Gayler, M. (2018). *German film camera*. Retrieved on September 21, 2021 from https://hetranslations.uk/blog/german-film-cameras

Horaczek, S. (2021). *A normal person's guide to buying an old film camera*. Retrieved on September 14, 2021 from https://www.popsci.com/how-to-buy-film-photography-camera/

Knight, C. (2013). *The comprehensive guide to vintage film and cameras*. Retrieved on September 15, 2021 from https://photography.tutsplus.com/articles/the-comprehensive-guide-to-vintage-film-and-cameras--photo-369

Kyne, D. (2021). *What is mixed methods research? A definition and why It is becoming so popular*. Retrieved on September 20, 2021 from https://medium.com/the-full-stack-researcher/what-is-mixed-methods-research-a-definition-and-why-its-becoming-so-popular-b435629e1acd

Ken, H. (2004). *George D. Valentine. A nineteenth century photographer in New Zealand*. Retrieved on August 10, 2021 from https://christchurchartgallery.org.nz/exhibitions/george-d-valentine-a-nineteenth-century-photograph

Lawton, N. (2016). *Generations of rare, antique cameras to be auctioned in Auckland*. Retrieved on August 26, 2021 from https://www.stuff.co.nz/life-style/luxury/82150005/generations-of-rare-antique-cameras-to-be-auctioned-in-auckland

McLeod, S. (2019). *What's the difference between qualitative and quantitative research?* Retrieved on August 23, 2021 from https://www.simplypsychology.org/qualitative-quantitative.html

Mercer, P. & Weber, F. J. (n.d.). *Bring the past to life with vintage photography*. Retrieve on July 17, 2021 from https://www.adobe.com/nz/creativecloud/photography/discover/vintage-photography.html

NZ History (2014). *History of New Zealand photography*. Retrieved on August 15, 2021 from https://nzhistory.govt.nz/culture/nz-photography

Photography in New Zealand. (2021). *Origins of New Zealand photography.* Retrieved on July 15, 2021 from https://en.wikipedia.org/wiki/Photography_in_New_Zealand

Pearce, M. (2017). *The Top 10 New Zealand photographers you must not miss.* Retrieved on September 15, 2021 from https://theculturetrip.com/pacific/new-zealand/articles/through-the-looking-glass-top-ten-new-zealand-photographers/

Powell, AJ. (2021). *26 great vintage cameras you can still buy*. Retrieved on August 15, 2023 from https://www.gearpatrol.com/tech/a71003/best-vintage-cameras/

PSNZ. (2021). *Welcome.* Retrieved on July 25, 2021 from https://photography.org.nz/welcome/

Tocchio, J. (2015). *5 Best Japanese 35mm film SLR cameras*. Retrieved on September, 15 2021 from https://casualphotophile.com/2015/05/30/5-best-japanese-35mm-film-slr-cameras/

Wade, J. (2015). *Retro cameras-The collector's guide to vintage film photography*. Retrieved on September 15, 2021 from https://www.penguinrandomhouse.de/leseprobe/Retro-Kameras/leseprobe_9783791384191.pdf

42 WEST (2018). *What are the different types of film cameras?* Retrieved on August 13, 2021 from https://www.adorama.com/alc/what-are-the-different-types-of-film-cameras/

Analysis of Airbnb users' online comments: factors considered by New Zealanders during Covid-19

Qiuye Wu and Meripa Toso
ICL Graduate Business School

Abstract

The Airbnb's development model from its infancy has been an important topic of ongoing discussion. Covid-19 has had great impact on the global economy. For Airbnb users this has had a negative impact on hosts and Airbnb users. This research examined consumer demand and satisfaction with using the Airbnb platform in New Zealand by looking at online reviews from Airbnb users noting the factors that influence consumers' decisions to use this accommodation system in New Zealand from March 2020 to February 2021. The aim of the study was to understand the online responses of Airbnb users. Drawing on the qualitative methodology using secondary data collected, an exploration of in-depth descriptions of consumers' thoughts, experiences, behaviors and attitudes towards using Airbnb as a temporary accommodation context was carried out. Data analysis software KH Coder was used, analyzed the specific voices of hosts and customers on issues such as quality of facilities, reactions to cancellations and refunds, and accommodating families. Findings show the largest group of New Zealand travelers are family travelers, whose needs are similar to those of studies on other available accommodation systems in New Zealand. A highlight was the quality and location of facilities was of importance to all consumers. This research may inform hosts and consumers of issues when choosing Airbnb and the many benefits. This research may generate more business-oriented conversations with greater awareness of the benefits of Airbnb in providing accessible, affordable accommodation for the growing New Zealand market.

Key words: Airbnb, consumers decisions, New Zealand.

1. Introduction

As the concept of sharing economy has grown rapidly over the past decade, resulting in many unicorns, Airbnb is an innovative business model in the short-term rental sector of the sharing economy. This is a promising and controversial online third-party accommodation platform. Local residents can list their homes and residential properties for short-term rentals or rental accommodations (McGough, 2019). Airbnb offers traditional accommodation providers including hotels, motels, and resorts, and its expanding scale and popularity has a huge potential impact on tourism and the planning of cities around the world. Compared to other types of hotels, Airbnb is a small, home-based operation with a degree of communication between some hosts and the special services they offer, such as picking up guests at train stations or airports (Chen, 2015). Airbnb transactions occur directly between the home owner and the consumer. It is unlike the traditional accommodation industry and most commercial accommodations which makes the online platform difficult to regulate. Media reflections on Airbnb have focused on the negative impacts associated with the platform. However, this does not prevent Airbnb from having the potential to make a positive contribution to the economy and society (McGough, 2019).

Background of Airbnb

Founded in 2008, Airbnb has over 60 million cumulative users worldwide (Ke, 2017). Airbnb started as an apartment that offered airbeds on the floor and has become a digital accommodation marketplace with over 6 million private accommodation locations in over 220 countries worldwide, enabling a two-way global traveler preferred and two-way digital platform for global travelers that directly connects guests and hosts (Walsh, Saxena & Muzellec, 2020). Airbnb offers three different types of residences for users to choose from: full apartments, private rooms, and shared rooms (Tuatagaloa & Osborne, 2018), its availability exceeds the total number of rooms in the five largest hotel chains combined. It’s two-sided business model saves money for both hosts and customers. Airbnb's main revenue comes from a fixed 10% commission on orders and a 3% transaction fee charged to guests who complete and confirm their bookings (Walsh et al., 2020). By 2019, Airbnb's private valuation has exceeded $38 billion, higher than Expedia, Hilton, and other competitors. The number of potential trading partners determines the attractiveness of the trading platform market. Developing and nurturing a network of connections between hosts and renters is one of the reasons why Airbnb is able to attract and retain users (Schleifer, 2019).

The rapid expansion and lax regulatory system in response to market conditions and user demand has led to the gradual evolution of the sharing economy model propagated by Airbnb. Earlier Airbnb's establishment, the proportion of privately shared homes was high (Dolnicar, 2021), but changed from 2012 onwards (Ke, 2017). For example, in 2013 in Ljubljana, the capital of Slovenia, local residents invested in real estate in order to gain benefits, which led to an increase in the number of private houses. In the short-term rental market, they mainly rented houses to pay their mortgages (Knezevic-Cvelbar, Vavpotic & Dolnicar, 2021). By 2017, many professional landlords emerged; surveys showed that about 9.4% of landlords owned an average of one-third of their homes, and each landlord had at least three homes, and one landlord even had 1,800 homes). As a result, many people question Airbnb as a model of the sharing economy. The description on Airbnb's website, define themselves as a platform that provides global housing support and services to their customers. House owners will share their houses and talents with consumers where people can have different experiences, however, they do not mention a sharing economy (Dolnicar, 2021). Belk (2014) proposes the idea of pseudo-sharing, which is defined as a commercial relationship disguised as public sharing. When participants charge others through platforms such as Airbnb, the behavior and process is like consumption in the hospitality industry. The changes in Airbnb are like a marketplace for home rentals than a platform for sharing unused homes (Ke, 2017).

Most hosts do not have professional experience in e-commerce, rely on deriving benefits from Airbnb's business processes. For example, Airbnb members verify their identity before use, long-term members also have peer-to-peer accommodation network resumes (P2P CVS). Previous hosts review these members to provide a reliable reference for the next host (Dolnicar, 2018). When a host's belongings are damaged during their stay and use of Airbnb, the host is compensated up to $1 million (Airbnb, 2020a). Such a protection mechanism reduces the risks associated with short-term housing transactions (Reinhold & Dolnicar, 2021). The value proposition of Airbnb, a sharing business model, is also reflected in benefits to consumers in different aspects. Guests can search accommodation through specific criteria on Airbnb's online booking platform about location, house or hotel amenities. Airbnb manages their payment process during the order period. Airbnb's sharing economy model can provide relevant stakeholders with booking convenience and reduces the risk in their use. This accommodation model uses modern information technology to achieve an efficient match between hosts' idle properties and residents' short-term personalized accommodation needs through an Internet platform, reducing the mismatch of resources between supply and demand due to information asymmetry.

Impact of COVID-19 on Airbnb and hosts

The occurrence of COVID-19 has created an unequal distribution among stakeholders of P2P transactions, which has also disrupted Airbnb's business operations. Airbnb's revenue was almost depleted in the first quarter of 2020 due to the restrictive measures taken by countries around the world on travel, and they had to lay off staff and change their marketing strategy (Walsh et al., 2020). Sonnemaker and Rapider (2020) claim that from January to September 2020, Airbnb's revenue was 2.5 billion, a loss of $696.9 million and a 32% drop in revenue compared to the first nine months of 2019. Kelly (2020) also affirms in Forbes News that because Airbnb's revenue in 2020 was less than half of the previous year. They announced it would cut 25% of its 7,500 employees, meaning that about 1,900 people would lose their jobs. The outbreak has had many negative impacts on shared accommodation platforms such as Airbnb, which could be long-term or ongoing, with unpredictable results.

Significance and objectives of the research

This research sought to investigate the needs of New Zealand travelers for future accommodation by analyzing Airbnb user reviews. Information from the Airbnb sample contributes to the understanding of predictors of consumer satisfaction, including their motivations, preferences, perceptions and behaviors, as well as requirements for accommodation options and physical distance (Bresciani, et al, 2021). The analysis of online users' reviews may provide a reference to clarify consumer behavior and needs, which can only be sustainable if they are understood. Consumers share their opinions and experiences about products or services through the Internet in the form of electronic word of mouth (eWOM) (Hennig-Thurau, Gwinner, Walsh & Gremler, 2004). eWOM influences customers' willingness to purchase and repurchase (Kudeshia & Kumar, 2017).

Jøsang, Ismail and Boyd (2007) assert that trust and reputation resemble a social network that not only attracts consumers to a website, but provides decision support for Internet intermediary services which helps both parties decide whether to continue working together in the future. Word-of-mouth, which is widely disseminated through social media, influences consumer expectations and perceptions of products, service quality, experience satisfaction, and value in the lodging industry (Knutson, Beck, Kim & Cha, 2010).. Airbnb hosts in New Zealand and future investors intending to join Airbnb may face the same issues of understanding consumer needs to adapt to possible changes in shared accommodation. Therefore, analyzing online user reviews is a direct way to understand the consumer voice. This also helps to understand the factors that influence visitors' willingness to book.

Research Questions:

1: What are the factors that affect people's travel demand for accommodation in Airbnb during Covid-19 pandemic?

2: What are the factors that aid Aotearoa New Zealand tourists' consumption behavior and satisfaction rates when using Airbnb?

2. Literature review

Impact of COVID-19 on tourism, sharing economy and P2P accommodation

Tourism has created millions of jobs worldwide and is a key driver of socioeconomic and cultural development (McCabe & Qiao, 2020; Abbas, et al, 2021), and even in many countries and regions, tourism plays a crucial role in their strategies to develop GDP (Abbas et al., 2021). In December 2019, the World Health Organization (WHO) reported the first case of unknown pneumonia in Wuhan, China; on March 11, 2020, the pneumonia was declared COVID-19 a pandemic (Bigné et al., 2020). The impact of this global pandemic on the tourism industry was enormous, national borders were closed, hotels, restaurants and tourist attractions had to be closed (Zenker & Kock, 2020). Due to the worldwide travel bans and restrictions, the number of global tourist arrivals in the first five months of 2020 decreased by 300 million compared to the same period in 2019, representing 56% of the total tourist arrivals (Abbas et al., 2021).

The annual report of the World Travel & Tourism Council (n.d.), overall tourism revenues in 2020 fell by 50.4%, contributing only 5.3% to global GDP and leaving 62 million unemployed. The overall revenue of international tourism is three times lower than the sum of the economic crisis that hit in 2009 (Abbas et al, 2021). This has led to the hospitality industry being the hardest hit by the global pandemic. An American Hotel and Lodging Association survey on hotel finance showed that 82% were unable to obtain additional debt relief from lenders, 77% of employers had to consider firing employees, and 47% of respondents would be forced to close their hotels due to the tourism downturn (AHLA, 2020). In New Zealand, 67% of New Zealand Hotel Association members will need to receive rent relief and business subsidies from the organization, and 12% of hoteliers will likely close their operations permanently. The global tourism industry has been disrupted by the epidemic, and the long-term effects of Covid on tourists, host communities, and business organizations that facilitate host-host interactions are unpredictable (Reinhold & Dolnicar, 2021; Hossain, 2021). This has also led to changes in the sharing economy (Hossain, 2021). The negative impact has made the sharing economy suffer more than the hospitality industry during this period due to governments being more willing to support the traditional hotel industry. They are more commercially valuable to the local tourism industry, not only providing more jobs, but also contributing more to finances and tax revenues (Boros et al., 2020).

PP2P accommodation models have failed to receive government support, with Airbnb and other accommodation booking platforms have also shown lack of responsiveness at this time (Farmaki, et al, 2020). The pandemic has caused companies in the sharing economy to lose value and millions of people worldwide to lose their livelihoods. COVID-19 has even reinforced the mistrust between stakeholders in the sharing economy, exacerbating conflicts between them (Hossain, 2021). For example, a host from San Francisco accused Airbnb of forcing hosts to pay for the cancellations of tourists, leaving them with the bulk of the refunds, drivers complained about paying Uber a 25% commission on travel costs during the epidemic (Hossain, 2021). This negative impact is particularly evident for small countries that rely on tourism. From February to July there is almost no occupancy in these B&B hotels, with occupancy rates peaking at no more than 55% (Fialova & Vasenska, 2020). This does not mean that the P2P economy model will lose its competitive advantage. Zare and Dolnicar (2021) assert, engine data from Airbnb searches indicate an increase in searches for spacious accommodation and surrounding amenities by family travelers during the 2019 coronavirus disease period. Thackway and Pettit (2021) noted through an analysis of Airbnb Sydney home rental data, Airbnb activity changes interact with long-term rental inventory and rental prices. In response to the decline in Airbnb bookings, both professional and non-professional hosts have adjusted prices. The study suggests that professional hosts are able to respond to crises and continue to capture a large share of the market (Boto-García, 2022). Whether traveling as a family or visiting friends and family, P2P accommodation is attractive. During the epidemic, data from the Airbnb search engine showed an increased demand for independent accommodation to maintain social distance (Zare & Dolnicar, 2021).

Consumer Motivations for Choosing Shared Accommodation and Airbnb

Social influence and trend affinity are two forms of subjective norms that drive consumers' choice of Airbnb (So, Oh & Min, 2018). Social influence is the behavioral intention that people will be influenced to use technology by family, friends, (Venkatesh, Thong & Xu, 2012). Whereas trend affinity is one of the factors that can influence individual sustainable consumption practices (Joshi, Yadav & Shankar, 2021; Möhlmann, 2015. Collaborative consumption is an emerging trend, often associated with the sharing economy, whose users have different socioeconomic characteristics and seek to use innovative and fashionable products, services more than to own them (Möhlmann, 2015). Airbnb not only gives its customers a positive experience in terms of accommodation (Mody, Suess & Lehto, 2017) but also has a significantly higher elasticity of supply compared to the fixed capacity of hotel rooms (Gyódi, 2021). Therefore, Airbnb's sharing model is an innovation in the accommodation sector, it can balance the congestion caused by tourism and contribute to the transformation of urban centers (Boros et al., 2020).

Compared to the key attributes of mainstream products, disruptive innovations not only offer new benefits but are also usually more cost effective. Firstly, an important reason why people use P2P accommodation is its ability to reduce cost outlays (Möhlmann, 2015), like Airbnb with its economically affordable price feature (Mody et al., 2017; Sthapit & Jiménez-Barreto, 2018). Tussyadiah and Zach (2015) also mention that Airbnb users care more about the price factor compared to the service factor mentioned by other non-Airbnb users. Secondly, this is a quiet environment, location (Sthapit et al, 2018; Camilleri & Neuhofer, 2017), and practical residential amenities are all important factors in attracting consumers which also seems to be an advantage for Airbnb in its marketing strategy (So et al., 2018). Travelers' expectations of unique experiences resulting from authentic and personalized travel products and services are influenced by multiple factors and are dynamic, and Airbnb's offer of "real people having real homes" and the unique experiential expectation of "making real friends" is an important factor driving their attitudes and behavioral intentions towards Airbnb (Mao & Lyu, 2017).

Moreover, consumers' motivations for choosing Airbnb are focused on "price value," "uniqueness and authenticity," and "flexibility and enthusiasm of the host. In addition to "price value," "uniqueness and authenticity," and "flexibility and enthusiasm of the host," user reviews are also a driving factor for consumers (Bigné, Jenkins & Andreu, 2020). Because eWOM is the exchange of products or services between consumers via the Internet, which directly or indirectly affects the willingness of consumers to repurchase (Mao & Lyu, 2017), their familiarity with the shared business model helps them to reduce the cost of the transaction, which has a significant positive impact on the choice of a shared model like Airbnb (Möhlmann, 2015). About 97% of the travelers surveyed said that they check the reviews of other users on the website when making their travel plans, and 53% would not choose accommodations with no reviews, negative reviews, or low ratings (Nilashi et al., 2021). Unlike the traditional standardized hotels, shared accommodations are mostly unused houses provided by private individuals or even the current home of the landlord.

Conceptual framework of the study

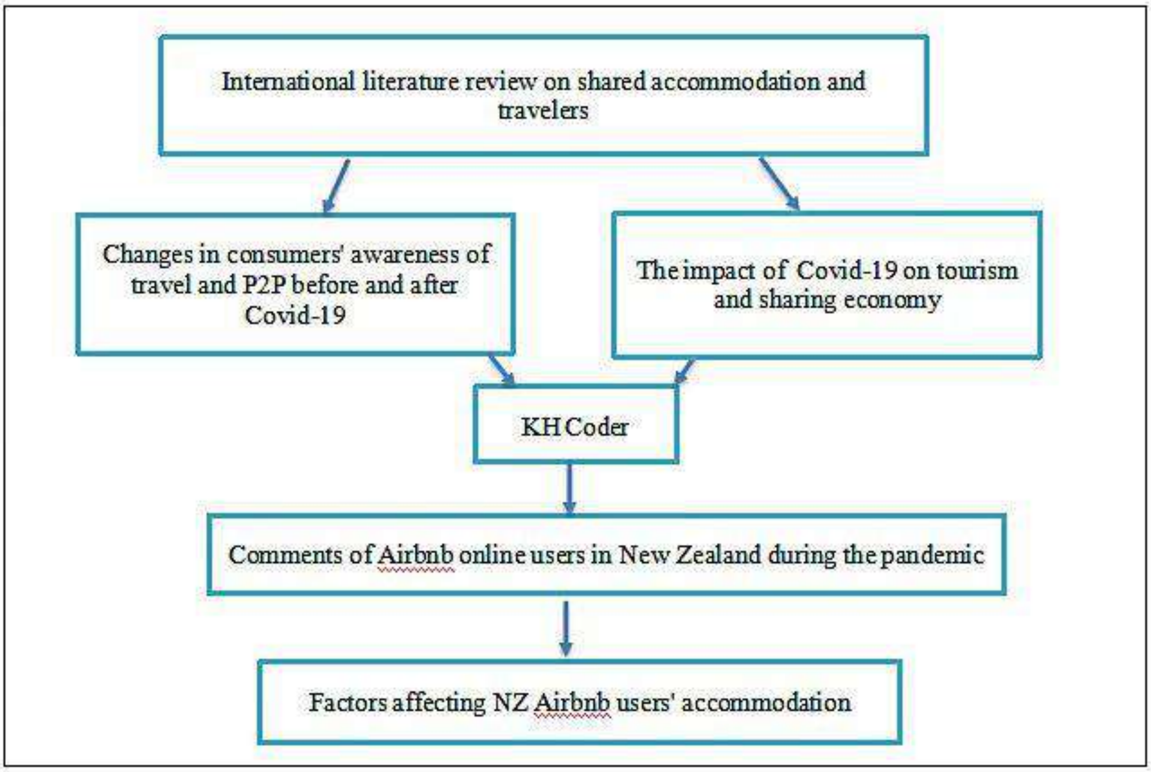


Figure 1: Conceptual Framework for study

The above diagram notes the conceptual framework used for this research. With prior literature discussing investigations related to the hotel and accommodation industry in different countries, there are relatively few investigations of Airbnb in New Zealand. A keyword search on Google Scholar for Airbnb revealed more than 49,000 relevant academic papers, with 87.8% published between 2017 and July 2018 (Ryan & Ma, 2021; Guttentag, 2019), mostly aiming to investigate the gentrification effects of the real estate market and land patterns. Geographically, most of the research on Airbnb is from the United States (Andreu et al., 2020), while data from Australia or New Zealand account for only 7.1% (Guttentag, 2019). For investors seeking further opportunities to support this business model, this topic needs to be considered. The international literature notes many examples of using Airbnb, pointing out a series of specific reasons why tourists choose to use Airbnb for accommodation.

Although McGough (2019) has conducted research on Airbnb, a synopsis of managing the impact of Airbnb using Queenstown as a case study. In New Zealand, there are few studies on general comments of tourists and comments shared on online websites, which is a gap in the literature to be addressed by this research. Analyzing online reviews and ratings can subdivide customer

groups and help different hotels provide information when formulating marketing strategies (Ahani et al, 2019). Nilashi et al. (2021) also emphasized that during the epidemic period, online customers' messages can effectively reveal their concerns and level of satisfaction.
Accommodation providers in the sharing economy can understand their needs from the perspective of customers, which is a way to better retain and attract users (Li, Hudson & So, 2019). Studying the online comment text of users can not only better tap people's demand for shared accommodation, but also allows for a comparative study of the shared accommodation experience of New Zealand travelers. The KH Coder's text analysis software was considered suitable for text mining. This is because KH Coder can pre-analyze large textual datasets (Tussyadiah & Park, 2018). The KH Coder has been widely used by many researchers for academic purposes, and its two-step analysis method can be used to analyze qualitative data (Higuchi, 2016b).

3. Methodology

Design of the study

This research used the qualitative methodology with an inductive approach to theory development which draws the boundaries between matter and substance in terms of reasoning on the basis of facts, analyzing the situation and changes in quantitative relationships such as scale, scope and number of research questions, performing precise statistics, calculating, analyzing and comparing, and clarifying the changing relationships between quantities (Casula, Rangarajan & Shields, 2021). The inductive approach is the principle of general conclusions from individual facts, distinguishing details into pre-formed general categories through a process of abstraction (Timmermans & Tavory, 2012). The method chosen for the time frame was a cross-sectional study.

Data types and collection

This research used the reviews of New Zealand Airbnb users provided by the Airbnb online website as secondary data to text mine the content of the reviews of New Zealand Airbnb users and identify key attributes. Secondary data is often referred to as collection for other purposes, or the collection, replication, re-analysis and re-interpretation of existing data, which can provide researchers with new opportunities to test ideas, theories, frameworks and research design models (Johnston, 2017). Inside Airbnb (IA) is a third-party data platform created by a dissident activist against Airbnb which offers to download data from locations and review texts posted by Airbnb users in multiple regions around the world. This provides data aggregated, analyzed and filtered from information publicly available on the Airbnb website, including the date the data was compiled. In the Web of Science database, eight of the top 50 papers searched for Airbnb in mid-2019 were from the site (Alsudais, 2021). The website directly downloaded the number of user reviews and listings for Airbnb in New Zealand, therefore the website was used as the primary data and textual information for analysis. From March 2020 to December 2021, a total of 22 months, 401,272 original user reviews have been obtained for the New Zealand region.

Data analysis

Data analysis software can be used to define a vocabulary of user topics or other attributes, help generate output for a specific vocabulary, extract themes, help analyze research results, and build topic models through analysis algorithms (Kiatkawsin et al., 2020). KH Coder's text analysis software was considered suitable for text mining in this study. KH Coder is capable of enabling the analysis of large pre-analysis of textual datasets (Tussyadiah & Park, 2018), Stanford POS Tagger which can be used for statistical analysis in the R programming language. Its database management system MySQL can be used to organize and retrieve data. A two-step analysis method using word frequency analysis and co-occurrence networks was used to implement a thematic text mining process from words to concepts in online reviews by Airbnb users in New Zealand during the epidemic. A two-step analysis of word frequency analysis and co-occurrence networks was used to mine the topic of online reviews by New Zealand Airbnb users during the epidemic.

Statistically, eliminating duplicate and useless data, fixing missing and incorrect values and filtering out some irrelevant data to ensure data quality can be seen as data cleaning (Chu, Ilyas, Krishnan & Wang, 2016). Thus, not all data was available for analysis for the textual information obtained, some values have not been collected or are not fully displayed. The initial processing step of data is to remove missing values from the data, including unrecognized language, invisible characters or control characters, to meet the requirements of the software operation. Duplicate comments, non-English comments and comments with less than 15 characters and no analysis value due to canceled appointments were excluded from the system by default. User comments were filtered out where possible to ensure the text analysis software KH coder could identify valid information. A total of 260,436 comments were identified for research analysis. To identify compound terms in the documents, clusters of words such as "New Zealand", "social distance" and "wearing a mask" were extracted, which would not be the frequency of text that will not be recognized as a single word. The filtered user comments were divided into COVID text comments and general text comments.

For co-occurrence analysis in KH Coder, the threshold value corresponding to the analysis is set according to the frequency of word occurrences in order to identify the keywords to be analyzed. The term frequency distribution command of the KH Coder species creates and displays a frequency distribution table of TF, which helps to identify different kinds of words the average TF of the text species and the minimum number of words that can limit the analysis range (Higuchi, 2016a). A visual co-word analysis is performed. Co-word analysis can be combined with cluster analysis to help identify content relationships and construct concepts and structures of topics (McCabe & Qiao, 2020). In contrast, KH Coder's co-occurrence network is based on a similar hierarchical cluster analysis, during which a list of factors closely related to the target words is created to present a visual network graph information source (Takeda, Purevsuren, Tokimatsu, Ikegami & Hook, 2021). To improve each clustering related high frequency of keywords and their distribution, the statistical method chosen for edge filtering was Jaccard's statistical method in the system. Kosub (2019), the Jaccard similarity coefficient is a measure of the similarity of two sets, refers to the proportion of the number of elements of the intersection of two sets, A and B, in the concatenation of A and B. The final result presented is the larger the value, the closer the relationship between the two keywords. Formula below:

$$J(A,B) =_{\mathrm{def}} \frac{|A \cap B|}{|A \cup B|}$$

This command is a reference to Fruchterman and Reingold's (1991) method of developing a [word-word] network that can display words with a high co-occurrence of similar appearance patterns, i.e., words connected by lines (edges) that are relatively easy to understand in terms of their co-occurrence structure (Higuchi, 2016a). In Covid's review, the word 'quick' has a word frequency of 46 based on the end of the system preprocessing (see Annex A1 for details).

4. Findings

Comments on COVID-19

According to the New Zealand Government (2022), on 25 March 2020 at 11.59pm, New Zealand was declared on Level 4 alert for the first time for the whole country to go into self-imposed quarantine. On 20 April 2020, New Zealand will go on Level 4 alert for a second five-day period, the longest New Zealand-wide Level 4 alert starts at 11.59pm on 17 August 2021 at 11.59pm and will remain in effect until 2 December 2021 at 11.59pm. This is when the New Zealand-wide transfer to the COVID-19 protection framework known as Traffic Light indicates the end of the New Zealand-wide COVID-19 alert system. Figure 1 below shows, after New Zealand entered its first lockdown in March 2020 as a result of the epidemic, the number of user comments dropped sharply in April 2020 to just 650, of which 187 comments, or 29%, had a reference to COVID or Lockdown, and the percentage of relevant comments dropped to 3% in May. In addition, the highest number of relevant comments came in August 2021, when New Zealand entered its longest blockade period, with 227 comments, also representing only 3% of the total number of comments for that month. Of the 260,436 user comments analyzed, the total number of comments mentioning the terms COVID or Lockdown was 1,302, a relatively low percentage of the overall total.

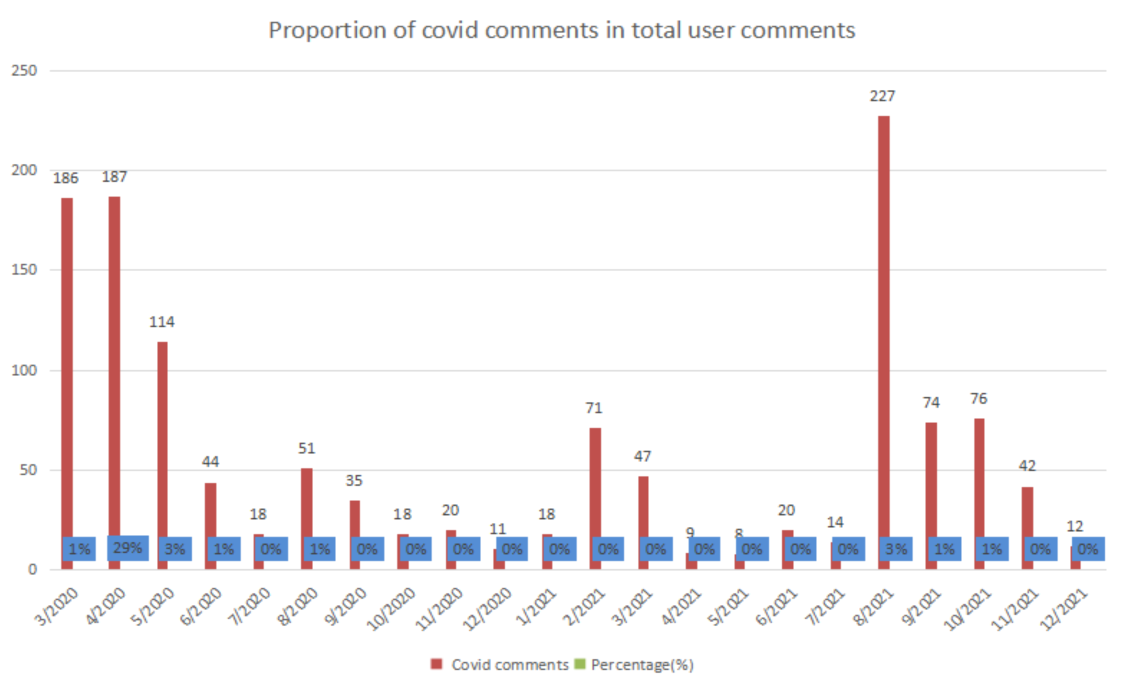


Figure 2. The proportion of Covid comments in user comments in different months from March 2020 to December 2021.

Word frequency analysis

Figure 2a below shows the term frequency distribution of Covid's comments, with the horizontal axis (X-axis) representing the TFs and the vertical axis (Y-axis) representing the number of word types corresponding to each term frequency (TF). The results of the word frequency analysis are shown in more detail in the tabular form of Figure 3b, where a total of 6079 types of words were targeted for analysis, with a mean value of 7.00 for the number of textual occurrences, a standard deviation of the number of terms for the degree of dispersion between texts of 26.53, and a cumulative frequency of 95.89% of the total for the selected target words (TF=30). Ahmed, Cha and Tappert (2004) indicate the cumulative frequency value increases, the greater the contribution of its marker value to the overall marker level of the text.

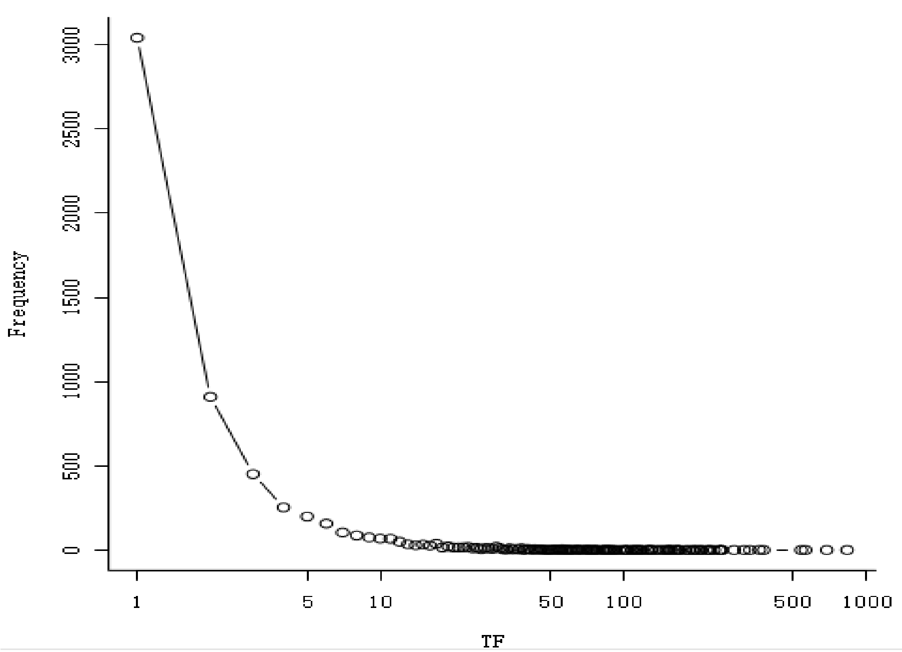


Figure 2a. TF distribution of Covid comments

(Types of Words = 6079, Mean of TF = 7, Std. Deviation of TF = 26.53)

Term Frequency Distribution

Descriptives

Types of Words (n)	6079
Mean of TF	7.00
Std. Deviation of TF	26.53

Frequency Table

TF	Frequency	Percent	Cumulative Frequency	Cumulative Percent
25	14	0.23	5768	94.88
26	7	0.12	5775	95.00
27	13	0.21	5788	95.21
28	12	0.20	5800	95.41
29	9	0.15	5809	95.56
30	20	0.33	5829	95.89
31	13	0.21	5842	96.10
32	6	0.10	5848	96.20
33	4	0.07	5852	96.27
34	12	0.20	5864	96.46
35	5	0.08	5869	96.55
36	8	0.13	5877	96.68
37	5	0.08	5882	96.76

Figure 2b. Covid comment target word TF item number distribution (partial) table

Similarly, the results of the word frequency analysis of all users' comments in 2020 and 2021 can be seen in Figures 3 and Figures 4 below respectively. Due to the range of selected texts is 2 months less, the word frequency of texts in 2020 is reduced by about 8,000 words of type 35,335 compared to 43,386 words of type 2021, with a cumulative frequency difference of 0.12% between the two.

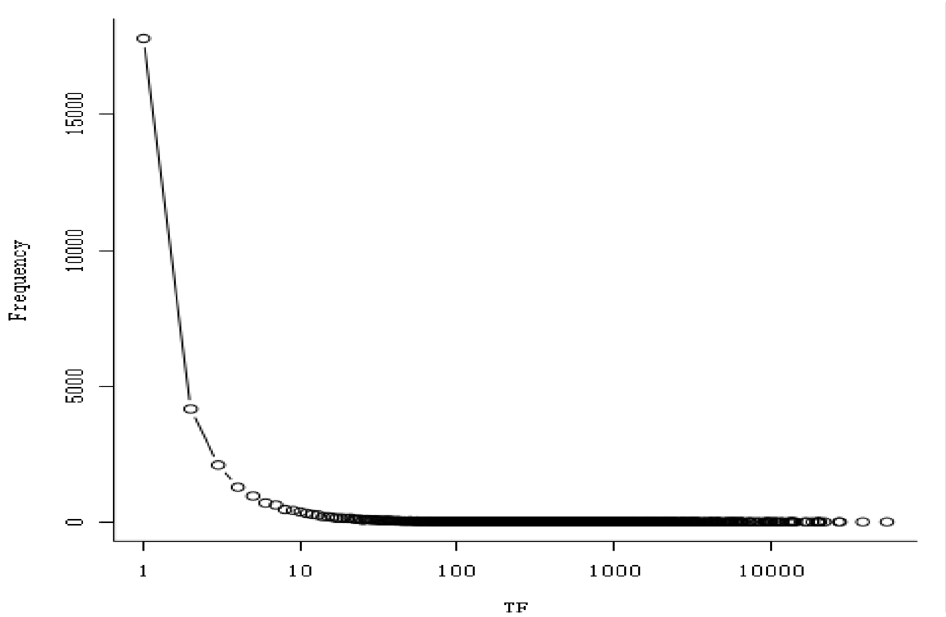


Figure 3a. Distribution map of the number of items of comment word frequency in 2020
(Types of Words = 35335, Mean of TF = 52.97, Std. Deviation of TF = 644.08)

Term Frequency Distribution

Descriptives

Mean of TF 52.97

Std. Deviation of TF 644.08

Frequency Table

TF	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1191	1	0.00	35087	99.30
1195	2	0.01	35089	99.30
1196	1	0.00	35090	99.31
1198	1	0.00	35091	99.31
1200	1	0.00	35092	99.31
1205	1	0.00	35093	99.32
1209	1	0.00	35094	99.32
1213	1	0.00	35095	99.32
1221	1	0.00	35096	99.32
1231	1	0.00	35097	99.33
1238	1	0.00	35098	99.33
1241	1	0.00	35099	99.33

Figure 3b. Distribution (partial) table of TF items of 2020 review target words

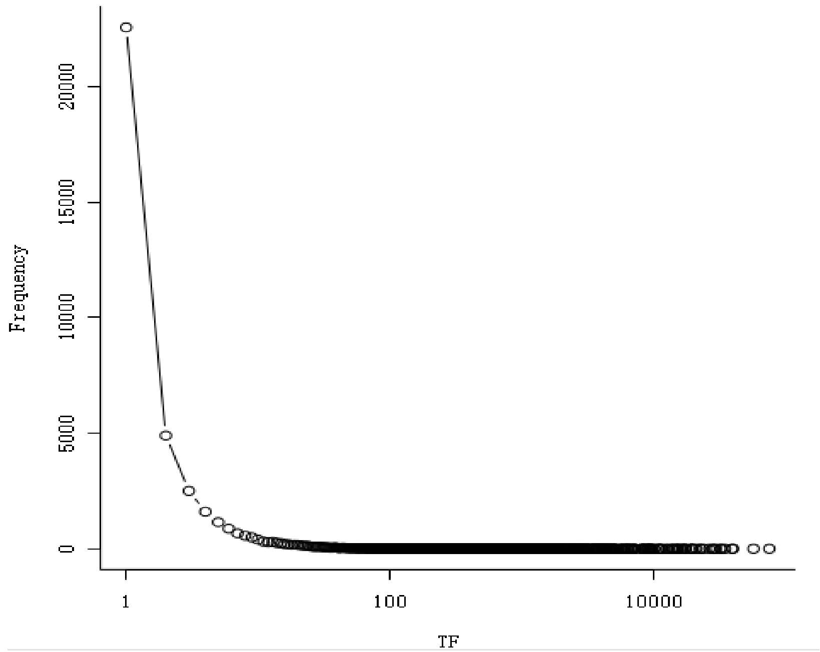


Figure 4a. Distribution map of the number of items of comment word frequency in 2021
(Types of Words = 43386, Mean of TF = 62.20, Std. Deviation of TF = 844.62)

Term Frequency Distribution

Descriptives

Types of Words (n) 43386
Mean of TF 62.20

Frequency Table

TF	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1679	1	0.00	43135	99.42
1687	1	0.00	43136	99.42
1689	1	0.00	43137	99.43
1695	1	0.00	43138	99.43
1699	2	0.00	43140	99.43
1709	1	0.00	43141	99.44
1733	1	0.00	43142	99.44
1742	1	0.00	43143	99.44
1762	1	0.00	43144	99.44
1767	1	0.00	43145	99.44
1769	1	0.00	43146	99.45
1771	1	0.00	43147	99.45
1772	1	0.00	43148	99.45

Figure 4b. Distribution of TF items of target words in 2021 (partial) table

Co-Occurrence analysis

Figure 5 below presents the visual shared network results for Covid user comments, while Figures 6 and 7 show the co-occurrence results for user comments in 2020 and 2021 respectively. The different colors in the graph represent the different topics related to that text, and the more frequently the keywords appear in it, the larger the bubbles (nodes) show, with the number of sidelines being the number of connecting lines between the keywords. In contrast to the dotted lines, the solid lines indicate a more connected relationship between the words. The frequency list of target words (see Tables A1-A3 in the Appendix) shows the context in which the target words appear in the comments. Covid's review is similar to most keywords in the general review, the core words that are the focus of the larger nodes associated with it revolving around "place", "host" and "location ", with "house" as the type of accommodation being the most mentioned and directly related to them. The adjectives mentioned included "beautiful", "amazing", "perfect", " great", "good", "nice" and other words that visually present positive emotional terms for consumers.

This is followed by accommodation facilities such as "bedroom", "bathroom", "space" and "kitchen "The relationship between 'room' and 'bed' is closely linked. Other preferences relate to surrounding amenities including 'restaurant', 'cafe' and 'shop'. In addition to 'beach', 'town' and 'town', which were the most frequent in the Covid covariates, 'city' and "center" are also highly relevant in the co-occurrence analysis of general comments, while "close", "short", " walk" and "drive" are closely clustered with these high frequencies. In addition, all co-occurrence networks also mention the types of "family", "kid" and "friend" users. The COVID comments were selected for analysis, therefore differ from the general comment co-occurrence network, which also mentions "responsive", "prompt", "unable ", "full" and "refund" are some of the high frequency words.

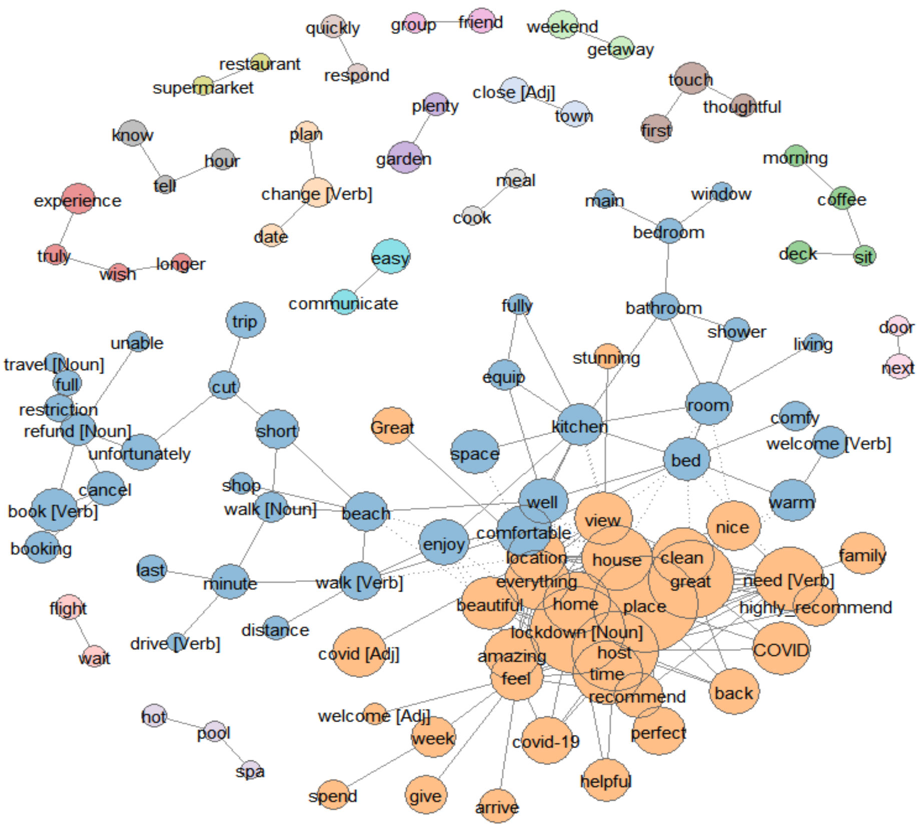


Figure 5. Co-occurrence network results of Covid comments
(Nodes = 110, Edges = 240, Density = .04)

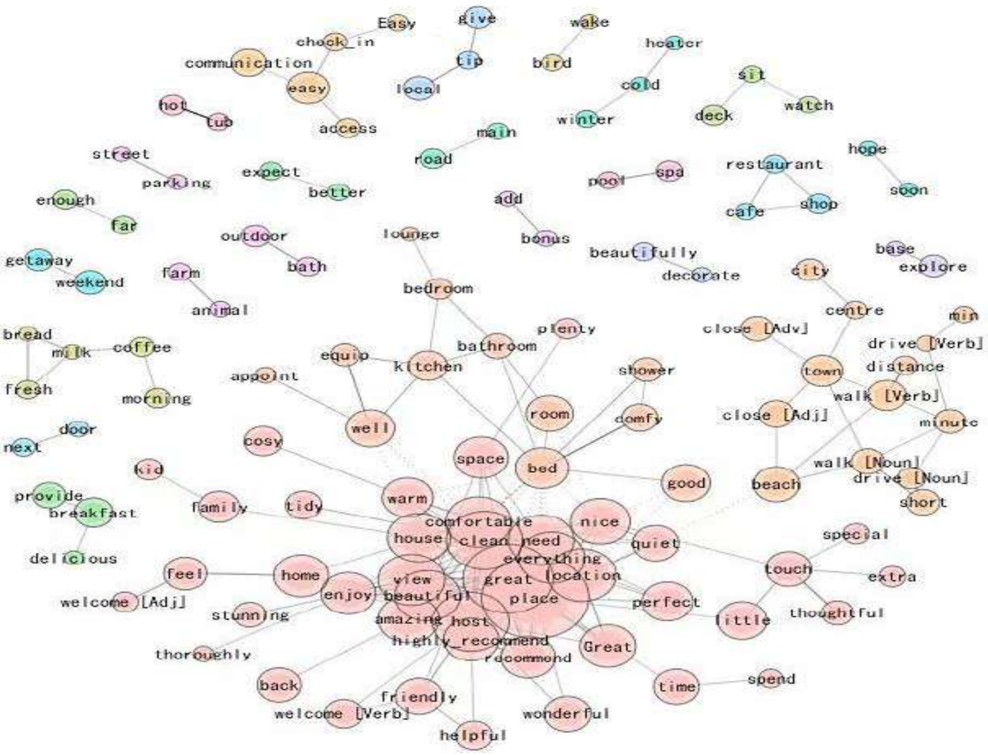


Figure 6. Co-occurrence network results of user comments in 2020
(Nodes = 124, Edges = 240, Density = .031)

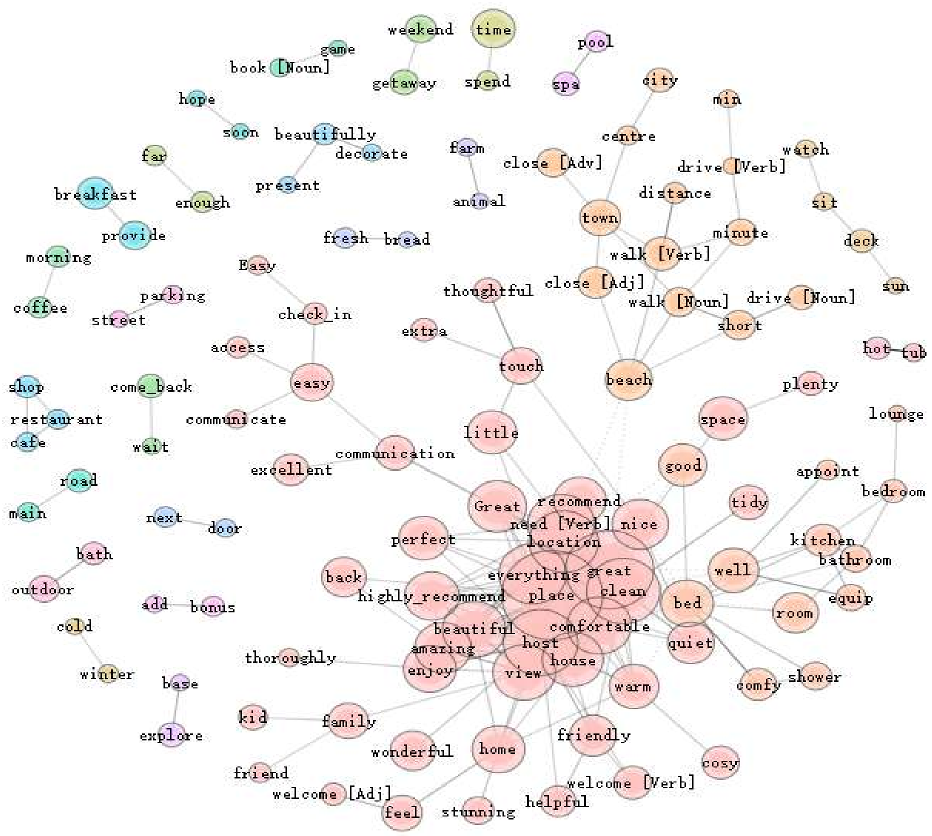
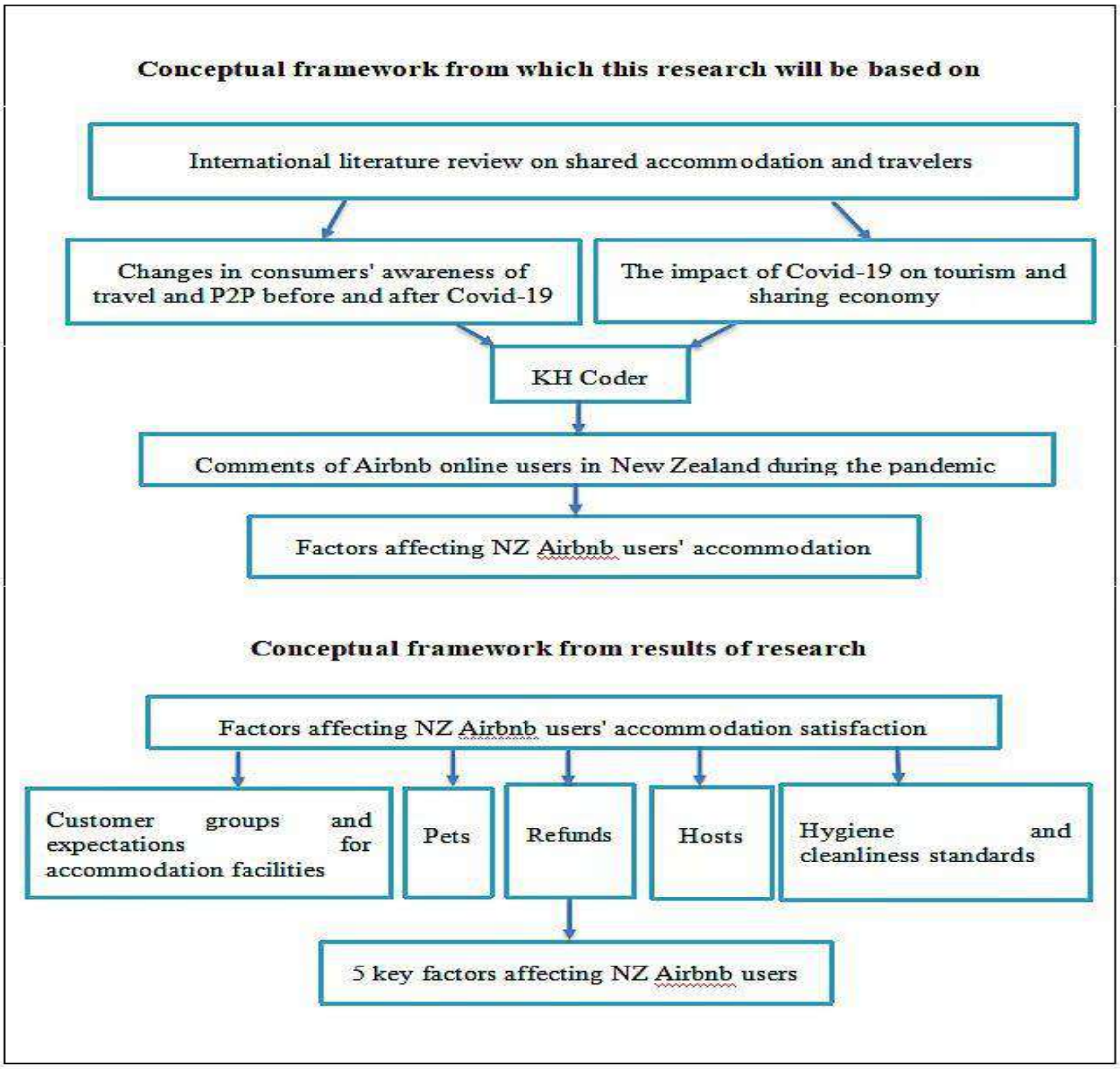


Figure 7. Co-occurrence network results of user comments in 2021 (Nodes = 122, Edges = 240, Density = .033)

Discussion



A revisit to the theoretical framework used for this research outlines the following discussion. This research aimed to extract the topics discussed from user comments using KH Coder. The research questions were: What are the factors that affect people's travel demand for accommodation in Airbnb during Covid-19 pandemic? and What are the factors that aid Aotearoa New Zealand tourists' consumption behavior and satisfaction rates when using Airbnb?

The results from the analysis of high frequency target words and co-occurrence networks show that while New Zealand consumers had similar needs and considerations during the epidemic as in previous findings, there were also differences. Themes excluded from analysis included location, value, and specific keywords for past-related motivations (value for money, social distance, wearing a mask, hand sanitizer, and sanitizer). There was no demand factor for "wearing a mask / mask" in the reviews, the theme that differed from other reviews was the issue of refunds. The following five themes will be discussed in this study: customer groups and expectations of accommodation facilities, pets, refunds, hosts, hygiene and cleanliness standards. Firstly, although appearing as a high frequency word, "location" was mentioned in most of the reviews as "restaurant", "cafe" and "shop/supermarket " are associated with feelings of "convenience/convenience", while "beach", "city", "town ", "drive" and "short" are easy to reach, but are also associated with "holiday", "relax" and "escape". "and 'escape'. This demand is similar to findings of previous research. Guests' willingness to recommend a list of accommodation to others is largely driven by the importance of quiet neighbourhoods, convenience of restaurants and shops to indicate location attributes (Tussyadiah & Zach, 2015). Therefore, there are no substantial implications for discussion in the current results.

Secondly, the findings of this research differ in terms of consumer motivations that have been mentioned in past surveys, Guttentag (2019) highlighted price as an important factor for consumers to consider using Airbnb. Based on that factor, consumers' consideration of price may have changed during the epidemic period. Therefore, in the analysis, specific concepts were extracted in the form of the phrases "good-value-for-money", and "value-for-money". When comparing the results of all user comments for high frequency words, " good-value-for-money " appears 899 times, with the exception of "cost-performance" which appears only 2 times. "value-for-money " was mentioned 3159 times. The reason that Airbnb's prices are not taken into account is half of family travelers agree that Airbnb can provide cost effective accommodation, respondents differ in their criteria for a good price. There is a difference in the number of family travelers looking for good value for money compared. However, some family travelers are looking for an authentic and meaningful experience (Lin, 2020). As a result, price was not part of the discussion in this study.

In the Covid review, to be a specific conceptual term for comments about the epidemic was not mentioned too many times and did not represent a high percentage of the reviews. "social-distancing/social-distance" was mentioned only 13 times, which is different from where consumers cared before. Jang, Kim, Kim, and Kim (2021) had indicated that domestic or business travelers would continue to consume P2P accommodation during the epidemic because they would take non-pharmaceutical interventions including personal hygiene and social distance. The "hand sanitizer" appears six times, but all are related to daily toiletries, while "sanitizer" appears only twice, once in reference to guests' allergies for personal reasons, and once in reference to advice to hosts：

"...Cleaning agents provided in the hut was only an unlabeled dish liquid -- I would have expected a disinfectant along with some clean disposable

chuck cloths especially as no hot water was available for guests to ensure that the cabin was clean or could enable them to clean up during their stay... " (*C1, 2021/6/12*)

Client groups and expectations of accommodation facilities

Among the types of clients, "family" was mentioned the most, with 18,466 times, followed by "kid" 8,323 times and "friend" 5,037 times, which remains the same as in the previous surveys. This remains the same as in previous surveys. According to Airbnb (2017), 34% of families would travel and holiday with grandparents and 20% with friends. 102 Airbnb users were surveyed in January 2021 by Zare and Dolnicar (2021) and the results showed that 47% of travelers would travel with family and 46% with friends. This also includes multigenerational family members including children (Zare & Dolnicar, 2021), visiting friends and relatives is a preferred purpose for travelling together (Backer, 2010). This has relevance to the high-frequency term for the amenities of the accommodation. Multigenerational families want their accommodation to be multi-bedroom, multi-bathroom, with spacious common areas (Hajibaba & Dolnicar, 2018), and a large kitchen (Airbnb, 2017).

"A really lovely space. Perfect for two but could work for a family with kids. Spotlessly clean and very comfy bed what more could we ask for. Full kitchen facilities were much appreciated as was the 5-minute walk to town for an evening bevy at the Saddle." (C2, 2020/3/1)

"...kitchen facilities are also substantial, the rooms were very clean, and, this is the most important thing for family." (C3, 2020/3/1)

Some reviews show consumers use more words to itemize the problems with the equipment and facilities in the house, use many negative words to complain about the condition of their accommodation. This may be related to the inability of independent accommodation to maintain and repair the facilities in the house during the lockdown.

"Needs to be more honest about how run down and primitive the property is. .... The rat scurrying around in the ceiling is disgusting. The sofa bed with nails hanging out of it and sitting on blocks of wood was so primitive we simply left it in the bed position the entire time as we were too scared it would fall apart if we touched it. This made sitting and watching TV unnecessarily uncomfortable. The kitchen set up was difficult and dangerous. We were required to lift the cooker and place it on a wobbly lightweight table to be able to plug it in for use. This then meant it was impossible to open the cupboards to get equipment. Need to provide check_ in instructions prior to arrival..." (C5, 2021/4/25)

"We were very disappointed with the sleeping arrangement, an air mattress I believed it would be an air mattress or sofa bed in the spare room, and it was actually a sun lounge chair, hard as a rock, tiny and very uncomfortable, my friend ended up sleeping on the sofa . We paid for a place with two beds, the second being a sofa bed or an air mattress. Additionally, the shower and bathroom were dirty with other people 's hair, which was also disturbing, especially with the cleaning fees built into the cost..." (C7, 2021/4/19)

Before the epidemic, 64% of family travelers would have considered WiFi as a factor in their accommodation (Airbnb, 2017), and during the epidemic, WiFi was the third most searched for, at 13% (Airbnb, 2020b). Thus, WiFi was also extracted as a specific concept, mentioned 836 times in different types of terms, the reason it did not appear in the target high-frequency terms was that its comments were more negative for the term WiFi.

"...Cottage is fully equipped with everything including WiFi which was a lifesaver during lockdown!" (C8, 2020/5/2)

"...Closest shop is 45 minutes ride, there's no mobile network coverage. I guess it's 20-30 minutes' drive to get one. Connection-wise there's just satellite internet which due to it 's nature is not very performant. Technically that's just advantages in today 's busy and noisy times." (C9, 2020/3/1)

Pets

In addition, "dog" was mentioned 7,884 times, the only pet term to appear in the top 150 target words. This correlates with Airbnb (2020b) mentioning that during the pandemic, the website ranked second with 22% of searches on the 'pets allowed' engine. Airbnb is able to provide suitable accommodation for guests with pets. Pets that are considered family members also help to enhance the relationship between hosts and guests (Zhang, Cui, Cheng, Zhang & Li, 2020). In the reviews referring to traveling with one's own dog, as well as the host's or neighbor's dog, most of the associated words revolved around positive terms such as 'cute' and 'friendly'. However, there were also differing opinions in reviews, with these messages perhaps reflecting that consumers wanting to escape the blockade by choosing a quiet place through Airbnb were not treated ideally by their pets, or that other people's pets were an influence on them.

"...Guests should be aware that these furry friends are part of the furniture, they must like animals and be extra vigilant to shut doors to the

bedroom as the friendly wee dog will visit and take off with a guest's belongings. A fun game for the dog perhaps but it can be annoying especially when precious things might be lost or chewed damaged." (C11, 2020/12/1)

"Unfortunately, a very stressful experience staying here. Their dog attacked ours with no provocation after being told it was ok to bring ours. Also note their dog is chained up at night in a kennel right next to the unit & makes noise & barks in the night." (C12, 2020/10/9)

Refunds

The word "refund" is surrounded by the words "unfortunately" and "unable" in the coexistence network. In addition to the positive comments about the host's unconditional and full refund, a significant number of comments express conflict with the host due to being forced to cancel the booking for objective reasons, some comments even use many words to express their dissatisfaction. This may be related to the very high financial pressure on Airbnb hosts and co-hosts (Fairley, Babiak, MacInnes & Dolnicar, 2021) and the fact that the shared accommodation industry caused by Covid-19 is facing a large number of cancellations from customers and there is no similar experience or solution available (Hossain, 2021).

"My rating does not reflect the property as we were unable to stay because of New Zealand being in a Level 4 lockdown. Unfortunately, the host would not provide a refund or let me change my booking to a later date in November. She has not responded to my messages and informed the Airbnb support person that they would not be refunding our money. I am very disappointed in her lack of communication and compassion, as lock down affects many people financially. Travel affected by Covid is not a viable excuse for a cancellation, an expensive lesson learnt." (C15, 2021/8/28)

We were relieved to get home a day earlier than planned and are very glad to have left such a hostile hosting environment. Even though we lost money on the final night it was worth it to be away from there. For the first time ever in almost 100 airbnb stays I contacted airbnb resolution centre, and was told that they would have guaranteed 100 % of the final night back, given the host had acted completely outside their own rules and not provided the amenities advertised. however, rookie error I learned you have to contact them within 24 hours of checkout ... after that they can no longer enforce the host rules. I was honestly shocked that we had written approval from the host for our 4-year-old to sleep on a floor mattress, then the host lied to airbnb and said we had unauthorized extra guests ... unbelievable. In any case , enjoyed the bbq and outdoor bath , such a shame we felt like the owners hated us and we were much happier once we left." (C16, 2021/11/21)

Hosts

Hosts are the most important factor influencing P2P reviews, and "host" or adjectives related to hosts are usually the most frequent in reviews (Belarmino, Whalen, Koh & Bowen, 2019). Hence, it is clear from any of the co-occurrence networks above that "host" plays an important role in Airbnb, and in reviews they are associated with "highly recommend," "recommend They are closely associated with "highly recommend", "recommended" and other positive words, and are visually evident in reviews dealing with issues such as refund, promptness of response, which are important factors in customer experience and satisfaction.

"This place is very comfortable and has everything you need for a stay. Anna is an A1 host who responded quickly to any questions and was hugely accommodating when we were hit by a COVID level lockdown even to refunding our unused nights on the day of our Check out." (C18, 2021/8/18)

"The house was great for our needs ... 3 generations had plenty of room. We were rebooked and because of Covid we had to cancel. Ocean was extremely helpful. quickly getting us a full refund. We are hopeful we can return soon..." (C19, 2021/8/15)

When there may be objective reasons for problems with accommodation facilities and other items that cannot be repaired, hosts act as a flexible communication link. Their quick and friendly responses can ameliorate negative feelings among guests. They may amplify small problems and create more negative ones, a phenomenon that seems to persist. Zhang et al. (2020) suggest that the communication skills of Airbnb hosts are not up to the standard of hotel hosts, and some hosts' ineffective and rude behavior during communication makes guests feel uncomfortable.

"Was our first stop on our holiday around NZ. Had not heard back from the host until the day of arrival as we wanted to get in touch with the current situation. We booked the accommodation before there was any breakout of covid, as rumours of covid was starting to come up and I wanted to reach out to the host to make a plan, we heard nothing. We ended up getting put into lockdown in Auckland and not able to travel or leave as it was against the law, at this time and point in NZ it was a time for everyone to come together and I thought it was going against the kiwi spirit as it was a time in nz when everyone is going through tough times. I Asked for a refund as I thought it was fair and could re book on another date when travel restrictions change. Got no refund at all and they could not give a valid reason for why they would not refund, as it just how they work. Finally got a credit to use at the same accommodation but having to pay the difference if it's a busy time of year. It

all just goes against the kiwi hospitality and spirit as we are normally so welcoming and understanding especially in these times and how everyone has been so understanding and kind in these situations. We need to be looking after each other not taking advantage of the situation." (C22, 2020/8/16)

Hygiene and cleanliness standards

From the co-occurrence network, it can be seen that 'clean' and 'tidy' are closely related to 'place'. This is because hygiene standards and cleanliness are important factors for Western and Chinese tourists to consider when considering a place to stay (Tsai, Yeung & Yim, 2011; Cheng & Zhang, 2019). For groups of multigenerational families with young children and older people, they expect the standard of hygiene and cleanliness of their accommodation to be guaranteed to keep them happy and safe (Zare & Dolnicar, 2021). During the epidemic, Airbnb customers' needs for 'cleanliness' and 'tidiness' were also diverse, and could come from food, beds, window sills, or even smells.

"The hosts, Ngaire and Tony go to a lot of trouble to make the accommodation nice and homely and there were so many nice touches, such as fresh flowers, books, toys for the kids, and a good selection of teas and COVID-compliant breakfast supplies." (C23, 2021/5/22)

"Expect the worst if you want privacy & clean place to enjoy your holiday you won't have it in this place. Very filthy in all aspect. Can't believe an air_bnb that does not respect cleanliness despite Covid virus. Never experience a place filthy as this one not changing bed sheet, smelly pillows and the fridge contains off food. To add more the bed has a bug that one of my friends needs to find a bed that she can sleep. What can you expect with filthy place." (C25, 2021/1/6)

5. Conclusion

This research sought to understand factors that influenced New Zealand travelers' satisfaction with Airbnb accommodation during the pandemic by analyzing user online reviews from Inside Airbnb. A cross-sectional study approach was chosen in terms of time horizon, screening reviews for a period starting in March 2020 when the first national lockdown was implemented in New Zealand ending in December 2021. A total of 260,436 comments were available for analysis. They were also subjected to word frequency analysis and co-occurrence network 2-step method for key topic mining through KH Coder analysis software. The findings have similarities to previous literature investigating travelers' motivation to travel for food and accommodation. Compared to the traditional hotel industry, Airbnb has a number of shortcomings that are present in previous findings. One of the issues regarding refunds and the facilities of the houses also still has a strong correlation with the hosts. This is because the behavior of Airbnb hosts can be either a creator or a destroyer of shared values (Sthapit, Stone & Björk, 2022). With the epidemic and the lockdown, consumers were most concerned about receiving an effective response from the facilitator to provide an implementable solution. The resulting costs and negative experiences when the communication process with hosts is ineffective, are the most direct factors in consumers' reduced satisfaction with their Airbnb accommodation. The research questions have been answered.

Implications of Study

The findings shed light on users' concerns and satisfaction with Airbnb's unique attributes. It is important for Airbnb hosts to clarify their own house attributes and configurations, as well as the concerns of Airbnb's main customer groups, to make appropriate improvements such as pets and family atmosphere. For the family travelers they make an important group of tourists and usually have higher standards for their travel requirements. Multigenerational family travel is a rapidly growing group in the travel market. This is possibly due to demographic changes including an aging population of baby boomers, longer life expectancy (Kleeman, 2014; Schänzel & Yeoman, 2014). This impacts and strengthening multigenerational family tourism is one of the largest and most stable markets in the tourism industry as family unit sizes shrink and birth rates decrease, making holidays a way to bond with family members. The low birth rate of children in society makes grandparents more interested in having a good holiday with their grandchildren (Schänzel & Yeoman, 2015).

New Zealand is a destination that attracts visitors globally for its natural environment, cultural heritage and healthy outdoor activities (Invest New Zealand Tourism, n.d.; Yang, Isa, Wu, Ramayah & Jermsittiparsert, 2020). Prior to COVID-19, tourism was New Zealand's largest export industry, contributing $40.9 billion to its GDP and 8.4% of employment (Tourism New Zealand, n.d.). "Pure New Zealand" is a slogan the New Zealand government has encouraged. With the large number of outbound travelers and high spending power, China is an increasingly important visitor group in global tourism market (Cheng & Zhang, 2019). The number of Chinese outbound travelers boosted by 500% in 2015 and 142% in 2016 (Soloman, 2017). 127 million Chinese tourists spent $115.3 billion on overseas travel in 2017 and as of February 2018. Chinese tourists overtook New Zealand for the first time as Australia's top source country. This number of travelers is less than 10% of China's total population, suggesting that there is still a potential tourism market for it (Kleeman, 2018). Fountain, Espiner and Xie (2010) also highlight that one of the key reasons why Chinese tourists are developing their tourism to New Zealand is that the Maori culture of New Zealand, and the exploration of nature is of great importance to the Chinese holiday market. However, Chinese tourists are more demanding than tourists from other countries in terms of the attributes of their trips (Tsai et al, 2011). There are various unstable and unknown risks that influence the travel choices of tourists (Wolff & Larsen, 2016). The Chinese government continues to adopt a policy of quarantine against the new coronavirus. Airbnb's New Zealand hosts need consider making changes in areas in terms of marketing, hygiene and cleanliness standards.

Limitations and recommendations

One of the limitations of KH Coder is that it is only able to process a smaller portion of the text volume, with a larger range of debuggable parameters to process the text data to obtain the desired results. The analysis software needs to be chosen with caution when dealing with large amounts of text, as it may take time to process the software system prone to stalling or even crashing suddenly, leading to partial or total loss of the analysis data. Secondly, during this research, no literature or information was found on the parameters set by KH Coder. For the selected target high-frequency words (Annex Tables A1-A3), the type of user was mentioned 8181 times in the texts for 2020 and 2021, along with "couple" and the type of accommodation "cottage" appears 15,836 times and "cabin" 6,043 times, but are not presented in the co-occurrence network. However, it is possible this is related to the lack of strong co-occurrence in the surrounding vocabulary. This research not delve into hosts' adjustments to accommodation prices and consumers' recognition of their value for money, which may also be an important factor in consumers' choice of Airbnb. For future research, in-depth surveys with questionnaires or interviews need to be conducted from both Airbnb's user groups and hosts to uncover more valuable information, as price adjustments will also involve changes in consumers' expectations and needs for accommodation.

Concluding Remarks

This research has bought much to the fore of the importance of Airbnb as an economically viable institution for consumers to consider when travelling to different countries and venues globally. The accommodation industry is developing positively yet through some aspects that are advertised, this may seem negative feedback from those who make the conscious decision on using Airbnb for accommodation purposes. As a business option further research is needed to ascertain specific areas within New Zealand.

No reira tena koutou, tena koutou, tena koutou katoa.

References

Abbas, J., Mubeen, R., Iorember, P. T., Raza, S., & Mamirkulova, G. (2021). Exploring the impact of COVID-19 on tourism: transformational potential and implications for a sustainable recovery of the travel and leisure industry. *Current Research in Behavioral Sciences*, *2*, 100033. https://doi.org/10.1016/j.crbeha.2021.100033

Ahani, A., Nilashi, M., Ibrahim, O., Sanzogni, L., & Weaven, S. (2019). Market segmentation and travel choice prediction in Spa hotels through TripAdvisor's online reviews. *International Journal of Hospitality Management*, *80*, 52-77. https://doi.org/10.1016/j.ijhm.2019.01.003

AHLA. (2020). *AHLA front desk's feedback survey on hotel financial crisis.* https://www.ahla.com/covid-19s-impact-hotel-industry

Ahmed, B., Cha, S. H., & Tappert, C. (2004). Language identification from text using n-gram based cumulative frequency addition. *Proceedings of Student/Faculty Research Day, CSIS, Pace University*, *12*(1). https://www.researchgate.net/publication/265405649

Bang-Nong, N., & Ha, V. H. T. (2021). Impact of Covid-19 on Airbnb: evidence from Vietnam. *Journal of Sustainable Finance & Investment*, 1-14. doi: 10.1080/20430795.2021.1894544

Belk, R. (2014). Sharing versus pseudo-sharing in Web 2.0. *The anthropologist*, *18*(1), 7-23. DOI : 10.1080/09720073.2014.11891518

Bigné, E., Jenkins, C., & Andreu, L. (2020). Effects of Covid-19 on consumersintention to book Airbnb: an empirical study in US and Spain. *Economía Industrial*, *418*, 97-107.

Belarmino, A., Whalen, E., Koh, Y., & Bowen, J. T. (2019). Comparing guests' key attributes of peer-to-peer accommodations and hotels: mixed-methods approach. *Current Issues in Tourism*, *22*(1), 1-7.

Chen, J. L. (2015). The impact of bed and breakfast atmosphere, customer experience, and customer value on customer voluntary performance:A survey in Taiwan. *Asia Pacific Journal of Tourism Research*, *20*(5), 541–562. doi:10.1080/10941665.2014.908228

Camilleri, J., & Neuhofer, B. (2017). Value co-creation and co-destruction in the Airbnb sharing economy. *International Journal of Contemporary Hospitality Management*, *29*(9), 2322-2340. doi:10.1108/IJCHM-09-2016-0492

Chu, X., Ilyas, I. F., Krishnan, S., & Wang, J. (2016). Data cleaning: Overview and emerging challenges. In *Proceedings of the 2016 international* *conference on management of data* (pp. 2201-2206). DOI: http://dx.doi.org/10.1145/2882903.2912574

Casula, M., Rangarajan, N., & Shields, P. (2021). The potential of working hypotheses for deductive exploratory research. *Quality & Quantity, 55(5)*, 1703-1725. https://link.springer.com/article/10.1007/s11135-020-01072-9

Deloitte. (2018). *Economic effects of Airbnb in New Zealand Analysing consumer benefits and economic contribution.* https://www2.deloitte.com/nz/en/pages/economics/articles/economic-effects-airbnb-in-new-zealand.html

Dolnicar, S. (2021). Sharing economy, collaborative consumption, peer-to-peer accommodation or trading of space?. *Airbnb Before, During and After COVID-19*. University of Queensland. DOI: https://doi.org/10.6084/m9.figshare.14195945

Dolnicar, S. (2018). Unique features of peer-to-peer accommodation networks, in S. Dolnicar (Ed.), *Peer-to-Peer Accommodation Networks: Pushing the boundaries*, Oxford: Goodfellow Publishers, 1-14.

Farmaki, A., Miguel, C., Drotarova, M. H., Aleksić, A., Časni, A. Č., & Efthymiadou, F. (2020). Impacts of Covid-19 on peer-to-peer accommodation platforms: Host perceptions and responses. *International journal of hospitality management, 91*, 102663. doi: 10.1016/j.ijhm.2020.102663

Fialova, V., & Vasenska, I. (2020). Implications of the COVID-19 crisis for the sharing economy in tourism: The case of Airbnb in the Czech Republic. *Ekonomicko-manazerske spektrum, 14(2)*, 78-89. doi.org/10.26552/ems.2020.2.78-89.

Fruchterman, T. M., & Reingold, E. M. (1991). Graph drawing by force-directed placement. *Software: Practice and experience*, *21*(11), 1129-1164. https://doi.org/10.1002/spe.4380211102

Fountain, J., Espiner, S., & Xie, X. (2010). A cultural framing of nature: Chinese tourists' motivations for, expectations of, and satisfaction with, their New Zealand tourist experience. *Tourism Review International*, *14*(2-3), 71-83. DOI**:** https://doi.org/10.3727/154427211X13044361606298

Gyódi, K. (2021). Airbnb and hotels during COVID-19: different strategies to survive. *International Journal of Culture, Tourism and Hospitality Research*. https://mpra.ub.uni-muenchen.de/109333/

Guttentag, D. (2019). Progress on Airbnb: a literature review. *Journal of Hospitality and Tourism Technology*.*10* (4), 814-844. Advance online publication.DOI: 10.1108/JHTT-08-2018-0075

Hennig-Thurau, T., Gwinner, K. P., Walsh, G., & Gremler, D. D. (2004). Electronic word-of-mouth via consumer-opinion platforms: what motivates consumers to articulate themselves on the internet?. *Journal of interactive marketing*, *18*(1), 38-52. DOI:10.1002/dir.10073

Higuchi, K. (2016a). KH Coder 3 reference manual. *Kioto (Japan): Ritsumeikan University*.

http://www.ritsumei.ac.jp/file.jsp?id=325881

Hajibaba, H. & Dolnicar, S. (2018). The multi-family travel market, in S. Dolnicar (Ed.), *Peer*

to-Peer Accommodation Networks: Pushing the boundaries, Good fellow Publishers, Oxford,

205-214, DOI: 10.23912/9781911396512-3616

Inside Airbnb. (n.d.). *Get the Data*. http://insideairbnb.com/get-the-data.html

Johnston, M. P. (2017). Secondary data analysis: A method of which the time has come. *Qualitative and quantitative methods in libraries, 3(3)*, 619-626.

Jang, S., Kim, J., Kim, J., & Kim, S. S. (2021). Spatial and experimental analysis of peer-to-peer accommodation consumption during COVID-19. *Journal of Destination Marketing & Management*, *20*, 100563. https://doi.org/10.1016/j.jdmm.2021.100563

Jøsang, A., Ismail, R., & Boyd, C. (2007). A survey of trust and reputation systems for online service provision. *Decision support systems*, *43*(2), 618-644.

Kudeshia, C., & Kumar, A. (2017). Social eWOM: does it affect the brand attitude and purchase intention of brands?. *Management Research Review*, *40*(3), 310-330. https://doi.org/10.1108/MRR-07-2015-0161

Knezevic-Cvelbar, L., Vavpotic, D., & Dolnicar, S. (2021). Resident satisfaction with the growth of Airbnb in Ljubljana–before, during and after COVID-19. *The University of Queensland*, *2021*, 142. DOI: 10.6084/m9.figshare.14195981

Ke, Q. (2017). Sharing means renting? An entire-marketplace analysis of Airbnb. In *Proceedings of the 2017 ACM on web science conference* (pp. 131-139). https://doi.org/10.1145/3091478.3091504

Kelly, J. (2020, May 6). *Airbnb Lays Off 25% Of Its Employees: CEO Brian Chesky Gives A Master Class In Empathy And Compassion.* https://www.forbes.com/sites/jackkelly/2020/05/06/air bnb-lays-off-25-of-its-employees-ceo-brian-chesky-gives-a-master-class-in-empathy-and-compassion/#58b548cdee30

Knutson, B. J., Beck, J. A., Kim, S., & Cha, J. (2010). Service quality as a component of the hospitality experience: Proposal of a conceptual model and framework for research. *Journal of Foodservice Business Research*, *13*(1), 15-23. https://doi.org/10.1080/15378021003595889

Kosub, S. (2019). A note on the triangle inequality for the Jaccard distance. *Pattern Recognition Letters*, *120*, 36-38. https://doi.org/10.1016/j.patrec.2018.12.007

Li, J., Hudson, S., & So, K. K. F. (2019). Exploring the customer experience with Airbnb. *International Journal of Culture, Tourism and Hospitality Research,13*(4). DOI:10.1108/IJCTHR-10-2018-0148

McCabe, S., & Qiao, G. (2020). A review of research into social tourism: Launching the Annals of Tourism Research Curated Collection on Social Tourism. *Annals of Tourism Research*, *85*, 103103.https://doi.org/10.1016/j.annals.2020.103103

McGough, S. (2019). *Managing the Impacts of Airbnb. A Case Study of Queenstown, New Zealand.* Masters of Planning Thesis. University of Otago. Dunedin, New Zealand.

Mao, Z., & Lyu, J. (2017). Why travelers use Airbnb again? An integrative approach to understanding travelers' repurchase intention. *International Journal of Contemporary Hospitality Management*, *29*(9), 2464-2482. DOI: 10.1108/IJCHM-08-2016-0439

Mody, M. A., Suess, C., & Lehto, X. (2017). The accommodation experiencescape: a comparative assessment of hotels and Airbnb. *International Journal of Contemporary Hospitality Management*, *29*(9), 2377-2404. doi:10.1108/IJCHM-09-2016-0501

Möhlmann, M. (2015). Collaborative consumption: determinants of satisfaction and the likelihood of using a sharing economy option again. *Journal of Consumer Behaviour*, *14*(3), 193-207. https://doi.org/10.1002/cb.1512

Neate, R. (2020, April 5). *Airbnb Hosts Express Despair Over Policies and Pandemic That Shut Them Down.* https://skift.com/2020/04/05/airbnb-hosts-express-despair-over-policies-and-pandemic-that-shut-them-down/

New Zealand Government. (2022). *History of the COVID-19 Alert System.* https://covid19.govt.nz/about-our-covid-19-response/history-of-the-covid-19-alert-system/

Niwattanakul, S., Singthongchai, J., Naenudorn, E., & Wanapu, S. (2013). Using of Jaccard coefficient for keywords similarity. In *Proceedings of the international multiconference of engineers and computer scientists*, *1*(6), 380-384. https://www.researchgate.net/publication/317248581

Punch, K. F. (2014). *Introduction to social research: Qualitative and quantitative approaches* (3rd ed.). Los Angeles,LA:USA.

Schänzel, H. A., & Yeoman, I. (2015). Trends in family tourism. *Journal of tourism futures*, *1*(2), 141-147. DOI：10.1108/JTF-12-2014-0006

Schleifer, T. (2019, March 19). *Airbnb sold some common stock at a $35 billion valuation, but what is the company really worth? Vox Recode.* https://www.vox.com/2019/3/19/18272274/airbnb-valuation-common-stockhoteltonight

Sonnemaker, T., & Rapider, G. (2020). *Airbnb's IPO filing reveals exactly how the pandemic has devastated its business – and the startup is already projecting a winter decline as COVID-19 cases surge.* https://www.businessinsider.com.au/airbnb-filess1-public-ipo-paperwork-revenue-losses-covid-19-2020-11

So, K. K. F., Oh, H., & Min, S. (2018). Motivations and constraints of Airbnb consumers: Findings from a mixed-methods approach. *Tourism Management*, *67*, 224-236. Doi: 10.1016/j.tourman.2018.01.009

Sthapit, E., & Jiménez-Barreto, J. (2018). Sharing in the host–guest relationship: perspectives on the Airbnb hospitality experience. *Anatolia*, *29*(2), 282-284. DOI: 10.1080/13032917.2018.1448876

Takeda, K., Purevsuren, N., Tokimatsu, K., Ikegami, M., & Hook, M. (2021). The Import Structure of LNG from Russia to Japan by Cognitive Map and Text Analysis. In *EcoDesign and Sustainability II* (pp. 575-587). Springer, Singapore. https://doi.org/10.1007/978-981-15-6775-9_38

Thackway, W. T., & Pettit, C. J. (2021). Airbnb during COVID-19 and what this tells us about Airbnb's Impact on Rental Prices. *Findings*, 23720. https://doi.org/10.32866/001c.23720

Timmermans, S., & Tavory, I. (2012). Theory Construction in Qualitative Research: From Grounded Theory to Abductive Analysis. *Sociological Theory*, *30*(3), 167–186. doi:10.1177/0735275112457914

Tuatagaloa, P., & Osborne, B. (2018). *Airbnb and housing in Auckland*. Auckland Council technical report, TR2018/001. Te Kaunihera o Tāmaki Makaurau.

Tussyadiah, I. P., & Park, S. (2018). When guests trust hosts for their words: Host description and trust in sharing economy. *Tourism Management*, *67*, 261-272. https://doi.org/10.1016/j.tourman.2018.02.002

Tsai, H., Yeung, S. & Yim, P. H. (2011). Hotel selection criteria used by mainland Chinese and foreign individual travelers to Hong Kong, *International Journal of Hospitality & Tourism Administration*, 12(3), 252-267. Doi: 10.1080/15256480.2011.590738

Walsh, C., Saxena, D., & Muzellec, L. (2020). Airbnb: Managing trust and safety on a platform business. *The Irish Journal of Management*, *39*(2), 126-134. DOI: https://doi.org/10.2478/ijm-2020-0004

Zare, S., & Dolnicar, S. (2021). Airbnb catering to the multi-family travel market–before, during and after COVID-19. *The University of Queensland, 2021, 194*. DOI: 10.6084/m9.figshare.14204555

Zenker, S., & Kock, F. (2020). The coronavirus pandemic–A critical discussion of a tourism research agenda. *Tourism management*, *81*, 104164. https://doi.org/10.1016/j.tourman.2020.104164

Zhang, G., Cui, R., Cheng, M., Zhang, Q., & Li, Z. (2020). A comparison of key attributes between peer-to-peer accommodations and hotels using online reviews. *Current Issues in Tourism*, *23*(5), 530-537. Doi: 10.1080/13683500.2019.1575339

Coping Strategies of University Students during the Pandemic: A Qualitative Analysis of their Mental Health Reflective Journals

Dr. Maria Concepcion V. Umali
ICL Graduate Business School

Abstract
The first few years of the COVID-19 pandemic have been tough for most people, especially students. University students experiencing high levels of stress while they learned remotely have been reported. Students' social development has also been affected as they missed out on experiencing university life. Such unfortunate circumstances can truly impact one's mental health and development. People cope differently with every challenge. Effective coping strategies can protect one's mental health. This qualitative study aimed to shed light on the types of coping strategies that tertiary students utilized, as well as discuss the things they felt grateful for during the early part of the COVID-19 pandemic. Using the content analysis method, reflective journals of students from an online mental health course were examined. Data were sourced from the photo collages and essays of students providing answers to the questions: “What coping strategies do you use to cope with the pandemic?” and “What are you thankful for during the pandemic?” One hundred diverse male and female participants were randomly selected from a total of 150 business students coming from five sections that took the zero-credit online course. Anchored on Lazarus’ theory of coping and Seligman’s model of happiness and wellbeing, the findings were discussed.
Findings revealed that students employed a variety of cognitive and behavioural coping strategies during the pandemic. These included maintaining social connections, engaging in leisure or recreational activities, taking care of one’s physical body, using self-management techniques, engaging in religious and relaxation activities, and self-reflection. Findings also showed how students remained hopeful amidst the global health crisis, by being grateful to God and their families for their social support, ability to maintain good health and safety, having access to basic needs and certain privileges, having an opportunity for self-reflection and being inspired by certain community members during the pandemic. The study may still need to be subjected to several procedures (e.g., add more audit trails, involve multiple coders, etc.) in order to achieve the rigour that can strengthen the reliability and validity of the findings, suggestive of future research direction.

Keywords: coping, gratitude, pandemic, mental health, well-being

1. Introduction

The tertiary years are marked by significant events that contribute to students' healthy development. It is in the university that students are expected to become more independent from their own families and more responsible and accountable for their personal, academic, or career-related decisions and actions. The experience of being in a university allows college students to develop meaningful relationships with their peers and professors. All such social interactions in college can influence the way an individual develops their sense of identity (Bliming, 2010).

As the COVID-19 pandemic changed the landscape of education, students were forced to learn from their homes. Students had to miss out on a great portion of their university life. Shim and Lee (2020), Aboyinga and Nyaaba (2020), and Baticulon et al. (2020) fixed their research focus on how university students were affected by the pandemic. Records show university students have difficulty learning remotely (Cao et al., 2020), have diminished motivation, experience less engagement in their classes (Petillion & McNeil, 2020), and experience high levels of stress and anxiety (Yang, Chen & Chen, 2021; Son, Hegde, Smith, Wang, & Sasangohar, 2020; Cao et al., 2020). They have issues with belongingness, sustaining their interest and meeting the expectations of their courses (McDaniel, Suffern, Joo & Alamuddin, 2020). Such adjustment problems were attributed to technological, individual, domestic, and institutional barriers to learning (Baticulon, et al., 2020). With most literature zoomed in on the negative aspects of the pandemic on students, a counter-narrative focused on coping may give us a better idea of how students managed their lives during a challenging period. Examining students' psychological strengths, resiliencies and coping can increase our understanding of what makes individuals buffer the negative effects of the pandemic and adapt more effectively to the new normal (Finlay et al., 2021). Numerous studies discuss the coping process of individuals using various models. Cognitive-motivational-relational theory (CMRT) identified two main categories of coping: 1.) Problem-focused coping aims to resolve the stressful encounter (i.e., planning, organizing, prioritizing, etc.), and 2.) Emotion-focused coping regulates one's emotions during a stressful encounter (i.e., distancing, isolation, and wishful thinking) (Lazarus, 1993). Positive psychology has directed its efforts toward understanding human emotions, strengths, processes, conditions, and relationships that enable a person to "flourish" or realize one's full potential, including those that help one cope with everyday stresses (Šakan, Žuljević, & Rokvić, 2020).

Happiness can seem elusive sometimes, especially during hard times. But there is a surprisingly accessible pathway to contentment, joy and positivity: gratitude. Studies demonstrate gratitude is associated with all kinds of goodies like life satisfaction, health, wellbeing and happiness.

It is logical there should be so much data on happiness. After all, almost every society across the globe values it as a fundamental part of the human experience. In the U.S., they even identify happiness as an inalienable constitutional right. Scientists have also investigated gratitude because of the strong connections to mental health and physical wellbeing. But the real magic is that the two are also positively related to each other. Both gratitude and happiness also have genetic components. Our choices matter, and interestingly, they may also be in our DNA.

One positive psychology-based construct that has been gaining attention among researchers during the COVID-19 pandemic is gratitude (Palmer, Panchall & O'Riordan, 2020; Oliveira et al., 2021). Gratitude has been defined as "the acknowledgment of a positive personal outcome that was not earned or deserved, but instead, freely bestowed upon the individual by others" (Bono et al., 2004, in Oliveira, Baldé, Madeira, Ribeiro & Arriaga, 2021). Gratitude can be experienced with several entities which include people, animals, God, nature, life circumstances and conditions such as weather, avoiding a mistake, etc. (Emmons & McCullough, 2003). Research on coping and gratitude among tertiary students during the pandemic is quite rare (Oliveira et al., 2021), which makes the current study worth taking. Most studies conducted among tertiary students during the pandemic focused on quantitative measures of students' general well-being (Yang et al., 2020; Cao et al., 2020; Šakan, Žuljević & Rokvić, 2020).

2. Materials and methods

This study is a qualitative analysis of the reflective journals of university students who were enrolled in an online zero-credit mental health and career development course in the academic year 2020-2021. The data utilized in the study were secondary data derived only from the mental health aspect of the course. As part of the modules' formative assessments, students were asked to 1) Submit a photo collage that describes their self-care activities, 2) Identify strategies they currently use or learned from the modules that will help them cope with the pandemic, and 3) Identify things that they are grateful for during the pandemic. Students' first and second reflective journals were used as the bases for answering the research question: What strategies do college students utilize to cope with the pandemic? Their outputs on the third reflective journal provided data for the research question: What are university students grateful for during the pandemic? One hundred participants were randomly selected from a total number of 150 students coming from five sections that were enrolled in the course from October 2020 to January 2021 with 60% female and 40% male participants between the ages 18 and 20 years old (Mean age =

19). All participants signed the informed consent forms which permitted the researcher to utilize the data for research purposes. All participants were assigned code numbers to preserve their anonymity and easy tracking. Data were analyzed using content analysis, an inductive method that is used to decode and interpret communicative messages following a specific process (Allen, 2017). The researcher followed a five-step content analysis procedure (Finlay et al., 2021). The first is immersion – close examination of data sources for familiarization and note-taking of observations. Second is the development of a coding scheme that allows codes to flow from the data.

Data from the photo collage activity consisted of several pictures of self-care activities done by students. Each picture in the collage was labelled or coded. Translating images to textual data is a common content analysis procedure that has also been done by other authors (Carrotte, Prichard & Lim, 2017). Data from the student outputs that involved purely textual data were initially analyzed by segmenting long paragraphs into shorter phrases or sentences which enabled the generation of codes. Third, review of the codes and raw data to ensure that they match. Additional codes were generated when necessary. Fourth, codes sorted into categories to look for meaningful relations between the categories. Lastly, the researcher finalized the codes, and descriptions of the categories and took note of their frequencies, summarized the themes, and identified examples for each theme.

3. Results

A total of seven distinct themes were identified from the photo collage and student essays regarding current and new strategies that helped them cope during the pandemic: 1) maintaining social connections; 2) engaging in leisure or recreational activities; 3) taking care of the physical body; 4) using self-management techniques; 5) engaging in religious activities; 6) engaging in relaxation activities; 7) using the time to self-reflect.

Table 1 Emerging themes, description, examples and prevalence of coping strategies of university students.

Theme	Descriptions	Examples	Percentage (popularity of response)	Rank
Maintaining social connections with friends, family & loved ones & pets	Being able to reach out to others (people or pets) connect with them, spend time to seek or provide care and support, maintain, or strengthen relationships	•Spending time with family, having family discussions, sharing stories with parents, hanging out with family members •Spending time with friends, expressing one's thoughts and feelings to friends, video chatting, venting out to friends, checking on friends through social media •Spending time with pets, taking care of pets, walking the pet, playing with dogs	35	3
Engaging in leisure or recreational activities	Engaging in pleasurable activities that help them distract from worries and have fun	•Watching favorite TV shows, Netflix, and movies •Playing online video games; •Listening to music •Reading books; doing arts and crafts; • cooking ; dancing; baking; photography •Using social media-Facebook, Instagram, Kumu, Youtube, TikTok •Playing guitar/piano	99	1
Taking care of the physical body	Engaging in activities that directly impact one's physical health	Sleeping, eating, exercising, taking a shower; running, playing sports, skin care	36	2
Using self-management techniques	Deliberate actions or manner of doing things that allow students to manage their responsibilities and become more productive	•Problem-solving •Using the 4 A's technique (avoid, adapt, alter, accept) in dealing with problems •Practicing gratitude •Focusing on the positives	20	4
Engaging in religious activities	Praying	Praying to God, praying the rosary, and daily devotion	6	6
Engaging in relaxation activities Engaging in activities that will calm their	Engaging in activities that will calm their anxious thoughts	•Doing yoga •Practicing Meditation •Breathing exercises to calm down, manage to overthink •Massage	5	7
Using one's time to self-reflect	Doing self-reflection or thinking about one's experiences, their importance, and usefulness	•expressing thoughts and feelings through writing/ journaling •Recognizing accomplishments •Using what went well strategy to evaluate one's progress, keep track of one's accomplishments •Using time to self-reflect •Focusing on one's emotional •Acknowledging one's difficulties	11	5

Maintaining social connections pertains to connecting with others, spending time, and reaching out to either draw support or provide care to them despite the challenges of the pandemic.

More participants referred to friends and family as main sources of emotional support: "*For me, that would be regularly talking with my friends via video chat, catching up with them and how they've been doing. This pandemic will not stop us from our little 'venting' sessions we have and friendly debates. It is times like that when I forget that we're under strict quarantine orders at all.*" #8, 18-year-old, male "*Spending more time with family allows me to feel loved which helps me not to be lonely during the pandemic"* #11, 18-year-old, male Others included spending time and caring for pets as part of their coping: *"This pandemic gave me a chance to care and focus on my dogs*" (#16, 18-year-old, female). One participant's pets do not only help her cope with stress but also boosted her productivity: *"Playing with my dog reminds me of something to look forward to after working so that it motivates me to work faster and harder"* - #19, 18-year-old, female.

Engaging in leisure or recreational activities as a means of coping was another central theme in the participants' responses. These are pleasurable activities that help students distract from their stressors or worries and allow them to experience fun. Among their top favorites were watching TV shows or movies on Netflix, playing video games, listening to music, reading books, arts & crafts and baking. Other activities that participants found helpful but were mentioned less frequently were dancing, photography, online or grocery shopping, putting on make-up, playing golf, playing a musical instrument, cooking, internet surfing, skateboarding, taking care of plants, solving a puzzle, listening to podcasts, and use of various social media platforms, among others.

Taking care of the physical body also emerged as a common coping strategy among university students. This includes activities that directly impact one's health during the highly contagious stage of the COVID-19 pandemic. Sleeping was among the favorite activities of students, along with eating, exercising, and running.

Others saw the value of exercise in reducing stress and improving one's general health: "*Exercise, I actually exercise to help me reduce or lessen the stress that I accumulate during the quarantine, the pandemic, rather…. I feel like I am healthy because of the movements that I do, and I think that exercising helps my blood to flow well and correctly*." #5, 18-year-old, female Another theme that surfaced from the participant responses is using self-management techniques. Self-management techniques are deliberate actions or manners of doing things that allow students to manage their responsibilities and become more productive such as prioritizing, creating space, eliminating distractions, setting boundaries, organizing, time management, etc. Below is an example: "*In this time of pandemic, I personally adapted already the* *strategy of being organized in the aspect of home life and school life. Also, my time management skill has improved compared to March 2020 and a big part of my coping strategy is to see the good in everything.*" - #20, 19-year-old, female

Engaging in relaxation activities is another strategy preferred by some students. This includes more structured activities such as yoga, practicing meditation, and breathing exercises. These activities are known to reduce stress. However, one needs some basic knowledge or training on how to go about their procedures in order to achieve maximum benefits. For others, engaging in religious activities is crucial to coping participants. These are evident in mentions of 'praying' and 'daily devotion' and 'praying the rosary' as part of their coping. Other participants cope by using their time to self-reflect: "*Taking time to be quiet is important because it gives me a chance to reflect and be reminded of the many things, I can be grateful for despite this pandemic.*" - #19,18-year-old, male.

Some participants expressed the value of acceptance of their current realities to resolve problems: "*By accepting that I am not fully alright, will help ease the tension and will help me understand as well as find solutions to my problem*" #3, 19 years old, female. Participants' self-care activities that were also depicted in their photo collages supported the kinds of coping strategies that they mentioned in the reflection papers.

Two typical samples of photo collage from the participants are briefly described below.

Sample (1) photo collage of an 18-year-old, female college student (#14) portrayed herself doing pleasurable activities, spending time with family, and engaging in self-relaxation activities as part of their self-care during the pandemic. Sample (2) photo collage of a 19-year-old, male college student (#1) includes a photo of family members holding hands, as part of a self-care activity during the pandemic.

Despite the challenges that university students experienced during the pandemic, participants were able to identify several things that they are grateful for. Participants' responses are categorized into seven themes: 1) grateful for having social support; 2) grateful for being able to maintain good health and safety; 3) grateful for having the basic needs in life; 4) grateful for having privileges; 5) grateful for having an opportunity for self-reflection and improvement, and 6.) grateful to God and 7) grateful for having inspiring community members.

Table 2 Themes, descriptions, examples and prevalence of what university students are grateful for during the pandemic

Theme	Descriptions	Examples	Percentage (popularity of response)	Rank
Maintaining social connections with friends, family & loved ones & pets	Being able to reach out to others (people or pets) connect with them, spend time to seek or provide care and support, maintain, or strengthen relationships	•Spending time with family, having family discussions, sharing stories with parents, hanging out with family members •Spending time with friends, expressing one's thoughts and feelings to friends, video chatting, venting out to friends, checking on friends through social media •Spending time with pets, taking care of pets, walking the pet, playing with dogs	35	3
Engaging in leisure or recreational activities	Engaging in pleasurable activities that help them distract from worries and have fun	•Watching favorite TV shows, Netflix, and movies •Playing online video games; •Listening to music •Reading books; doing arts and crafts; • cooking ; dancing; baking; photography •Using social media-Facebook, Instagram, Kumu, Youtube, TikTok •Playing guitar/piano	99	1
Taking care of the physical body	Engaging in activities that directly impact one's physical health	Sleeping, eating, exercising, taking a shower; running, playing sports, skin care	36	2
Using self-management techniques	Deliberate actions or manner of doing things that allow students to manage their responsibilities and become more productive	•Problem-solving •Using the 4 A's technique (avoid, adapt, alter, accept) in dealing with problems •Practicing gratitude •Focusing on the positives	20	4
Engaging in religious activities	Praying	Praying to God, praying the rosary, and daily devotion	6	6
Engaging in relaxation activities Engaging in activities that will calm their	Engaging in activities that will calm their anxious thoughts	•Doing yoga •Practicing Meditation •Breathing exercises to calm down, manage to overthink •Massage	5	7
Using one's time to self-reflect	Doing self-reflection or thinking about one's experiences, their importance, and usefulness	•expressing thoughts and feelings through writing/ journaling •Recognizing accomplishments •Using what went well strategy to evaluate one's progress, keep track of one's accomplishments •Using time to self-reflect •Focusing on one's emotional •Acknowledging one's difficulties	11	5

The participants expressed gratitude towards having social support, particularly from their family and friends: "*Since I have online classes, [my family] supported me and gave me the resources, such as a laptop and a tablet,* *which I need even though it did cost a lot of money*" - #12, 19-year-old, female. Support from families is not limited to material provisions, emotional support even from distant family members can also mean a lot to the participants: "*I am grateful for my cousins because they are always checking if I am okay.*" - #12,19 years old, female. The support of friends has also been one of the most important things that participants are grateful for during the pandemic. Friends have specific functions that other support systems may not be able to provide: *"[Grateful for…] friends because they are also always there whenever there are things that I cannot say to my family."* - #2,18-year-old, male.

Others also expressed gratitude towards their professors: "[*Grateful for…] understanding professors - because our professors are so understanding and they do not give workloads that are so heavy on our end*"- #2, 18-year-old, male.

The participants also expressed being grateful for being able to maintain good health amidst the pandemic: "*Thankful for being safe and not being infected by the virus.*" - (#4 19-year-old, female); *"I am grateful for my good health because I have taken it for granted before."* - #19,18- year-old female.

Another theme that emerged from the data was gratefulness for having basic needs filled during the pandemic. To be living under a roof and provided with necessities such as food and shelter: "*To be living under a roof and provided with basic necessities.*" - #3,19-year-old female. One mentioned having food as something to be grateful for *"Food is also something that made me really happy during this pandemic."* - #18,18-year-old male.

Participants are also grateful for having privileges amidst the pandemic. One of the things that participants are thankful for is being able to continue their education: *"I am grateful that I am continuing my studies. Despite the pandemic, I am able to go to college even if it is only online."* - #7,19 years old female.

Even having access to the internet as well as online shopping was seen as a privilege to be grateful for: "*Before the pandemic happened, I enjoyed shopping with my family, so I am glad that someone invented online shops.*" - #5,18-year-old female.
Some were grateful for having an opportunity to self-reflect during the pandemic. Participants can gain insights and realizations such as *"appreciating little things in my life*"- #16, 18-year-old, female, being appreciative and paying attention more to the things around them: "*I learned how to be grateful and never take things for granted again.*"- #7, 19 years old, female.

Below is a profound example of the realizations of a participant during the pandemic: "*This quarantine made me realize a lot of lessons in life. One of the revelations that I learned during this pandemic is to be grateful for all the small and big opportunities that you have in life. Before quarantine I had the opportunity to go out with my friends, to go to the mall, to go to Church without having the fear of getting COVID. But, now going out for errands feels as if I'm going to war, I'd have to prepare a face shield, face mask, and alcohol. So, now I whenever I get to chat with my friends or be able to watch Netflix or even attend classes I see it more not as an everyday activity but as a blessing.*"-#10, 18-year-old, male

Being grateful to God has also been mentioned by some participants: *"I am grateful to God because my family and I are still together, that we are safe from the virus."* -#5, 18-year-old, female Another participant described her gratitude towards God and that even though she has not been doing her obligations in her relationship with God, she continues to get support from Him: *"I am grateful that my faith became stronger. I know myself that I sometimes forget to pray but God never let me down this year. He made me stronger and wiser."* - #7,19-year-old, female.

Participants also expressed that they were grateful to be inspired by community members: "*front liners, because they are the ones who are in the most crucial place in this time of pandemic. They battle and are striving to win against the virus and they fight for the infected ones*" - #20, 19-year- old, female; "*Without their hard work, the situation will definitely be different"* - #6, 18-year-old, female.

4. Discussion

Pursuing college during a pandemic can be quite challenging for students because, apart from the regular developmental adjustments that they have to face, they are forced to deal with added pressures brought about by the global health crisis which makes their population quite vulnerable in experiencing psychological distress (Yang, Chen & Chen, 2021; Son, Hegde, Smith, Wang, & Sasangohar, 2020; Cao et al., 2020).

To be able to come up with effective interventions to support their well-being, examining their current ways of coping is imperative as coping strategies and gratitude are closely related, for instance, those who are grateful adopt more active coping, organizing, planning, seeking support from others, etc. (Wood, Joseph, & Linley, 2007). Observations on university students' coping and gratitude are discussed concurrently in this section. As university students learn in their homes and miss out on university life, they are faced with several challenges, such as technological problems, ideal space for learning, limited interactions with peers, and many more (Baticulon et al., 2020). Most of them learn to adapt to the challenging situation by employing strategies that allow them to cope. The current findings show that students utilize various cognitive and behavioural coping strategies which are similar to those described in the cognitive-motivational-relational theory (CMRT) of coping (Lazarus, 1993). The predominant coping method of university students that surfaced from the data was maintaining social connections, such as spending time with friends, family, and loved ones, and even with pets, was observed among all participants. This concurs with the findings of Finlay et al. (2021) on staying connected with others as a means of coping during the pandemic.

For a better appreciation of the results of this study, a brief summary of Seligman's PERMA model is included in this section as the emergent themes from the reflective journals of the university students resonate with this framework for happiness and wellbeing.

American psychologist and educator Martin Seligman in 2011 created the PERMA model as a framework for happiness and well-being based on positive psychology through five elements: positive emotion, engagement, positive relationships, meaning, and accomplishment. Positive emotion refers to feelings such as happiness, comfort, joy, awe, laughter, pleasure, acceptance, hope, and satisfaction. Positive emotion is about more than just being happy at this moment and being able to view one's past and future positively as well. Engagement is the experience of being so wrapped up and engaged in a task that one is willing to do the task just for its own sake. This experience of "flow," is a mental state whereby one is completely absorbed and engaged in an activity they are performing. They lose themselves in the activity, and the activity itself is its own reward. For some, this happens when they run. For others, it may happen when they sing, ski, skateboard, write, play piano, view movies, read, or engage in deep conversation. Having positive relationships is very important to well-being. Positive emotions are amplified through our relationships. For example, laughing with our best friend is more emotionally positive than laughing alone. Enjoying a great view with our partner brings more satisfaction than enjoying it on our own. Building positive relationships with many different groups, including friends, family, colleagues, neighbours, and community members are critical to our sense of well-being. People who have positive relationships have improved well-being and they are happier than those who do not. Meaning comes from a sense of purpose bigger than one's self. This sense of purpose can increase one's well-being. Accomplishment is about having goals in life. These goals could be small or big. Accomplishing things helps to build our well-being and improves our belief in ourselves. There are many different ways to feel a sense of accomplishment, such as achieving our own definition of success, reaching a certain level in a sport or game, achieving competence in a musical instrument or craft, amongst others.

Spending time with people as a way of coping is also consistent with R or relationships in the PERMA model of Seligman (2011) which stresses the importance of maintaining quality and meaningful interactions on one's well-being. The importance that students seem to place on maintaining social connections was also consistent in their gratitude statements. They expressed thankfulness for the support that they get from their family, loved ones, and friends (100%), and, with fewer frequencies, to their pets, professors, the university, and others. Engaging in leisure or recreational activities was another favourite coping strategy of students. Students engaged in various types of leisure or recreational activities (e.g., watching movies, playing video games, listening to music, baking, photography, etc.) depending on the availability of resources. Similar findings were observed by Finlay et al. (2021). This way of coping also surfaced from the gratitude statements of some students that mentioned enjoying certain privileges that others may not have during the pandemic, such as having access to the internet, reading more books, financial stability, etc. Taking care of the physical body was another popular coping strategy among university students. Although it is imperative for all to pay attention to one's health during a health crisis, some expressed gratitude for being able to have actual time to focus on their health, which is something they were not able to experience before the pandemic. Some of the activities related to health that students use as coping are sleeping, running, exercising, taking a shower, and other personal self-care activities. However, the students did not give elaborate responses that distinguish whether they purposely use the strategies to improve one's physical health or not. Students also employed self-management techniques (i.e., setting priorities, creating space, managing time, problem solving, etc.) which they have learned from the mental health module.

This is consistent with A or accomplishments in PERMA (Seligman, 2011), which refers to actively doing something to achieve a goal, as well as E or engagement which pertains to utilizing skills or strengths in performing a particular task. Finlay et al. (2021) also made similar observations of individuals restructuring routines to cope with the pandemic. Engaging in relaxation activities (i.e., yoga, meditation, breathing, etc.), is also consistent with Finlay's (2021) findings. Having time for self-reflection and self-improvement has been observed in the gratitude statements of some students. Examples of this are students' gratitude for being able to focus on their emotional health, maintaining their mental health, and having time to heal from painful past experiences. Self-reflection is similar to M or meaning in the PERMA model (Seligman, 2011) which refers to finding the greater meaning or purpose in one's experiences. This can also be observed from students' use of religious activities and expressions of gratitude towards God for His protection, sustenance and provisions. These references are not surprising given that human beings would naturally tend to look for divine providence in times of crisis. Furthermore, some students expressed gratitude for having their basic needs in life such as food and shelter met. Some expressed recognition that these are not enjoyed by all since some may not have food and shelter during the pandemic. Thus, basic needs become a privilege. A few students expressed gratitude towards front liners, those who spread hope online, or those who follow health protocols. This shows that students can go beyond themselves and look at the wider scope of things. This is again similar to M or meaning in PERMA (Seligman, 2011). One important privilege that was recognized by some students is being able to continue their studies during the pandemic. This provides hope that even if remote learning may not be as smooth as face-to-face learning, students are still grateful to have an opportunity to learn during a crisis. The study provides a rich source of information regarding university students' coping behaviour. Given that data was gathered from students asynchronously and that students were given a long period of time to access the course, it provided much flexibility for the students to respond in their most convenient times. In addition, the mental health module made use of different media in prompting (e.g., watching videos, reading articles related to mental health and coping) and in collecting student responses (photo collage, short essay and enumeration) which added an element of fun and excitement for the students while engaging in the activities. Having multiple sources of data also contributed to the 'thickness' of information generated in the research.

Despite the comprehensive information shared, this study comes with a number of limitations. First, the population in the study is small and may not be able to capture the full range of coping strategies utilized by all university students. Second, given that the data used in the study is secondary, the researcher was not able to make follow-up questions to clarify certain responses from participants. Third, there are biases involved in self-reports such as social desirability that may have affected the participants' responses. Lastly, the study may still need to be subjected to several procedures (e.g., add more audit trails, involve multiple coders, etc.) in order to achieve the rigour that can help strengthen the reliability and validity of the findings, suggestive of future research direction.

5. Conclusion

Students employ various cognitive and behavioural coping techniques during the pandemic. The most popular ones are maintaining social connections, engaging in leisure or recreational activities, taking care of one's physical body, using self-management techniques, engaging in relaxation, religious activities, and having time for self-reflection. Students are grateful for having the social support of families, friends, loved ones, their pets, professors, university, God, etc. They are also grateful for being able to maintain good health and safety, having the basic needs in life, and being able to enjoy certain privileges such as their education, internet access, financial stability, etc. This research indicates that there is indeed a counter-narrative on university students' experiences of the pandemic. Despite numerous studies that show the negative effects of the pandemic on university students' mental health and well-being, the current study shows that students can employ coping strategies, willingly adapt to the new ones, transcend their difficulties, and be grateful for the things they have which make coping during the pandemic easier for them. This information can be very useful for parents, teachers, administrators and policy makers in creating means to support students' resilient attitudes during the pandemic and further promote students' mental health and wellbeing as they transition into the "new normal".

References

Allen, M. (2017). The SAGE Encyclopedia of Communication Research Methods. Vol. 4. Thousand Oaks, CA: SAGE Publications

Baticulon, R., Alberto, N., Baron, M., Mabulay, R., Rizada, L., Sy, J., Tiu, C., Clarion, C. & Reyes, J. (2020). *Barriers to online learning in the time of COVID-19: A national survey of medical students in the Philippines.* medRxiv, 2020.2007.2016.20155747. https://doi.org/10.1101/2020.07.16.20155747

Bliming, G. (2010). The Resident Assistant, 7th edition: The Growth and Development of College Students. IO: Kendall Hunt Pub., Co. Cao, W., Fang, Z., Hou, G., Han, M., Xu, X., Dong, J., & Zheng, J. (2020). The psychological impact of the COVID19 epidemic on college students in China. *Psychiatry Research, 287*, 112934. https://doi.org/10.1016/j.psychres.2020.112934

Carrotte, E. R., Prichard, I., & Lim, M. S. (2017). "Fitspiration" on Social Media: A Content Analysis of Gendered Images. *Journal of Medical Internet Research, 19*(3), e95. https://doi.org/10.2196/jmir.6368

Emmons, R. A., & McCullough, M. E. (2003). Counting blessings versus burdens: An experimental investigation of gratitude and subjective well-being in daily life. *Journal of Personality and Social Psychology, 84*(2), 377– 389. https://doi.org/10. 1037/0022/3514.84.2.377

Finlay, J.M., Kler, J.S., O'Shea, B.Q., Eastman, M.R., Vinson, Y.R. & Kobayashi, L.C. (2021). Coping during the COVID-19 pandemic: A qualitative study of older adults across the united states. Front. *Public Health, 9*, 643-807. https://doi.org/10.3389/fpubh.2021.643807

Lazarus, R. S. (1993). Coping theory and research: Past, present, and future. *Psychosomatic Medicine, 55*, 234–247.

McDaniel, C., Suffern, C., Joo, J., & Alamuddin, R. (2020, October 22). *Student and Faculty Experiences with Emergency Remote Learning in Spring 2020*. https://doi.org/10.18665/sr.314276

Oliveira R., Baldé, A., Madeira, M., Ribeiro, T. & Arriaga, P. (2021). The Impact of Writing About Gratitude on the Intention to Engage in Prosocial Behaviors During the COVID-19 Outbreak. *Front. Psychol. 12*, 588691. https://doi.org/10.3389/fpsyg.2021.588691

Palmer, S., Panchal, S., & O'Riordan, S. (2020). Could the experience of the COVID-19 pandemic have any positive impact on well-being? *European Journal of Applied Positive Psychology, 4*(10) 1–7.

Šakan, D., Žuljević, D., & Rokvić, N. (2020). The Role of Basic Psychological Needs in Well-Being During the COVID-19 Outbreak: A Self-Determination Theory Perspective. *Frontiers in public health, 8*, 583181. https://doi.org/10.3389/fpubh.2020.583181

Seligman, M. (2011). Flourish: *A Visionary New Understanding of Happiness and Well-Being*. Washington, DC: PsycNET.

Son, C., Hegde, S., Smith, A., Wang, X., & Sasangohar, F. (2020). Effects of COVID-19 on College Students' Mental Health in the United States: Interview Survey Study. *Journal of medical Internet research, 22*(9), e21279. https://doi.org/10.2196/21279

Yang C, Chen A, Chen Y (2021) College students' stress and health in the COVID-19 pandemic: The role of academic workload, separation from school, and fears of contagion. *PLoS ONE 16*(2): e0246676.

Customer Online Review on the Services of Tour Operators and Travel Companies in New Zealand

Dr. Zarqa Shaheen Ali, Professor Michèle Akoorie and Enming Xu
ICL Graduate Business School, Auckland

Abstract

In this study, 200 online customer reviews were collected from the top 10 local Travel companies in New Zealand from a third-party online travel sales and measurement platform. Through content analysis, we focused on the factors influencing online customer reviews (OCRs) on the travel products of New Zealand travel companies and tour operators. The results showed that five factors had an impact on online customer reviews. Based on the analysis of relevant data, the researchers found that among the products and services sold by travel companies, the quality of accommodation, transportation, meals, cost performance and tour guide factors all had a strong positive impact on OCRs. The results validate the effectiveness of online customer reviews as a tool for enterprises to understand customer needs and reaffirm the importance of customer needs for enterprise development. The results provide information to travel companies and tour operators in New Zealand to use online customer reviews to increase visibility and order volume.

Keywords: Online Customer Review, Travel Industry, Internet Marketing, Customer Satisfaction

1. Introduction

1.1 Background

New Zealand is a country known for its tourism industry and has over 200 local tour companies and tour operators. Ateljevic (2007) believes that although there are many local tourism companies in New Zealand, 97% are small and medium-sized enterprises with no more than 50 full-time employees. This is due to the local economic environment in New Zealand. New Zealand has rich tourism resources, and the New Zealand Government encourages the creation of small and medium-sized enterprises, which makes it easier for people to set up a tourism company and difficult to form a monopoly. The study concluded that such an industry structure would enable the overall New Zealand tourism industry to remain more dynamic. Pearce and Tan (2004) have studied the distribution of tour operators in New Zealand. Most of the local tour operators in New Zealand are concentrated in Auckland, Christchurch, Wellington and Queenstown. Auckland and Christchurch have international airports and a well-developed transport network that makes it easier for them to access tourist resources. While Wellington and Queenstown have more geographical advantages, they form unique tourism resources and tourism networks can radiate to a large surrounding area.

1.2 Tourism and Travel Companies in New Zealand

Tourism during vacation becoming the first choice for people's leisure entertainment has a great market potential (Zheng & Zhang, 2013). Edgell and Swanson (2013) believe that the government's planning strategy for the tourism industry, the safety of travel, the carrying capacity of the transportation environment, the inclusiveness of culture, the intensity of environmental protection and the overall quality of service delivery will all determine the structure of the tourism industry. A country's industrial planning is influenced by the global political and economic situation as well as its own resources and culture. The reason for New Zealand's rapid growth in tourism is based on the country's strategy based on its own resource strengths. New Zealand has unique natural resources, sports marketing and a diverse and inclusive culture. Up until the COVID-19 pandemic, New Zealand tourism was the main driving force of economic growth with a total output of NZD $28 billion, ranking first in New Zealand foreign exchange revenue, contributing 10% of GDP directly or indirectly to New Zealand (Dwyer, 2020). The total population of New Zealand is about 5 million, and according to statistics, the New Zealand tourism industry accounts for about 8.8% of New Zealand's national labour force. It is worth noting that the research by Brien (2019) also points out that New Zealand's tourism supporting facilities are not perfect, such as traffic congestion, tight parking spaces and insufficient public facilities, such as scenic area toilets and garbage cans, in the peak tourist season every year. In addition, a large number of tourists occupy the local service resources, which has caused a lot of inconvenience to the normal life of residents here.

1.3 Online Customer Reviews (OCRs)

With the establishment and development of online tourism platforms, customer reviews have also shifted from traditional offline reviews to online customer reviews (Zeng & Gerritsen, 2014). Customers can review the services of travel companies through various travel websites and social media. Customers can communicate with each other about information and experiences related to travel services through travel company websites and social media.

Online customer reviews (OCRs) have a big impact on both the customers and

travel business companies. OCRs can provide great reference value for potential buyers, enabling them to infer the quality of tourism services, thus influencing their purchase decision and reducing their purchase risk. OCRs also have an impact for travel companies with both pros and cons. They can reflect on a lot of potential customers through the online comments. A positive OCR can increase the reputation of the travel company, attracting a large number of customers to improve the company's performance (Buzulukova & Sarkisian, 2020). On the other hand, the quality and quantity of OCRs can negatively affect a travel company's sales performance. Negative OCRs can cause some potential customers to give up and switch to other travel companies with less negative reviews. This can have a negative impact on the company's performance. In addition, travel companies are constrained by third-party review platforms, such as travel review sites, because a large proportion of their customers' OCRs are controlled by third-party review platforms. Most travel companies have realized the importance of OCRs and regard OCRs as an important marketing tool. As a kind of non-active marketing advertisement, customer's online comments act as side marketing in the online marketing of travel companies (Zhao et al., 2019). The quality of OCRs has a significant leverage on the performance of travel companies.
A number of researchers have studied the relationship between OCRs and the performance of companies. The results show that the scores of customers' OCRs are positively correlated with the performance of companies. But the factors that influence OCRs vary in different industries, and the factors that influence the performance of different industries by customer OCRs are also very different. This difference can skew the results when studying the impact of customer OCRs. In terms of the travel industry, the customer OCRs, the quality of the content, the credibility of customer reviews and comments, the quantity and timeliness have strong impact.

From the perspective of product form, the tourism industry mainly sells services, including business travel, leisure vacation, derivative products, etc., which can be subdivided into air tickets, hotels, visas, cruise ships, car rental, insurance, etc., and can provide a variety of package services in combination according to the needs of customers (Wang, 2011). Derivative products include sub-services that customers need during their travels, such as airport transfer, overseas WIFI or phone card, and travel supplies (physical extension products such as suitcases). With the increasing diversity of customer demand in recent years, major travel websites or travel companies have successively provided various tourism products such as customized tours, study tours and so on. The tourism service industry in the form of product compositions of destination, play mode and necessary travel conditions of service combination, formed a unique product model. In terms of the properties of most of the objects sold in the retail e-commerce industry, they basically belong to the entity category, and one-time virtual products such as recharge services and movie tickets that do not need to span a long service time. Compared with tourism service products, these products have a longer selling period and more flexible inventory management.

From the perspective of sales model, the sale of physical goods of retail e-commerce does not have many restrictions and control requirements of the service products of the tourism industry (Bakos, 2001). There is no need for secondary confirmation in sales, and no need for a large customer service team to make up for the lack of customer experience caused by inadequate systems. In terms of product form and sales mode, the controllability of retail e-commerce is much higher than that of the travel industry, which may result in the objectivity of OCRs of customers in the travel industry being lower than those in retail e-commerce. From the perspective of market demand, there are three differences between the online tourism industry and retail e-commerce such as the question of consumption frequency, the problem of consumption unit price, and the urgency of consumer demand. In terms of the number of customers and market demand, the number and timeliness of OCRs of customers in the travel industry is much lower than those in the retail e-commerce industry.

OCRs of travel companies are extremely valuable to potential consumers (Filieri, 2016). Travel service is different from other online shopping. As an experience-oriented service product that requires consumers to travel to unfamiliar destinations over a period of time, consumers pay special attention to previous customer reviews before purchasing. In contrast, customer reviews of travel service products have a far greater impact on the purchase intention of potential consumers than other online shopping. At the same time, customer OCRs also have a strong impact on New Zealand travel companies and travel businesses. A large number of positive OCRs can build a positive reputation in the market, enabling New Zealand travel companies to reach more potential customers and improve their business performance. On the contrary, negative reviews cause a large number of potential customers to be lost, which decreases the performance of travel companies and reduces the number of customer reviews, forming a vicious circle. With people's reliance on handheld mobile devices and the widespread use of mobile payments, more and more New Zealand people are choosing to switch from offline and PC terminals to handheld mobile terminals for online travel consumption, which also makes online travel reviews easier to access and more on time.

According to Leung et al. (2013), after a trip to New Zealand, 74% of customers share their experiences and photos online and comment on the quality of the service. As a result, customer reviews online are increasingly valued by local travel companies in New Zealand. In the US, Japan, China and some European countries, OCRs by customers have long been used as a form of marketing by travel companies. To some extent, this is not fully understood by some tour companies and travel companies in New Zealand.

1.4 Factors Influencing the Performance of Travel Companies

Performance is an important indicator to measure the development of a company. Improving profitability is one of the most important parts of any business. On this subject, the study by Upadhyay and Baber (2013) looked at the factors that affect the growth and performance of travel companies. Standardization, credibility, price difference, service quality, richness and personalization, brand image, customer reviews, source channels and so on are all factors that affect the performance of tour operators. However, researchers differ on how important these factors are. Wan et al. (2020) mainly study the relationship between the revenue growth rate of the company's main business and the credibility of the company. This study believes that corporate integrity is positively correlated with corporate performance. Honesty is an intangible asset of an enterprise, which can promote the improvement of enterprise performance. In the study of Kaynak (2003), the relationship between product price differences in the same industry and firm performance was discussed. Due to the uncertainty of the quality-of-service products, consumers generally prefer companies that tend to be in the middle of the price gap. This also shows that the smaller the price difference of the same type of products in the same industry, the stronger the performance of the enterprise against risk. Schneider and White (2004) focus on how company performance is impacted by service quality. The service quality of an enterprise is divided into internal service and external service. Internal service includes professional training, corporate culture, management system, working environment and salary system, etc. External service includes a series of customer service experiences from consulting and purchasing to after-sales feedback. This study highlights the importance of professional training and compensation systems in internal service on firm performance and demonstrates that both internal and external service quality are positively correlated with firm performance. In addition, there are several studies on the impact of customer reviews on corporate performance, highlighting the importance of customer online reviews on corporate performance.

1.5 Customer reviews

Customer reviews can directly reflect customer satisfaction with the overall delivery of the service (Xu, 2021). Customer satisfaction is quantitative research on customer reviews through continuous efforts to gain consumer satisfaction with specific services. Enterprises can understand the real needs of customers from the perspective of customers through the feedback in customer reviews, such as the tendency of reviews, the reasons for bad reviews, the willingness to re-consume and the willingness to share advertising, to solve problems more effectively.

Mudambi and Schuff (2010) mention the types of customer reviews in detail. From the perspective of the tendency of reviews, they are mainly divided into positive reviews, negative reviews and neutral reviews. In terms of the quality of reviews, there are two types of reviews: high quality and low quality. High quality reviews usually have more words, while comments can focus on specific issues and pay more attention to detail. On the other hand, low-quality reviews are mostly short, do not pay attention to specific details and have lower research value compared with high-quality reviews. In terms of the credibility of comments, there are rational comments, impulsive comments and malicious comments. Rational comment is more objective and real and has higher credibility. Impulsive comments are influenced by the reviewer's emotion and have relatively little research value. Malicious comments are mostly malicious commercial attacks made by competitors in the same industry to suppress competitors and usually have no research value. Ai et al. (2019) believed that in addition to the quality, credibility and bias of reviews, the timeliness of reviews and the number of comments were also important reference elements for the study of customer comments.

1.6 OCRs and Online Marketing

Liu and Park (2015) regarded OCRs as an important online marketing method. Due to the continuous exploration of the Internet business model and the wide application of mobile payments, new forms of Internet marketing have been developed. OCRs are used as an auxiliary means of enterprise marketing to improve the performance of enterprises. Compared with traditional offline sales, there is a lack of face-to-face access to factors that influence buyers' decisions between enterprises and customers in online marketing. As an important form of online word of mouth, online reviews are an interactive way to make up for online marketing for enterprises and customers to enhance mutual understanding. Potential consumers can understand the quality of products and services by reading existing customer reviews, to make up for the asymmetry of information about products and services before purchase and reduce consumption risks. More and more consumers are choosing to refer to existing OCRs before deciding to place an order.

According to Chen and Xie (2008), OCRs refers to the expression of consumers' subjective value on the experience of purchasing products and services in enterprise sales websites, third-party review websites and social media. OCR information is accessible to businesses and other consumers and provides an important reference for businesses and customers to interact and exchange information online. Li and Hitt (2008) studied the relationship between OCRs and firm performance in terms of products and services. This study takes product data as the research object to analyse the impact of OCRs' bias and comment rating on enterprise performance. Zhou et al. (2019) mainly focuses on the relationship between OCRs and consumer purchasing decisions and sentiment analysis. These studies provide a theoretical basis for OCRs as effective online marketing, and it has a significant impact on consumers' purchasing decisions and improving enterprise performance.

OCRs are the subjective feedback of customers on the quality of enterprise service experience. Du and De Vries (2016) illustrate that there is a gap between the enterprise's cognition of customer needs and the customer's psychological expectation after the service provided by the customer delivery experience enterprise. In other words, customer reviews mainly reflect the psychological gap between the value of the product and the value of the customer's purchase. Xu, et al. (2017) have studied it in depth and believe that there are five factors that can affect OCRs, including cognitive differences between customers and enterprises, the delivery degree of product and service quality promised by the enterprise, ability to train and manage employees, quality control ability of the enterprise and customer conformity.

1.7 Factors of OCRs and the Tour Operator

With the development of e-commerce and diverse applications on handheld mobile devices, the economy of the global travel industry and the number of travel operators are also growing rapidly (Imtiaz & Kim, 2019). OCRs have become an important source of information for consumers to understand the quality of travel operators' products and services. At the same time, OCRs are a key indicator of travel companies' ability to provide products and services that meet consumers' psychological needs. The development of OCRs also demonstrates to some extent the feasibility and market space for the sales of such travel products and services (Dutta et al., 2017). Travel companies can maintain long-term effective development needs by improving customer satisfaction. Consumers' purchasing decisions are highly dependent on OCRs. The impact of the global network economic environment has also changed the rules of the game for all stakeholders of the tourism industry, and the marketing strategy of the tourism industry has been greatly adjusted. The impact of OCRs is also being highlighted by a growing number of researchers to better understand the changing marketing strategies in the travel industry.
Fernández et al. (2018) describe the criteria for assessing the operational performance of travel companies' websites. The study argues that travel companies' website performance is based on OCRs, as opposed to the standards used to evaluate traditional web site design, layout and speed. OCRs can bring referrals and repurchases to travel companies' websites. Typically,

consumers search travel sites, which rank them by labels like "positive ratings," "sales volume," and "creditworthiness." These travel website rankings can fully reflect the importance of OCRs to travel website evaluation criteria. A well-ranked travel network is selected by more consumers to improve the operational performance of travel companies. On the contrary, the lower ranked travel sites are not likely to be selected by consumers, and even face the risk of bankruptcy.

1.8 Positive OCRs and Negative OCRs

Rejikumar et al. (2019) focus on the impact of positive and negative OCRs on the performance of travel companies. Research shows that positive OCRs can promote the formation of good word of mouth in the travel industry and improve the performance of travel companies. Negative OCRs are detrimental to corporate performance. It is worth noting that negative OCRs generally have a greater impact on performance than positive OCRs for most tour operators. When both positive and negative OCRs exist, travelers seem to be more inclined to the effect of negative OCRs on purchase decisions. The impact of positive and negative OCRs on the performance of travel companies is related to the intensity of OCRs' expression and whether the travel company's products are related to the preferred brand of the OCRs' readers. For travel companies with industry advantages, negative OCRs has little impact on their corporate performance.

1.9 The Quantity and Quality of OCRs

Travel operators generally agree that the performance of travel companies will be affected by both positive and negative OCRs. However, Zhang et al. (2009) studied the impact of OCRs on the travel industry from a new dimension. The study found that the impact of OCRs can also be reflected in the quantity and quality of OCRs of travel companies. The quantity and quality of OCRs are positively correlated with the performance of travel enterprises. For travel companies with different service quality (product price), the quantity and quality of OCRs have different effects. OCRs can affect travelers' purchasing decisions on travel companies' products and services, thus improving the sales performance of travel companies. It is worth mentioning that, compared with the marketing performance of low-end travel companies, the quality of OCRs has a greater impact on the service quality (product price) of high-end travel companies. However, the number of OCRs has a greater impact on the sales performance of low-end travel companies with lower service quality (product price). Therefore, the quantity and quality of OCRs have little impact on the performance of travel companies positioned in the mid-range, while the increasing number of OCRs actually have a negative impact on the sales performance of high-end travel companies.

1.10 The Timeliness of OCRs

With the growth in the number of online travel platforms and the widespread use of mobile payments, most travel companies have their own online sales sites, and customer reviews of the travel experience can also be collected online. Unlike traditional travel companies, which collect customer reviews, OCRs launch in real time online, breaking space and time constraints. The timeliness of OCRs refers to whether the customer has made a timely evaluation after purchasing and experiencing the service, and also includes the timeliness of the travel company's feedback on customer reviews. Stevens et al. (2018) studied the impact of OCRs' timeliness on the performance of travel companies. When other influencing factors are the same, the stronger the timeliness of OCRs, the greater the impact on the marketing performance of travel companies. The timeliness of OCRs can amplify the impact of other OCR factors on consumers' purchasing decisions, thus affecting the performance of enterprises.

1.11Research Questions

The research questions of this paper are:

1. What factors affect the OCRs of a local New Zealand travel company?
2. What is the factor of OCRs that most affects customer satisfaction?

This research is to examine the satisfaction of OCRs in tourism, identify their relationship between products and services of local New Zealand travel companies and the factors that influence them. In other words, it will show that customer reviews online can help New Zealand tourism make beneficial improvements. At the same time, this paper aims to provide support for New Zealand tourism companies in the field of OCR marketing, and fill the academic gaps in the impact of customer OCRs on the New Zealand tourism industry.

The results of this study will be beneficial for local travel companies in New Zealand to understand the needs of their customers, so that they know which services need to be improved to improve their business performance and it can also provide a reference for the New Zealand Government to regulate the quality of service in the industry. In addition, this research can help New Zealand tourism companies become more aware of the importance of customer satisfaction. It can help tourism enterprises to have a deeper understanding of the factors affecting customer satisfaction, improve service quality and form healthy competition, so as to improve the international visibility and reputation of New Zealand's tourism industry. This will contribute to the recovery of New Zealand's tourism economy in the post-epidemic era and bring greater economic benefits to the New Zealand

Government.

2. Research Methodology

This study employs mixed methods including a quantitative and qualitative approach. Samples of the research are limited to 10 review websites of New Zealand tour companies and these companies are taken from the website https://www.tourradar.com/g/new-zealand-tour-operators. Data are collected from the reviews given on the websites.

Through purposeful sampling, the 10 samples for the proposed study in Table 1.

Table 1: Sample Size of companies

Name of Company	**Headquarters**
Haka Tours	Auckland, New Zealand
Wild Kiwi	Auckland, New Zealand
Active Adventures	Queenstown, New Zealand
Flying Kiwi	Auckland, New Zealand
Stray Travel	Auckland, New Zealand
Kiwi Experience	Auckland, New Zealand
New Zealand Trails	Queenstown, New Zealand
Thrifty Tours	Wanaka, New Zealand
Adventure South NZ	Christchurch, New Zealand
Discover New Zealand	Wanaka, New Zealand

The proposed study seeks to investigate how customers evaluate tour operators and travel companies in New Zealand using online reviewing techniques, as well as which factors of reviews affect customer satisfaction of companies. The sample for the study is OCRs of local tour companies. The sample size is 200 tourist reviews from 10 travel companies. The 20 tourist reviews from each travel company selected as part of the sample were analyzed.

The purpose of this project is to study customer reviews and factors influencing the current quality of service and satisfaction of local New

Zealand travel companies and tour operators, rather than changes in OCRs factors. So, we selected 10 local New Zealand travel companies and 20 recent reviews from each company, totaling 200 customer reviews for the survey. The key information about customer reviews and satisfaction with travel products is buried in a mass of text. The researcher first optimized the text, poring over the vast amount of text travelers wrote on the site to get a sense of the questions and information that customers commonly mentioned and cared about in their reviews. For example, the comfort of the accommodation, the privacy of the accommodation space, the hygiene of the accommodation conditions; vehicle efficiency, vehicle safety and comfort, and driver friendliness; the dining situation, the quality of food, the comfort of dining space, food safety issues, the reasonable degree of nutritional structure; the quality of tourism products, the reasonable degree of route planning, whether the tourism price is worth it, and the safety of the journey; the guide's response to emergencies, the guide's friendliness and professionalism, the guide's patience, etc. Five factors that travelers pay most attention to are summarized: accommodation, transportation, meals, value for money and guide. In addition, according to the travel product information displayed on the website, the destination of the travel product, the age range of the tourists, the duration of the trip and the maximum number of people in the travel group were also collected. The researcher classified the data collected. The same concerns of travelers and their level of satisfaction were grouped together. This data adopts secondary data, and the data format is not uniform. Therefore, after sorting and classifying the collected data, the researchers encoded the data of each type, which made the subsequent statistical and analysis work easier.

3. Findings

3.1Major Considerations of Travelers

Table 2: Categories of major concerns of travelers

Considerations	Frequencies*	Per cent*
Accommodation	69	34.5
Transportation	37	17
Meals	42	21
Value for money	22	11
Guide	97	48.5
Total	267	132

*More than 200 frequencies.

As shown in Table 2, after quantifying the OCRs of 10 local tour companies and tour operators in New Zealand, all the data were broken down into the five categories of most concern to reviewers, including trips for accommodation which was mentioned 69 times, trips for transportation (37 times), trips for meals (42 times), value for money (22 times) and trips for guide (97 times). Since each reviewer can mention their concerns about multiple aspects of travel products when writing reviews, the total frequency of the five aspects is over 200 samples (267) and the total frequency of concerns mentioned by reviewers is over 100% (132%).

3.2 Distribution of tourist routes

Table 3: The distribution of tourist routes of 10 local companies in New Zealand (Now)

Destination	Countries	Numbers	Per Cent
Auckland to Wellington	New Zealand	10	5
Auckland to Christchurch	New Zealand	41	20.5
Start and end in Christchurch	New Zealand	77	38.5
Start and end in Queenstown	New Zealand	7	3.5
Start and end in Auckland	New Zealand	19	9.5
Queenstown to Wellington	New Zealand	21	10.5
Christchurch to Queenstown	New Zealand	4	2
Byron Bay to Cairns	Australia	12	6
Start and end in Cusco	Peru	3	1.5
Start and end in Reykjavik	Iceland	2	1
Start and end in Kathmandu	Nepal	1	0.5
Start and end in Quito	Ecuador	1	0.5
Start and end in Geneva	Switzerland	2	1

In the selected sample, the tour routes of New Zealand local tour companies and tour operators are shown in Table 3. Among them, ten travelers chose to travel from Auckland to Wellington, accounting for 5% of the sample. Forty-one customers chose to travel from Auckland to Christchurch, accounting for

20.5% of the sample size; As many as 77 tourists chose Christchurch, accounting for 38.5% of the sample. Seven reviewers chose Queenstown, accounting for 3.5% of the sample; nineteen people chose Auckland, accounting for 9.5% of the sample. Queenstown to Wellington was chosen by 10.5% of reviewers, a total of 21; four people choose Christchurch to Queenstown, accounting for 2% of the total; twelve people bought Australian tourism products, accounting for 6%. The number of people who chose Peru, Iceland, Nepal, Ecuador, and Switzerland accounted for 1.55, 1%, 0.5%, 0.5%, and 1% of the sample, respectively.

3.3 Distribution of Tourism Products Selected in NZ

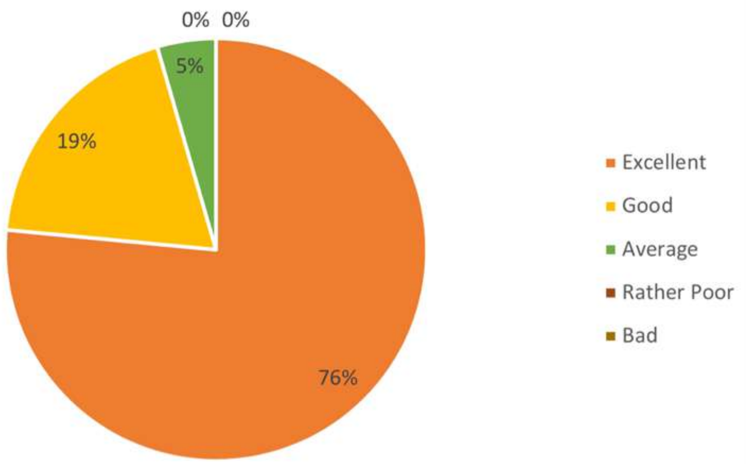
Table 4: The distribution of tourism products selected in NZ

Production	Areas	Number	Per Cent
Domestic	North Island	19	9.5
	South Island	88	44
	All of NZ	72	36
International		21	10.5
Total		200	100

According to the travel booked routes (Table 4), it can be seen that 189 travellers purchased local New Zealand travel route products, accounting for 89.5% of the total sample. Among them, 88 people chose the South Island of New Zealand for tourism, accounting for 44%. 36% chose to travel throughout New Zealand, a total of 72 people; nineteen tourists chose the North Island; In addition, only 10.5% of reviewers shared their experience of travelling abroad.

3.4 Satisfaction with the quality of travel products and services.

Figure 1: Distribution of OCRs satisfaction



As shown in Figure 1, according to the OCRs, the satisfaction of New Zealand tour companies and tour operators can be divided into five levels based on the comments and scores of the Tourradar website, with the levels ranging from Excellent, Good, Average, Rather poor and Bad. Reviewers can rate the travel products they buy according to their own feelings to indicate their satisfaction with the quality of travel products and services.

According to 200 reviewers of New Zealand travel companies, 153 reviewers, accounting for 76% of the total sample size, thought that they were excellent with the overall delivery experience of the service exhibits of the travel companies. A total of 38 reviewers, 19%, thought that the travel products they bought were good. Eleven reviewers rated their experience as average, or 5%. 0% of the travel products had a rather poor experience for customers, and no customers, 0% of the total, thought the overall experience of the travel products they bought was very bad.

3.4 Accommodation and level of OCR satisfaction

The relationship between the reviewer and the products and services of local New Zealand tourism companies was analysed by comparing the proportion of each data in each influencing factor. This study analysed the factors that influence customer satisfaction of New Zealand tour operators and their importance through the OCR data.

Table 5: Accommodation and level of OCR satisfaction

Number of Accommodations Mentioned	Level of Customer Satisfaction
34	Excellent
29	Good
2	Average
0	Rather poor
4	Bad

Firstly, in the sample travel company's OCRs, all the customer reviews on accommodation were filtered out. A total of 69 reviews, or 34.55% of the sample, shared their views on accommodation. The researchers measured the reviewer's level of satisfaction that should be commented on in terms of accommodation as shown in Table 5. According to the OCRs, 34 rated their accommodations excellent.

> *Fantastic! I was pleased with the accommodations, especially at Mt Cook. I love that I was in the motel where I could walk in and out from my room sit and see the snow top Mtns while I soaked up the warm sun.*

commented one unnamed customer; 29 said they were getting good accommodation; two rated the accommodation as average, the other four cited the privacy and sanitary conditions of the accommodation as bad service.

For example,

> *Copthorne Hotel looks good in the lobby and dining room, but guest rooms need updating. Peeling paint and tired bathroom were not up to expectations.*

A customer wrote:

> *This was a great tour, it covered the most popular tourist areas and provided lots of opportunities for adventure activities. Its only downfall were some of the accommodations. Having paid a hefty single room supplement expecting all single rooms would have private bathrooms I was later informed that private bathrooms would only be available for 70% of the time. The reality was private bathrooms were less than 50% of the time. This was very disappointing, more so because in some accommodations some people paying single supplements had private bathrooms whilst others paying the same didn't.*

3.5 Transportation and level of OCRs satisfaction

Table 6 Transportation and level of OCRs satisfaction

Numbers of Transportation Mentioned	Level of Customer Satisfaction
21	Excellent
11	Good
5	Average
0	Rather poor
0	Bad

Similarly, 38 OCRs on problems of transportation during travel were filtered, accounting for 17% of the sample. As shown in Table 6, none of these customers gave a two-tier rating to a negative review. Twenty-one travellers rated the transportation service excellent and drivers are very friendly and very punctual.

> "*Our ""Kiwi"" was the perfect balance of incredible sights, hiking and travel time. Kaleb was a fantastic driver and storyteller.*" An anonymous tourist commented; 11 consumers rated it good, and only five reviewers rated their transportation experience average.

3.6 Meals and level of OCRs satisfaction

Table 7: Meals and level of OCRs satisfaction

Number of Meals Mentioned	Level of Customer Satisfaction
26	Excellent
12	Good
2	Average
2	Rather poor
0	Bad

Similarly, 76 OCRs focused on meals, accounting for 21% of the total sample size. As shown in Table 7, a total of 26 travellers rated the meal as nutritionally balanced, giving the highest rating.

> "*This was a trip of a lifetime! Food was plentiful and nutritious, and we were free to choose anything we wanted from the restaurant menus.*" An anonymous tourist commented.

Twelve reviewers gave good reviews; Two reviewers gave generic reviews because they generally felt that there was not enough time to eat while travelling; Two consumer thought that the dining environment was very simple and unsanitary, giving a relatively negative evaluation; No one gave the worst evaluation.

3.7 Value for money and level of OCRs satisfaction

Table 8: Value for money and level of OCRs satisfaction

Numbers of Value for Money Mentioned	Level of Customer Satisfaction
13	Excellent
5	Good
2	Average
1	Rather poor
1	Bad

According to the above table, 44 f OCRs focused on cost performance, accounting for 11% of the total amount, as shown in Table 8. The 13 reviewers found the travel to be excellent value for money, mostly in groups with low prices and large numbers of people; Five consumers gave good reviews; Two consumers gave general reviews; two other commenters each gave two levels of negative reviews because one person, Josie, encountered extreme weather issues during the trip, which prevented him from having a good experience, he said:

> "*This was quite a rushed tour and I felt like we missed a lot of opportunities. Unfortunately, we were unable to go to the blue mountains due to the fires and the alternative of Newcastle was pretty dull especially as the weather was so awful. I think the company could have tried harder to make this a better experience and have more contingency plans for the weather. We couldn't do any of the optional activities. The surfing was also pretty badly organised.*",

and another encountered unfair charges while travelling.

> "*The single person supplement which I was forced to pay was outright extortionist. There were other singles whom I met who told me that they did not pay a similar surcharge. I feel downright cheated.*" he commented.

3.8 Guide and level of OCRs satisfaction

Table 9: Guide and level of OCRs satisfaction

Number of Guides Mentioned	Level of Customer Satisfaction
70 (Domestic)	Excellent
6 (Domestic)	Good
8 (International)	
9 (International)	Average
4 (International)	Rather poor
0	Bad

Along the same lines as above, up to 97 OCRs offer their views on the guide's service accounting for 48.5% of the total sample size, see Table 9. In the statistics of this category of data, the researcher found a significant difference from other statistics, that is, in the international travel products, consumers' evaluation of tour guides was significantly lower. Therefore, as for the influencing factor of tour guide, the researcher counted the local tourism products and international tourism products of New Zealand separately. Among them, 70 domestic travellers rated the guides the highest because they were very friendly and patient. For example, Elvira, a tourist, commented on a trip to New Zealand's South Island:

> "*The Tour Leader, Daniel, was a very good Tour Leader looking after everybody and making sure everyone doesn't miss the optional excursions. He worked hard, driving long distances and showing us places in the itinerary. He was good to me especially when I had the colds, in Franz Joseph he made kiwi tea for me 2x. He was also kind enough to offer his room so I can rest well, and not to spread the virus to others with no additional charge.*"

Six domestic travellers and eight international travellers gave good reviews respectively. Nine international travellers gave average reviews; Four other international travellers gave negative reviews such as Felicia, who had been shopping for a trip to Australia, wrote in her review:

> "*Worst part of the trip was our tour leader Callum aka Blinky. He was hot and cold, rude and disrespectful for the majority of the two weeks. While he was very knowledgeable about topics, he was not a people's person. He seemed quite jaded from the beginning. If anyone tried to move the luggage, he would throw a fit. Even though most of the group was in their late 20s and 30s he was condescending and spoke to us all as if we were stupid.*".

4 Discussion

Through the analysis of OCRs from local New Zealand travel companies and tour operators, the results show that the majority of consumers were satisfied with the overall delivery experience of travel products and services from New Zealand travel companies. As shown in Figure 1, 95% of reviewers gave relatively positive reviews after purchasing and experiencing the travel products, among which 76% of consumers gave the highest reviews and 19% of consumers also thought that the travel products of New Zealand travel companies gave a good experience. This indicates a relatively high level of overall product quality and service from local travel companies and tour operators in New Zealand. This is consistent with New Zealand's reputation in the travel industry both at home and abroad.

Based on the data analysis of OCRs, the relationship between New Zealand travel products and consumer satisfaction can be seen as follows:

1. Accommodation, transportation, meals, value for money and tour guides all had a positive impact on travellers' satisfaction:

a. When New Zealand travel is able to provide comfortable, private, clean and tidy accommodation to its customers, it can enhance their comfort and make them feel satisfied. In contrast, sharing rooms with other travellers, poor hygiene and low-quality bedding can reduce the quality of sleep and rest of travellers, making their travel experience worse and reducing overall satisfaction with travel products.

b. Consumers are more satisfied with the overall travel product when travel companies offer on-time, safe, in-car Wi-Fi and friendly drivers. On the contrary, the unpunctuality of vehicles and the unfriendly attitude of drivers will reduce the satisfaction of tourists.

c. When the meal service provided in the travel products is of high quality (including delicious food, comfortable dining environment and sufficient mealtime, etc.), tourists will be more satisfied with the overall travel service. In contrast, insufficient mealtime and food as well as the low quality of the meal environment can lead to lower customer satisfaction.

d. When the price of travel products is cheaper than consumers expect, they are more tolerant to the quality of travel products and services and are more likely to be satisfied. On the contrary, the high price of travel products will make tourists demanding on the quality of travel products, not easy to meet.

e. When the service personnel of travel products, i.e., tour guides, are friendly, patient, responsible and more professional, consumers' satisfaction with the overall experience of travel services can be improved. In contrast, a rude and unprofessional guide will make tourists' travel experience worse and make them less satisfied.

2. Compared with other factors, accommodation and tour guide have a greater impact on travellers' satisfaction.

According to the analysis, whether positive or negative, more than 34.5% of travellers mentioned the accommodation services in the travel products, while 48.5% of consumers mentioned their opinions and reviews of the tour guides. This proves that consumers pay more attention to the experience of accommodation and tour guides than to transportation, meals and value for money. Good accommodation and tour guides can significantly improve consumers' overall experience of travel products and services, resulting in higher levels of satisfaction.

3. In international travel products, the negative impact of tour guides on consumer satisfaction is greater than the positive impact.

According to statistics, all tourists who buy international travel products and services are keen to evaluate tour guides. In international travel products, guides are usually outsourced by local New Zealand tourism companies due to national, cultural and language differences. All tour guides have not been trained uniformly, which makes the service quality of tour guides variable. On the other hand, the price of international tourism products is generally higher than that of domestic tourism products, which makes consumers have higher psychological expectations for the quality of international tourism products and services. It is more difficult for guides of international tourism products to meet the needs of consumers. Therefore, the guide of international travel products is more likely to reduce consumers' satisfaction with the overall travel service.

The results show that the quality of travel products and services, including accommodation, transport, meals, cost and tour guides, is strongly associated with OCRs satisfaction among local New Zealand travel companies and tour operators. According to the five dimensions of customer service quality in the RATER index, reliability refers to consumers' recognition of enterprise services and cost of tourism products. A consumer's concern about a tour guide's professionalism belongs to assurance. Tourists' expectation of accommodation should be divided into tangibles. Empathy relates to consumers' demands for dining in travel products, which can be divided into empathy. The timeliness of the station cars and the friendliness and patience of the guides should be classified into responsiveness. Therefore, from the above classification, the research model of this project is highly consistent with the RATER index. On the other hand, the statistical analysis of the data shows that among the five influencing factors of OCRs, consumers pay more attention to the service quality of accommodation and tour guide, which indicates that accommodation and tour guide representing Tangibles and Assurance, respectively, have a greater impact on the satisfaction of travel experience. This is contrary to Nguyen et al. (2018) who believes that customers value reliability and responsiveness more. In addition, the researchers' analysis found that guides on international tours were more likely to elicit negative reviews from consumers.

In a nutshell, improving the quality of accommodation and guides in the New Zealand travel industry could significantly improve consumer satisfaction with overall travel products and services. In addition, the results of the analysis suggest that the New Zealand travel industry should strengthen the quality control of guide services in international travel products. Due to the impact and restrictions of COVID-19 on the current New Zealand tourism industry, the New Zealand travel industry should focus on improving domestic travel products and services in this context.

5. Conclusion

This research could help New Zealand tour operators understand consumer needs and improve OCRs satisfaction, thereby improving business performance. The purpose of this study was to understand the impact of New Zealand travel companies' products and services on OCRs satisfaction and to use OCRs as an electronic word of mouth to improve the brand performance of the New Zealand tourism industry.

The results showed that the research had answered the research questions. Firstly, regarding the first research question, the results of the study show that the quality of New Zealand travel products and services, including accommodation, transport, meals, cost and tour guides, are closely related to the OCRs' satisfaction of local New Zealand travel companies and tour operators. Secondly, with regard to the second research question, the results show that accommodation and tour guides have a greater impact on OCRs satisfaction than other product factors of New Zealand travel companies. 34.5% and 48.5% reviewers were keen to focus on accommodation and tour guides, respectively, which were more important than any other factor in how satisfied they were with their travel experience. Finally, the results show that in international travel products, the factor of tour guide had a more negative impact on OCRs satisfaction than a positive impact. In almost all international tourism products OCRs satisfaction is relatively low. This is due to the exorbitant price of international tour guides, often outsourced to foreigners by local New Zealand tour companies and their professionalism is not effectively guaranteed.

The results show that factors such as accommodation, transport, meals, cost and tour guides directly affect the satisfaction of travel reviewers. As previous studies have not been involved in the study of New Zealand tour companies and tour operators and OCRs satisfaction during COVID-19, this study can provide a reference for future researchers. Analysing what reviewers have written, it is clear that New Zealand tour operators have a lot to offer. It also reveals the need for this study to discuss the factors influencing OCRs of New Zealand tourism products. Although the results have shown that five factors influence the objectivity of OCRs satisfaction, other factors affecting OCRs satisfaction can also be explored from another dimension. In addition, the research results of this report can provide some reference and help for future research on how to use OCR factors to improve the performance of travel companies.

5.1 Limitations of the Study

Restricted by the permission of the website, the researcher could not collect all the personal information of reviewers, including age, international status, religion, gender, etc. As a result, the data collection in this study was not comprehensive, which limited the results of the study.
Due to the limitation of study time, the researcher collected 200 OCRs as research data. The data sample size is small, which does not satisfy the statistical analysis condition of the research hypothesis. This makes the sample data unable to form an effective linear regression model and discrete degree analysis diagram.

References

Ai, J., Chi, O. H., & Ouyang, Z. (2019). Categorizing peer-to-peer review site features and examining their impacts on room sales. *Journal of Hospitality Marketing & Management, 28*(7), 862-881.

Ateljevic, J. (2007). Small tourism firms and management practices in New Zealand: The Centre Stage Macro Region. *Tourism Management, 28*(1), 307-316.

Bakos, Y. (2001). The emerging landscape for retail e-commerce. *Journal of economic perspectives, 15*(1), 69-80.

Brien, A. R. (2019). *Submission in response to the New Zealand productivity commission's draft report: Local government funding and financing*. https://researcharchive.lincoln.ac.nz/handle/10182/14017?show=full

Chen, Y., & Xie, J. (2008). Online consumer review: Word-of-mouth as a new element of marketing communication mix. *Management Science, 54*(3), 477-491.

Buzulukova, E., & Sarkisian, M. (2020). *Driving factors of online reviews and eWOM in International Hotel Industry*. https://www.springerprofessional.de/driving-factors-of-online-reviews-and-ewom-in-international-hote/18752736

Du Plessis, L., & De Vries, M. (2016). Towards a holistic customer experience management framework for enterprises. *South African Journal of Industrial Engineering, 27*(3), 23-36.

Dutta, S., Kumar Chauhan, R., & Chauhan, K. (2017). Factors affecting customer satisfaction of online travel agencies in India. *Tourism and Hospitality Management, 23*(2), 267-277.

Dwyer, L. (2020). Tourism development and sustainable well-being: A Beyond GDP perspective. *Journal of Sustainable Tourism*, *28*(10), 1–18.

Edgell Sr, D. L., & Swanson, J. R. (2013). *Tourism policy and planning: Yesterday, today, and tomorrow.* Routledge.

Fernández, A. J. R., Gómez, G. A. Á., & Gómez, S. Á. (2016). Evaluation of customer satisfaction in service companies. Dilemas Contemporáneos: Educación, Política y Valore, 6.

Filieri, R. (2016). What makes an online consumer review trustworthy? *Annals of Tourism Research, 58*(c), 46-64.

Imtiaz, S., & Kim, D. J. (2019). Digital transformation: Development of new business models in the tourism industry. *Culinary Science & Hospitality Research*, *25*(4), 91-101.

Kaynak, H. (2003). The relationship between total quality management practices and their effects on firm performance. *Journal of operations management, 21*(4), 405-435.

Leung, D., Law, R., Van Hoof, H., & Buhalis, D. (2013). Social media in tourism and hospitality: A literature review. *Journal of travel & tourism*

marketing, *30*(1-2), 3-22.
Liu, Z., & Park, S. (2015). What makes a useful online review? Implication for travel product websites. *Tourism Management*, *47*(4), 140-151.
Mudambi, S. M., & Schuff, D. (2010). What makes a helpful online review? A study of customer reviews on Amazon. com. *MIS quarterly*, *34*(1), 185-200.
Nguyen, Q., Nisar, T. M., Knox, D., & Prabhakar, G. P. (2018). Understanding customer satisfaction in the UK quick service restaurant industry: The influence of the tangible attributes of perceived service quality. *British Food Journal*, *120*(6), 1207-1222.
Pearce, D. G., & Tan, R. (2004). Distribution channels for heritage and cultural tourism in New Zealand. *Asia Pacific Journal of Tourism Research*, *9*(3), 225-237.
Rejikumar, G., Nimisha, V., & Mohan, S. V. (2019). *An examination of customer reviews for service process innovations: A study with respect to E-travel services*. https://ieeexplore.ieee.org/iel7/9082707/9087248/09087286.pdf
Schneider, B., & White, S. S. (2004). Service quality: Research perspectives. Sage.
Stevens, J. L., Spaid, B. I., Breazeale, M., & Jones, C. L. E. (2018). Timeliness, transparency, and trust: A framework for managing online customer complaints. *Business Horizons*, *61*(3), 375-384.
Upadhyay, Y., & Baber, R. (2013). Market orientation and organizational performance in tourism and travel industry. *Journal of Business and Management*, *10*(2), 17-27.
Wan, P., Chen, X., & Ke, Y. (2020). Does corporate integrity culture matter to corporate social responsibility? Evidence from China. *Journal of Cleaner Production*, *259*(20), 1208-1277.
Wang, Y. (2011). *Destination marketing and management: Theories and applications*. CABI Press.
Xu, X. (2021). What are customers commenting on, and how is their satisfaction affected? Examining online reviews in the on-demand food service context. *Decision Support Systems*, *142*(3), 113-467.
Xu, X., Wang, X., Li, Y., & Haghighi, M. (2017). Business intelligence in online customer textual reviews: Understanding consumer perceptions and influential factors. *International Journal of information management*, *37*(6), 673-683.
Zeng, B., & Gerritsen, R. (2014). What do we know about social media in tourism? A review. *Tourism management perspectives*, *10*(4), 27-36.
Zhang, L., Pan, B., Smith, W., & Li, X. R. (2009). An exploratory study of travelers' use of online reviews and recommendations. *Information Technology & Tourism*, *11*(2), 157-167.
Zhao, Y., Xu, X., & Wang, M. (2019). Predicting overall customer satisfaction:

Big data evidence from hotel online textual reviews. International *Journal of Hospitality Management, 76*(1), 111-121.

Zheng, B., & Zhang, Y. (2013). Household expenditures for leisure tourism in the USA, 1996 and 2006. *International Journal of Tourism Research, 15*(2), 197-208.

Zhou, Q., Xu, Z., & Yen, N. Y. (2019). User sentiment analysis based on social network information and its application in consumer reconstruction intention. *Computers in Human Behavior, 100*(11), 177-183.

Technological Innovation and Customer Responses on the Usage of Apple Pay vs Google Pay

Smriti Bhandari and Dr Dayal Talukder
ICL Graduate Business School

Abstract

This study investigated technological innovation related to Apple Pay and Google Pay for a comparative analysis. The study used primary data and a quantitative method to analyze the results. The study found that Apple Pay's look and feel is loved more by users in comparison to Google Pay. The functionality feature of both applications is equally liked by users. In the case of the 'other' feature, Google Pay is liked more than Apple Pay. However, when users are forced to pick one application over the other the market seems to be equally divided. Since young people have embraced technical innovation and are happy to recommend mobile pay applications to their friends or loved ones, it can be considered as one of the advantages for both applications. When considering the set-up feature, Google Pay is easier to set up, while Apple Pay is more convenient, more secure, easier to handle and accepted at more places. Considering these features, Apple Pay seems to have a competitive advantage over Google Pay. However, if given options, users choose both applications indicating that both applications are considered equally good. This study may be of interest to businesses, researchers, academics and policy makers.

Keywords: Technological innovation, Apple Pay, Google Pay

1. Introduction

The need for innovation and digitalization has changed the ways transactions are conducted in any industry. As a result, businesses have started adopting a cashless mode of payment. Businesses have upgraded their modes of payment, from cash to cashless using cards through to the cardless system. Bolt and Mester (2017) considered mobile phone applications (apps), digital currency, and digital wallet as some of the cardless payment tools. Jung et al. (2020) defined mobile payment as a service that allows mobile users to initiate, authorize and finish any financial transactions. Arsov (2015) mentioned mobile payment as one of the essential and popular digital payment solutions, which is growing in popularity every day. This research focused on two specific mobile payment platforms: Apple Pay and Google Pay. More precisely, the research tends to find out how customers feel about different aspects of Apple Pay vs Google Pay. Because Apple and Google are both technological behemoths, it is reasonable to assume that they each have their own consumer market and feedback in their respective competitive markets.

The significance of cashless transactions is associated with providing easy access to all the facilities and all the operational upbringings. In the meantime, developmental strategies and technological smart interventions like smart phones have provided modernized platforms for bill payments, online money transfers and other expenditures. Now people don't have to carry huge amounts of money with them all the time for shopping. They just need smart online payment options to pay all the charges. Dastan and Gurler (2016) claim that the wide spread usage of mobile devices has increased demand for mobile payment systems, making it one of the fastest-growing segments in the digital payment industry. This increase in demand for mobile payment systems and applications is the result of recent technological advancements. Saxena and Chaudhary (2019) claimed that things around us have changed dramatically as a result of technological advancement. Following the success of technological advancement and the banking system, our cash-based culture has progressed via the internet, resulting in the development of various online payment systems such as debit cards, credit cards, e-cheques, and is now expanding into the digital frontier of virtual wallets (mobile platform). The convergence of media, information technology, the Internet, and advanced technologies has resulted in mobile applications' emergence. Digital technologies are increasingly being utilized to produce and extract value through enabling connections between other businesses or customers (Taylor, 2016). As a result, the usage of mobile payment in merchandising has provided new ways for companies in the same industry to compete and collaborate with other companies in the same industry that share common interests, interdependent business models, or mutual challenges outside of the industry.

Mobile technology has paved the way for people and businesses to purchase and sell goods and services. Saxena and Chaudhary (2019) informed that as smart phones have become more affordable and common; they have become more useful for people's comfort and convenience, such as ordering food, shopping online, and booking movie tickets. Mobile payment systems, as well as wallet apps like Apple Pay and Google Pay, end up serving as a platform for competitiveness and collaboration between businesses and other sector participants. This is specifically due to the growing popularity of Apple Pay and Google Pay, there has been a rise in demand for research about the two mobile payment apps. Apple Pay and Google Pay both have online mobile payment systems that allow you to send money from one part of the world to another. They are typically integrated with the banks, allowing payments to be tracked in a person’s account, resulting in increased demand for these two mobile payment systems (Taylor, 2016). Besides this general trend, the corona virus pandemic has heightened the interest in mobile payments, which help to keep economies running and people from coming into contact with the virus. Contactless mobile payments at the point of sale, such as those utilizing facial recognition, QR codes, or Near Field Communication (NFC) codes, also aid in preventing the virus spreading through cash exchange and physical contact. This makes it a secure payment option for consumers and businesses, as well as revealing its significant future potential as a payment mechanism. For this reason, it is feasible that using mobile payment in businesses may open up new opportunities to compete and collaborate with other businesses in the same industry that share common interests, interdependent business models, or mutual issues. Digital payment networks, unlike traditional payment platforms such as credit and debit cards, are incredibly scalable, with low marginal costs and high development expenses. As noted by Taylor (2016) according to recent trends, digital money stored in mobile wallets will ultimately supplant physical currency and even credit card services that are available online these days through our laptops and mobile devices. Therefore, the main objective of this study was to explore how customers may use the Apple Pay and Google Pay systems and which mobile pay system they choose.

One of the objectives of the research was to examine how Apple Pay and Google Pay function as user payment options. Mobile payment option has become very popular among all age groups and the research tried to find out why users choose Apple Pay over Google pay or vice versa. In the other words, which attributes users considered while choosing the mobile payment options. The other objective of this study was to examine and evaluate the efficiency of Apple Pay and Google Pay. Both the Apple Pay and the Google pay mobile payment options are popular and the research tried to find out their relative efficiency based on the attributes of security, simplicity of use, availability, reliability and speed of payment. Considering this context, this study had the objective of ascertaining and understanding customer viewpoints towards choosing either of the two payment options and how effective they are. The other objective of the research was to analyze the advantages and disadvantages of both applications with a view to making a comparative analysis of both the mobile payment options on the basis of the attributes of convenience, security, frequency of usage whether online or in-store, reliability and speed of payment.

3. Literature Review

Financial technology (fintech) has progressed into a quickly changing technology with a diverse variety of rapidly expanding offerings. Kwabena et al. (2021) mentioned every financial institution is continuously attempting to improve its service by exploring technological innovation. When looking for technological novelty, it is critical to consider key factors such as customer satisfaction. The core factors can be found by studying journals to learn about each customer's basic needs. As we know today, the development of fintech has been almost the entire focal point of the financial sector, but, as Kwabena et al. (2021) explain, it has begun to emerge as a component of communication services as a means of meeting the needs of telecommunications clients, particularly when those customers are involved with fintech. Arsov (2015) informed that, currently, financial technology makes use of mobile phones as a means of getting closer to their customers. Dastan and Gurler (2016) share similar thoughts and explained today's mobile phones are handy for a range of purposes in addition to making calls and receiving and/or sending text messages. The financial services industry takes advantage of this opportunity by using mobile phones, which are considered smart phones these days. Liébana-Cabanillas et al. (2020) advised mobile technology, such as smart phones, is beneficial for both the financial services industry and the people who use it. Technological advancement is the main cause of the increasing importance of smart phones for financial services. Because of the synergy effect of media, information technology, the Internet, and advanced technologies, mobile applications have evolved. By allowing interactions between other organizations or customers, digital technologies are increasingly being leveraged to produce and extract value. Liébana-Cabanillas et al. (2020) informed mobile payment methods, as well as wallet apps like Apple Pay and Google Pay, end up serving as a platform for competition and collaboration between businesses and other sector participants.

Trochim (2000) affirmed that, since 2000, the mobile payment service has been referred to as mobile payment. Hundreds of mobile payment providers currently exist around the world, all aiming to assist customers and meet their payment needs. Transactions on a mobile device can be concluded via Short Message Service (SMS) texts, at a point of sale (POS), as a POS, or online via the Internet. Kwabena et al. (2021) permeated mobile payments have become much more convenient and popular in many regions. Apple, Google, Samsung, PayPal, and other companies all created and launched their own mobile payment solutions. Liébana-Cabanillas et al. (2020) explained electronic payment systems, particularly credit-debit systems, have become standard for most transactions due to their attributes of trust, reliability, convenience of use, security and flexibility. Nonetheless security remains a concern, exposing consumers to security risk. Mobile devices that use contactless technology are one of the innovations that aim to improve usability and efficiency.

According to Teigland et al. (2018), Swish is a mobile payment application developed collaboratively by some of Sweden's largest financial institutions. They remind us that the solution was first introduced in 2012 but it quickly gained high popularity. Taylor (2016) explained mobile commerce as a variety of commercial activities conducted via mobile devices. Mobile commerce is an activity that includes mobile payment services. As specified by Liébana-Cabanillas et al. (2020), according to mobile payment usage statistics, growth exceeded $1.3 trillion in 2017. Furthermore, Liébana-Cabanillas et al. (2020) explained that due to the increase in the worldwide gross domestic product by approximately 38%. (GDP) between 2010 and 2020, there is a strong indication of an increase in mobile payments. The introduction of new mobile payment methods such as the mobile digital wallet, allows customers to retain numerous credit and debit cards and place orders to buy goods by verifying and scanning the mobile device across a payment sensor. According to a study conducted in Japan and South Korea, mobile wallet technology is becoming more popular as a payment method, with further growth expected (Liébana-Cabanillas et al., 2020). Many businesses are experimenting with mobile payment to promote their products and services. As specified by Liébana-Cabanillas et al. (2020), executives at major Canadian banks expect to use mobile digital wallets to increase spending and attract new customers.

As per the report of Almeida et al. (2015), Apple, a worldwide company with a holistic approach, known for uncomplicated processes and effortless client use, entered a new market sector based on cheap price and low margin payments in 2015. Almeida et al. (2015) further explained that this global player had the capacity to significantly alter the business because its market distribution was already sky-scraping - like credit card dispersion - and the idea of apps on smart phone devices offered virtually limitless opportunities to create and grow new services formed on the technical device. The Apple Pay service had been in the market for "a long time," as Apple acquired startups and employed executives. Liébana-Cabanillas et al. (2020) stated Apple formed alliances with American Express, Master Card, and Visa. Liébana-Cabanillas et al. (2020) mentioned the credit card information is entered into the user's Apple account. They expounded that the iPhone is then used to make a contactless payment at a store, which is deemed more secure because the user must verify his or her identity using the touch identity (ID) sensor or face ID. Users can also send money to one another via iMessage or by simply asking Siri, the digital assistant. Liébana-Cabanillas et al. (2020) enlightened, when you get cash, it goes into your Apple Pay Cash account, which you may subsequently transfer to your bank account.

According to Taylor (2016), Google Pay is a quick and easy way to pay on websites, apps, and in stores using the cards you've saved to your Google Account. Poongodi et al. (2021), supports this, explaining the reason behind it being the fact that it safeguards customers' payment information with multiple layers of security and allows you to send money, buy store tickets, or redeem rewards all from one convenient location – the Google account. Jung et al. (2020), mentioned this app is currently available in New Zealand for use with ANZ and BNZ cards. Poongodu et al. (2021), explicated to make a payment, simply place your smart phone over any payment terminal that displays the Google Pay or contactless payment logo.

Mobile payment systems are significant in global electronic and mobile commerce because they not only involve payment transactions but also play a key role in worldwide electronic and mobile commerce. Taylor (2016) believes mobile payment services that are presently being developed and improved play an important role in the development of ecosystems that include supervisory bodies, financial institutions, device producers, vendors, and others. For example, in the rapidly expanding ecosystem of electronic commerce the online payment system has become an important option for transactions. As per Trautman (2014), with electronic commerce, financial services can improve their services, particularly in the area of mobile payment. Fleisch et al. (2015) reported the use of mobile payment now provides the customer with expediency. Customers already understand how to use a smart phone. Jung et al. (2020) declared payments for online purchases of goods and services, as well as invoice payments, are currently the most popular services. Mobile payment becomes a tool for the client to complete all necessary transactions. In general, integrity, non-reputation, confidentiality, availability, affordability, connectivity, and usability are all characteristics of mobile payment (Fleisch et al., 2015). Jung et al. (2020) pointed out the need for a thorough analysis of the literature review is required to gain a fuller understanding of mobile payment; specifically, the mobile payment usage factor in technology focuses. They explained we can learn more about the factor that contributes to the success of establishing mobile payments that can be used as a means of addressing human needs.

Consumers do not recognize the utility of mobile wallets due to their perceived risk of losing stored data such as credit card and other information stored in a single device. Concerns about perceived security and privacy arose when adopting the mobile digital wallet. However, the benefits of new technology have introduced new methods of fraud and theft, which may impede the adoption of mobile payments. Trochim (2000) claimed that in the United States, 79% of mobile device users used retail-specific applications to check prices, reviews, product discounts, and complete transactions. Staykova and Damsgaard (2016) noted several studies have looked at customers' impressions of the mobile wallet before they adopted it; however, these seven preconceptions may not be a priori for evaluating the experience from a cyber-security aspect. According to Taylor (2016), to influence consumer attitudes, mobile payments must be simple to use, interoperable with other payment platforms, and anonymous. The ease of use and interoperability would establish customers' trust in adopting the digital payment method. In addition, these improvements in security and privacy would have a positive impact on consumer trust.

3. Methodology

This research used a quantitative research method to achieve its objective. In the research from Kothari (2013), quantitative research is defined as study that is based on the measurement of quantity or amount and is applicable to phenomena that can be expressed numerically. To investigate questions about the sample population, quantitative research depends on data that is observed or measured (Scholtz, 2021). In this research primary data was collected using a questionnaire and numerical data was collected using the Likert scale therefore for the analysis of the data the quantitative research method was used. The findings of quantitative research provide an explanation for what is and is not important to, or influences, a specific population.

Quantitative research was an appropriate method to achieve the study's goals. The chief purpose of the study was to investigate how customers may use the Apple Pay and Google Pay systems and which mobile pay system they would choose among these two. The questionnaire had questions such as which mobile payment do they use and for what purpose. Therefore, the data related to it could be collected and analyzed to meet the main objective of the research. One of the objectives of the research was to examine how Apple Pay and Google Pay function as user payment options. The question related to age group was included in the research. Similarly, the question related to attributes of both the mobile payment options was also included so data could be collected related to all these questions filling the objectives of the research.

This research used primary data collected through a survey using a structured questionnaire. For this research, customers who have used either Apple Pay or Google Pay or both for payments in New Zealand (NZ) were considered appropriate participants for the survey. To collect the primary data, a survey questionnaire was presented to the participants regarding both the mobile applications for their feedback as outlined in the research questions. Email and social media platforms (such as Facebook) were used for this. Emailing and posting the research questionnaire link on social media and the questionnaire method are cost-effective as they allow data to be collected globally. Emailing and posting the research questionnaire link on social media has a low Internet cost, electricity cost and laptop usage time.

Since a sample frame was unavailable for finding population of users of Apple Pay users and Google Pay, this research considered collecting 84 samples using a Google form. After data mining, 19 responses were found not appropriate for this research. Therefore, the number of valid observations for the research was 65. The study used a percentage technique to analyse the results.

4. Findings and Discussion

Demographic Characteristics of Data

Both male (52%) and female (48%) participants responded to the survey questionnaire indicating that the users of AP and GP are not gender biased in New Zealand. Considering age, the most active age group participating in the survey was 26-35 years with 61% of the participants being from that age group. The percentage of other participants was 13% for 16-25 years, 22% for 36-55 years and 5% for 46 years and above. This data indicates that mobile pay applications are popular among young mature people. This data also enlightens a new market for both the mobile pay applications. The suggested new market to target is people aged 36 to 45 years old. Moreover, since the apps are accepted by the younger generation the future of technological innovation, specifically of Apple Pay and Google Pay, seems to be bright.

Smart Phone Usage Frequency

The respondents were asked to share their opinion about smart phone usage and the answer were so obvious that for most of the people using smart phones on a daily basis this is one of the advantages for both the mobile pay applications. The most important response was smart phone literacy and usage. The percentage of the participant`s opinions are as follows: always (94%), often (3%), sometimes and occasionally (2%) each. Since mobile pay apps are dependent on smart phones, usage of a smart phone on daily basis is a great advantage for all mobile pay apps. If any of the apps is planning to expand their market, it might be very fruitful for them. Hence, it wouldn't be incorrect to say Apple Pay and Google Pay have a big market ahead of them. This response also indicates technological advancement is embraced enthusiastically these days.

Frequency of Mobile Payment Usage in NZ

Mobile payment options are easy to access by the modern generation in this techno-smart and gadget rich environment. These options like Apple Pay, Google Pay, Amazon and others help the economy to survive in adverse situations. The respondents were asked how often they utilized mobile payment options in NZ and the results are shown in Table 1.

Table 1: The Frequency of Mobile Payment Options Usage in NZ

Responses	Total number of users	Percentage of users (%)
Always	16	25
Often	10	16
Sometimes	29	45
Occasionally	9	14

The survey shows that this service is quite satisfactory for the participants as respondents mentioned they use mobile pay apps everyday either always or occasionally. The respondents were also given the option of 'never', but few respondents chose the option. Since, this research focused only on Apple Pay and Google Pay users in NZ, the 19 respondents were not taken into consideration while analyzing the survey data. However, we should not forget marketing and other social media platforms can easily utilize their outreach for increasing the viewership and utilization of these options in NZ. After filtering out the respondents who chose the 'never' option, we came to know almost half the users of mobile pay apps use the app sometimes, and 25% o mentioned they use the app always. Apple Pay and Google Pay are suggested to conduct another research and find out what are the reasons for 45% of mobile pay apps users using it only sometimes. Apple Pay and Google Pay can use the funding of that research to grab this market.

Important Factors While Choosing Mobile Payment Options

Respondents were asked about factors they consider important while choosing mobile payment options. They were given a choice of five factors: security, speed, convenience, reliability, and availability. They were also asked to rank each feature per their importance (Table 2).

Table 2: Analyzed Ranking for Factors Considered While Choosing Mobile Pay App

Feature	Importance in Percent (%)	Rank
Security	**19**	**5**
Speed	**20**	**2**
Convenience	**21**	**1**
Reliability	**20**	**2**
Availability	**20**	**2**

From the above table, it is clear mobile pay app users consider the app should be easy and convenient to use. They give high importance to the convenience feature, in other words, the most important feature for them is convenience. The data suggests when a person goes in a market to buy a mobile pay app the first thing, they look at is the convenience feature of the app. If they do not feel it is convenient for them to use they are more likely to ditch the idea of getting a particular mobile pay app and continue hunting for another app which would be more convenient for their needs. This means when given a choice to choose a mobile pay app if other features remain similar in different apps, users prefer the mobile pay app which is more convenient to use. After the convenience feature users look for speed, reliability and availability in the app. These three features that are equally important for all users and so all of these share the same rank. Finally, the least important feature according to the users is security. This is the last feature people look at before using the app. The point to be noted is this research only considered five features of mobile pay apps so they are the only features ranked. From this data, Apple Pay and

Google Pay can get information about the features that are most important in the eyes of users and work on them. On the other hand, the data also shows mobile pay app users in NZ are not much aware of or affected by the security risk they are facing due to new technology. Nonetheless, it should not be forgotten that security is an important feature while considering mobile pay apps. Hence, mobile pay app companies are advised not to ignore any of the features mentioned in the table to gain more users. This might be very dangerous for all the parties involved in fintech including the users.

Security Related Concerns of Mobile Pay Apps

Mobile pay apps were easy to utilize for all the participants but in the modern era, cyber security has always been a big concern. Hence, the respondents were asked to inform how important the security feature of mobile pay apps was for them. According to the given data the mobile pay app should be secure to be accepted, in NZ. The results were as follows: Least important (5%), Important (3%), partially important (17%), necessary (30%) and most important (45%). Almost half the users take security as the most important feature where as only 5% think it the least important feature in a mobile pay app. So it can be derived that almost half of the respondents consider security as a priority. Both the mobile payment applications are hence suggested to make sure that their security feature is one of the best features they offer. Meanwhile, policy makers are suggested to inform people about the importance of the security feature of technology, as technology is being widely accepted these days and holds high risk.

Processing Speed Concern of Mobile Pay Apps

Survey participants were asked about how important they think the processing speed is while choosing the existing or newly launched mobile pay applications. The results of survey were as follows:

Table 3: Importance of Processing Speed of Mobile Payment Apps

Responses	Total Users	Percent (%)
Least Important	0	0
Important	5	8
Partially important	15	23
Necessary	25	39
Most important	19	30

According to the given data the importance of speed of processing was as follows: least important (0%), important (8%), partially important (23%), Necessary (39%) and most important (30%). The data indicates speed of a mobile pay app is quite an important feature for any user as no one thinks it to be least important and most of the users consider it to be a necessity in mobile pay app. This means if they do not find the app fast enough there is a possibility of users shifting to another mobile pay app with good speed. These results showed mobile pay apps need to be very careful and increase their speed as much as possible to get hold of market. As per the survey both the mobile pay applications are recommended to give high importance to the processing speed feature.

Convenience Concern of Mobile Pay App

The survey participants were asked to share their opinion about the mobile payment options usage and ease of access. They were of the view that it is imperative that all the people can adopt new and innovative services and can utilize these services on their personal smart phones without any inconvenience. It is found that 2% of people consider the convenience feature of any mobile pay apps to be the least important requirement and 34% consider it to be the most important requirement. 5% of people think of convenience as an important factor, 33% of people consider convenience partially important, 27% were of the view that these options are necessary. Mobile pay apps are suggested to always make or update their app in such a way that user find it convenient to use or else there is a high chance of users to leaving their mobile pay app and using other convenient options available.

Reliability and Availability Concern of Mobile Pay App

The survey respondents were asked to share their views about the importance of reliability of these services while choosing mobile pay apps. As found in the survey, reliability was one most important feature checked out while choosing a mobile pay app (34%). Somehow 9% of respondents considered this feature is just ‘important’ while only 2% do not even bother about considering this feature while choosing a mobile pay app for themselves. Any mobile pay app considering to win the market should give high importance to the reliability of their app.

Mobile pay apps have good availability options to attract users. In this survey, respondents were asked to choose how important this feature was for them while considering mobile pay apps. As found, 3% of respondents considered the service least important, 9% were of the view that availability is the important characteristic, 19% were utilizing the application and considered it partially important while 30% were of the view that availability is necessary feature for them in course of choosing mobile pay app. However, the remaining 39% were of the opinion that availability is the most important characteristic to be considered. This means for most customers of mobile pay apps, availability is most important feature which needs to be properly addressed by mobile pay app developers. To get the hold of market, mobile pay app developers are suggested to improve availability as much as possible.

Comparative Analysis of Different Features of Apple Pay and Google Pay

Comparative analysis of both these services, Apple Pay (AP) and Google Pay (GP), provides a vivid inception of the rate of acceptance and utilization of both services in the NZ and all the features were compared to provide the viewpoint of the consumers about utility and outreach of the products. With the following sub headings, it will be easy to understand the comparative analysis of AP and GP.

Preferences

Survey participants were asked to share their preferences about the two basic and worldwide renowned applications, Apple pay and Google pay. These two payment options are readily available and are famous for their popularity in the public. These options are most important in the area of mobile payment and professional skill development in young folks o. The modern era has its own important needs and preferences and the modern trend of busy life avoids manual and cumbersome payment options. Survey respondents were asked to express their own preferred option about Google Pay and Apple Pay and the responses were quite interesting. From the perspective of consumers for online payments almost 34% of respondents use Apple Pay and 34% use Google Pay and 25% have the view that they must use both. However, 2% were not interested in any mobile payment applications and 5% preferred other mobile pay apps to make their payments. This finding suggests that there is fair competition between Apple Pay and Google Pay. The data indicates when compared to Apple Pay and Google Pay that there is no specific choice on the basis of customers preference. This means both the systems have their own market with their loyal customers.

Relative Security Features

When the question related to security of these applications was asked of respondents, they were of the view that almost all these applications were quite authentic and secure. Among respondents, 23% used the service and they considered Apple pay as the most secure of them all. On the other hand, 16% respondents used the Google pay service and considered it more secure. However, 14% were not sure about the service security related aspects; and 33% were using both services and considered both of them as secure for use and processing. This shows when comparing Apple Pay with Google pay in terms of security most consumers assume both payment apps are equally secure.

Service Applicable at Most of the Places

These online payment services are extremely helpful for the people and they shared their experiences in the survey about the acceptance rate of these services on different institutions. As found, 25% of the respondents used the Apple pay service. Among the participants 39% were using both services occasionally, 19% of respondents were often utilizing the Google pay service and 17% had confusion about service utilization. When comparing Apple Pay with Google Pay in terms of availability customers indicated similar views as in case of the security feature comparison – they believe both the apps are accepted at many places.

Easier to Set-Up

Survey respondents were asked to share their opinions about which mobile pay app was easier to set up and they had different viewpoints about this.

Among respondents, 23% preferred the Apple Pay service and they believed setting it up is an easier task than others. On the other hand, 42% were of the view that Google Pay would be easier to set up and they wished to continue using the Google Pay service. However, 16% of the respondents felt both the apps were easy to set up. Nonetheless, 19% were not sure which would be easier to set up. Unlike other features, in the case of ease to set up, most of the customers preferred Google Pay in comparison to Apple Pay. This can be concluded as an advantage of Google Pay.

Convenience and Easy to handle services

The survey respondents were asked which of the mobile pay apps was more convenient to handle. Among them, 28% prefer the Apple Pay service and they wished to continue utilizing the service. On the other hand, 25% of the respondents informed Google Pay service was more convenient. However, 31% of respondents considered that both apps were equally inconvenient to use. Interestingly, 16% of the respondents were confused about the comparison of this feature. Like most of the features discussed before, in the case of convenience customers do not seem to be biased towards one app. Most of the users preferred both apps and said they are both convenient to use. From this analysis, we can conclude even though equal numbers of participants feel both the apps are convenient, they prefer Apple Pay compared to Google Pay in the case of convenience.

As found, 31% of the people considered Apple Pay easier to use, 20% were of the view that Google Pay is easier to handle. However, 41% considered both are equally easy to handle, while only 8% were confused about which is easier. When comparing Apple Pay with Google Pay as per the easy-to-handle feature, their customers did not have any specific choice; they indicated both apps are equally easy to handle. Nevertheless, it can be seen that the users are indicating when they are forced to choose one app among these two on the basis of easier to set up, they chose Apple Pay. This can be considered as one of the best features of Apple Pay and a major advantage for them.

Bank Acceptance ratio

All the respondents were asked about the acceptability of these mobile pay apps by different banks. The banks are the most important players in the economic game of the country.

Table 4: Integration with Bank Comparison Mobile Pay Apps

Responses	Total	Percentage (%)
Apple pay	15	23
Both	18	28
Google pay	14	22
Not sure	17	27

As shown in Table 4, 23% of respondents accepted that Apple Pay is reliable and more acceptable by all banks. However, 28% were of the view that both of the services are equally good to be accepted by banks; 22% were advocates of Google Pay utilization services in banks, while 27% were not sure that which one was readily acceptable at banks. These figures show there is a tough competition between Apple Pay and Google Pay in terms of bank integration. When people have the option to choose both the apps most of the people chose them; however, if they were forced to choose one, 23% chose Apple Pay and 22% chose Google Pay. As in most of the features customers believe both the mobile pay apps are accepted by a similar number of banks in NZ. Hence, both the companies should take it as an opportunity of gaining the competitor's market share by improving their bank integration feature.

Comparing Aspects of AP and GP

Most Lovable Features and the Comparative Analysis

Respondents were asked to share their preferences about the most likely features of both main mobile payment options like content, functionality, look and feel, stability and other.

Table 5: The Most Liked Features of AP and GP in NZ

Responses	AP, in percent (%)	GP, in percent (%)
Content	8	13
Functionality	36	39
Look and feel	28	22
Stability	16	13
Others	13	14

As shown in Table 5, considering the functionality, 36% of users liked this feature in Apple Pay the most. Similarly, 39% of users think the functionality in Google Pay is better. Only 8% and 13% of users considered content to be the most likable feature of Apple Pay and Google Pay, respectively. Likewise, another 13% of users indicated they liked the stability feature of Google Pay. Moreover, 13% and 14% of users informed that they liked other features of AP and GP, respectively, but did not mention what those 'others' meant.

AP and GP share neck-to-neck competition in all the features. The most difference noticeable is in the look and feel feature of AP and GP. Among respondents, 28% of users considered the look and feel of AP the best feature whereas only 22% of users consider GP's look and feel to be best, which is 6% lower than AP. This indicates the look and feel of AP is a merit feature in comparison to GP. The next major difference can be seen in content – only 8% considered it to be best feature of AP, whereas 13% considered it to be best feature of GP. The content feature of GP is indicated to be an advantage in comparison to AP. In the case of both functionality and stability, the difference is 3%. AP's functionality is loved by 36% of users whereas GP's functionality is loved by 39%. In the case of stability 16% of AP's users seem to like the feature whereas only 13% of GP users like that feature. However, the respondents did not inform what features were indicated by 'others'. The research seems to be unclear about this. Almost the same numbers of users liked the 'other' feature of AP and GP. From this analysis, we can say AP needs to improve their functionality and content features to grab more users; similarly, GP needs to focus on the look and feel and stability features to grab new markets.

Least Lovable Features and the Comparative Analysis

Respondents were asked to share their preferences about the least liked features of both the apps.

Table 6: The Least Liked Features of AP and GP

Responses	AP, in percent (%)	GP, in percent (%)
Content	22	11
Functionality	20	22
Look and feel	9	27
Stability	11	14
Others	38	27

As shown in Table 6, most of the users indicated they did not like the 'other' feature of AP and GP. As before, this research is unable to be clear about what users meant by 'others'. Similarly, the same percentage of users seems to be disliking the look and feel feature of GP (27%), in the contrast in the case of AP the least number of users dislike this feature (9%). The content feature of AP was the second most disliked feature; on the contrary this feature of AP is disliked by very few users.

Among the respondents, some are least interested in the content feature of both AP (22%) and GP (11%). Users not liking the functionality feature of AP and GP were 20% and 22%, respectively. As found, 9% respondents said that the look and feel feature of AP was not liked but the same feature of GP was not liked by 27% of users. The 'other' least likeable features responses were 38% and 27% for AP and GP, respectively. For the stability feature, 11% thought it was the least liked feature for all the participants for AP and 14% for GP. From this analysis, it is evident that the look and feel feature of GP is competitively a challenge for them, they need to work on this feature because 27% of users disliked this feature of GP compared to 9% users of AP. Compared with AP, the other disadvantage of GP which needs improvement is functionality. In the case of content, a majority of users don't like AP's content whereas there are a very smaller number of people who actually do not like the content of GP. AP needs to improve their content to gain a competitive market share.

Mobile Pay Recommendation Opinion

The survey respondents were asked about their views that about whether they will recommend the mobile pay options to their friends and loved ones.

Table 7: Mobile Pay Recommendation Possibilities

Responses	AP, in percent (%)	GP, in percent (%)
Not at all Likely	2	2
Somewhat Likely	6	5
Neutral	19	28
More Likely	28	34
Extremely Likely	45	31

As presented in Table 7, 45% of the respondents mentioned they were extremely likely to recommend AP to their loved ones, whereas the number for GP was only 31%. Only 2% of each app users mentioned that they would not recommend the app. However, 19% and 28% of AP and GP users, respectively, did not want to either recommend or not recommend the app to their loved ones.

4.5 Attributes Rating and Comparison of AP & GP

4.5.1 Attributes Rating of AP

Respondents were asked to rate the security, speed, convenience, reliability and availability attributes of AP. The responses can be tabulated as below.

The above table clearly shows how people rate the attributes of AP. The data indicates very many less people considered the attributes of AP to be very poor and majority considered the attributes to be excellent. Looking at the data the mentioned five attributes made a very good impression on users. Data security, faster response, and convenence attributes can be considered as strong aspects of AP and the remaining features of reliability and availability are the weak aspects of AP.

5. Conclusions

From the analysis in the findings section, this study has explored an understanding of five features of Apple Pay and Google Pay on the basis of users' feedback. The five features focused on in the study were Availability, Convenience, Security, Speed, and Reliability. The comparative analysis of both the applications provided easy reach to the public and private sector audiences to get the required information. The study suggests Apple Pay and Google Pay provide enough benefits for users. The customers do have a perception that these platforms also exist with security risks such as the privacy and security issues, and authentication problems. As per this research, most of the users are enjoying the benefits of Apple Pay and Google Pay across New Zealand. Very few people are complaining about any features of both the apps. However, there are some users who have reserved the option to neither like nor dislike some of the features of both these apps, this creates a threat of a new entrant in the market.

This study argues that any mobile pay apps are recommended to consider all the five features with high priority. Apple Pay and Google Pay are recommended to focus on improving features which are consider neither good nor bad as these have created a lot of threat for them. Users are also advised to properly read about all the features of the app before choosing one, as this might protect them from high financial and other loss. Policy makers are recommended to create a strong policy which enables app makers to safeguard their data so users do not need to worry about any type of attack. The online payment platforms should also have better security management so that privacy issues do not emerge.

References

Almeida, L.A., de Souza, C.R.B., Lima, A.M., & Reis, R.Q. (2015). Assessing the Value Blueprint to Support the Design of a Business Ecosystem. In J. Fernandes, R. Machado & K. Wnuk (eds), *Software Business* (ICSOB 2015, pp 96-103). Springer, Cham. https://doi.org/10.1007/978-3-319-19593-3_8

Arsov, A. (2015). Technology Moving Beyond Any Boundaries. *SSRN Electronic Journal, 6(*Sept-2015), 1-9

Bolt, W., & Mester, L. (2017). Introduction to Retail Payments: Mapping Out the Road Ahead. *Journal of Financial Services Research, 52*(1-2), 1-3.

Dastan, I., & Gurler, C. (2016). Factors Affecting the Adoption of Mobile Payment Systems: An Empirical Analysis. *Emerging Markets Journal, 6*(1), 17-19

Fiedler, M. (2015). Apple - Pay, Towards the Acceptance of German Customers. *Asian Social Science, 11*(22), 124-132.

Jung, J, H., Kwon, E., & Kim, D, H. (2020). Mobile payment service usage: US consumers' motivations and intentions. *Computers in Human Behaviour Reports, 1*(January-July), 1-4.

Krolikowski, A. (2014). Can mobile-enabled payment methods reduce petty corruption in urban water provision? *Water Alternatives 7*(1), 235-255.

Liébana-Cabanillas, F., García-Maroto, I., Muñoz-Leiva, F., & Ramos-de-Luna, I. (2020). Mobile Payment Adoption in the Age of Digital Transformation: The Case of Apple Pay. *Sustainability, 12*(13), 5443–5454.

Poongodi, S., Jayanthi, P., & Ramya, R. (2021). Users' Perception towards Google Pay. *Palarch's Journal of Archaeology of Egypt/Egyptology 18(*1), 4821-4825.

Saxena, R., & Chaudhary, S. (2019). Consumer perception towards mobile wallet. *International Journal of Advance and Innovative Research, 6*(1), 165-189.

Scholtz, S. E. (2021). Sacrifice is a step beyond convenience: A review of convenience sampling in psychological research in Africa. *SA Journal of Industrial Psychology, 47*(2021), 197-208.

Staykova, K.S., & Damsgaard, J. (2016). Adoption of Mobile Payment

Platforms: Managing reach and range. *Journal of Theoretical and Applied Electronic Commerce Research, 11*(3), 65-84.

Taylor, E. (2016). Mobile Payment Technologies in Retail; A Review of Potential Benefits and Risks. *International Journal of Retail and Distribution Management, 44* (2), 159-177.

Teigland, R., Siri, S., Larsson, A., Puertas, A. M., & Bogusz, C. I. (2018). *The Rise and Development of FinTech* (1st ed., Vol. 1). Taylor & Francis.

Trochim, W.M.K., (2000). *Introduction to Validity. Social Research Methods* (2nd ed.). Atomic Dog Publishing.

Exploring the Usage of Social Media Marketing Strategies by Small Retail Businesses in India

Dr. Ahmad Wedyan and Shilpa Gandhi
ICL Graduate Business School

Abstract
The advent of internet technology in the late 1990s paved way for a revolutionary medium which enhanced communication around the globe in the mid-2000s – social media. Social media has arguably disrupted the marketing industry equally, as it has impacted the communication industry. Social media marketing (SMM) has emerged as a powerful tool for business to propagate their message and achieve quick marketing-oriented results. This study seeks to explore the effectiveness of social media marketing strategies for small and medium enterprises (SMEs) in the Indian retail industry. SME retailers in India present a significant chunk of the country's retail business with yearly volumes exceeding half a billion USD. This research qualitatively investigated five SME Indian retailers with the objective of exploring their most effective social media strategies. Semi-structured interviews with marketing managers at these Indian SME retail businesses revealed social media marketing strategies lead to higher customer acquisition, engagement, and retention. Findings of this study reveal User Generated Content (USG), Omni-channel marketing, and influencer marketing are the most effective SMM strategies for Indian SME retailers. SMM yields clear benefits for SME retailers including deeper connection with customers and increased revenue. However, contrary to popular belief, SMM strategies are found to be time inefficient and difficult to scale for SME retailers in India. This is shown to decrease the cost effectiveness of SME campaigns which are generally considered as low-budget marketing options.

Keywords: Social media marketing, Digital marketing Small Business, Enhanced strategies.

1 Introduction

In this introductory chapter the implications of social media marketing (SMM) strategies for small businesses or a lack of it are discussed. The chapter is divided into seven sections. In the first section, a generalized discussion on social media in India is given. In the second section discussion of small and medium business in India is presented. In the third section an introduction of small and medium enterprises (SME) retail businesses in India is given. This is followed by the choice of businesses for this research are explained. In the latter sections, the research question, objectives, and significance of this study are presented.

1.1 Social Media in India

Social media as a collective could be defined as a group of online platforms (social networking websites) which allow web users to interact with each other on these platforms. The interaction manifests in the form of creating, exchanging, and sharing information (popularly referred to as “content” in the social media landscape). Social media has found its place in the business world, as it allows prospective customers to interact with businesses. Dahnil (2014) notes that SMM is the practice of leveraging these online social media platforms by businesses in order to promote their services, products, marketing messages and other business-related information. Popular social media platforms include social networking websites such as Instagram, Facebook, YouTube, Twitter, WhatsApp, and Pinterest. Web users could create their online presence on these social networking sites in the form of “profiles” which act as a unique identifier for a given web user on a given social media platform. Users could then “add” or “follow” other user profiles and begin to start interacting with them or share content. Interestingly, a user profile could represent individual web users as well as business entities and any other kind of organization or group (Hibbler- Britt & Susan, 2015).

Another definition of social media is given by Kaplan and Haenlein (2010, p-61) *“as a group of Internet based applications that build on the ideological and technological foundations of Web 2.0 and allow the creation and exchange of user generated content”.* Essentially all social media networking platforms are hosted on the internet as websites. Therefore, it is important to distinguish social media networking platforms from other websites. In order for a website to qualify as a social media platform it must have all the given features: provision for creating user profile; ability to share content in different formats such as pictures, videos, text, or audio-visuals; ability to form connections with other user profiles on the same platforms by adding or following other user profiles; ability to interact with other user profiles by sharing information and content; finally ability to express interest in all user's contents hosted on the platform (Cox, 2010).

In India, over 50% of the people have access to the internet (Statista, 2020). Given the fact India is home to the second largest national population in the world, this statistic is indeed staggering. Additionally, India has all the major social media platforms including Facebook, Twitter, Instagram, and YouTube.

1.2 Small & Medium Businesses in India

The small and medium enterprises (SME) sector is considered an extremely valuable sector for most global economies. A strong SME sector in an economy exhibits significant innovative capabilities (Druker, 2009). SMEs are a source of continuous entrepreneurship. This entrepreneurial flair of small and medium businesses breeds innovation and dissemination of new technology in unique ways. SMEs are the largest creator of jobs with much lower capital costs. This helps to keep unemployment rates low. In India, the SME sector represents over 90% of the total number of registered enterprises, which is deemed highly significant (McKinsey & Company 2007).

SMEs could be differentiated in two ways based on their potential for adopting technological innovation. On one hand, the "traditional" small enterprises are characterized by a lack of long-term strategy (Kabani et al, 2010). These are small enterprises with a set way of operating, likely inherited from generations. Typically, traditional SMEs resist change and technological innovation. On the other hand, the "modern" SMEs actively seek to use technology as a strategic tool for growth. Modern SMEs are in a continuous search for a new market and gaining a competitive edge by maximizing their efficiency through technological advancements (Kabani et al., 2010).

1.3 SME Retail Businesses in India

The retail industry in India is considered a dominant sector in the Indian economy (McKinsey & Company 2007). In particular, SME retailers serve as a major source of employment in India (McKinsey & Company, 2007). It is estimated that the Indian SME retail market has over 13 million outlets, and it is the world's most dense network of outlets (McKinsey & Company, 2007). Globally, India is identified as the fifth most attractive retail destination from a list of 30 emerging markets (McKinsey & Company, 2007). The share of the SME retail industry in India was estimated at over $500 billion in 2012, this was expected to rise at a steady pace with an average growth rate of between 15 and 20% over the next decade (McKinsey & Company, 2007).

SMEs contribute to over one third of the world economy and employ more than half of the global workforce. In particular, the SME retail business in the context of the Indian retail industry is defined as any business with an annual turnover of below 5,000,000 USD (India Brand Equity Foundation, 2021). Typically, these businesses employ less than 500 employees. Historically, small, and medium sized retail businesses in India have struggled to gain competitive market positions owing to the lack of economies of scale (Hanson, 2016). Okazaki and Taylor (2013) argue, one way for SMEs to gain a competitive market position is to develop an effective SMM strategy to engage customers.

1.4 Choice of Businesses

Social media marketing (SMM) strategies employed by small and medium sized retail businesses in India are the prime focus of this research. The reason for choosing SME retail businesses is, firstly, they constitute over 50% of businesses in India (Statista, 2020). Secondly, SME businesses in India heavily rely on social media as a strategic marketing tool (Statista, 2020).

For the purpose of clarity, SME retail businesses included in this study have been operational for over five years. Therefore, they can be considered as successful retail businesses despite their scale. These businesses employ less than 500 employees and have a prominent social media presence. This would indicate the social media strategies employed by these businesses have been successful and played a vital role in their success. A list of SME retail businesses included in this research is given below:

- Mohan Lal & Sons (1983) Private Limited – Traditional Indian wear retailer founded in 1881. Mohan LAL & Sons is an example of a small enterprise which transitioned from a “traditional” to a “modern” small enterprise. The business has 15 stores across north India in major cities such as Delhi, Lucknow (Uttar Pradesh) and Chandigarh (Mohan Lal & Sons, 2021).

- Zivame– Bangalore based women lingerie retailer. Zivame was founded in 2011 and currently has retail stores pan India (Zivami, 2021).
- AKS Clothing Company Private Limited – Founded in 2014, this retail brand specializes in women's wear. They are also partnered with top e-commerce platforms in India such as Flipkart and Myntra (AKS Clothing, 2021).
- Tulsi Online Shopping Private Limited– Handcrafted Indian textile and accessory retailer founded over 20 years ago. This retailer is a local market leader in textile innovations (Tulsi Online, 2021).
- Asian Fabrics – Established in 2004, this brand is the leading supplier of many fabrics, unstitched suits, lehengas, sarees etc. in Delhi (Asian Fabrics, 2021).

1.5 Research Questions

The aim of this study is to address the following questions:

- How can SME retail businesses in India deploy SMM strategy as a driver of growth?
- What are the advantages of SMM for SME retail businesses in India?

1.6 Research Objectives

The following research objectives are identified for this study:

- ➢ To evaluate the level of SMM awareness at SME retail businesses in India
- ➢ To assess the impact of SMM in comparison to traditional marketing channels for customer acquisition in the context of SME retail businesses in India
- ➢ To evaluate the impact of budgetary constraints on SMM strategies
- ➢ To draw out recommendations for developing and deploying successful social media strategies in the context of SME retail businesses.

1.7 Significance of the Study

The findings of this study will be useful for SME retail businesses seeking to drive their business growth. In particular this study will investigate how sales could be driven using SMM strategies for small and medium sized retail businesses, which is a critical challenge now more than ever for SMEs affected by the COVID-19 pandemic. Borgman et al. (2015) assert effective SMM provides SMEs the opportunity to gain insights about competitive market trends, sales, and targeted market segments. Leveraging these insights leads to successful SMM campaigns which in turn drive business growth. The findings of this study will be useful in educating SME retail business owners about gaining perspective over these specific insights.

Furthermore, the results of this study could be generalized to other SMEs to increase their brand presence, enhance brand image, increase brand equity, and ultimately increase sales through effective social media marketing.

2 Literature Review

In this section, a synthesis of the current literary discourse on the use of SMM strategies by SME businesses is presented. At present there is a lack of research in the specific context of Indian retail SME's use of SMM strategies. However, the studies included in this section are highly relevant to the Indian context. This is because there is a large degree of overlap between the consumer profile of the studies mentioned below and the Indian consumer profile.

2.1 Significance of social media in Marketing

In the age of technological revolution, social media has emerged as the new norm for communication. The marketing profession is particularly disrupted by social media platforms. An increasing number of marketers now use social media platforms for advertising to boost sales. Unfortunately, SMEs lack the resources and technological savvy to effectively implement SMM strategies. Social media platforms allow easy and fast access to consumer groups in order for the business to build a loyal customer base. SMM has advantages over traditional marketing which uses printed media-based mediums. For instance, social media platforms allow for interaction with customers which is not a viable option in traditional marketing. SMM also enables marketers to cost effectively and efficiently reach segments of consumers located in remote geographies. Therefore, effective use of SMM can be a critical factor for both business survival and growth for SMEs.

The majority of SMEs fail to effectively harness the potential for low-cost marketing options such as SMM. Perry (2014) asserts the significance of strategically utilizing SMM as a means to remain competitive for small and medium businesses. The failure rate for new SMEs is rather stark. Some studies estimate that over 45% of new SMEs are likely to fail within just five years of operation (Perry, 2014). This figure is considered to be close for established small and medium-sized businesses. On the other hand, a minority of SMEs attribute their success to their successful marketing strategy, especially using low-cost options such as SMM. These business owners effectively create personal relationships with their customers over social media platforms. SMM enables these businesses to anticipate and meet consumer demands whilst remaining sustainable in a competitive market (Jara et al., 2014).

2.2 SMM Strategy Theory

SMM strategy theory by Richardson et al. (2016) is invoked to illustrate the key components of an effective SMM strategy. The theory proposes five key elements which make a SMM strategy effective. These are discussed below.

Firstly, the success of any social media campaign will be contingent on building a “many-to-many” network in addition to establishing strong integrated ties between the social media platform and the business (Richardson et al., 2016). To illustrate, the campaign is successful when marketing affiliates are promoting the businesses. The business must strive to build a network of marketing affiliates which have influence over targeted segments of the consumer group. In addition to this, the choice of social media platform plays an important role as there needs to be a strong integrated presence of the business on the platform of choice.

Secondly, consistent sharing of business media files leads to an enhanced marketing communication with potential buyers (Richardson et al., 2016). The business should have an active presence over social media and constantly engage prospective buyers with product or service-related content. Empirically, this has shown to increase the quality of communication between the business and its existing and potential consumers.

Thirdly, the use of blogs and discussion forums over social media is an effective means of gathering consumer feedback and information about buying behaviour of the consumer (Richardson et al., 2016). The feedback proves valuable in improving the product or service, and information about buying behaviour can be used in marketing analytics for predicting future consumer behaviour over the long term.

Fourthly, it is essential to establish the optimal mix of social media platforms for maximizing the business's exposure (Richardson et al., 2016). Selecting social media platforms is a strategic choice.

Lastly, SMM campaigns must be designed to address needs by keeping the consumer buying behaviour in mind (Richardson et al., 2016). Social media campaigns must ensure their products and services are presented in a way which appeals to the consumer's needs and their buying behaviour.

Tucker et al. (2012) found small businesses which effectively used social media campaigns reported increased interaction with consumers resulting in increased revenues. This finding is consistent with literary discourse. Experts argue social media campaigns are cost effective marketing options for businesses which can lead to viral marketing and boost business growth (Richardson et al., 2016).

2.3 Challenges faced by SMEs in leveraging social media

Small and medium sized enterprises are key contributors to the global economy. Their growth and development are responsible for employment of two-thirds of the global labour force (Dahnil et al., 2014). Despite their significance, SMEs are poorly positioned in the new age technological revolution. Resource constraints and lack of knowledge are the main hindrances for SMEs in integrating new media technologies such as social media into their business model (Dahnil et al., 2014). This has led to SMEs losing their market share in the digital age. To illustrate, the emergence of social media platforms has drastically impacted the business environment throughout the globalized world. A key development has been the rise of the consumer's influence over how business is now done. Essentially, social media has empowered consumers by enabling them freely to voice their opinions, and increased sophistication within consumers (Constantinides, 2014). Constantinides et al. (2014) noted with increasing competition and increased availability of information consumers have become ever more difficult to influence, acquire and retain. Modern consumers voice their opinions about the product, their experience with the business and even promote alternate products and services (Lou & Koh, 2017). This increase in the power of consumers sometimes proves difficult for SMM managers (Hofacker & Belance, 2016). Therefore, a successful SMM strategy not only focusses on driving business growth but also managing brand image whilst increasing brand equity and presence.

2.4 SMM as a Strategic Tool

In order to understand the Virtual Brand Communities as a theme, it is first essential to understand the notion of "shopper marketing" as it is central to consumer/ business interaction on social media. Shankar et al. (2011, p. 29) define shopper marketing as "*the planning and execution of all marketing activities that influence a shopper along and beyond the entire path of purchase, from the point at which the motivation to shop first emerges through purchase, consumption, repurchase, and recommendation"*. Essentially, consumers are willing to shop online via social media platforms if these platforms prove to be useful in dispensing information about products and services and are easy to use (Cha, 2009). Retailers could drive their business growth by offering product related services and information on social media platforms because of the vast diversity of social media users, thereby opening up the retailer to multiple target customer groups on social media platforms (Cha, 2009). In this way, social media platforms act as strategic marketing tool for retailers to exhibit their product and service offerings and promote their brand to prospective customers. Collectively social media users could form a community under the retailer's social media profile/account. Thereby, social media users could act as a source of product feedback which can then lead to product improvements by the retailer. These social media user communities are defined by Parquette (2013) as "Virtual Brand Communities". Virtual brand communities shape the retailer's use of social media as a strategic marketing tool by giving feedback and insights on the community's buying behaviour.

Paquette (2013) argues about the significance of understanding user's attitudes and motivation on social media. According to him, consumer's attitudes and motivation on social media are important for retailers because consumers are free to create content about the retailer's brand. Chu (2011) studied the connection between the group participation behaviours of several retailer's followers on Facebook with their respective responsiveness to online advertisements and then compared these with non-retailer followers on Facebook. His findings revealed that retailer brand followers are more likely to be responsive to online advertisements in comparison to non-retailer brand followers. He concluded that since retail brand's Facebook page requires a higher degree of user's personal information, those who join these pages are more receptive to advertisements, while non-retail brand followers are reluctant to share their personal information and thus are significantly less receptive to online advertisements.

Cox (2010) in his research evaluated the link between age and attitude to social media advertisement content. His findings revealed that age is a significant factor in understanding responsiveness to different formats of social media advertisement content such as videos, posts, pictures, or blogs. According to Cox (2010), social media users between ages 18 and 28 are strongly inclined towards blogs, videos and following a retailer's social media account. Users between ages 35 and 54 were found to be more inclined towards video formats for advertisements across social media (Cox, 2010). He attributed this difference in user attitude to different advertisement content formats to the uniqueness of these formats. For instance, video as a format for advertisement is likely to be more information oriented and easy to consume compared to blogs which can be intricate and harder to consume. Awareness of these motivations and attitudes is deemed paramount for retailers (Paquette, 2013).

2.5 Social Media Marketing for SME Retail Businesses

Social media offers numerous benefits for SME retail businesses. These benefits include the opportunity to increase brand awareness and market presence, better engagement with customers, collecting valuable customer feedback, and scope for increasing revenue growth via customer acquisition. Retailers are also able to manage their brand image and equity effectively via social media marketing (Edosomwan et al., 2011).

Social media is considered to be highly effective in sharing marketing related information and announcements with the customers. Garnering a substantial social media following across multiple platforms allows retailers to quickly share the latest promotions and other important sale related information with their follower base. Additionally, social media marketing is free as all major social media platforms are free to be used by both the prospective customer and retailer. This offers a huge cost advantage in favour of social media platforms in comparison to traditional marketing platforms such as print-based or broadcast media. Social media marketing has empirically shown to have a strong positive impact on business revenue growth for retailers (Roesler, 2014). This is achieved by targeting specific consumer groups on social media in a highly efficient and cost-effective manner.

Social media marketing also offers the opportunity to increase market reach by allowing penetration into geographically far off markets. Retailers could build a strong local as well as global presence for their brand leveraging social media platforms. This could be achieved by building loyal social media communities which are actively engaged with the retailer's brand. For instance, Facebook Marketplace is a feature on Facebook's platform which enables retailers to showcase their products to users across a much larger demographic region (Chu, 2011). The retailer's presence in this way is enhanced several-fold by effectively leveraging their social media marketing strategy.

2.6 Benefits of Social Media Marketing for SME retailers

Social media marketing as a marketing strategy is largely aimed at enhancing the level of exposure of SME retailer's offerings. Brrutia and Echebarria (2013) assert social media offers multiple marketing opportunities via interactivity with customers and social media users. Interactivity in this sense becomes a tool for launching focused product campaigns by SME retailers. Additionally, SMM is favoured by an important segment of consumers which have substantial purchasing power. These are young consumers. They are more likely to favour SMM as opposed to its counterparts, i.e., traditional marketing channels such as broadcast or print. This observation is confirmed by Markova et al. (2013) in their study which concludes that interactivity is much higher on social media platforms compared to traditional marketing channels. Braojos et al. (2017) assert SMM has a distinct advantage over traditional marketing channels which relates to its ability to generate real time consumer feedback and comments. This capability of SMM vastly enhances the business intelligence gathered by SME retailers, which is further used to improve products and services to better align with consumers' needs and desires. Capable marketing teams can capture the real time feedback and reaction to SMM campaigns and use it as a strategic advantage.

SME retailers leverage several social media platforms to engage their customers. Prominent social media channels such as Facebook, Instagram, Twitter, and YouTube collectively form the base for SMM strategy (Surma, 2016). Each of these platforms serve a distinct function in the SMM strategy, thus generating multiple marketing opportunities for SME retailers (Surma, 2016). To illustrate, Facebook serves the purpose of communicating information about the retailer's business, information on promotional events, showcasing the products and services via pictures and video posts. Instagram is purely used for increasing a retailer's brand awareness via sharing product pictures and testimonials. YouTube is primarily used for paid advertising and linking those advertisements to other social media channels of the retailer. Twitter serves as a tool for gathering real time consumer feedback and reactions on retailers' products and services. A key benefit of social media is its ability to turn passive consumers of advertising into active promoters of a retailer's brand (Witkemper et al., 2012).

Social media forms a vital component of the overall marketing plan for SME retailers. Social media allows SME retailers to include their customers in business conversations about their brand. Furthermore, it allows customers to propagate the retailer's message within their social circles as well (Ismail, 2017). Customers could share their testimonials describing their experience with the retailer's products and services on social media platforms. Indian consumers of retail have been shown to be brand conscious by previous studies (Schultz & Peltier, 2013). This provides opportunities for SME retailers in India to enhance their brand awareness and image via effective use of social media marketing. Having an effective B2C engagement is vital for driving sales for SME retailers. Social media platforms allow for carrying out this engagement in the most cost effective and time efficient manner.

Putter (2017) investigated how social media influences consumers' buying intentions. He found that when leveraged properly social media can serve as a tool for advancing competitive advantage for retailers. The study concluded that retailers who effectively used social media into their marketing programmes were found to be more successful than those who did not. Therefore, it can be argued that there exists a strong correlation between effective uses of social media in marketing and increasing customers' buying intention.

3 Research Methodology

In this chapter the methodology for this independent research project is presented. The section is divided into four segments, starting with research design laying out the overall research plan. In the next segment, the research type is discussed. This is followed by a research strategy in the next segment. Finally, choices of research methods are presented in the last segment.

3.1 Research Type

The study is exploratory in nature. Exploratory research may come to a temporary halt in the event the researcher believes there are no new ideas or knowledge which could be yielded from an open-ended investigation.

Arguably, at this stage the researcher may be willing to turn to a confirmatory approach. However, it is far more important to continue the process of exploring because it prevents premature theoretical closure and leaves the opportunity for new discoveries open. Exploratory research is important because social phenomena are constantly shifting and changing, this leaves the scope for new discoveries always open even in highly explored fields. The field of social media marketing for SME enterprises is widely tested and explored on a global scale. However, fewer such explorations into this field currently exist in the specific context of Indian SME retailers. There this study will benefit from an exploratory approach. The results of this study could pave the way for further confirmatory studies in the future.

3.2 Research Strategy

An interview-based research strategy will be used for this study. Semi-structured interviews are effective when attempting to answer research questions which are concerned with “how” and “what” and “if” about a given phenomenon (Bryman et al., 2012). The aim of the study is to understand the scope of social media marketing strategy for small and medium retail businesses as a driver of growth. The study examines the advantages of social media marketing for small and medium sized retail businesses. Conducting semi-structured interviews will enable the researcher to gain insights about the impact of SMM strategies.

Semi-structured interviews will facilitate an exploratory approach via open-ended questions. To illustrate, the participants will be given the opportunity to expand on their answer by the researcher via probes. This will benefit the process of new information discovery which will enrich the findings of this study.

3.3 Research Methods

This study will benefit from a qualitative approach. A qualitative approach is useful when the researcher is trying to gain an understanding of a social phenomenon from a subjective perspective. The main emphasis of qualitative design is to recognize the deeper meanings of specific human experiences to provide more robust theoretical observations that cannot be counted and measured in numbers with ease (Bryman et al., 2016).

Deploying qualitative methods will enable the researcher to gain a deeper understanding of the effectiveness of SMM strategies whilst also gaining understanding about its appropriateness and the challenges faced in developing social media capacity by SME retail businesses in India. The qualitative approach will allow the researcher to understand the social phenomenon underlying the use of social media marketing strategies and why these strategies are deployed.

3.4 Data Collection

The study uses primary data. Primary data is gathered in the form of semi-structured interview responses from a sample of aforementioned five SME retail businesses in India. These businesses are in clothing and accessory retailing. The semi-structured interviews will be carried out with marketing personnel at these businesses and the interview data will be transcribed and thematically coded.

A total of seven interview questions will be asked of the interviewees. Interview questions will be carefully formulated by the researcher with the aim of addressing defined research objectives. The interviews will be recorded and transcribed. Sound bites will be used by the researcher to accentuate key points from the interview. Sound bites are small excerpts from a larger audio recording. The main reason behind using sound bites is to help the researcher identify central themes emerging in the interviews about the research problem.

3.5 Data Analysis

Thematic analysis will be employed by the researcher in order to analyze the qualitative data. The key justification for using thematic analysis is that it is considered to be highly appropriate for analyzing text data (Bryman et al., 2016). Qualitative data collected for this study is in the form of interview transcripts which is text data. Under thematic analysis, the data is analyzed for uncovering recurring ideas, patterns, and themes across the interview responses.

Thematic analysis of the interview transcripts could be achieved using a semantic or latent approach. These approaches differ from one another: under a semantic approach, the contents of the qualitative data are explicitly analyzed (Bryman et al., 2016), while, on the other hand, under a latent approach the contents of the qualitative data are open to interpretation by the researcher (Bryman et al., 2016). This study will benefit from a semantic approach to the thematic analysis as this will lead to higher validity of the resulting findings.

3.6 Ethical Considerations

This study was carried out after seeking approval from the ICL ethics board. As part of this approval, a duly filled and signed Form A was provided to the ICL ethics board. Key ethical considerations for this study will include participants being informed about the nature of the study and their role in it at the offset. Written permission was sought from the participants via consent forms. Participants were informed they were under no obligation to take part in the study, and they could choose to withdraw at any point. Their identities remain anonymous. Data collected is solely to be used for the stated purposes of this study and will not be shared with any outside entity or individual in any way, shape, or form.

4 Findings

The primary objective of this chapter is to present the findings of this research project. In doing so, qualitative data was collected and analysed. Qualitative data is gathered through semi-structured interviews with five marketing managers at the chosen five SME retail businesses in India. The qualitative data from the interviews is transcribed into Microsoft Word. Interview transcripts can be found in the appendix section.

Thematic analysis is performed on the qualitative data in order to elicit insights. This includes sound bites in quotes taken from the interview transcripts for analysing. Doing a thematic analysis enabled the study to elicit valuable information on key themes identified in the interview responses relating to the application of social media marketing strategy as a driver of growth for SME retail businesses in India.

4.1 Interview Findings and Analysis

Each of the questions are discussed in greater detail along with selective responses from the participants. The themes are analysed in length using a thematic analysis approach. The results of the analysis are presented under each theme subheading, supported with the responses from participants.

Presented below are the key themes emerging in the responses for each of the questions.

4.1.1 *Which social media strategies do you use for marketing and why?*

The aim of this question is to elicit information about the scope and purpose of social media marketing strategies at the five retail businesses. Key themes emerging from the responses include:

- Omni-channel SMM strategy for greater market reach
- User Generated Content Strategy for customer engagement
- Customer Acquisition using integrated CX (customer experience) across social media platforms

4.1.1.1 Theme 1.1 – Omni-channel SMM strategy for greater market reach

Participants 1 and 2 reported the use of Omni-channel SMM as their primary marketing strategy. Omni-channel SMM strategy is characterized by establishing a substantial social media presence across multiple platforms such as Facebook, Instagram, YouTube, etc. The underlying significance of using an Omni-channel social media marketing strategy is to ensure maximum brand reach and minimize reliance on any single social media platform (Chen & Lien, 2017).

Participant 1 replied: *"…we strive for an Omni channel presence. So, this way we are making sure we don't rely on a single social media platform…"*

Participant 2 replied: *"…we are omnipresent across the "trifecta" of social media, i.e. - Facebook, Instagram and YouTube…So* this strategy allows us to *gain deeper market reach."*

Participant 1 also highlighted through an Omni-channel presence they were able to get diverse feedback from their social media followers which aids in product development. Additionally, an Omni-channel SMM strategy also served as a surveillance tool to get real time insights on latest fashion trends. These insights are then used to gain a competitive advantage. Participant 3 expressed similar views for using an Omni-channel SMM approach.

Participant 3 replied: *"…useful because not only does that help in increasing brand reach but also gives us ideas about what our users want and what's currently trending in fashion."*

4.1.1.2 Theme 1.2 – User Generated Content Strategy for Customer Engagement

Participants 3 and 5 expressed they use user generated content as a key SMM strategy for engaging their customers. User generated content is a popular choice of SMM strategy in the retail industry (ref). Under this strategy the users of a social media platform are encouraged to share their own curated content which is then shared on to the social media platform.

Participant 3 replied: *"We use social media strategies such as user generated using "hashtags" which allows our social media followers to curate their own personalized feeds…"*

Participant 5 highlighted a strategic reasoning for deploying "user generated content" on their social media accounts. Their business model is B-2-B, of which their key customers are fashion designers and boutique businesses. Therefore, by allowing their customers to curate their own content and then sharing it on the participant's platform the brand is able to engage their social media followers and simultaneously generate interest in their customer's finished products. In this way, the user generated content SMM strategy nurtures a mutually symbiotic relationship between the brand and its key customers, whilst also offering value to the brand's social media followers. Richard et al. (2009) highlight the significance of user-generated content as a key tool for increasing the brand's sphere of influence.

Participant 5 replied: *"…Our business model is a B2B model… we cater to top designers and boutiques…. we rely on user generated content as a social* *media strategy, which is to say we promote the finished products of our designer customers on our social media accounts. This is beneficial to both our designer and boutique business customers as well as for us."*

4.1.1.3 Theme 1.3 – Customer Acquisition using integrated CX (customer experience) across social media platforms.

Participants 2 and 4 exhibited an inclination towards using SMM for the purpose of acquiring new customers and increasing customer interaction with the brand. Both participants highlighted the significance of having a seamless CX strategy which complements their SMM strategy. Social media accounts of both participants are linked with their respective brand website or e-commerce platforms. Thus, social media plays a key role in customer acquisition for these businesses.

Participant 2 replied: *"...user could directly place an order or get all the help/information they need on our social media pages, for example we have special "chatbots" which assist the user in this regard. This strategy helps us in getting more customers and increasing customer interaction."*

Connecting social media accounts to brand websites or e-commerce platforms allows retailers to effectively direct followers in the next step of their customer journey (Richardson et al., 2016). The argument for having a seamless CX strategy has gained momentum in the highly digitalized business environment (Chaffey & Chadwick, 2016; Peppers & Rogers, 2017). Following the internet revolution, information became democratized which meant customers could switch freely between brands or services (Watkinson, 2013).

Participant 4 replied: *"...social media strategies are more targeted towards customer acquisition. You can see that our online social media pages are linked to our e-commerce platforms.... we understand how important it is to have a seamless connection between our social media and e-commerce platform."*

4.1.2 *In your opinion, which social media marketing strategies have been most effective for your business? Why?*

The aim of this question was to get insights on the most successful SMM strategies used by Indian SME retailers. The insights revealed key information about the critical factors which contribute to the success of these successful SMM strategies. Key themes emerging from the responses include:

- User Generated Content Strategy
- One-to-many SMM campaigns
- Influencer Endorsements

4.1.2.1 Theme 2.1 – User Generated Content Strategy

Participants 3 and 5 revealed that user-generated content strategy has been the most effective for their business. As a SMM strategy, the followers/customers are encouraged to share in their own personally curated content across the brand's social media platforms. This results in greater customer engagement as well as serving as a source for harnessing the collective opinion of the end user/buyers. The findings are consistent with Perry's (2014) assertion that social media platforms should be used by SMEs to create competitive advantage.

Participant 3 replied: *"... one of the most influential social media marketing strategies for us has been to accumulate creative ideas from our followers/customers… we encourage our users to send in suggestions about style and fashion they'd like to see in our product offerings…."*

Participant 5 replied: *"... the most effective social media marketing strategies are those which allow them to promote their own products as well as the finished products of their customer's business."*

4.1.2.2 Theme 2.2 – One-to-Many SMM Campaigns

Participants 1 and 4 gave similar responses which are consistent with Richardson et al. (2016) notion of using social media to propagate the message from one-to-many users. Participants 1 and 4 revealed their most successful SMM marketing strategy has been to encourage their followers to share their content onto the follower's social media account. Thereby, creating a network on one-to-many. This SMM strategy has been particularly successful because it enables the brand to have much farther reach.

Participant 1 replied: *"... most successful social media marketing strategy so far has been to let our customers promote us on their social media.... what makes the brand so powerful... When a lot of the people are acting as your propagating agents."*

Similarly, Participant 4 replied: *"... we run special social media marketing campaigns specific to only our social media platforms on Facebook and Instagram where the followers are incentivized to share our content on their personal feeds."*

Participant 4 also revealed that using the one-to-many SMM strategy has had a positive impact on customer acquisition. This finding further lends support to Chen and Lien's (2017) idea of an increased marketing effectiveness manifesting through a stronger customer-brand relationship. Chen and Lien (2017) argue customers share the brand's message if they feel the brand is high quality.

4.1.2.3 Theme 2.3 – Influencer Endorsement

Participant 2 revealed the use of influencer endorsement has been the most successful SMM strategy for their business. As a strategy, influencer endorsement involves a public figure with a significant following to endorse a brand or business. Influencer endorsement for marketing purposes has existed for a substantially long period of time. In the pre-internet era, influencer endorsements were carried out over broadcast media such as television, radio, and print. However, with the rise of social media influencer endorsement has become a powerful phenomenon on social media platforms.

Participant 2 replied: *"... Another strategy which has worked really well for our brand particularly is the influencer endorsements...Social media has played a big part in the modernizing of our brand image and perception, especially influencer endorsements on social media platforms."*

4.1.3 *Which social media marketing are unique or predominant in retail SME businesses in India?*

The aim of this question was to gain an understanding of the broader SME retail businesses in the context of SMM unique to India. A consistent theme emerging in the responses relates to brand endorsements from public figures.

4.1.3.1 Theme 3.0 – Brand Endorsements from public figures

Most participants agreed that the use of influencer-based social media marketing is evident in the context of the SME retailers in India. It was revealed that the rise of social media in recent years has proliferated brand endorsements from public figures.

Participant 1 replied: *"... influencer marketing on social media is huge in the Indian retail landscape... Everyone is using influencer-based marketing on social media in one way or the other."*

Participant 2 replied: *"... in India you'll see retailers of all statures engaging with brand endorsements for their brand from social media influencers."*

Participant 3 replied: *"... the use of influencer-based marketing is something which I have seen to be dominant in India..."*

Participant 5 replied: *"... I think there is a clear trend of using social media influencers to do the promotions and marketing for your brand. I have seen this across the Indian retail industry..."*

The findings are indicative of a clear trend of using social media influencers for product placement and promoting by SME retail brands. However, it is interesting to note that, unlike Western retailers, Indian SME retailers do not use renowned public figures including top actors, models, or sportsmen to do their brand endorsements. Instead, they rely on local social media influencers who have garnered a substantial following on social media platforms. It appears that locally influential public figures have found a place to monetize their influence using social media platforms.

4.1.4 *In your experience, what are the key differences between SMM Vs Traditional marketing in terms of cost and efficiency?*

The majority of SMEs fail to effectively harness the potential for low-cost marketing options such as SMM (Castronovo & Huang, 2012). The cost of marketing is a significant cost for SME retailers. The key aim of this question was to elicit insights on a cost-efficiency comparison between traditional and social media platforms. A consistent theme emerged in favour of SMM as the cheaper option. However, it may not be the most efficient.

4.1.4.1 Theme 4.0 – SMM is cheap, but not efficient.

The findings suggest that SMM is certainly a low-cost marketing option as confirmed by Castronovo andHuang (2012) in the literature review.

Participant 1 replied: *"... operational costs of social media marketing are several times lower than traditional marketing channels like billboards, broadcasting, etc.…"*

However, contrary to the literary discourse it was revealed that SMM is not considered efficient by most respondents. SMM is reported to be inefficient due to the level of creativity and time it takes to curate marketing content.

Participant 2 replied: *"... social media marketing in the last decade has become so sophisticated that I think the efficiency advantage has been eroded. Sure, you can instantly reach the user with a social media post, however the time and effort it takes to curate that highly personalized post makes the entire process not so efficient."*

Furthermore, it was also reported that the monetary cost of SMM is significantly lower in comparison to traditional marketing. However, the cost of SMM in terms of other resources such as time and human resources is high.

Participant 4 replied: *"... social media is free and quick to reach your followers. But it also requires talent, skill, and lot of creativity to be effective. So, while tangibly it may be cost effective but intangibly you must invest resources like time, effort, and creativity. In traditional marketing, you do require talent and skill, but I have found to be at a lesser degree as compared to social media marketing."*

4.1.5 *What are your key goals for using social media marketing e.g., customer, acquisition, retention, or engagement?*

The literature review highlights the importance of SMM for gaining new customers and retaining them through engagement (Richardson et al., 2016; Constantinides, 2014). The key aim of this question is to investigate what the end goal is for using SMM by Indian SME retailers. Key themes emerging from responses include:

- Customer acquisition and retention through engagement
- Altering consumer behaviour

4.1.5.1 Theme 5.1 – Customer acquisition and retention through engagement

All participants expressed their end goal for using SMM is to attract new customers. There appears to be consensus in the perception of the respondents on how SMM could help them attract new customers. They believe that by effectively engaging their customers, a buzz about their brand can be created. This buzz is then leveraged in attracting new customers and retaining existing ones. This finding is consistent with the findings of Richardson et al. (2016) in the literature review.

Participant 1 replied: *"... We use social media marketing for reaching new audiences, thereby acquiring new customers…"*

Participant 2 replied: *"... Our key goals for using social media marketing is of course to attract more customers and retain them through engagement."*

Participant 3 replied: *"... We strongly believe that engaging your customers and followers in social media will create a buzz for your brand. This will buzz will then help you get more customers and help you retain your existing customers because through customer engagement you are opening a channel of communication…"*

4.1.5.2 Theme 5.2 – Altering customer behaviour.

In addition to gaining new customers, participant 4 responded that their key goal was to alter their customer's behaviour. The respondent argued in favor of promoting sustainability in fashion as a key strategic goal which aligns directly with their brand's vision and competitive strategy. The findings lend support to the notion that social media could be used as a tool to promote brand values and vision (Costranavo & Huang, 2012).

Participant 4 replied: *"... we are attempting to initiate a dialogue with our followers and hoping to sway their buying habits towards more sustainable fashion choices…This is something which is really well aligned to our core business model of sustainable fashion."*

4.1.6 *Is there a specific type of marketing channel which is better suited to some of your products than others?*

The main aim of this question is to examine whether some products are better suited to certain marketing channels in comparison to others. A strong theme emerged from the responses regarding the target consumer segment's significance in determining the marketing channel.

4.1.6.1 Theme 6.0 – Significance of the target consumer segment

All responses confirmed that the choice of marketing channel is dictated by the preferences of the target consumer segment. Essentially, certain segments of the consumer base may have a bias for a certain type of marketing channel.

Participant 4 replied: *"... For example, our accessories target the late teens to late twenties demographic. They have significantly different attributes in comparison to our other customer segments like the more elegant and expensive apparel for our older customers. So, it's only natural that we use different marketing channels for different customer segments."*

4.1.7 *Do you have any positive effects of using social media marketing strategies on your business or engaging customers?*

Three main themes on the key benefits of SMM strategies emerged from the responses. These are:

- Deeper Connection to Customers.
- Greater Market Penetration.
- Growth in Revenues.

4.1.7.1 Theme 7.1 – Deeper Connection to Customers.

All participants expressed using social media marketing has led them to develop a deeper connection with their customers. This finding is consistent with the findings of Lou and Koh (2017), asserting that effective social media marketing will lead to enhanced customer relationships with the brand.

Participant 1 replied: *"... I'd say we have been able to build a deeper connection with our customers… Our customers have gone beyond to now even become our patrons because of the social media engagement we have with them."*

4.1.7.2 Theme 7.2 – Greater Market Penetration

Participants 1 and 5 reported their brand was able to reach sections of society and thus had a greater market penetration because of SMM.

Participant 5 replied: *"... biggest positive developments which have come out of using social media marketing is the level of exposure we are able to get."*

4.1.7.3 Theme 7.3 – Growth in Revenue

Dahnil et al. (2014) argue SMEs are adept at generating growth using SMM. The findings of this study are contrary to Dahnil et al.'s (2014) assertion. It is reported that SMM has led to substantial growth for most respondents. For instance:

Participant 5 replied: *"... We now have a strong and loyal social media following and this has resulted in increased brand awareness and growth in our revenues."*

4.1.8. *In your opinion, which approach to marketing is better for retail SMEs: Traditional Marketing or Social Media Marketing? Why?*

There is consensus across the responses. The responses revealed that SMM is cost effective, better at customer engagement, and efficient for retail SMEs. While on the other hand, traditional marketing is expensive and inefficient in comparison. However, traditional marketing is more suited for retail SMEs during a brand launch.

Participant 1 replied: *"… I would say the staple of your overall marketing strategy should be social media based…. Believe me, there's nothing better than events-based marketing for brand launches."*

Similarly, Participant 2 replied: *"… Social media marketing has a major advantage over traditional marketing which is it's a two-way platform, where the brand and customers could interact. This obviously results in greater customer engagement."*

4.2 Summary of the key findings

- Popular social media strategies used for marketing amongst Indian SME retailers include Omni-channel marketing on social media for greater market reach, User Generated Content Strategy for customer engagement, and Customer Acquisition using integrated CX (customer experience) across social media platforms. Out of these, Omni-channel marketing across Facebook, Instagram and YouTube was found to be the most prevalent.
- Most effective social media marketing for SME retailers in India include user generated content across multiple social media platforms, one-to-many SMM campaigns where users are incentivized, and influencer endorsements on social media.
- Within the Indian SME retail industry, the most unique form of social media marketing entails retail brand endorsements from local social media influencers. This contrasts with Western retailers whose brands are endorsed by renowned public figures.
- In comparison to traditional marketing, social media marketing is found to be much cheaper. This finding is consistent with the literature review (ref). However, it is also reported that social media marketing is not efficient. This finding is in stark contrast to the literature.
- Key goals for using social media marketing by Indian SME retailers include Customer acquisition and retention through engagement and altering consumer behaviour towards sustainability and environmentally friendly alternatives in fashion.
- The choice of a marketing channel for specific products is not dictated by the product specification. Instead, it is determined by the preferences of the target consumer segment. Essentially, certain segments of the consumer base may have a bias for a certain type of marketing channel.

- Key benefits of using social media marketing strategies for Indian SME retailers are 3-fold. Firstly, it helps in developing a deeper connection with the consumer. Secondly, SMM allows for greater market penetration. Lastly, the success of SMM strategies is directly correlated with growth in revenues.
- Optimal marketing strategy for Indian SME retailers should include a mix of SMM strategies alongside traditional marketing. While SMM strategies are much cheaper to deploy and yield greater customer engagement, traditional marketing has a clear advantage for gaining traction at the initial stages of the business.

5 Discussion

This study utilizes qualitative methods to arrive at key insights gained from the analysis in the previous chapter. This chapter discusses those insights. The discussion on the qualitative findings includes a comparison of the key themes' findings with the literary discourse. The discussion is aimed at comparing the key findings of the qualitative data in order to produce usable insights for SME retailers.

5.1 Discussion on key findings

Each interview question yielded five different responses from the chosen cohort of SME retail businesses in India. Therefore, in this subsection, each question's varied findings/themes are discussed as a collective to draw coherent insights for a given specific question.

5.1.1 *Social Media Strategies Used for Marketing by SME Retailers*

The interview responses highlighted three main kinds of social media strategies which were used by SME retailers for marketing. These are Omni-channel marketing, user generated content marketing, and having an integrated customer experience strategy for the specific purpose of customer acquisition.

Omni-channel marketing - 3 out of the 5 participants stated they have deployed Omni-channel marketing over social media. Essentially, this means the use of multiple social media channels to engage and connect with their customers. Most prominent social media channels highlighted in the responses are Facebook, Instagram, and YouTube. All participant responses had a common tonality when explaining their purpose for using an Omni-channel social media marketing approach. This inclination towards Omni-channel social media marketing appears to arise from the SME retailer's need to maximize their brand's exposure. To illustrate, it can be argued that having exposure to multiple social media platforms for marketing effectively increases the likelihood of greater outreach for the brand. In this regard, this particular finding lends support to Richardson et al.'s (2016) assertion that it is essential for businesses to establish an optimal mix of social media platforms for maximizing the business's exposure. Furthermore, selecting the optimal mix of social media channels for marketing is considered a strategic choice.

User Generated Content Strategy – 2 out of the 5 participants stated they used user generated content strategy as a primary social media strategy. Essentially, they promote their social media followers to share their own curated (user generated) contents on the retailer's social media platforms. User generated content strategy, while not unique to social media marketing, has been most effective on social media platforms in comparison to traditional marketing platforms. A key reason for the success of user generated content strategy's exceptional success on social media platforms could be attributed to the uniqueness of social media platforms which allow for two-way communication. Users could share their created content swiftly in real time and further allowed for a dialogue on the shared content.

Additionally, user generated content strategy appears to adhere to the key principles of social media marketing strategies as illustrated by Richardson et al. (2016). According to Richardson et al. (2016), social media campaigns must be designed to address the needs by keeping the consumer buying behaviour in mind. Furthermore, social media campaigns must ensure their products and services are presented in a way which appeals to the consumer and their buying behaviour. User generated content strategy champions these two principles of social media marketing. Allowing users to share their personal content allows them to showcase their consumer needs and buying behaviour. Arguably, this also enables the SME retailers to gauge a better understanding of these consumer needs and buying behaviour which furthers their competitive advantage.

Customer Acquisition using integrated Customer Experience (CX) strategy – 2 out of 5 participants revealed they have integrated their social media pages across all platforms to their brand's webpage whereby the on social media could seamlessly browse and enquire about their products and place orders. This finding highlights a near perfect amalgamation of social media marketing strategy with the retailer's CX strategy. At present the literature on social media marketing highlights its significance in increasing customer acquisition (Sarkar & Christian, 2017). However, there is little evidence to show how social media strategy could complement CX strategy.

5.1.2 *Most Effective Social Media Strategies for SME Retailers*

The participant responses revealed three most effective social media strategies for their respective businesses: User Generated Content Strategy; One-to-many SMM Campaigns; and Influencer Endorsements.

User Generated Content Strategy – 2 out of the 5 participant responses highlighted their most effective social media marketing strategy has been user generated content strategy. As explained above, a user generated content strategy allows the users to share their personally curated content onto the retailer's social media page. The participant's confidence exuberated when describing how their social media followers share pictures and post about their brand's products and the resulting engaging impact it had in their marketing effort. This finding reflects that user generated content strategy is one of the best ways to create social engagement across all social media platforms.
Proponents of user generated content strategy also argue that, not only does user generated content strategy increase customer engagement with the brand, but it also allows the brands to promote their product offerings (Aggarwal, 2020). Studies have concluded that user generated content strategy on social media is more trustworthy in comparison to traditional media marketing (Aggarwal, 2020). This is because users who share these contents are existing customers of the brand and are showcasing their honest review about the product.

One-to-many SMM Campaigns – 2 out of the 5 participants revealed their most effective social media marketing strategies have been those which allow for propagating their message via the social media users. This is termed as one-to-many social media marketing campaigns in the literature (Richardson et al., 2016). Essentially, responses highlighted that these are social media marketing campaigns which incentivize the social media user to share the message with their inner circle of social media followers, thus propagating the marketing message from one user to many.

This finding strongly supports the assertion of Richardson et al. (2016) whereby they argue that the success of any social media campaign will be contingent on building a "many-to-many" network in addition to establishing strong integrated ties between the social media platform and the business. To illustrate, the campaign is successful when marketing affiliates are promoting the business. The business must strive to build a network of marketing affiliates which have influence over targeted segments of the consumer group.

Influencer endorsements – 1 out of the 5 participants revealed that using social media influencers to endorse their products has been the most successful social media strategy for their retail business. The participant highlighted that "sponsored" endorsements by local social media influencers have led to increased brand awareness and business growth. This finding appears to be at odds with Contantinides et al.'s (2014) finding where they highlight that, with increasing competition and increased availability of information, consumers have become ever more difficult to influence, acquire and retain.

Arguably, there may be some logical explanation in favour of increased brand awareness using social media influencer endorsements as social media influencers are likely to have a significantly large following and their endorsement will certainly help in creating brand awareness. It may be that some of the followers influenced by sponsored endorsement would buy the retailer's products as well. However, the finding does not explain whether the business growth resulting from influencer endorsement is sustainable or not? The literature highlights that customers are likely to voice their opinions about the product, their experience with the business and even promote alternate products and services (Lou & Koh, 2017). Therefore, it can be argued that influencer endorsements do create some short-term advantages for retailers. However, the long-term sustainability of these advantages is dependent on managing the retailer's brand image and increasing brand equity.

5.1.3 *Predominant Social Media Strategies in the Indian SME Retail Landscape*

An overwhelming proportion of responses revealed that influencer based social media marketing is the most prevalent form of social media strategy in the context of Indian SME retailers. In essence, influencer based social media marketing relies on social media influencers to promote the retailer's marketing message to a target consumer segment. Sudha and Sheena (2017) define these social media influencers as individuals who have garnered a substantially large enough social media following. Social media influencers derive their capability to have influence over a target demographic by creating trust amongst their social media followers. This influence could extend to one or more markets as well (Sudha & Sheena, 2017, pp.14-30).

Arguably, the participant's responses find support from the fact that social media and the internet have become omnipresent. Therefore, the creation of these social media influencers is a natural phenomenon, a rather common practice for SME retailers. Indian SME retailers appear to have incorporated this practice of using social media celebrities rather deeply into their marketing strategy.

Empirical studies on the efficacy of social media influencer marketing as a tool for promoting brand and revenue growth show that influencer marketing is indeed effective in generating short term advantages such as immediate sales (Jarrar, Awosamise & Aderibigbe, 2002). However, influencer marketing on social media does not have any significant impact on increasing post-sale engagement with the customer. Therefore, unless accompanied by other social media strategies which are specifically aimed at customer engagement, an over reliance on influencer-based marketing can leave Indian SME retailers with a deficient long-term strategy.

5.1.4 *Social Media Marketing Vs. Traditional Marketing: Cost and Efficiency*

A stark finding in terms of a cost and efficiency comparison between traditional media and social media marketing yielded a somewhat contrary result. The literature highlights that social media marketing is considered to be both cost and time efficient in comparison to traditional marketing. Proponents argue that social media marketing is free to execute and instantaneously reaches consumers (Richardson et al., 2016).
The respondents agreed that social media marketing is indeed cheaper to execute in comparison to traditional marketing channels such as print and broadcast media. However, they also confirmed that, contrary to the popular belief, social media marketing is not any more efficient than traditional media channels. To understand this discrepancy, it is important to understand that efficiency is not only how quickly a message reaches the masses, but also how quickly that message can be curated. In terms of the latter, social media marketing has no advantage over traditional marketing.
Responses show that curating personalized and effective social media posts is a time-consuming business. Additionally, it requires skilful personnel to create this message which can sometimes make social media marketing less cost competitive to traditional marketing channels.

5.1.5 *Key Goals for Social Media Marketing*

The majority of the participants stated their key goals for using social media marketing are to acquire, engage and retain customers. 1 out of the 5 participants also stated that their key goal is to alter their consumer's buying behaviour towards sustainable fashion. These findings appear to be consistent with the current discourse on marketing goals for social media marketing. To illustrate, retailers are increasingly recognizing their need to build a personalized two-way interaction with their customers with the aim of fostering customer engagement (Kumar et al., 2010). Customer engagement leads to the creation of an emotional connection between the retailer and their customers. This further encourages loyalty and the ability for the retailer to retain their customers. Customer engagement is characterized by participant and knowledge exchange (Vivek, 2009). Social media marketing facilitates this participation for exchanging knowledge about the retailer's brand including product offerings and core values.

5.1.6 *Efficacy of Marketing Channel for Product Placement*

All responses confirmed that the choice of marketing channel is dictated by the preferences of the target consumer segment. Essentially, certain segments of the consumer base may have a bias for a certain type of marketing channel. This finding asserts that core principles of traditional marketing, mainly customer segmentation, are still prevalent in the context of social media marketing.

Ultimately, the choice of marketing channel can be seen as a function of the underlying target demographics' attributes and their likelihood of responding to a certain type of marketing channel in favour of others. Perhaps further research could investigate which marketing channels are preferred for which kind of retail product placements.

5.1.7 *Positive Impacts of Social Media Marketing Strategies on SME Retailers*

The majority of the participants' responses reveal the main positive impacts of social media marketing strategies on their retail business is 2-fold. Firstly, SMM strategies facilitate a deeper connection to the retailer's customers. Secondly, SMM strategies have resulted in an increase in the retailer's revenues. Both these trends are consistent with the literary discourse on the perceived benefits of social media marketing (Lou & Koh, 2017; Tucker et al., 2012; Richardson et al., 2016).

Deeper Connection to Customers – 3 out of the 5 participants revealed they were able to create a deeper and fruitful relationship with their customers by effectively engaging them on social media and meeting their needs. In this regard, Lou and Koh (2017) state that Brand Relationship Quality (BRQ) is an effective tool for assessing the strength of relationships between brands and their customers. Essentially, effective social media campaigns which are targeted at engaging users and addressing their needs will likely yield a higher BRQ than compared to those which are not.

Growth in Revenues – 2 out of the 5 participants also reported that through effectively deploying social media marketing strategies they have witnessed a significant growth in their revenues. This finding is consistent with Tucker et al. (2012) who state that small businesses that effectively used social media marketing also witnessed a growth in their revenues.

Experts argue social media campaigns are cost effective marketing options for businesses which can lead to viral marketing and boost business growth (Richardson et al., 2016).

5.1.8 *Optimal Marketing Approach for SME Retailers*

The participants revealed there is no one size fits all strategy when it comes to choosing between traditional marketing and social media marketing for SME retailers. Instead, retailers must strive to achieve the optimal balance between the two types of marketing approaches which suits their individual business needs. Nevertheless, it can be argued that given the cost benefit of social media marketing and its superior capability of facilitating a two-way communication between the customers and the retail brand, a larger proportion of the marketing effort should be focused on developing an effective social media strategy.

Traditional marketing is reported by the participants of this study to be particularly effective in creating a buzz for the brand in the initial stages of the launch. This capability alone makes a strong case for traditional marketing to be included in the marketing strategy.

6 Conclusions and recommendations

6.1 Conclusions

The key research questions this study aimed to address included: 1. how could SME retailers in India leverage SMM strategies as a driver of their growth, and 2. exploring the key advantages of using SMM strategies for SME retailers in India.

The findings of this study suggest that all key objectives of this study are met, and the research questions are appropriately answered. The findings show that SME retailers could leverage SMM strategies including Omi-channel marketing strategy, User Generated Content Strategy, and integrating social media marketing strategies with CX strategy to achieve high customer acquisition rates.

One of the key objectives of this study was to critically evaluate the comparison between SMM and traditional marketing for SME retailers. The study found that SMM is certainly cost effective and influential in generating instant marketing results. However, it was also revealed that traditional marketing platforms have a distinct advantage over SMM when it comes to creating brand equity and brand awareness. Furthermore, it was concluded that SMM is cost effective and efficient in comparison to traditional marketing. However, this cost and efficiency advantage is swiftly eroded away as SMM campaigns are scaled, thus bringing into question the efficacy of SMM for businesses with tight budgetary constraints.

The effectiveness of SMM campaigns is going to have a strong impact on the business performance of Indian SME retailers. Social media marketing presents opportunities which are unique to this platform for marketing. These opportunities include the ability to engage customers in a two-way discussion about the retailer's brand, capability for the customer to propagate the retailer's message and promote its products, and enabling retailers to gather real time feedback on their products and services. It has been shown that leveraging these opportunities strategically leads to higher customer acquisition, engagement and retention. In turn, this results in increased business performance and revenue growth for the SME retailer.

The results of this study also made clear that SMM plays a pivotal part in SME retailers' overall marketing strategy. However, it is also realised that traditional marketing practices such as promotional events still have a place as a strategic tool for creating brand awareness. SME retailers are likely to maximise the potential of their marketing strategy if they can optimally allocate resources between social media marketing and traditional marketing. It should also be noted that SMM is likely to remain as the staple for Indian SME retailers.

Influencer based marketing on social media is a predominant trend in the Indian SME landscape. India has a growing percentage of social media users each year. This growth in social media users is witnessed to be positively correlated with the increase in the number of social media influencers (Sudha & Sheena, 2017). This apparent predisposition towards influencer based social media marketing in India is fueled by the argument that it leads to instantaneous results and quick sales. Empirical studies carried out on influencer based social media marketing lend support to this argument (Sudha & Sheena, 2017). However, there is no evidence to show that influencer-based marketing has any proven efficacy in retaining customers or even engaging them post the sales process. This reveals a myopic view of marketing objectives by SME retailers in India. It can be argued that SME retailers need to consider the benefits of a well-rounded SMM strategy which focusses on all marketing objectives including acquisition, engagement, retention, and satisfaction of the customer. Influencer based social media marketing strategy has proven efficacy in just one of these marketing objectives. Therefore, the resource allocation to influencer based social media marketing by the SME retailer should ideally be proportional to its impact on the overall marketing objectives.

User generated content is a highly effective SMM strategy for SME retailers in India. In particular the customer user generated content has emerged as one of the most important SMM strategies in this study. The success of this strategy could be explained by the psychological contract between consumer and retailer. To illustrate, marketing's core objective is to propagate the business's message to the masses to influence the latter's behaviour. This creates a situation where first-time users become sceptical of the marketing initiates. Their scepticism arises from their lack of exposure to the business's products or services. However, in situations where other users who have had exposure to the business's products and services share their experiences leads to a reduction in first time users' scepticism of the marketing process. This phenomenon explains why UGC as a social media marketing tool is highly effective for SME retailers. UGC as a marketing strategy derives its strength from its ability to overcome first time users' scepticism, thereby effectively inspiring confidence in new users to try the products and services.

Strength of any SMM campaign is vastly dependent on the retailer's brand reach on social media platforms. This highlights the importance for building a vast network of social media followers across platforms. Richardson et al. (2016) assert that businesses should strive to create a one-to-many network of social media followers. This assertion has been confirmed by the results of this study. It can be concluded that SME retailers should optimize their SMM strategy by focusing on increasing the depth of their followership across platforms. This is likely going to lead to deeper market penetration and increased impact of SMM strategies on the retailer's growth.

In conclusion social media has shown to have tremendous potential for SME retailers for driving their business growth. Leveraging SMM leads to deeper connection between the retailer's brand and its customers. This has far reaching benefits on the retailer's business prospects including potential to increase revenues, attracting new customers, increasing brand equity, and driving business growth. In order to realize these benefits, the retailer must consider their individual marketing and business needs and allocate their resources accordingly. Social media marketing, when coupled with traditional marketing practices, can yield optimal results for SME retailers.

6.2 Limitations

This study has its own set of limitations which can be attributed to external and internal factors. Firstly, considering the external factors, this study was severely limited in its scope due to the on-going COVID-19 pandemic. Due to this the researcher was unable to travel to India for gathering qualitative data used in this study. Every effort was made by the researcher to overcome this proximity challenge by leveraging interactive communication technology such as Skype and Zoom to carry out interviews for gathering qualitative data. However, it was felt that perhaps in-person interviews would have led to a more comfortable environment for the researcher and participants. Thus, this study suffers from a lack of interpersonal connection between the researcher and the participants.

This study is limited in scope due to the smaller sample size. The study included only five SME retail businesses. A similar study at a larger scale would certainly yield much more reliable and valid results. The study only investigated SME retail businesses. Similar studies to this research could be replicated to include large retailers in India as well. Lastly, this study is only valid for the Indian context.

6.3 Recommendations

Upon careful consideration of the key findings and discussion of these findings the following three recommendations are made for SME retailers in India:

Finding the most optimal mix between SMM strategies and traditional marketing.

This study showed that SMM marketing is highly effective for acquiring and engaging customers. However, it was also revealed that scaling SMM campaigns erodes their cost effectiveness advantage and makes the process of measuring SMM campaign a tedious task. Additionally, traditional marketing is shown to be highly effective for specific functions such as brand launch and enhancing brand equity in comparison to its counterpart. Based on these findings, it is recommended for SME retailers to strive for and find the most optimal mix of SMM and traditional marketing for their business. This choice will be dictated by their own individual strategic business goals. For example, newly launched SME retailers are advised to engage equally with traditional marketing channels such as print, events and broadcast media to propagate their brand message as they would do with SMM campaigns. Retailers looking to engage and retain their existing customers should lean more in favour of SMM. For retailers looking to influence and acquire new customers should consider their budgetary constraints and aim to maximize the efficacy of their SMM campaigns.

User Generated Content Strategy across Omni-Channel Presence

The study shows that user generated content strategy across multiple social media platforms yields highly effective results for increasing brand awareness, customer engagement, and acquiring new customers. Literary discourse is in support of this finding (Kaplan & Haienlein, 2010; Aggarwal, 2020). Therefore, SME retailers should seek to engage their customers using SMM strategies which promote sharing of content in various formats across multiple social media platforms. This is likely to produce the most impact for SME retailers with tight budgetary constraints.

Avoiding over-reliance on influencer based social media marketing.

Another stark finding of this study is that India SME retailers are highly likely to engage in influencer based social media marketing strategies where social media influencers are hired to promote the retailer’s products. While there is merit to this strategy as it does work well in the short term and offers instant results by acquiring new customers (Jarrar, Awosamise & Aderibigbe, 2002), it does not go beyond this. Therefore, an effective SMM strategy should leverage influencer based social media marketing in conjunction with other SMM strategies to effectively engage and retain customers.

6.4 Future work

Future studies could build on the findings of this exploratory research by forming hypotheses about the effectiveness of SMM strategies for SME retailers and testing them using either quantitative methods or using a mixed methods approach. Quantitatively testing the findings of this study will lead to higher levels of insights into the effectiveness of SMM strategies and new discoveries.

Future research effort could also be focussed on further probing the stark findings of this research which are contrary to the literary discourse. For instance, one of the starkest findings of this study is that SMM marketing campaigns lose their cost advantage as they are scaled up and become both cost and time inefficient. Perhaps, future research could focus on what are the underlying cause(s) of this phenomenon? Is this phenomenon only relevant for SME retail businesses or is it an industry wide trend?

Bibliography

Amankwah-Amoah, J. (2017). Global consolidation of industries and business failures: Insights from brick-and-mortar and online outlets. *International Journal of Comparative Management, 1*, 185-196. doi:10.1504/ijcm.2018.10014359

Ali, Z, Shabbir, MA, Rauf, M & Hussain, A (2016)."To assess the impact of social media marketing on consumer perception." *International Journal of Academic Research in Accounting, Finance and Management Sciences, 6*(3), pp.69-77.

Aggarwal, M. (2020). *"Importance of User Generated Content as a part of Social Media Marketing that drives Customer"s Brand Awareness and Purchase Intentions".* Delhi: Penguin. doi:10.13140/RG.2.2.33503.61609

Braojos, J., Benitez, J., & Lorens-Montes, F. J. (2017). Contemporary micro-IT capabilities and organizational performance: The role of online customer engagement. IT Capabilities, Customer Engagement, and Performance: Twenty third Americas Conference on Information Systems, Boston, 2017. Retrieved from http://aisel.aisnet.org/

Bryman, A. (2016). *Social Research Methods* (5th ed.). Oxford University Press.

Brennan, B. & Schafer, L. (2010). Social Media, How Retailers engage consumers with Social Media and Mobility, SAS Institute, North Carolina, USA, pp. 11-33.

Chaffey, D. & Ellis-Chadwick, F., (2016). *Digital Marketing. Strategy, Implementation and Practice.* 6th ed. Harlow: Pearson. Chapter 6.

Campbell, C., Leyland, F. Pitt, M.P. & Pierre R.B. (2011). Understanding Consumer Conversations around Ads in a Web 2.0 World, *Journal of Advertising, 40*, pp. 87-102.

Cha, J. (2009). Shopping on Social Networking Websites: Attitudes towards real versus virtual items, *Journal of Interactive Advertising, 10*, pp.77-93.

Chi, H.H. (2011). Interactive Digital Advertising VS. Virtual Brand Community: Exploratory Study of User Motivation and Social Media Marketing Responses in Taiwan, *Journal of Interactive Advertising, 12*, pp. 44-61.

Constantinides, E., Romero, C.L. & Boria, M.A.G. (2008). Social Media: A New Frontier for Retailers? *European Retail Research, 22,* pp. 1-28.

Cox, S.A. (2010). Online Social Network Member Attitude toward Online

Advertising Formats, MA thesis, The Rochester Institute of Technology
Druker, P.F., 2009. Innovation and Entrepreneurship, New York: Harper Collins
Cha, J. (2009). Shopping on Social Networking Websites: Attitudes towards real versus virtual items, *Journal of Interactive Advertising, 10*, pp.77-93.
Chu, S.C. (2011). Viral advertising in social media: Participation in Facebook groups and responses among college-aged users, *Journal of Interactive Advertising, 12*, pp. 30- 43.
Carraher, S.M., Parnell, J., & Spillan, J. (2009). Customer service-orientation of small retail business owners in Austria, the Czech Republic, Hungary, Latvia, Slovakia, and Slovenia, *Baltic Journal of Management, 4*(3), pp. 251-268.
Constantinides, E. & Fountain, S. (2008). Web 2.0: Conceptual Foundations and Marketing Issues, *Journal of Direct, Data and Digital Marketing Practice, 9*(3), pp. 231-244.
Constantinides, E., Romero, C.L. & Boria, M.A.G. (2008). Social Media: A New Frontier for Retailers? European Retail Research, 22, pp. 1-28.
Dahnil, M. I., Marzuki, K. M., Langgat, J., & Fabeil, N. F. (2014). Factors Influencing SMEs Adoption of Social Media Marketing. *Procedia - Social and Behavioural Sciences*, *148*, 119–126. https://doi.org/10.1016/j.sbspro.2014.07.025
Edosomwan, S., Prakasan, S.K., Kouame, D., Watson, J., & Seymour T. (2011). The History of social media and its Impact on Business, *The Journal of Applied Management and Entrepreneurship, 16*(3), pp. 79-91.
Fuchs, C. (2014). Social Media: A Critical Introduction, Sage Publication.
Glaser, B., & Strauss, A. (1967). The Discovery of Grounded Theory: Strategies for Qualitative Research. Mill Valley, CA: Sociology Press.
Gallaugher, J. & Ransbotham, S. (2010). Social media and customer dialog management at starbucks, MIS Quarterly Executive, Vol.9 No.4, pp. 197-212.
Gillin, P. (2007). The New Influencers, a Marketer's Guide to the new Social Media, Sanger, CA.
Hoegg, R., Martignoni, R., Meckel, M. & Stanoevska-Slabeva, K. (2006). Overview of Business Models for Web 2.0 Communities, Proceedings of GeNeMe 2006 Conference, Dresden.
Hanson, J. (2016). The Social Media Revolution: An Economic Encyclopedia of Friending, Following, Texting, and Connecting: An Economic Encyclopedia of Friending, Following, Texting, and Connecting, Santa Barbara, California: Greenwood.
Hansen, D., Shneiderman, B. & Smith, M. (2011). Analyzing Social Media Networks With Microsoft NodeXL: Insights from a Connected World.

Morgan Kaufmann, San Francisco.
Heinonen, Kristina. (2011). Consumer activity in social media: Managerial approaches to consumers: social media behaviour, *Journal of Consumer Behaviour, 10*, pp. 356-364.
Hofacker, C. F., & Belanche, D. (2016). Eight social media challenges for marketing managers. *Spanish Journal of Marketing - ESIC*, *20*(2), 73–80. https://doi.org/10.1016/j.sjme.2016.07.003
Ismail, A. R. (2017). The influence of perceived social media marketing activities on brand loyalty: The mediation effect of brand and value consciousness. *Asia Pacific Journal of Marketing and Logistics, 29*(1), 129-144. doi.10.1108/APJML10-2015-0154
Kaplan, A.M. & Haenlein, M. (2010). Users of the World, Unite! The Challenges and Opportunities of Social Media, *Business Horizons, 53*, pp. 59-68.
Khalid, R (2016). Firm-created social media communication and consumer brand perceptions. Proceedings of Academic World 18th International Conference, Boston, USA.
Lou, L., & Koh, J. (2017). Antecedents and outcomes of brand relationship quality in brand communities: A cross-validation test of two social media samples. *Fundamentals of Marketing*, *20*(1), 1-13. Retrieved from http://aisel.aisnet.org/
Markova, S., & Petkovska-Mircevska, T. (2013). Social media and supply chain. Amfiteatru Economic, 15(33), 89-102. Retrieved from www.amfiteatrueconomic.ro/Home_EN.aspx
Muñiz, A.M. & Schau, H.J. (2007). Vigilante Marketing and Consumer Created Communications, *Journal of Advertising, 36,* pp. 35-50.
O'Reilly, T. (2005). What is Web 2.0. Design Patterns and Business Models for the Next Generation of Software. [Online]. Available at: http://www.oreillynet.com/pub/a/oreilly/tim/news/2005/09/30/what-is-web-20.html [Accessed 26 March 2021].
Okazaki, S., & Taylor, R.C. (2013). Social media and international advertising: theoretical challenges and future directions, *International Marketing Review, 30*(1), pp. 56-71.
Parise, S. and Guinan, P.J. (2008). Marketing Using Web 2.0, Proceedings of the 41st Hawaii International Conference on System Sciences, Manoa, HI.
Peppers, D. & Rogers, M., 2017. Managing Customer Experience and Relationships. 3rd ed. [e-book] New Jersey: Wiley. Available via: https://online.vitalsource.com/#/books/9781119239819/cfi/6/20!/4/2/2/2/6@0:0
Putter, M (2017)."The impact of social media marketing on consumer buying intention." *Journal of International Business Research and Marketing, 3*(1), pp.7-13.

Rahman, MM & Rashid, MM (2018). Social media advertising response and its effectiveness: Case of South Asian teenage customers. *Global Journal of Management and Business Research 18 (4), 37-44.*

Roesler, P. (2014). 5 Benefits of Social Media business owners need to understand, Inc. Plus. [Online] Available at: http://www.inc.com/peter-roesler/5-benefits-of-socialmedia-business-owners-need-to-understand.html [Accessed 25 March 2021].

Richardson, P. S., Choong, P., & Parker, M. (2016). Social media marketing strategy: Theory and research propositions. *Journal of Marketing Development and Competitiveness*, *10*(2), 24-34. Retrieved from http://www.nabusinesspress.com/JMDC/jmdcscholar.html

Surma, J. (2016). Social exchange in online social networks: The reciprocity phenomenon on Facebook. *Computer Communications, 73*, 342-346. doi:10.1016/comcom.215.06.017

Schultz, D. E., & Peltier, J. (2013). Social media's slippery slope: challenges, opportunities, and future research directions. *Journal of Research in Interactive Marketing, 7*(2), 86-99. doi:10.1108/JRIM-12-2012-0054

Jarrar, Y., Awobamise, A. O., & Aderibigbe, A. A. (2020). Effectiveness of Influencer Marketing vs Social Media Sponsored Advertisements. *Utopía y Praxis Latinoamericana*, 50-62.

Jara, A. J., Parra, M. C., & Skarmeta, A. F. (2013). Participative marketing: extending social media marketing through the identification and interaction capabilities from the Internet of things. *Personal and Ubiquitous Computing, 18*(4), 997–1011. https://doi.org/10.1007/s00779-013-0714-7

Jones, N., Borgman, R., & Ulusoy, E. (2015). Impact of social media on small businesses. *Journal of Small Business and Enterprise Development*, *22*(4), 611–632. https://doi.org/10.1108/jsbed-09-2013-0133

Kabani, S. (2010). "The zen of social media marketing. Benbella Books", Inc. Dallas, Texas.

Kaplan, A.M. & Haenlein, M. (2010). Users of the World, Unite! The Challenges and Opportunities of Social Media, *Business Horizons, 53*, pp. 59-68.

Lorenzo-Romero, C., Constantinides, E. and Alarcón-del-Amo, M.C. (2014). Social Media as Marketing Strategy: An Explorative Study on Adoption and Use by Retailers, in Olivas-LujÁN, R.M. and Bondarouk, T. (ed.) Social Media in Strategic Management, Emerald Group Publishing Limited, pp.197 – 215.

Muñiz, A.M. & Schau, H.J. (2007). Vigilante Marketing and Consumer Created Communications, *Journal of Advertising, 36*, pp. 35-50.

McKinsey & Company. (2007, May). *The Bird of Gold - The Rise of India's Consumer Market*. https://www.mckinsey.com/featured-insights/asia-pacific/the-bird-of-gold

Paquette, H. (2013). Social Media as a Marketing Tool: A Literature Review, Major Papers by Master of Science Students, Digital Commons. [Online]. Available at: http://digitalcommons.uri.edu/tmd_major_papers/2 (Accessed 8 February 2021).

Perry, M. (2014). Market orientation in small businesses. Creating or lacking? *Marketing Management Journal*, *24,* 96-107. Retrieved from http://www.mmaglobal.org/publications/mmj/

Pehlivan, E., Sarican, F. & Berthon, P. (2011). Mining Messages: Exploring Consumer Response to Consumer vs. Firm Generated Ads, J*ournal of Consumer Behaviour, 10,* pp. 313-321.

Ramanathan, U., Subramanian, N. & Parrott, G. (2017). Role of social media in retail network operations and marketing to enhance customer satisfaction, *International Journal of Operations & Production Management, 37*(1), pp.105-123.

Statista. (2021, February 3). *Internet penetration rate in India 2007–2020*. https://www.statista.com/statistics/792074/india-internet-penetration-rate/

Stewart, D.W. & Pavlou, P.A. (2017). From consumer response to active consumer: measuring the effectiveness of interactive media, *Journal of the academy of marketing science,* Vol.30 No.4, PP.376-396.

Sudha, M & Sheena, K (2017)."Impact of Influencers in Consumer Decision Process: the Fashion Industry." *SCMS Journal of Indian Management,* pp.14-30.

Shawndra, H., Provost, F. & Volinsky, C. (2006). Network Based Marketing: Identifying Likely Adaptors via Consumer Networks. *Statistical Science, 21*, pp. 256- 276.

Shankar,V., Inman, J., Mantrala, M., Kelley, E. & Rizley, R. (2011). Innovations in Shopper Marketing: Current Insights and Future Research Issues, *Journal of Retailing, 1*, pp. 29-42.

Taylor, D.G., Strutton, D. & Thompson, K. (2012). Self-Enhancement as a Motivation for Sharing Online Advertising, *Journal of Interactive Advertising, 12*, pp. 13-28.

Vinerean, S., Cetina, I., Dumitrescu, L., & Tichindelean, M. (2013). The effects of social media marketing on online consumer behaviour. *International Journal of Business and Management, 8*(14), 66-79. doi:10.5539/ijbm.v8n14p66

Watkinson, M., 2013. The Ten Principles Behind Great Customer Experiences. Harlow: Pearson.

Witkemper, C., Lim, C. H., & Waldburger, A. (2012). Social media and sports marketing: Examining the motivations and constraints of Twitter users. Sport Marketing Quarterly, 21(3), 170-183. Retrieved from https://is.muni.cz/el/1423/podzim2013/ZUR589b/um/SM_W8_Twitter

Sports Marketing
Zhang, M., Jansen, B.J. & Chowdhury, A. (2011). Business engagement on Twitter: a path analysis, *Electron Markets, 21*, pp. 161-175.
Zinnbauer, M., and Honer, T. (2011). How Brands can Create Social Currency- a Framework for Managing Brands in a New Era, *Marketing Review St. Gallen, 28*, pp. 50-55