Willingness To Pay for Tourism Informal Sector Support Fund (TISSF) using Structural Equation Modelling (SEM).

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1. Introduction

The first article on WTP (willingness to pay) was published by Kohli and Mahajan 1991; Klingemann, Kim, Füller, 2019; Ke, Khanna, Zhou, 2022) with a conjoint analytical framework. According to them, WTP is "An assumption that the consumer has a reservation on price for a new product determined by his or her (estimated) utility for the product in relationship to the price and utility for his or her most preferred product among all product offerings in his or her induced set."

Basically, WTP model of Kohli and Mahajan estimates based on:

$$u_{it\backslash \sim p} + u_i\,(p) \geq u^*I + \varepsilon,$$

i represents specific individual

t status quo invention/product

ui utility

The product position has the maximum projected value of any presently accessible product in consumer *i*'s induced set.

Product `t` is preferred as the sum of the part-worths of the non-price attributes *uit/~p; and* the part-worth due to price *ui(p)* (Balderjahn., 1993, Weiber and Rosendahl., 1997; Balderjahn, Peyer, & Paulssen,2013).

According to Jedidi and Zhang, 2002; Jedidi & Jagpal, 2009; Miller, Hofstetter, Krohmer & Zhang, 2011; Parry & Kawakami 2015; Luo, Chen & Kai, 2018) the state for WTP *ri(P)* that some specific *i* has for some product *P* as:

0, 0.

$$\left| U_i\left(P, \frac{m_i - r_i(P)}{p_i^y} \right) - U_i\left(0, \frac{m_i}{p_i^y} \right) \equiv 0. \right.$$

Utility function *Ui(P, yi)*
Product *P*
Composite product *yi*.

m p y p I y i i = + and the price *p* for product *P*.

The present study intends to test the Willingness to pay for a Tourism Informal Sector Support Fund (TISSF). The authors (s) specification goes as:

Ui(P, yi) – TISSF
P – Informal Sector Knowledge
Yi - WTP

2. Literature on Structural Equation Modelling

Willingness to pay for a Tourism Informal Sector Support Fund (TISSF) (Amoasi, 2016; Basaza et al., 2019; Vassanadumrongdee & Kittipongvises, 2018; Pitoyo, Aditya, Amri & Rokhim, 2021; Chatterjee & Okazaki 2019; Ngoasong, & Kimbu, 2016) is very sporadic and has limited research. Understanding Willingness To Pay (WTP) for the tourism informal sector in Mauritius, bearing in mind the other challenging aspects, such as knowledge of informal sector, covid knowledge, public perception about government support to the informal sector, planned behaviour and perceived behaviour can be made more effective adopting Structural Equation Modelling (SEM). Factor Analysis (**FA**), which have been accepted and most suitable, advanced method for understanding consumer behaviour and perception, like,

PCA - Principal Component Analysis;

CFA - Confirmatory Factor Analysis; and

Finally path diagram with **SEM.**

3. Design/methodology/approach

A self-explanatory feedback form was developed. The questionnaire is distributed using a convenience sampling technique to the respondents across the Island. The main purpose of choosing convenient sampling technique is to determine the willingness to pay for the

1503

tourism informal sector support fund (TISSF) and their knowledge towards informal sector and covid-19 (Sukismanto & Sumardiyono,2021; Setini, Yasa, Supartha, & Giantari, 2021; Das, Sarkar & Debroy, 2022; Sayibu et al.,; Uzir et al.,2022; Sumra, Ahmad, & Alam, 2020; Singh et al.,2023). which can answer the research questions of this study.

4. Conceptual Frame Work

The Structural Equation Modelling (SEM) is defined as conventional statistical techniques which stems a conventional relations between one or more self-governing variables and one or more conditional variables. This may include Path Analysis; Regressions; FA; VA and SEM. SEM is mostly used to test hypothesized relationships among experiential and unseen variables (MacCallum et al, 2000; Irfan, Zhao, & Rehman, 2020; Bettiga, Lamberti, & Lettieri, 2020; de Araújo et al., 2022; De Canio & Martinelli, 2021; Khoiriyah, & Toro, 2018; Sánchez-García, et al., 2021). SEM is a technical term usually used to signify many statistical methods that have been recognized in order to test the consistency of reliable theories with observed facts (Pui-Wa *et al,* 2007; 2012; Navarro, Olivos & Fleury-Bahi, 2017). In other words, the SEM in as an complexity investigation of the General Linear Modelling (GLM) such as ANOVA and Multiple Regression Analysis. According to these techniques, variables are measured without errors but concerning the SEM, it captures some models that care for errors resulting from the measurement of a variable.

The present study adopted SEM as a suitable tool to measure the relationship between theory and correlations among the testing variables (Owolabi, H. O et al, 2020; Akinade et al.,2020). SEM helps to make use of latent variables which are measured by observed indicators. SEM also helps use the latent or even manifest to use as dependent or independent variable in a chain of causal hypotheses. Finally, the measurement models offered by SEM are able to minimise the preconceptions due to errors of measurement and most importantly, SEM is able to satisfy the shortcomings of path analysis such as the modelling of changes over time, modelling of latent classes of profile and modelling of data having nuzzled constructions.

Adopting SEM to understand Willingness To Pay (WTP) (Joreskog *et. Al.,*1996; Jöreskog, 2017; Hooper, Coughlan, & Mullen (2008, September), the results interpreted according to inferences of coefficients and goodness of fit of the model. The use of various indexes is usually used for the goodness of fit and the indexes that are mostly used are the Comparative Fit Index (CFI), Goodness of Fit Index (GFI), Normed Fit Index (NFI), Adjusted Goodness Fit Index (AGFI), the Chi square and the Robustness of Mean Squared Error Approximation (RMSEA).

Bentler *et al,* (1980; 1990; 2007); O'Rourke *et al*, (2013) mentioned that the CFI, GFI, NFI and AGFI should be close to 0.9 or 1.0 and they also precised that the error measure approximation should not exceed 0.1 and should preferably be between 0.05 and 0.08. As such, it is essential to ensure that the structural model is modified and developed in different phases through the comparison of the model fits, Chi-square tests and estimate of path

coefficients between different categories of structural model so as to improve the explanatory power of the original model.

The survey instrument is composed of 53 items grouped under eight dimensions such as demographic profile, Willingness To Pay, Informal Sector Knowledge, Covid-19 knowledge, Public perception about government support to the informal sector, Planned Behaviour, Perceived Behaviour and finally personality traits. In equation form the operationalization of the study model can be expressed as:

$$SQ_i = \sum_{j=1}^{k} (P_{ij} - E_{ij})$$

Where:

SQi = Willingness To Pay "i";
k = Informal Sector Knowledge;
P = Covid Knowledge "i" with respect to WTP attribute

E = Perception about Government support towards informal sector for attribute "j".
(Zeithaml, Parasuraman, and Berry, **1988**)

Based on returned questionnaires, the mean importance of each statement was calculated and 34 statements with a high rank score were reserved. A five point questionnaire regarding these 34 statements was prepared and pre-tested upon the respondents. The pilot test revealed that four statements were confusing to the respondents, and eventually deleted from the questionnaire.

5. Results

Table 1: Reliability of the instrument based on a value.

Dimensions	Number of items	Cronbach α
WTP	06	0.716
Informal Sector Knowledge	08	0.721
Covid-19 Knowledge	10	0.738
Public perception about Government support to the informal sector	06	0.723
Planned Behaviour	19	0.719
Perceived Behaviour	20	0.708
Personality Traits	16	0.709

Source: Authors own computation

Table 2: Cronbach`s Alpha:

Reliability Data	
Cronbach's Alpha	Number of Items
0.721	886

Source: Authors Computation

WTP gap scores are obtained through subtracting covid knowledge and informal sector knowledge scores. The outcome could be either positive gap score or negative gap score. Positive gap score implies WTP, while negative gap score represent not willing to pay. The reliability test is required to understand the strength and uniformity of the data to assess the reliability of a quantity. For 886 items measuring the one dependent and five independent variables, the obtained value was 721 which was better than the value satisfactory in social sciences i.e. 6, this suggests that questionnaires was reliable in obtaining the responses from the respondents.

6. **Data Analysis**

Pearson correlation technique was adopted to find out the relation between all the testing variables of the study. Demographic profile, Willingness To Pay, Informal Sector Knowledge, Covid-19 knowledge, Public perception about government support to the informal sector, Planned Behaviour, Perceived Behaviour and finally personality traits.

Table 3: Regression Analysis

Model Summary

R	R^2	Adjusted R^2	SE of the Estimate	Change Statistics					Durbin-Watson
				R^2	F	df1	df2	Sig.	
0.463	0.214	0.194	2.90145	0.214	10.579	5	194	0.000	1.414

a.   Predictors: (Constant), Informal Sector Knowledge, Covid-19 knowledge, Public perception about Government support towards informal sector, Planned behaviour, Perceived behaviour and personality traits.

b. Dependent Variable: Willingness To Pay

The regression variation in dependent variable (`R` square) is 0.194, indicating that there is practically 19% disparity in dependent variable (willingness to pay) due to one unit change in independent variables i.e. Informal Sector Knowledge, Covid-19 knowledge, Public perception about Government support towards informal sector, Planned behaviour, Perceived behaviour and personality traits.

1506

6.a Structural Equation Modelling (SEM)

Structural Equation Modelling (**SEM**) methodology is a traditional method and still updated in data analysis (Joreskog and Sorbom., 1988; Joreskog and Sorbom., **1989**; Joreskog and Sorbom., **1996; A**rbuckle and Wothke., **1999**). SEM is made up of two mechanisms, such as, describing the relationship among endogenous and latent exogenous variables, which documents the modelling of phenomenon by considering unobserved "latent" constructs and the observed indicators which describe the phenomenon. This authorizes the calculation of both path and strength of the underlying properties amongst these variables (latent variable model); later, it describes the relationship between latent and observed variables (Measurement Model).

Usually, SEM is measured with the help of Maximum Likelihood method (**MLM**); estimated by Unweighted Least Squares (**ULS**), Weighted Least Squares (**WLS**) and Generalized Least Squares (**GLS**)(Bollen & Stine 1992; Joreskog, **1973**; Bollen, **1989**; Bagozzi, **1994**; Golob, **2007**). The present study, latent exogenous variables named as Informal Sector Knowledge, Covid-19 knowledge, Public perception about Government support towards informal sector, Planned behaviour, Perceived behaviour and personality traits were introduced, with latent endogenous variable, named as Willingness To Pay (WTP). The latent variables are linked to 863 observed indicators or observed variables. The model was calibrated by using the AMOS 16.0 package from IBM SPSS.

SEM is generally assessed by using the Maximum Likelihood method (ML).

Figure 1: SEM path
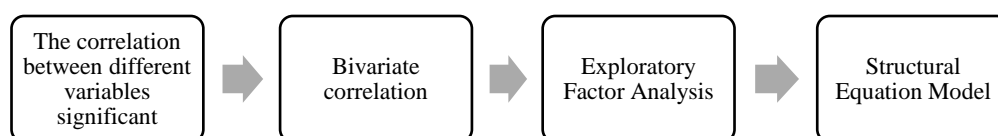
Source: Authors Computation

### Table 4: Path Co-efficient Values from SEM for WTP

Particulars	Estimate (path co-efficient)	S.E.	t-value	p-value	Hypothesis status
Informal Sector Knowledge → Willingness To Pay	.334	.087	3.820	***	Supported
Covid-19 Knowledge→ Willingness	-.075	.081	-.930	***	Supported

1507

To Pay					
Public perception about Government support towards informal sector → Willingness To Pay	.275	.086	3.216	.001	Supported
Planned behaviour → Willingness To Pay	-.009	.041	-.221	.825	Not supported
Perceived behaviour → Willingness To Pay	854	.080	10.718	***	Supported
Willingness To Pay → Informal Sector Knowledge	1.044	.090	11.584	***	Supported

Source: Authors Computation

Willingness To Pay (WTP) related factors such as Informal Sector Knowledge, Covid-19 knowledge, public perception about Government support towards informal sector, Perceived behaviour and personality traits are supported by p-value (***) and planned behaviour is not supported by p-value (0.822). Overall impact of Informal Sector Knowledge, Covid-19 knowledge, Public perception about Government support towards informal sector is reinforced by p-value (***) <0.05.

**Figure 2: Informal Sector Knowledge and Covid-19 knowledge coefficients.**

Source: Authors Computaion

1508

Eur. Chem. Bull. 2023,12(Special Issue 4), 1502-1517
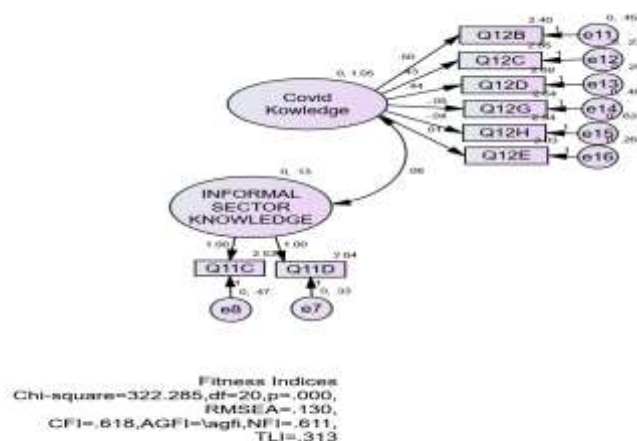
Factor Analysis represented in Figure 3 and particular factor loading values, shows that, R^2 value is used to assess reliability and the values between 0.17 and 0.6 are suitable to confirm reliability (Boolen, 1989).

**Figure 3: Informal Sector Knowledge, Covid-19 knowledge and WTP coefficients.**

Fitness Indices
Chi-square=396.607,df=26,p=.000,
RMSEA=.127,
CFI=.577,AGFI=\agfi,NFI=.570,
TLI=.268
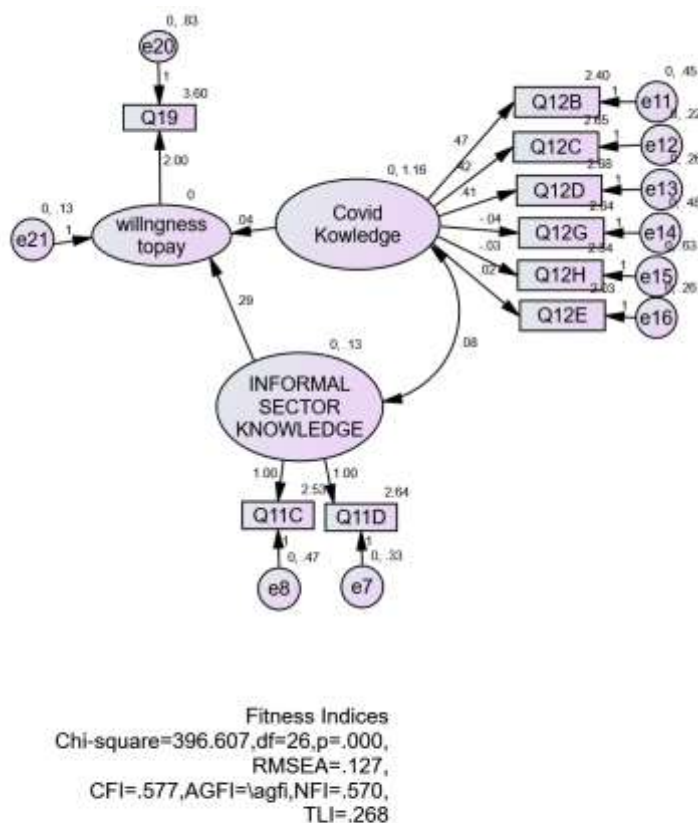
Source: Authors Computaion

The basis for guaranteeing adequate and suitable model is utilised with the help of Chi-square (x^2) is 396.60, that is considered as significant with p-value of 0.000 (<0.05).
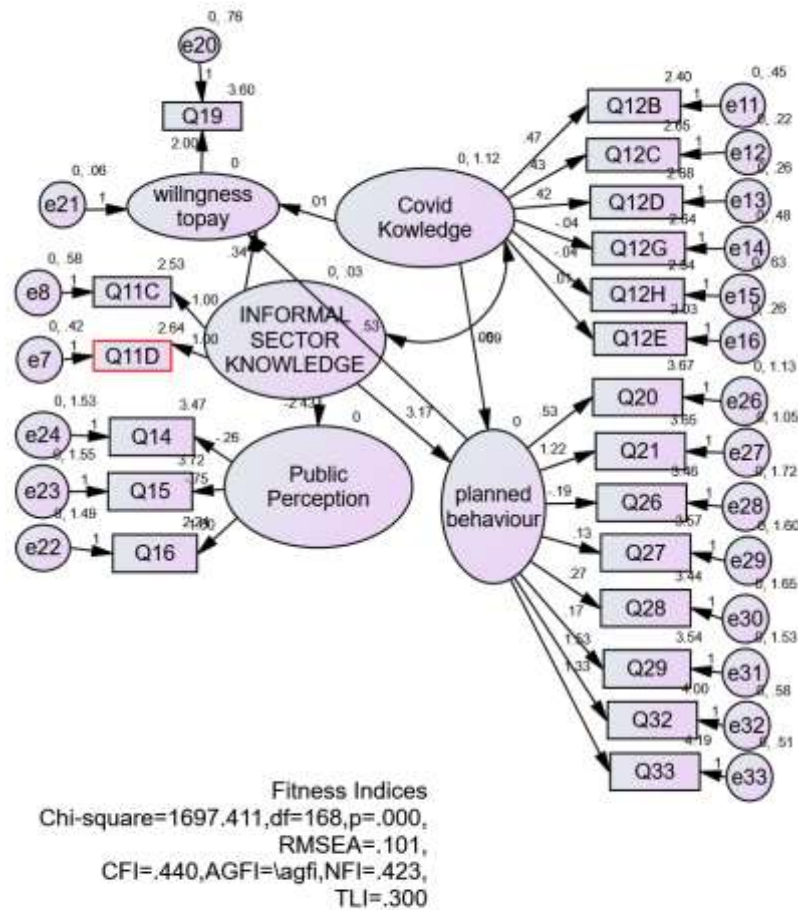
1509

Figure 4 : Public Perception
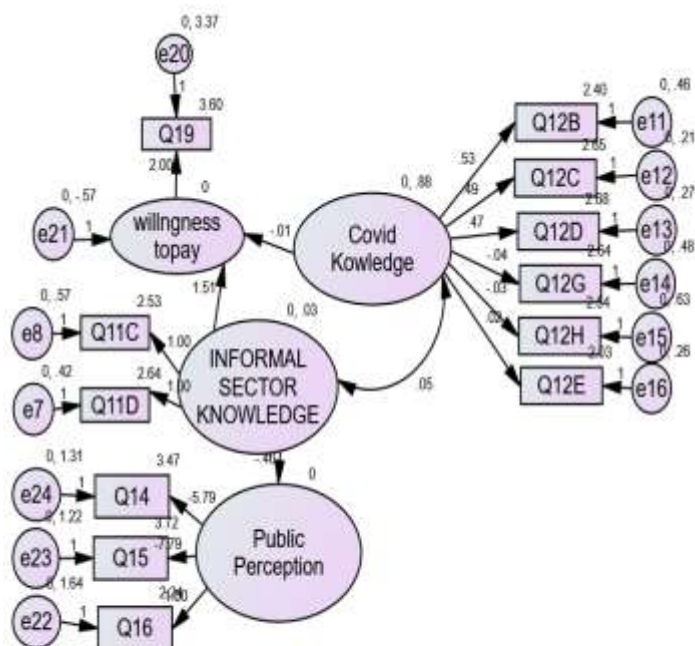
Fitness Indices
Chi-square=608.013,df=53,p=.000,
RMSEA=.109,
CFI=.514,AGFI=\agfi,NFI=.502,
TLI=.285

Source: Authors Computaion

The other factors such as CMIN/Df (x2/df), absolute fir and incremental fit indicators to decode good model is below 5, which is acceptable (Normed Chi-sqaure). RMSEA value is less than 0.10 signifying good fit, and the values of CFI,GFI,AGFI, NFI and TLI are above 0.5 specifying good model fit.

1510

Eur. Chem. Bull. 2023,12(Special Issue 4), 1502-1517

Figure 5: Planned Behaviour

Fitness Indices
Chi-square=1697.411,df=168,p=.000,
RMSEA=.101,
CFI=.440,AGFI=\agfi,NFI=.423,
TLI=.300

Source: Authors Computaion

SEM is constructed on the basis of Hypothesis set for the study. The exogenous latenet variables such as Informal Sector Knowledge, Covid-19 knowledge, Public perception about Government support towards informal sector, Perceived behaviour and personality traits are tested with endogenous latent variable, WTP. The standard linear regression weights are used to measure the impact on each other which are explained in figure . The same is depicted as path diagram in figure 6.

1511

Eur. Chem. Bull. 2023,12(Special Issue 4), 1502-1517

Figure 6: SEM Path: Willingness to Pay for a Tourism Informal Sector Support Fund (TISSF)
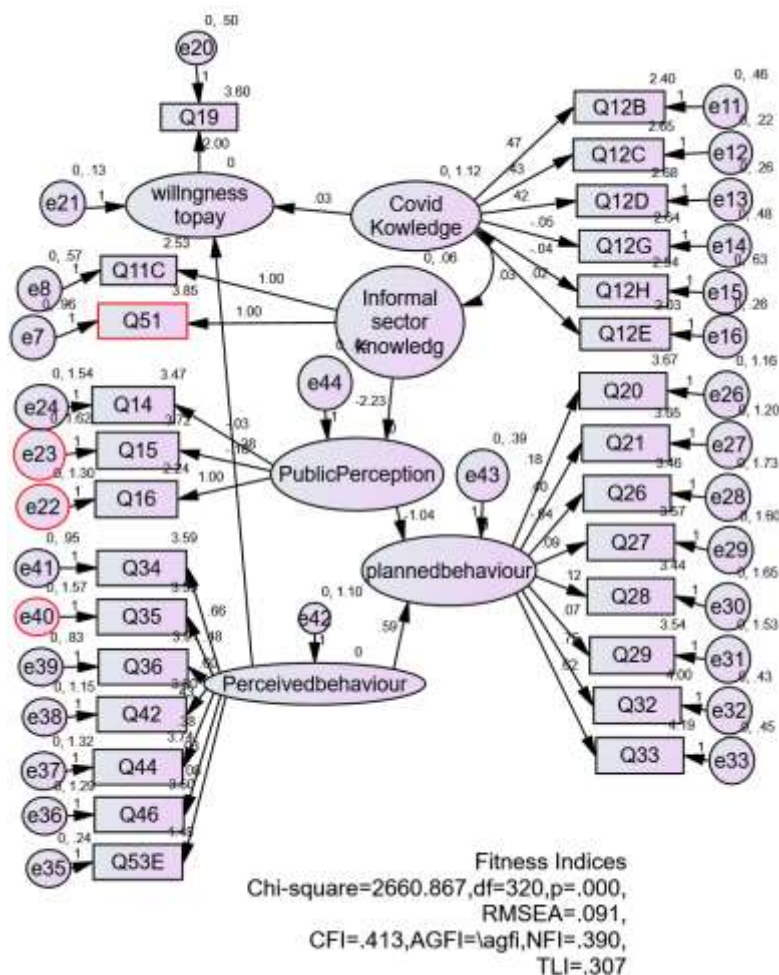
Source: Authors Computaion

Table 5: Model Fit Indices- The first and second output of the model variables.

			Absolute Fit Indicators (AFI)			Incremental Fit Indicators (IFI)					
Model Fit Index	**Chi-Squar e (χ2)**	**df**	**p-valu e of χ2**	**CMIN/D f (χ2/df)**	**RMSEA**	**CFI**	**GFI**	**AGF I**	**NFI**	**TLI**	**Δχ2**
Acceptabl e value	Small		<0.0 5	<is 5	<0.05 is good,<0.0 8 is	>is 0.95 great, >is 0.7	Sam e	Same	>is 0.90 great, >is 0.7	>is 0.95 great, >is 0.7	

1512

					acceptable	tolerable			tolerable	tolerable	
First Output	1697.41	168	0.00	2.47	0.101	0.440	0.81	0.81	0.423	0.300	
Modified	2660.86	320	0.00	2.17	0.91	0.413	0.83	0.79	0.390	0.307	117.9
Source: Primary data collected from questionnaire											
Authors Computation											

The table shows, GFI-0.83; NFI-0.390; TLI- 0.307; CFI - 0.413; RMR is lessor than 2.17 and RMEA is 0.91indicating good model fit.

So, the model was a good instrument to measure the **Willingness to Pay for a Tourism Informal Sector Support Fund (TISSF)"** , because some of the items under the dimensions are engrouped under different dimensions of the factor analysis. It implies, theoretically Willingness **to Pay for a Tourism Informal Sector Support Fund (TISSF)"** is considered as one of the best measures to know the public perception and the informal sector knowledge in Mauritius.

7. **Limitation of the study**

This study " ***Willingness to Pay for a Tourism Informal Sector Support Fund (TISSF)"*** dimensions and their impact on the respondents informal sector knowledge, covid-19 knowledge, Public perception about Government support towards informal sector, Perceived behaviour and personality traits. Its scope can be further widened by adding more dimensions of ***Willingness to Pay for a Tourism Informal Sector Support Fund (TISSF)"*** by broadening and other stakeholders should be included in the study. ‾

8 **Implementation of the study**

This study is a valuable contribution in Mauritius scenario, as it's a tourist destination and a small Island. The Mauritius government should widen their scope in supporting the informal sector, which is a major contributor for the country`s GDP. This study would provide direction to future researchers and would help policy makers to consider the importance of Informal sector service offered to get desired outcomes in shaper of satisfaction, motivation and ***Willingness to Pay for a Tourism Informal Sector Support Fund (TISSF)"***.

9 **Conclusion**

Willingness to Pay for a Tourism Informal Sector Support Fund (TISSF)", will not only contribute for the industry, also contribute extensively for the academics. Being able to understand the importance of informal sector and the status of informal sector in the

1513

country's GDP, will allow the researchers to further explore themselves to relate actively which may gives them a chance to provide more insights for the policy makers and experts in the industry.

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1515

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1516

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