

Digitalisation challenges in grassroots tourism: Contextualising Innovation Resistance Theory for informal homestays in Bangladesh

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Abstract

The global tourism sector is changing rapidly due to digitalisation, but the adoption of technology in this sector is inconsistent. In Bangladesh, a significant percentage of the tourism sector consists of informal homestays operating within the grassroots level, many of which resist adopting digital tools. This research utilises Innovation Resistance Theory (IRT) as a lens for understanding the drivers behind this resistance. A total of 220 homestay operators were selected to collect data through purposive sampling. Data were subsequently analysed using Structural Equation Modelling (SEM) with SPSS version 25 and AMOS version 26. Findings indicate that tradition barriers, value barriers, risk barriers and usage barriers have a statistically significant and positive impact on resistance to adopting technology by informal homestays. However, the image barriers, in contrast, appear statistically insignificant. This study's focus on the unique, under-researched informal tourism domain has theoretically advanced the IRT framework and challenged the conventional consumer-centric IRT model. The findings highlight the importance of guiding homestay operators to adopt context-specific strategies by policymakers, technology developers, and tourism stakeholders, which could minimise these barriers, facilitating an inclusive form of digital transformation that respects local norms and maintains development in the grassroots informal tourism sector of Bangladesh.

Keywords: Artificial intelligence, AI in tourism, Developing country, Innovation resistance theory, Technology resistance.

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Introduction

Digitalisation is one of the most powerful forces underlying the transformation of the global tourism sector, which in turn remains to reshape the delivery and consumption of tourism services (Prajapat and Kamalraj, 2024) and develop foundations of 21st-century economic development (Bekele and Raj, 2024). Online booking platforms, AI-driven customer experience, social media marketing, and mobile apps have transformed the tourism industry through technology, providing greater convenience, efficiency, and scalability than ever before (Samad et al., 2024). This trend of digitalisation brings tremendous opportunities for businesses in terms of increased market reach, operational efficiency, a personalised customer experience and access to useful data analytics globally (Shen et al., 2022).

Despite the paybacks of accepting technology in the tourism sector, not all stakeholders within the tourism ecosystem have embraced these innovations to the same degree (Najlaoui and Ammari, 2024). There is a large portion of informal grassroots tour operators and homestays who work in traditionally operated small enterprises with no modern tools for easing and improving business. However, this resistance introduces complex queries pertaining to the dynamics of tradition and the interplay of informality and innovation in socioeconomically challenging contexts. This antagonism poses a significant obstacle to the overall objectives of tourism development and economic progress, underscoring the need for extensive research to identify the reasons behind resistance to technology adoption at the grassroots level of homestay tourism (Raveendran, 2024).

A traditional type of tourism has emerged in Bangladesh, which is predominantly operated by informal operators offering authentic local experiences to the nature-loving tourists (Hossain and Wadood, 2020). These informal homestays are travel accommodations that often serve budget travellers, domestic tourists and those looking for genuine natural and local experiences (Janjua et al., 2022). These homestays, operated by micro-entrepreneurs, are essential for the tourism ecosystem, especially in rural, naturally adorned areas and the periphery (Bhutio et al., 2022). These homestays are on the rise and gaining immense popularity. However, it is not possible to have an accurate official count of homestays across Bangladesh. However, the number of informal homestays would be more and increasing gradually (Samad et al., 2024). These informal tourism entities typically work in a vacuum with no regulatory frameworks to establish trust other than word-of-mouth referrals and community-based trust networks (Ghani et al., 2024). Homestays frequently cater to budget travellers, domestic tourists, and those seeking authentic, localised experiences, playing a vital role in the tourism ecosystem, mainly in rural and peripheral areas (Bhatt and Dhyani, 2024).

Janjua et al. (2022) reported that little technology adoption has been made by homestay entities, even with government encouragement. Also, a lot of informal homestay operators see digital platforms as portals to government tax and regulatory scrutiny, a significant barrier to diving into formal tourism and adopting technology (Samad et al., 2024). Prior research about the digital transformation of tourism, especially in developing countries, targets the well-established tourism industry and, therefore, merely represents the unique challenges of grassroots tourism initiatives like informal homestays (Chrismardani et al., 2024).

This study integrates the Innovation Resistance Theory (IRT), which was developed by Ram and Sheth (1989). IRT differs from the other adoption models, which seek to answer the question of why individuals or firms adopt innovations; instead, it focuses on explaining why prospective adopters resist innovations, either actively or passively (Kaur et al., 2020; Talwar et al., 2020). According to the theory, resistance is primarily driven by some functional and psychological factors like use complexity, perceived risks, value perception, tradition, and image conflicts (Zhang and Luo, 2024). Researchers in different technology adoption studies have successfully integrated IRT in the past (Soh et al., 2020; Kaur et al., 2020; Zhang and Luo, 2024; Chauhan, 2024). Therefore, insights into innovation resistance are vital for policymakers.

From the comprehensive literature review on digitalisation, innovation resistance and homestay tourism, several significant gaps in the literature have been identified. First, from the theoretical perspective, although IRT has a long-standing history in the consumer resistance literature, it has yet to fully explain business-level resistance, particularly in the context of informal micro-entrepreneurs of developing countries (Talwar et al., 2023). Second, most of the tourism studies of Bangladesh focus on macroeconomic aspects instead of grassroots operational realities (Hossain and Wadood, 2020). Third, the functional and psychological aspects of tourists induced by sociocultural factors within interpersonal networks and aversion to institutional oversight on technological resistance are not well understood (Talwar et al., 2020). Finally, many earlier studies on homestays have been undertaken in an international context on multi-dimensional topics such as opportunities and challenges (Bhutio et al., 2022), contribution to the economy (Amalia and Febrian, 2022), technology adoption (Samad et al., 2024), management and operations (Ghani et al., 2024; Bhatt and Dhyani, 2024). Conversely, few studies have been conducted in the context of Bangladesh (Rifat-Ur-Rahman, 2023; Ahmed and Ahmed, 2025; Samiul, 2019). However, no studies either in Bangladesh or abroad have been conducted to explore the resistance to technology adoption by homestays, leading to a critical research gap.

Therefore, the significant novelty of the study lies in empirically testing the IRT model and contextualising it in the unique socioeconomic context of the informal grassroots tourism sector of Bangladesh. The study shows how innovation barriers manifest and differ in their predictive power within this unique informal tourism context. This study specifically seeks to understand the factors that hinder the adoption of digital technologies by informal homestays and offer avenues that balance mitigating resistance to technology while embracing local traditions. This study advocates for cooperation among various stakeholders in the expanding tourism sector of Bangladesh. It indicates a realistic approach to harnessing technology while being sensitive to culture and tradition by ensuring equitable growth and empowerment in countries like Bangladesh.

The paper's structure starts with the introduction, which depicts the research gaps and aims. The second section presents a literature review that critically discusses previous works on the challenges in the digitalisation of informal homestays. The methodological overview is discussed in the third section. The subsequent sections present the discussion, implications, limitations, and future research directions. The final section discusses practical implications for Asian businesses.

Literature Review

Theoretical Framework

Studies on technology adoption are dominated by models and theories depicting the motivating factors behind adoption (Sivathanu, 2019; Siddiqui et al., 2023). Recent studies utilising one of the most famous theories in technology adoption domain called the Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al., 2003) have focused on the acceptance of technologies in the tourism industry, such as blockchain (Chang et al., 2022), and ICT applications in tourism (Ali et al., 2022). Similarly, scholars have utilised the prominent Technology Acceptance Model (TAM) (Davis, 1989) to study the use of innovative technologies in tourism (Sujood et al., 2022). However, none of these studies have focused explicitly on technology resistance behaviour in the informal tourism sector, such as homestays, thereby revealing a significant scope for research in this segment.

The theoretical perspective of this study is based on the Innovation Resistance Theory (IRT), initially formulated by Ram and Sheth (1989). Ram and Sheth (1989) suggest that consumer adoption behaviour of innovation is characterised by such resistance in three modes, such as rejection, postponement and opposition. IRT argues that resistance is not just when adoption is not in place. This study uses the underpinning theoretical lens of IRT as it offers a complete perspective to explore the various determinants that inhibit the informal tour operators and homestays in Bangladesh.

By integrating IRT into the study of informal tour operators and homestays in Bangladesh (Figure 1), this research addresses a critical gap in understanding how tradition and socio-cultural factors intersect with technological advancements in informal economies. Recent studies signify the importance of the IRT model in micro or informal tourism contexts (Chauhan, 2024; Zhang et al., 2024).

Usage Barriers

Usage barriers are the obstacles or challenges users expect to face when using a new technology (Ram and Sheth, 1989). These usage barriers occur when potential adopters see technological solutions as cumbersome, not fitting well with built customs, or demanding major behaviour adjustments (Chauhan, 2024). Technological complexity is an important element in Bangladesh's context, as many homestay operators are not familiar with processes such as bookings, payments or marketing through digital platforms; according to Mazumdar and Alharahsheh (2019), these lowest levels of digital literacy and gaps in ICT infrastructure are some of the significant barriers to technology accepted by small and medium enterprises (SMEs) in Bangladesh. The digital skills gap can be one of the umbrella impediments to digital adoption, which correlates with the IRT model approach on usage barriers related to technology complexity and knowledge deficiency (Ferhataj and Memaj, 2024). Some of the past researchers found usage barriers as significant resisting factors in technology adoption (Khan and Mehmood, 2024; Kaur et al., 2020; Leong et al., 2021). Hence, the following hypothesis can be made.

- H1** Usage barriers have a significant positive influence on resistance to adopting technologies by Homestays.

Value Barriers

Value barriers emerge because users find the cost of adopting new technology with current practices relatively high (Ram and Sheth, 1989). Cost sensitivity is high among homestays because most have relatively little capital and operate on very low margins (Yanti et al., 2024). Cost sensitivity is pronounced among unregistered operators and homestays, which often operate with limited financial resources. Commission-based fees charged by online travel agencies (OTAs) can reduce homestay profit margins, making traditional cash-based transactions more appealing (Amalia and Febrian, 2022). Failing to meet tourists' personalised technological needs at an affordable cost, in comparison to the benefits, is a significant value barrier (Ferhataj and Memaj, 2024). The economic value of technology is another example of informal homestays' value barriers compared to digitalised tourism settings. Furthermore, a meta-analysis of consumer resistance to innovation reveals that value is one of the barriers to adopting innovation, next to tradition (Leong et al., 2021). As such, the following hypothesis can be proposed.

- H2** Value barriers have a significant positive influence on resistance to adopting technologies by Homestays.

Risk Barriers

Risk barriers refer to the perceived uncertainty and adverse outcomes of adopting new technology (Ram and Sheth, 1989). It is explicated where perceived inherent risk comes from the novel technology (Ram and Sheth, 1989). In digitalising tourism, risk barriers arise from uncertainty and the perceived risk of negative consequences of adopting e-tourism platforms (Rasulova, 2021). Informal operators consider that e-tourism tools, e.g. online booking systems, have financial risks and often doubt the return on investment these tools provide (Talwar et al., 2020). Hesitation stems from the fear of technical failures affecting service, e.g. double bookings due to system errors (Polas et al., 2021). Poor IT infrastructure in rural areas only compounds such issues. The safety concerns of tourists in a destination, such as crime or health hazards, may spill into distrust of digital platforms that promote or encourage the visitation of these destinations (Kumar, 2022). Past studies showed that risk barriers create resistance (Chaouali and Souiden, 2018; Sivathanu, 2019). Based on the above, a hypothesis can be drawn:

- H3** Risk barriers have a significant positive influence on resistance to adopting technologies by Homestays.

Tradition Barriers

The tradition barrier is the conflict between new technology and pre-existing cultural norms, values and behaviour (Ram and Sheth, 1989). Tradition barriers originate from consumers' attachment to current behaviours, cultural patterns and habits. These obstacles are particularly apropos in situations where introducing a new technology requires a departure from previous practice (Chen et al., 2022). Most are owned and

run by families who make decisions based on generational experience rather than best modern practices (Bhatt and Dhyani, 2024). However, face-to-face discussions are valued by many Bangladeshi tourists and operators in developing trust between parties (Rahman Avi and Hassan, 2021). Privacy concerns and fraudulent activities also lead people to continue using the old tradition of the payment process (Talwar et al., 2020). Some studies (Chaouali and Souiden, 2018; Sivathanu, 2019) found tradition barriers resist technology adoption. Accordingly, the following hypothesis may also be considered.

- H4** Tradition barriers have a significant positive influence on resistance to adopting technologies by Homestays.

Image Barriers

According to the IRT model, image barriers arise when people or organisations perceive that the innovation will hurt their personal or organisational identity, reputation or public image (Ram and Sheth, 1989). In the case of small homestay tourism actors such as tour operators and homestays in Bangladesh, image barriers may be particularly important because of the suspicions of being considered “too modern” or “corporate”, anxieties about losing authenticity or local appeal, and the stigma of formalisation or digitalisation (Islam, 2019). In Bangladesh, informal operators see shiny technology as a foreign world of impersonal transactions, running counter to a culture built on building face-to-face trust (Khan, 2021). Platforms deemed not to have local credibility or transparency also face more resistance. Additionally, image barriers have been positively linked to technology use intention resistance in various research contexts (Chaouali and Souiden, 2019; Sivathanu, 2019; Soh et al., 2020). Thus, the following hypothesis is proposed.

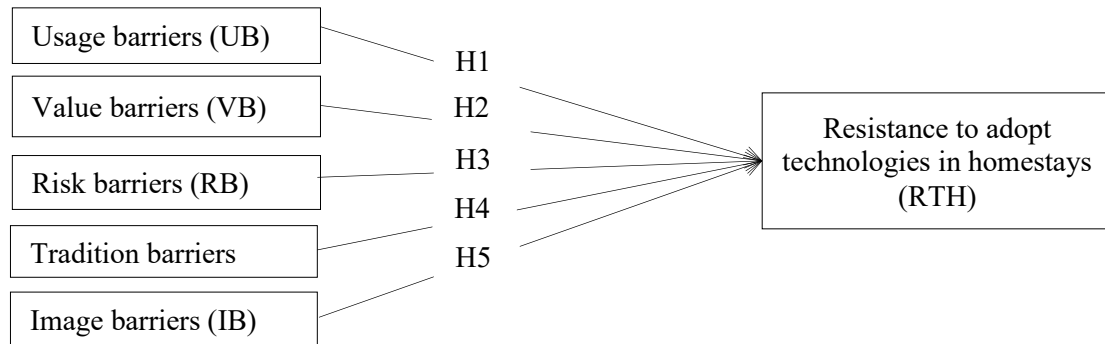
- H5** Image barriers have a significant positive influence on resistance adopting technologies by Homestays.

While the IRT is considered a significant model that provides a comprehensive theoretical framework, a critical synthesis of the literature reveals two specific and significant research gaps. First, the literature on the IRT framework is dominated by studies on consumer resistance in formal and developed country contexts (Kaur et al., 2020; Talwar et al., 2020). Therefore, almost all studies have neglected technology resistance behaviour from the operators’ side, especially in the case of micro-entrepreneurs operating within the informal economy. The grassroots tourism operators’ community of Bangladesh is challenged by community-trust barriers, resource constraints, digital divides, digital literacy constraints, and technophobia, which are substantially different from the modern, technology-based Western context (Mazumdar and Alharahsheh, 2019; Hossain, 2023; Islam, 2019; Polas et al., 2021). Therefore, the application of the IRT framework in the aforementioned context remains unexplored in the literature, raising critical research questions.

Second, most technology adoption research in the tourism domain has focused on exploring motivators to utilise e-tourism technologies from the travellers’ perspective (Shen et al., 2022). However, this study shifts its lens to the operators’ side, considering operators not as passive adopters but as critical and direct adopters showing resistance that comes from a complex appraisal of risks and opportunities.

Finally, this research's contribution is not merely confirming IRT in a new setting but empirically and critically testing the model's contextual validity and boundaries. The specific purpose of this study is to empirically test which barriers of the IRT model are most dominant for the informal grassroots tourism context and which are weaker in predicting resistance intention. The hypothesised relationships developed from the above literature review are demonstrated in the following model. (Figure 1).

Figure 1: Conceptual model



Source: The authors

Figure 1 illustrates the conceptual framework that guides this study and was developed to comprehensively investigate the predictors of technology adoption resistance in homestays (RTH) among grassroots operators. The model is based on the Innovation Resistance Theory (Ram and Sheth, 1989) and suggests that a cluster of perceived barriers determines the resistance of operators to adopt new technologies. It hypothesizes five discrete dimensions of resistance, which are independent variables, including Usage barriers (UB), Value barriers (VB), Risk barriers (RB), Tradition barriers (TB), and Image barriers (IB). All of these personal impediments are theorised to have a notable effect on RTH as shown in the unique pathways H1 to H5. This overall framework attempts to empirically define the most salient types of resistance that are present within the homestay tourism industry, thus providing a strong basis of specific interventions and policy prescriptions to facilitate effective digital transformation.

Methodology

Data and Methods

In this study, the primary data were collected from local homestay operators in Bangladesh who are directly engaged in managing, operating, or marketing these informal homestays for at least one year. Data was collected using a purposive sampling. Purposive sampling was used to identify respondents with experience operating a homestay, as there is no formal sampling frame and this population is hard to reach (Etikan and Bala, 2017). All the respondents were above 18 years of age. 75% of respondents were between 20 and 40 years of age, comprising 68.18 % male and 31.82% female. 82.7 per cent of the respondents possessed at least a secondary school

certificate (SSC) degree, signifying their capability to understand the questions. Moreover, 65% had income between 30000 and 40000 Bangladeshi taka. Since the total number of populations is unknown, according to Faul et al. (2009), due to the ambiguity of the sampling frame, G*power version 3.1 software was used to determine the necessary sample size. Using G*power criteria as effect size (f^2) = 0.15 (moderate), α = 0.05 and the number of predictors five and the power = 80% (Gefen et al., 2011). The G*power analysis reveals that a practical assessment of this model necessitates a sample size of no less than 138. Thus, 225 responses were collected and filtered. Finally, 220 valid responses were considered for analysis.

A structured questionnaire was designed to gather data on respondents' perceptions and attitudes toward digital transformation, guided by Innovation Resistance Theory dimensions. All questions were reviewed by experts and scholars in the field of tourism to validate the measurement scale, definitions, content, and appropriateness of the wording. The questionnaire employed a five-point Likert scale, where 1 represented "strongly disagree," 2 represented "disagree," 3 represented "neutral," 4 represented "agree," and 5 represented "strongly agree." This scaling approach allowed for quantifying subjective opinions and facilitated systematic data analysis. To accommodate the conventional circumstances of respondents, a printed questionnaire was utilised and distributed by trained local research assistants. Initially, the questionnaire was set in Bangla (local language) for better communication with the respondents, and then the responses were incorporated into the data file in English. The data was collected between January 2025 and April 2025, in a total period of four months.

Ethical considerations were rigorously addressed throughout the research process. Before collecting data, each respondent was given a clear explanation of the research purpose. Each respondent gave informed consent, and the anonymity and confidentiality of the provided data and personal identities of the respondents were guaranteed to protect them. Participation was fully voluntary, and respondents were given the right to withdraw from the study at any time without consequence.

In this study, the data were collected from the same respondent group at the same point in time, so common method bias was tested. During the survey, the anonymity and privacy of the respondents, clarity, and structuring of the instrument were carefully managed to reduce the possibility of systematic response patterns (Podsakoff et al., 2003). Additionally, a post-hoc Harman's Single Factor Test was conducted to assess the degree to which a single factor could be responsible for the variance in the data. The output reveals that the first unrotated factor accounted for only 24.88% of the total variance, which is below the 50% threshold. Therefore, common method bias is not a major threat in this study.

Structural Equation Modelling (SEM) was utilised to analyse the data and test the hypothesised relationships among the constructs (Hair et al., 2016). A two-step procedure, suggested by Anderson and Gerbing (1988), was employed on AMOS 26 for this study. The first phase is the measurement model, which includes exploratory factor analysis, factor loading, Cronbach's alpha, and confirmatory factor analysis. The second phase is the structural model that revealed the results through path analysis.

Assessment of Normality

The data normality was tested using the values of skewness and kurtosis for each item. Collier (2020) recommended that the thresholds for data normality in case of skewness value -3 to +3 and kurtosis value -10 to +10. The normality assessment (Table 1) shows that the skewness ranged between -1.693 and -0.502. The kurtosis ranged between -1.004 and 3.052. Therefore, the data is normally distributed.

Table 1: Normality assessment

Items	Skewness	Kurtosis
TRH1	-1.577	2.175
TRH2	-1.594	2.177
TRH3	-1.693	3.052
TRH4	-1.629	2.077
IB1	.051	-.994
IB2	-.021	-.982
IB3	.077	-1.004
IB4	-.042	-.961
TB1	-.816	.323
TB2	-.986	.652
TB3	-.827	.239
RB1	-.757	.459
RB2	-.765	.449
RB3	-.924	.675
RB4	-.818	.402
VB1	-.186	-.680
VB2	-.329	-.657
VB3	-.298	-.713
UB1	-1.129	1.674
UB2	-1.147	1.986
UB3	-1.242	1.803
UB4	-1.171	1.701

Note: Source from researcher's compilation in year 2025

Measures

A total of 28 items were derived from several previous studies. Six items were deleted to verify the accuracy of items as they did not have factor loading more than 0.5 (Hair et al., 2016); 22 items were finalised based on a pilot study with 15 respondents. All the UB items were adapted from Khanra et al. (2020), and the VB and RB items were all adapted and modified from Leong et al. (2019). Items TB1 and TB2 of TB and all items of IB were adopted by Kaur et al. (2020). IB3 was adopted from Laukkanen (2016). TB3 and all the items of RTH were integrated from Chaouali and Souiden (2019). Slight modifications were made to items according to the context of homestay tourism at the grassroots level.

Results

Measurement Model

The measurement model verified the validity and reliability of the survey instrument. The values from the measurement model are as follows: CMIN/df = 1.302, CFI = 0.983, RAMSE = 0.37, GFI = 0.912, AGFI = 0.885, RMR = 0.042, NFI = 0.917, and TLI = 0.979. The model produced an adequate fit based on recommendations from Jain and Chetty (2022). The content validity of the survey instrument was obtained by assembling items from important research papers, while the pilot study confirmed the face validity of the instrument as well. According to Fornell and Larcker (1981), the convergent validity for every construct is confirmed if three conditions are satisfied: (a) factor loading should be higher than 0.50, (b) CR must be over 0.50, and (c) AVE should be greater than 0.50. The factor loading values of this study range from 0.730 to 0.998, AVE values between 0.671 to 0.802 and CR values ranging from 0.891 to 0.942, as shown in Table 2. Therefore, all the values are greater than the cutoff value of 0.50. These statistics confirm the reliability and validity of the constructs.

Table 2: Reliability and validity

Constructs	Code	Factor Loading	Cronbach's Alpha	CR	AVE
Usage Barrier (UB)	UB 1	0.750	0.889	0.891	0.671
	UB 2	0.818			
	UB 3	0.865			
	UB 4	0.838			
Value barrier (VB)	VB 1	0.900	0.908	0.908	0.767
	VB 2	0.872			
	VB 3	0.856			
Risk barrier (RB)	RB 1	0.800	0.900	0.902	0.699
	RB 2	0.904			
	RB 3	0.804			
	RB 4	0.831			
Tradition barrier (TB)	TB 1	0.910	0.890	0.893	0.736
	TB 2	0.771			
	TB 3	0.886			
Image barrier (IB)	IB 1	0.844	0.896	0.897	0.687
	IB 2	0.842			
	IB 3	0.891			
	IB 4	0.730			
Resistance to adopt technologies in Homestays (RTH)	RTH 1	0.900	0.942	0.942	0.802
	RTH 2	0.902			
	RTH 3	0.884			
	RTH 4	0.998			

Source: Author's computation (2025)

Furthermore, the discriminant validity was ensured based on the criteria of Fornell and Larcker (1981). It means that the correlation between a construct and its indicators (the

square root of AVE) should be greater than between a construct and the indicators of any other construct (Fornell and Larcker, 1981). These criteria, as shown in Table 3, have successfully been met. Thus, providing justification for the discriminant validity.

Table 3: Discriminant validity

	AVE	MSV	MaxR (H)	UB	VB	RB	TB	IB	RTH
UB	0.671	0.045	0.897	0.819					
VB	0.767	0.165	0.910	0.027	0.876				
RB	0.699	0.102	0.912	0.036	0.107	0.836			
TB	0.736	0.269	0.908	-0.006	0.027	0.093	0.858		
IB	0.687	0.020	0.908	0.042	-0.095	0.109	0.037	0.829	
RTH	0.802	0.269	0.942	0.212	0.407	0.320	0.519	0.141	0.896

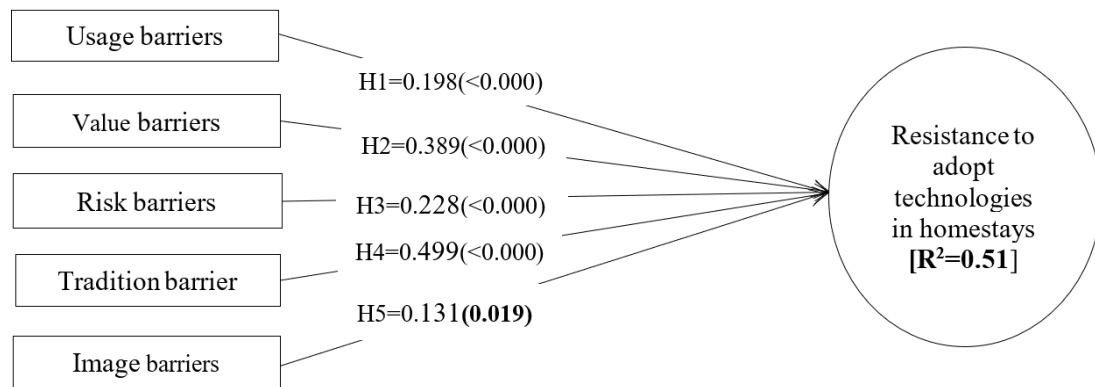
Source: Author's computation (2025)

Structural Model

The structural model had a good fit to the data according to a range of fit indices: CMIN/df = 1.281; CFI = 0.983; RMSEA = 0.036; GFI = 0.909; AGFI = 0.887; RMR = 0.059; NFI = 0.927; and TLI = 0.981 (Jain and Chetty, 2022). These figures are within the prescribed limits, indicating that the model fits the data. Only the AGFI value is under 0.90, although Hu and Bentler (1999) considered the AGFI value in some cases acceptable at 0.80 to 0.90.

Hypothesis Testing

Path analysis showed that UB ($\beta=0.255$; $p < 0.05$), VB ($\beta=0.383$; $p < 0.05$), RB ($\beta=0.223$; $p < 0.05$), and TB ($\beta=0.424$; $p < 0.05$) have a positive and significant effect on RTH as shown in Table 4 and Figure 2. So, most of the relationships between the constructs were statistically significant; hence, four of the five hypotheses were supported, i.e., H1, H2, H3 and H4. The relation between Image barriers and the technology resistance to adopting technology in Homestays was found to be insignificant ($\beta=0.114$; $p > 0.05$), thus disconfirming hypothesis H5. The total variance of intention to the resistance to adopt technology in Homestays ($R^2=0.51$) was explained by the structural model, indicating strong positive prediction and explanatory ability.

Figure 2: Result of structural modelling analysis

Note: Standardized path coefficients are reported (p-values in parentheses)

Discussion

Through the lens of IRT, this research examines the reasons behind homestays' reluctance to adopt digital technologies in Bangladesh. Data analysis reveals that, aside from image barriers, all barrier factors - usage barriers, value barriers, risk barriers, and tradition barriers - have significant and positive impacts on Homestays in Bangladesh's resistance to adopting technologies, as shown in Table 4.

The strongest positive influence of tradition barriers ($\beta=0.424$; $p < 0.05$) suggests that these grassroots levels of tourism businesses are deeply embedded in local socio-cultural settings that are authentic and informal (Hossain and Wadood, 2020). In contrast, digital platforms are typically more impersonal and standardised and, therefore, less compatible with the preference for in-person interactions, reliance on well-developed networks of trust, and generational business practices (Hossain, 2023). The reluctance of homestay operators is not simply caused by lethargy; it is a reflection of cultural embeddedness (Rifat-Ur-Rahman, 2023). This finding is contrary to the results of a few prominent studies, which found the tradition barrier to be insignificantly related to resistance to adopting technology (Kaur et al., 2020; Talwar et al., 2023). This result is consistent with the findings of several previous studies (Chen et al., 2022; Leong et al., 2021; Zhang et al., 2024).

The usage barrier is one of the most influential factors since $\beta=0.255$; $p < 0.05$, and this matches well with the literature addressing low digital literacy and infrastructure gaps in Bangladesh (Mazumdar and Alharahsheh, 2019). To operators of homestays, often without formal training and unreliable connectivity, the apparent complexity of digital platforms, ranging from e-booking systems to digital marketing platforms, presents one of the biggest challenges to overcome in the context of grassroots tourism (Samad et al., 2024). This finding aligned with studies conducted in similar contexts, e.g., Janjua et al. (2022) conducted a study in Malaysia that found ICT competency as one of the primary antecedents to adoption, particularly in rural or developing contexts. So, the resistance, then, is not only the technology but the amount of perceived effort and skill it takes to interact with it correctly. This finding is consistent with several other studies contextualising IRT models (Kaur et al., 2020; Khan and Mehmood, 2024; Leong et al., 2021; Talwar et al., 2023; Zhang et al., 2024).

Value barriers also positively impact the technology resistance intention ($\beta=0.383$; $p<0.05$) that reflects the precarious economic realities of many homestays. Operating on thin margins, these micro-entrepreneurs are highly cost-sensitive (Yanti et al., 2024). Thus, the likely reason for this result is the perceived lack of a clear return on investment, coupled with potential costs like online travel agency commissions or subscription fees, which makes sticking to traditional, low-cost methods like word-of-mouth referrals (Ghani et al., 2024). Another reason for resistance from the rural sample of this study is that they may not perceive digital tools as adding sufficient value to justify disrupting their existing, albeit limited, business models, especially if their current customer base is adequately served through offline channels (Ahmed and Ahmed, 2025). This finding corroborates a body of prior research in the technology resistance context utilising the IRT model (Kaur et al., 2020; Kushwah et al., 2019; Leong et al., 2021; Talwar et al., 2023).

Table 4: Results of hypothesis testing

	Path	Est	Std Est	Std. Error	Critical Ratio	P-value	Results
H1	RTH $\rightarrow$ UB	0.255	0.198	0.074	3.473	***	Supported
H2	RTH $\rightarrow$ VB	0.383	0.389	0.057	6.663	***	Supported
H3	RTH $\rightarrow$ RB	0.223	0.228	0.055	4.044	***	Supported
H4	RTH $\rightarrow$ TB	0.424	0.499	0.051	8.349	***	Supported
H5	RTH $\rightarrow$ IB	0.114	0.131	0.049	2.343	0.019	Rejected

Note: Est=Estimates, Std Est = Standard Estimates; Significance level *** <0.05

Results showed that risk barriers have a positive relationship with homestays' resistance to adopting technologies, as indicated by $\beta=0.223$ and $p<0.05$. Some other studies also supported these results (Chaouali and Souiden, 2018; Sivathanu, 2019). A possible reason for this finding is that the perceived risk barriers highlight the vulnerability of informal operators to technological tools, particularly in the context of Bangladesh's grassroots informal tourism, which includes homestays. Thus, they face financial risks. On the other hand, direct interaction with the homestay tourist is relatively safe and free from the above online-related risks. These fears are magnified in the broader context of a weak digital security infrastructure and low trust in online transactions. Some other studies align with this finding (Chaouali and Souiden, 2019; Kaur et al., 2020; Zhang et al., 2024; Sivathanu, 2019).

Surprisingly, image barriers showed insignificant impact on technology resistance among the informal homestays of Bangladesh ($\beta=0.114$; $p>0.05$), which stands in direct contrast to the predictions of the IRT (Ram and Sheth, 1989). The fear that digital tools may undermine informal homestays' authenticity or reputation was not the primary reason for reluctance. Another possible reason for this result may be that the homestay operators perceive that the basic digital tools are functionally neutral, not intrinsically damaging essential identity or authenticity to the tourists they wish to reach and attract (Samad et al., 2024). Few studies based on technology adoption by older adults (Siddiqui et al., 2023) found similar results to this study. However, many previous studies have demonstrated divergent results indicating that image barrier

significantly influences resistance intention (Talwar et al., 2023; Chaouali and Souiden, 2019; Sivathanu, 2019).

Findings show that the tradition barrier is the most significant predictor of resistance to adopting technologies by homestays. The possible reason is that informal homestays in Bangladesh are a sociocultural sector, not just an economic one (Samiul, 2019). The uniqueness of these grassroots homestays is their embeddedness in the cultural tradition of personal, face-to-face interaction, informal engagement, the host-like behaviour of operators, and personal trust (Rifat-Ur-Rahman, 2023; Ahmed and Ahmed, 2025). On the contrary, technology can somewhat act as an intruder to the trust, personal relationships, informality, and traditional norms between hosts and tourists (Lorde and Joseph, 2019). This conflict has made the tradition barrier the most significant predictor of technology adoption resistance by informal homestay operators.

Conversely, an insightful finding is that the image barrier was found to be an insignificant predictor of resistance to adopting technology by homestay operators. This finding can be attributed to the fact that it is not important to the informal operators' how technology looks' or whether it is modern or backward, due to the proliferation and widespread use of technology in personal life (Bhattacharya, 2019). Operators cannot simply resist technology because they are already using technology-based services through social media (e.g., Facebook) and mobile financial services (e.g., bKash) (Samad et al., 2024). Therefore, the use of technology for business purposes has already been normalised. To be specific, this barrier is not about the image of technology but its incompatibility with tradition.

Theoretical Implications

This research proposes a significant theoretical contribution by advancing the Innovation Resistance Theory (IRT) literature in several ways. First, it does so by empirically testing and contextualising IRT literature, moving it from its typical consumer or formal organisational context and applying it to the less-studied phenomenon of informal tourism micro-enterprises in a developing Asian economy like Bangladesh. The consumer-dominant focus of IRT is shifted to the informal business operator in this research.

Second, this research has refined the conceptualisation of existing barriers within the IRT framework. The emergence of the tradition barrier as the most significant predictor of adoption in this study suggests that tradition is not just a routine or habit; it is a powerful barrier intertwined with community trust, individual identity, and the perceived authenticity of the business model. This conceptualisation of 'tradition' has a unique but greater meaning in the IRT model. On the contrary, the conceptualisation of the image barrier has taken on a different meaning in the application of IRT in this context, as this barrier represents a boundary condition in the application of this model. Because of the widespread use of technology in different segments of life, the integration of technology in micro-level business has been normalised, rendering this barrier less relevant. Therefore, the conceptualisation of the 'image' barrier has shifted from the image of the technology to its incompatibility with the core business model.

Finally, this research suggests the necessity of applying the IRT framework in sociocultural and institutional settings. This research offers a unique perspective for

observing technology resistance that deters the equitable digitalisation of the tourism industry, highlighting IRT's potential as a critical, not just descriptive, theoretical lens.

Conclusion, Limitations and Future Research Directions

The present work provides valuable insights confirming the challenge of technology adoption resistance among informal homestays in Bangladesh, which has the traits of an innovation resistance phenomenon blended with usage, value, risk, tradition and image barriers as conceptualised within the framework of Innovation Resistance Theory. It is thus imperative to comprehend these fundamental constraints for the goals of the ongoing inclusivity of digital transformation, particularly within the country's budding tourism industry. The results urge context-specific interventions that accommodate local traditions and acknowledge such important micro-entrepreneurs' unique vulnerabilities and attitudes. When all of these pieces are combined, stakeholders can form a collective pathway towards a digitally facilitated tourism landscape in Bangladesh that promotes development without losing cultural relevance by avoiding the over-modernisation of services through the tying together of the economic desirability of the sector versus the societal need for authentic experiences.

This study has limitations despite its substantial contributions. It utilised purposive sampling to find unconventional homestay operators in Bangladesh. Since this sampling technique is non-probabilistic in nature and limited to a single-country focus, the findings cannot be generalised globally and thus should be interpreted with caution. Additionally, a quantitative analysis accounts for significance but may overlook the richer context behind resistance; qualitative approaches could be a better option in this context to have more insightful findings. Future studies may also investigate the degree of change in resistance behaviour among different digital tools adoption in homestays. Another limitation of this study is the potential for non-response bias, as a wave analysis was not performed due to the lack of recorded response timing data. The generalizability of the findings may be reduced because of this. Considering future research directions, the constructs applied in the study framework are derived from the basic IRT model. Therefore, future research can apply the model to the same subject and integrate additional constructs relating to the context in the model.

Practical Implications for Asian Business

The study's findings have significant practical implications in Bangladesh's informal homestay tourism industry and the countries with similar socio-economic conditions in Asia. These findings of usage, value, risk, and tradition barriers as the major factors of technology resistance among informal homestays in Bangladesh reflect the cross-cultural socio-technological complexity in similar Asian environments. They indicate that, despite the abundance of dynamic technological tools, many micro and local tourism businesses are reluctant or unable to adopt certain innovations (Rahman Avi and Hassan, 2021).

From the value proposition point of view, the limited benefit offered by digital adoption implies a communication gap between homestay operators and native technology developers (Samad et al., 2024). Consequently, Asian companies must concentrate on awareness initiatives showing the direct advantages of using

technological tools, such as higher visibility, improved customer service and seamless service performance. Since homestays in the majority of Asian countries are situated in village-like, homely environments, which are deeply attached to local tradition and culture (Rifat-Ur-Rahman, 2023), to minimise the technology resistance of informal homestays, technology developers should carefully consider the local demand while developing tools that are easy to operate, have an easy interface and are workable even with slow internet.

From the economic point of view, increasing revenue and reducing costs through utilising technology by homestays requires mitigating usage and risk barriers to using technology. It is important because informal homestays are crucial to the grassroots local tourism ecosystem for many Asian countries, contributing to local economic development (Amalia and Febrian, 2022). Thus, authorities must develop safe, handy and useful applications to ensure seamless digital transformation. Further, reducing the financial burden will solve the economic barrier and make digital adoption easier and attractive to small-scale, informal businesses at the grassroots level (Dangkeng and Munir, 2025).

Tradition barriers constitute a significant obstacle to technology adoption in this study. Homestay operators at the grassroots level often stick with their old systems and beliefs that keep them away from using the latest technology (Samad et al., 2024). Thus, it is important to create awareness among tourism operators, demonstrate the advantages of using tools and remove doubts regarding the benefits of using technology. The government may also take an intensive promotional program focusing on these initiatives, targeting the tourism stakeholders of homestay tourism (Bhuiyan, 2019).

Using local languages for digital interfaces and audio-visual content in digital tools would further bridge the technical gap of illiterate or semi-literate homestay operators. The grassroots tour operators, mostly informal, of homestays in the developing countries of Asia find the visual contents more attractive, appealing and understandable (Samiul, 2019).

Finally, the findings of the study call for the government, the private sector, and local communities to work together in making a conducive policy and tourism ecosystem that enables digital integration at the grassroots level. Informal tourism enterprises in various Asian countries function in fragmented tourism markets with inadequate access to formal financial structures and technology infrastructure (Bhutio et al., 2022). These gaps can, to an extent, be bridged through strategic partnerships that enable access to affordable digital tools, mobile internet connectivity, and inclusive financing models. Understanding the underlying issues behind innovation resistance allows stakeholders to open up new avenues for growth for informal homestays and facilitate rural and community-based tourism development throughout the region.

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