

Relational Adaptation and Social Capital as Determinants of Customer Satisfaction Among Tour Operators After the COVID-19 Pandemic

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Abstract

Tour operators in Bangkok lost almost all of their trade during the COVID-19 pandemic, yet one outcome of crisis management held while every other collapsed. This study compared the level of customer satisfaction with the other outcomes of crisis management, analysed the relationship between relational adaptation, social capital and customer satisfaction, and compared the influence of social capital that firms build for themselves with social capital supplied by external institutions. Questionnaire data were collected from 279 licensed tour operators in Bangkok, drawn from a population of 1,124, and analysed using descriptive statistics, one-way analysis of variance, Pearson correlation and multiple regression. Customer satisfaction was the only outcome rated at the highest level (Mean = 4.37), with 79.9 per cent of firms scoring 4.00 or above, whereas on service continuity, stakeholder collaboration, risk reduction, business flexibility and supply-chain recovery not a single firm reached 4.00. Firms that made booking and refund conditions fully flexible reported significantly higher satisfaction than those that did not (4.45 against 3.79, $F = 39.89$, $p < .001$). Regression explained 28.4 per cent of the variance in satisfaction, with information sharing among stakeholders, flexible booking and refund terms, cooperation with supply-chain partners and sustained customer communication all significant. Support from government agencies and professional associations recorded the lowest mean in the instrument and was unrelated to satisfaction. The social capital firms build for themselves proved usable in the crisis; institutional social capital did not.

Keywords: Relational adaptation, Social capital, Customer satisfaction, Tour operators, COVID-19

Introduction

When international travel stopped in 2020, the Thai tour sector faced a near-total loss of trade. Of the 279 licensed Bangkok operators surveyed for this study, 278 — 99.6 per cent — reported that revenue had fallen by more than 75 per cent. A tour operator is unusually exposed to such a shock because its product is a promise of future travel, sold in advance and assembled from services owned by others. When travel halts, deposits already received become refund liabilities while fixed costs continue, and every supplier on which the product depends fails at the same moment.

What makes the sector an instructive case, however, is not the scale of the loss but an inconsistency in what followed it. When the outcomes of crisis management are measured across six dimensions, five of them sit between low and moderate, and on none of those five did a single firm in the sample reach the highest band. The exception is customer satisfaction,

which not only reached the highest band but did so for four firms in five. Operators who could not maintain continuity of operations, could not reduce their risks and could not restore their supply chains nevertheless reported that their customers remained satisfied.

That contrast frames the question this article addresses. If almost every structural indicator of crisis management failed, what resources allowed the customer relationship to survive? The question matters practically, because whatever those resources were, they worked when very little else did, and they are therefore the most promising starting point for preparing small operators for the next disruption.

Research on COVID-19 and tourism has concentrated on structural change in the industry and on calls to reset rather than restore it (Sigala, 2020; Higgins-Desbiolles, 2020), and on the financial fragility of small firms, whose cash buffers were measured in weeks rather than months (Bartik et al., 2020). Far less attention has been given to relational resources. These appear on no balance sheet, yet like cash they must be accumulated before they are needed, and unlike cash they cannot be borrowed once a crisis has begun. Whether such resources made a measurable difference to outcomes during the pandemic remains largely untested in the Thai context.

This article therefore pursues three objectives: to compare the level of customer satisfaction with the other outcomes of crisis management; to analyse the relationship between relational adaptation, social capital and customer satisfaction; and to compare the influence of social capital that firms build for themselves with social capital supplied by external institutions such as government agencies and professional associations. The third objective is the study's main contribution, because the distinction it draws is one that policy in this sector has generally assumed away.

Literature Review

Commitment–Trust Theory in Relationship Marketing

Morgan and Hunt (1994) argue that commitment and trust are the core of durable marketing relationships, and that both are established when one party demonstrates that it will not exploit the other in a situation where it holds the advantage. Trust, on this account, is not produced by communication alone; it is inferred from costly behaviour observed at the moment when opportunism would have been easy and profitable.

In the tour business that moment is precise and recurrent. The customer has paid a deposit in advance and, when travel is suspended, can neither take the trip nor easily compel a refund. Cancellation and refund terms are therefore a direct behavioural test of the theory, because they force the firm to choose between protecting its cash position and protecting the relationship. Unlike most settings in which commitment and trust are measured by attitudinal scales, this setting offers an observable choice with a known financial cost, which makes it an unusually clean context in which to examine whether relational investment pays.

Social Capital and Its Sources

Nahapiet and Ghoshal (1998) describe social capital as a resource embedded in networks of relationships, comprising a structural dimension of networks and channels, a relational dimension of trust and shared norms, and a cognitive dimension of shared language and understanding. The central property of social capital for crisis research is that it cannot be purchased once a crisis has begun: it is a stock, accumulated through prior interaction, and it is drawn down rather than created when conditions deteriorate.

The literature further distinguishes ties according to their source. Horizontal ties connect a firm to organisations of comparable standing — suppliers, customers and peer firms — and are built through repeated exchange. Vertical ties connect a firm to institutions

commanding greater resources or authority, such as government agencies and professional associations, and are typically supplied rather than earned. Both are counted as social capital, but they are produced by different processes and may therefore behave differently under stress. Most tourism policy assumes that institutional ties substitute for, or at least supplement, what small firms cannot build alone; whether they actually did so during the pandemic is an empirical question, and it is the one this study tests.

Relational Adaptation and Organisational Resilience in Tourism Crises

Risk perception during COVID-19 pushed travellers towards arrangements that reduced contact with others and raised the value they placed on flexible booking terms (Bae & Chang, 2021). Flexibility in cancellation policy thus moved from a marginal contractual detail to a central feature of the product, which gives operators' decisions on refunds unusual weight in explaining customer response.

On the organisational side, Duchek (2020) conceives resilience as a capability composed of anticipation, coping and adaptation, developed before a shock rather than improvised during one, while Breier et al. (2021) identify business-model innovation as a central survival mechanism in hospitality during the pandemic. Both accounts imply that what a firm can do in a crisis is largely determined by what it had already built. The present study applies that logic to relational resources specifically, and at the level the instrument can actually measure — reported practice, item by item — rather than at the level of abstract capability.

Taken together, this literature suggests three expectations. Relational adaptations that lie within the firm's own discretion should be associated with higher customer satisfaction; horizontal social capital should contribute independently of those adaptations; and institutional social capital, if it functions as policy assumes, should contribute as well. The analysis below tests all three.

Methodology

Population and Sample

This is a quantitative study. The population comprised the 1,124 tour operators licensed in Bangkok (Department of Tourism, 2023). Using Yamane's (1973) formula at a ± 10 per cent margin of error, the minimum sample size was 91. Data were collected through an online questionnaire, and 279 complete responses were returned, equal to 24.8 per cent of the population and well above the minimum required. The profile of respondents and their firms is summarised in Table 1.

Table 1: Profile of respondents and firms (n = 279)

Characteristic	Category	n	%
Sex	Male	181	64.87
	Female	98	35.13
Age	Under 30	8	2.87
	30–39	11	3.94
	40–49	33	11.83
	50–59	61	21.86
	60 and over	166	59.50
Years in operation	Less than 5	38	13.62
	5–10	88	31.54
	11–15	61	21.86
	More than 15	91	32.62

Characteristic	Category	n	%
Number of employees	Not more than 5	41	14.70
	6–15	75	26.88
	16–30	84	30.11
	More than 30	79	28.32
Association membership	Member	167	59.86
	Non-member	112	40.14
Percentages are of the 279 responding firms and may not total 100 because of rounding.			

Instrument, Validity and Reliability

The instrument used a five-point rating scale, and content validity was established through the item-objective congruence (IOC) index with three experts. The sections analysed here comprise three items each on customer satisfaction, service continuity, stakeholder collaboration, risk reduction, business flexibility and supply-chain recovery, together with the item on flexible booking and refund conditions drawn from the business-change component.

Cronbach's alpha for these components ranged from .33 to .66, with customer satisfaction the highest at .655. These values fall below the conventional threshold of .70 (Nunnally & Bernstein, 1994), partly because each component contains only three items and partly because responses cluster towards the ends of the scale. Rather than treat the components as latent constructs on this evidence, the analysis takes individual items as its primary unit and uses component means only to describe the overall profile. No structural model is estimated. The results should accordingly be read as relations among reported practices rather than among latent variables, and this is stated again among the limitations.

Data Analysis

Analysis used means, standard deviations and percentages; one-way analysis of variance to compare customer satisfaction across levels of each relational adaptation; Pearson correlation; and multiple regression by the enter method, with variance inflation factors inspected for multicollinearity. Mean scores were interpreted on five bands: 4.21–5.00, highest; 3.41–4.20, high; 2.61–3.40, moderate; 1.81–2.60, low; and 1.00–1.80, lowest.

Results and Discussion

Customer Satisfaction Against the Other Outcomes

Comparing the six outcomes of crisis management produces a sharp contrast, shown in Table 2. Customer satisfaction is the only outcome in the highest band, and the only one on which any firm at all scored 4.00 or above — 79.9 per cent of them did. On the remaining five outcomes, not one firm in 279 reached 4.00.

Table 2: Levels of the six crisis-management outcomes (n = 279)

Outcome	Mean	S.D.	Level	Firms scoring ≥ 4.00 (%)
Customer satisfaction	4.37	0.63	Highest	79.9
Service continuity	3.24	0.40	Moderate	0.0
Stakeholder collaboration	3.02	0.53	Moderate	0.0
Risk reduction	2.73	0.35	Moderate	0.0
Business flexibility	2.41	0.53	Low	0.0

Outcome	Mean	S.D.	Level	Firms scoring ≥ 4.00 (%)
Supply-chain recovery	2.35	0.54	Low	0.0

The explanation the data support concerns cost and control. The five failing outcomes all require resources a firm does not have in a crisis: cash, partners still trading, and systems prepared in advance. Customer satisfaction, by contrast, rests on actions a firm can still take when it has no revenue at all — agreeing to refund a deposit, and remaining in contact with customers who have nothing to buy. The two are not equivalent achievements, and the sections that follow test whether the relational actions available to firms account for the difference.

Relational Adaptation and Social Capital

Table 3: Item means for customer satisfaction and the relational variables (n = 279)

Item	Mean	S.D.	Level
CST1 Customers are satisfied with the firm's safety measures	4.38	0.79	Highest
CST2 Customers are confident and use the service again	4.32	0.81	Highest
CST3 The firm receives more recommendations and referrals	4.40	0.86	Highest
Customer satisfaction (overall)	4.37	0.63	Highest
CHG3 The firm made booking and refund conditions more flexible	4.87	0.34	Highest
CNT3 The firm communicated with customers continuously	3.60	0.60	High
COL1 The firm cooperates well with supply-chain partners	3.32	0.83	Moderate
COL3 Information is shared among stakeholders	3.23	0.83	Moderate
COL2 The firm received support from government and associations	2.51	0.63	Low
CST = customer satisfaction; CHG = business change; CNT = service continuity; COL = stakeholder collaboration.			

Table 3 sets out an order with theoretical meaning. Flexible booking and refund conditions — an action entirely within the firm's own discretion — record the highest mean in the set at 4.87, followed by communication with customers. Resources that depend on others, namely cooperation with partners and information sharing, sit in the moderate band. Support from government agencies and professional associations, the one resource a firm cannot create for itself, records the lowest mean in the entire instrument at 2.51, and no respondent rated it above 3. The ordering follows controllability almost exactly.

Table 4: Customer satisfaction by level of relational adaptation

Adaptation	Level	n	Satisfaction (Mean)	F	p
Flexible booking and refund conditions	Highest (5)	243	4.45	39.89	< .001
	High (4)	36	3.79		
Continuous customer communication	High (4)	183	4.44	4.20	.016
	Moderate (3)	80	4.23		

Adaptation	Level	n	Satisfaction (Mean)	F	p
	Low (2)	16	4.17		
Cooperation with supply-chain partners	High (4)	153	4.53	20.60	< .001
	Moderate (3)	61	4.38		
	Low (2)	65	3.97		
One-way analysis of variance. Levels with fewer than five firms were not analysed separately.					

Table 4 reports the comparison. Firms that had made booking and refund conditions fully flexible reported significantly higher customer satisfaction than those that had gone only part of the way (4.45 against 3.79, $F = 39.89$, $p < .001$), a difference large enough to matter in practice and not only statistically. Cooperation with supply-chain partners ran in the same direction and was also significant ($F = 20.60$, $p < .001$), while continuous communication produced a smaller but still significant gap ($F = 4.20$, $p = .016$).

This result bears out commitment–trust theory (Morgan & Hunt, 1994) in an unusually direct form. Refund terms are precisely the situation in which the firm holds the advantage: it already has the deposit and the customer cannot travel. Firms that declined to exploit that advantage were rewarded with significantly higher satisfaction. Trust here is not an attitude produced by communication but the residue of a costly and verifiable act — and the gap between full and partial flexibility suggests that customers distinguished between the two.

Correlation and Regression

Table 5: Correlations between the relational variables and customer satisfaction (n = 279)

Variable	r with customer satisfaction	p
COL3 Information sharing among stakeholders	.372	< .001
CHG3 Flexible booking and refund conditions	.355	< .001
COL1 Cooperation with supply-chain partners	.350	< .001
CNT3 Continuous customer communication	.167	.005
COL2 Support from government and associations	.042	.488
Financial risk faced by the firm (overall)	.003	.963

The pattern in Table 5 matches that in Table 3. Every relational variable the firm builds for itself is significantly associated with customer satisfaction, whereas support from government and associations is not. Neither is the severity of the financial risk the firm faced ($r = .003$). Customer satisfaction, in other words, was not determined by how hard the crisis struck a firm, but by what the firm chose to do within its relationships — which is what makes it a managerial variable rather than a measure of good fortune.

Table 6: Multiple regression predicting customer satisfaction (n = 279)

Predictor	B	S.E.	β	t	p
COL3 Information sharing among stakeholders	0.217	0.041	.287	5.274	< .001
CHG3 Flexible booking and refund conditions	0.490	0.102	.261	4.787	< .001

Predictor	B	S.E.	β	t	p
COL1 Cooperation with supply-chain partners	0.192	0.086	.252	2.240	.026
CNT3 Continuous customer communication	0.166	0.057	.157	2.904	.004
COL2 Support from government and associations	-0.109	0.055	-.108	-1.961	.051
NEW2 Safety-focused packages	-0.102	0.137	-.084	-0.745	.457
R ² = .284, adjusted R ² = .268, F(6, 272) = 17.94, p < .001. Highest variance inflation factor = 4.85.					

Together the six predictors explain 28.4 per cent of the variance in customer satisfaction. Ranked by standardised coefficient, the significant predictors are information sharing among stakeholders, flexible booking and refund conditions, cooperation with supply-chain partners, and continuous customer communication. Support from government and associations carries a negative coefficient and does not reach significance.

Within the framework of Nahapiet and Ghoshal (1998), this separates two kinds of social capital cleanly. Horizontal social capital that firms build with partners and customers predicts customer satisfaction significantly and independently of the firm's own refund policy. Social capital linking the firm to institutions with greater resources records the lowest mean in the entire instrument and is unrelated to any outcome. The social capital that proved usable in this crisis was the social capital firms had accumulated themselves; institutional social capital was not performing the function the literature, and Thai tourism policy, assign to it. The third expectation set out in the literature review is therefore not supported.

Relational Resources and Other Outcomes

To test whether the same relational resources also supported outcomes other than satisfaction, the regression was repeated with business flexibility as the dependent variable. The same predictors explained only 13.9 per cent of the variance, less than half the figure for customer satisfaction, and cooperation with supply-chain partners was no longer significant ($\beta = .141$, $p = .254$). Relational resources, on this evidence, protected the customer relationship considerably better than they protected the firm's structural flexibility.

That asymmetry is consistent with Duchek (2020), for whom resilience requires anticipation and resources committed in advance rather than coping capacity alone. Good relationships kept customers; they did not make firms structurally more robust. High customer satisfaction should therefore not be read as evidence that these operators came through the crisis well, and a sector assessed only on customer-facing indicators would look considerably healthier than it was.

A final comparison concerns association membership. Members and non-members differed on one variable only, information sharing among stakeholders (3.33 against 3.07, $t = 2.550$, $p = .011$). Cooperation with partners, support from government and associations, and customer satisfaction did not differ significantly. Membership, in this sample, delivered information but neither resources nor outcomes — which is consistent with the regression result and narrows the question of what associations would have to change in order to matter.

Conclusion and Suggestions

This study asked how tour operators in Bangkok maintained customer satisfaction at the highest level while every other outcome of crisis management stood between low and moderate. The answer the data support is that satisfaction rested on relational resources the firms controlled themselves: information sharing with stakeholders, flexible booking and

refund conditions, cooperation with supply-chain partners, and sustained communication with customers. These four variables explain 28.4 per cent of the variance in satisfaction, while the severity of the financial risk a firm faced explains none of it.

The study makes two contributions. Theoretically, it separates horizontal from institutional social capital empirically rather than conceptually, and finds that only the former functioned during the crisis; the distinction is usually assumed away in tourism policy, which treats institutional support as a substitute for what small firms cannot build alone. Practically, it identifies a set of low-cost actions with measurable effects, which is useful precisely because the operators studied had almost no capital to deploy.

Four limitations bound these conclusions. The reliability of the components falls below the conventional threshold, so results are reported at item level and should not be read as relations among latent constructs. Customer satisfaction was rated by operators rather than measured from customers, and therefore records the operators' perception rather than satisfaction itself. The data are cross-sectional and retrospective, so no causal inference is warranted; firms that maintained relationships may equally be firms that were better placed to do so. And the sample is confined to Bangkok, which is the sector's hub and not representative of operators elsewhere in Thailand.

Recommendations and Suggestions

For operators, three recommendations follow. First, set a flexible and explicit cancellation and refund policy in writing while conditions are still normal, since the data show that adapting only part of the way performs distinctly worse than adapting fully, and a policy improvised under pressure is unlikely to be either. Second, maintain communication with customers even in periods when there is no product to sell, which the results show to have an independent effect. Third, invest in information exchange with partners and other stakeholders: it carries the largest coefficient in the model and can be accumulated without significant capital outlay, which makes it the most efficient relational investment available to a small firm.

For government agencies and professional associations, the finding that their support records the lowest mean in the whole instrument, and was rated above 3 by no respondent, deserves serious attention. The direction the data indicate is to build on the one dimension where membership already made a difference, namely information exchange among operators, and to issue common guidance on cancellation and refund terms in a crisis so that small firms do not carry that decision alone. Support schemes that reach firms only after a shock has arrived will not register as social capital, because by then the stock that matters has already been drawn down.

Three directions for future research follow from the limitations. Satisfaction should be measured from customers directly, so that operator perception can be compared with customer report. Firms should be followed over time, to test whether accumulated relational resources affect survival in a subsequent disruption rather than only satisfaction during one. And the horizontal and institutional distinction should be tested in other tourism sub-sectors and other countries, to establish whether the failure of institutional social capital observed here is particular to Thai tour operators or more general.

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Related manuscripts. This article is one of four papers reporting different analyses of a single data collection carried out under the same funded project: a survey of 279 licensed

tour operators in Bangkok and in-depth interviews with ten operator executives. The other three address financial and operational risk management; a structural model of adaptation as the mechanism linking perceived risk to crisis-management effectiveness; and the development of a crisis-management framework for small operators. Each paper addresses a distinct research question and reports a distinct analysis. The present article is the only one of the four that treats customer satisfaction as the dependent variable and the only one that uses the survey data alone; it reports no interview material. Full details are given in the cover letter.

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