



Trust as a Mediator Between Destination Image and Customer Loyalty in Medical Tourism.

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ABSTRACT

The rapidly growing field of "Medical Tourism" helps people to utilize medical treatment opportunities available in other states and countries. The contribution of this study is to explain the inter relationships between destination image, trust and customer loyalty in the context of medical tourism. The current study examines the role of trust as a mediator between destination image and customer loyalty. The convenience sample consisted of patients who had received medical treatment in the form of consultation, and/or medication. Out of 1240 cases, 1.3% inpatients were not interested in responding as the questions were in English language. 5.3% attendants chose not to answer and 8.7% questionnaires were not in usable form as many responses were missing. This resulted in a sample of 1050 patients/attendants from multispecialty and super specialty hospitals in the city of Chennai. The results of the analysis of the study show that destination image plays a significant role in building trust, which has both direct and indirect effects on customer loyalty. Trust is an important driver of loyalty. This study has significant managerial implications for tourism and hospitality managers and marketers. This study also states the benefits obtained by patients from competitive and economic advantages of medical tourism.

Keywords: Mediation effect, partial mediation, direct effect, destination image, Partial Least Square, structural equation modelling.

INTRODUCTION

People seeking good yet cost effective medical treatment, travel from places with poor medical facilities to places of better medical know-how and technology. The rapidly growing field of "Medical Tourism" helps people utilizes medical treatment opportunities available in other states and countries. The choice of a destination for medical purposes is not easy. Several factors are taken into account before making a choice.

Among the various factors that are considered for choosing a destination for medical treatment there are a few that top the list. Quality and reliability of the medical and related services offered by the hospital is given foremost importance. Being value seekers, customers seek trusted and risk-free places for undertaking medical treatment. The "destination image" of a place is also given importance while selecting a place for medical treatment.

"Destination Image" can be defined as a person's impression of a place (country/state/city) in which they do not reside. Destination image plays a vital role in increasing the intention of revisiting the place by medical tourists and helps them in understanding risks associated with a particular destination. There is strong empirical support that destination image significantly affects customers' loyalty. A destination that is hassle free, risk free, reliable and transparent has a positive brand image in the minds of people which induces them to choose it again if and when the need to travel arises. According to Roodurmun & Juwaheer (2010), a destination that

imparts trust is effortlessly branded in customers mind. Trust, in the context of medical tourism, refers to the traveler's belief on destination's capacity which extends based on its stated function.

Most early empirical studies on medical tourism were conceptual and were based on the availability of medical procedures, categories and demand¹. In recent years, however, empirical research in the field of medical tourism has been based on recommendations of hospital ethical committees.

Marketing research empirically proves that retaining existing customers is found more profitable than getting new ones in the area of medical tourism², and loyal customers are good advertising agents who can spread positive word of mouth among people and thus inadvertently extend in the network³. Management of medical tourism must therefore focus on enhancing the image of destination in the minds of existing customers in order to build trust. There have been few studies that have attempted to understand the relationships among destination image, trust and loyalty. This study attempts to understand the factors involved in retaining medical tourism customers and focuses on the constructs of destination image, trust and loyalty to predict future intentions of customers.

A survey of literature in the area of medical tourism shows that there have not been many empirical studies on the interrelationship among trust, destination image and customer loyalty in the context of the intrabound medical tourism. There have been no studies according to our knowledge that trust mediates destination image and



customer loyalty in the context of the intrabound medical tourism. Thus, the aim of the study is to:

- Analyze the interrelationships among image, trust and loyalty.
- Investigate the direct effect of destination image on customer loyalty.
- Examine trust mediating destination image and customer loyalty

This paper is structured as follows: It follows, introduction, reviews literature in the chosen area and develops the theory for research. The next section describes the theoretical model and hypotheses development. Subsequently, data measures and analysis are described. Finally, the discussion, implications and conclusions of research in terms of theoretical and practical contributions are provided.

Theoretical Background and Hypothesis Development

On the basis of review of literature in the area of tourism marketing, consumer behavior research and services marketing, this study has identified the factors that determine loyalty and the causal relationships between study constructs. This study also signifies the study gap in destination relationship by explaining the inter relationship of destination image, trust and customer loyalty in the context of medical tourism. To suggest and examine a new conceptual model. Theory of Reasoned Action⁴, was applied as it explains the relationships among customer attitudes, intentions and behavior. This study also applies relationship and partnering theory, developed by⁵ to develop the model. The importance of building trust and maintaining partnership ensures customer retention^{6,7}. The combination of attitudinal and trust related studies leads to individual's belief over the exchange partner⁶. This theory also helps in understanding individual's behavior, which is an outcome of trust. Eventually high trust leads to high intention of customer loyalty⁸.

Destination Image

Destination image helps to predict future behavioral intention and also assists travelers in understanding the risks associated with a particular destination. It is stated as perception of destination attributes and holistic impression of particular destination^{9,10}. Before travel, people usually seek and collect a considerable amount of information about their destination, and build an image about the destination.

The image could be based on promoted attributes or from experience of visiting the place. Destination marketers typically try to manipulate customer perceptions of destinations through promotional materials, books or magazines (induced image and organic image)¹¹.

The perception which leads to development of image of a destination plays a major role in choice and travel

decisions^{12,13}. It is thus essential to develop and sustain a positive image for a destination to mark a successful retention strategy¹⁴. Although the study of destination image has been the main part of tourism research for nearly four decades, a clear understanding of destination image affecting loyalty has not been achieved.

This study focuses on understanding the role of attributes of destination image, which is descriptive and measurable in nature¹⁵ and it implies the distinctiveness of a destination.

Trust

Previous studies stated that trust is one of the most important constructs to predict future intentions^{5,16}. Trust is believed as, confidence, attitude, or expectation about another party's trustworthiness⁵. In a customer-intensive sector such as hospitals, customer trust is based on the hospital's quality and reliability of both intangible and tangible services provided. According to author exchange between two takes place when one partner has confidence on the other, in such case customers can troubleshoot any problems they face¹⁶. The anxiety of the medical tourist can be overcome by long-term relationships between service provider and patients. Hence trust is viewed as a fundamental ingredient for successful relationship¹⁶. This study uses the concept of trust to explain how consumers surmount perceived risks associated with a particular destination, by building relational bonds and engaging treatment. The higher levels of uncertainty in medical tourism necessitates that trust plays an important role in building relationships involving unknown risks.

Customer Loyalty

There is evidence that loyal buyers account for a large portion of the brand's total sales volume¹⁷. In recent studies, behavioral intentions that are measured in terms of repurchase and recommendation have been discovered within the cognitive-affective-conative framework¹⁸, and have been theoretically justified by the self-regulatory mechanisms model¹⁹. This model provides a strong support for casual sequence (cognitive-affective-conative framework) framework. Previous studies had provided evidence for such sequential agenda.

Interrelationship of Destination Image, Perceived Trust and Customer Loyalty

Destination Image and Perceived Trust

In practical terms, destination image and trust provides assurance for customers who wish to visit places which is hassle free, risk free, reliable, and transparent. Destination which incorporates trust in tourists' minds can be effortlessly branded²⁰. Therefore, we adopt the definition of trust as the customer's willingness to rely on destination which assures to perform the stated functions²⁰. The people depend on their gathered information about a place which helps them to evaluate



and know whether the destination will meet their travel expectations. Information from such an assessment leads to develop trust, which is stated as point of future reference.

Apart from it, sources of information like media, friends, relatives and real experience too helps to develop an image of the destination²⁰. Destination image can positively influence trust towards a destination. It is proposed that customers will trust a destination if they are satisfied with it²¹. Therefore, the following hypothesis is proposed:

H1: Destination image positively influences Trust

Destination Image and Customer Loyalty

Destination image is all formed based on traveler's belief and emotions about particular site. In most tourism related literature, it is evidently shown that destination image plays a significant role in travel decision²². Past studies have demonstrated a significant relationship between destination image and revisit intention²³.

When the customer has a favorable impression of a destination, their chance of revisiting is higher. Hence the following hypothesis is developed.

H2: Destination image positively influences customer loyalty

Perceived Trust and Customer Loyalty

Trust can be formed through exchanging relationship, which in turn leads to loyalty⁵. Trust is an enduring process of continuing and maintaining a valued relationship created by confidence.

Trust and loyalty should go hand in hand, because trust is important in relational exchanges and loyalty in revisiting. It is evident that trust leads to loyalty in business-to-business relational exchanges^{24,5}.

Trusted destinations are visited often and evoke a high degree of emotional attachment. It is proposed that positive image of destination will increase customers trust and ensure revisit. Therefore, the following hypotheses are proposed:

H3: Trust positively influences customer loyalty

Trust as Mediating Variable

Based on relationship and partnering theory, this study hypothesizes trust as the mediating factor between destination image and customer loyalty. It is theorized trust as the successful and key mediating construct in relational exchanges⁵. A number of empirical studies have postulated that trust leads to repeat purchase¹⁶.

Although a few studies have examined the relationship of destination image with variables like trust and loyalty, they had been inconclusive on their relationships. The purpose of the present study is to know whether destination image directly influences loyalty or indirectly by mediating through trust.

H4: Trust mediates between destination image and loyalty (mediating effect).

Hypothesized Research Model

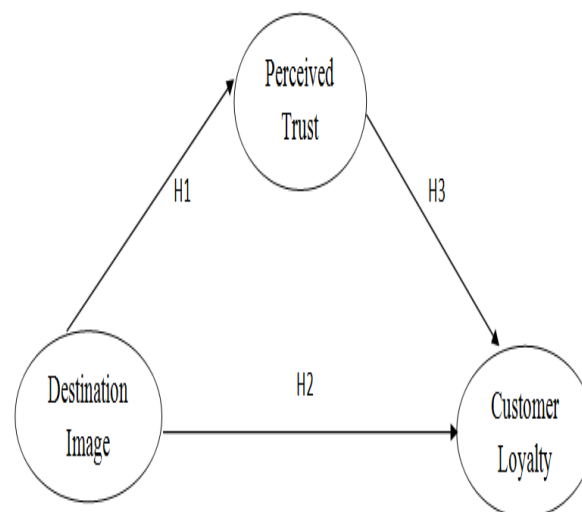


Figure 1: Hypothesized research model: Relationship between image, trust and loyalty

METHODS

Sample

The sample for the study were people who were admitted for surgery or medication (in-patients and their attendants), or who availed consultancy services (out-patients) in hospitals of the metropolitan city of Chennai from other states of India. Attendants were considered as samples in cases in which the patients were not able to respond. Since the respondents were from different regions of India, a common questionnaire in English was developed and with the help of language interpreters, the questionnaire was filled with data provided by the respondents in their vernacular. Only those who actually received medical treatment, consultancy, and medication and discharged patients after complete treatment in hospital were asked to fill out the questionnaire. There were 1240 cases and 1.3% inpatients were not interested in responding as the questions were in English language. 5.3% attendants chose not to answer and 8.7% questionnaires were not in usable form as many responses were missing. The average time for completing the questionnaire was approximately 20 minutes.

Measures

From existing literature, validated items for each study constructs were adopted and included in the questionnaire. Multi-item and seven point Likert-type scales were consistently utilized to measure study variables. Validated items were from previous empirical studies. A pre-study was performed with doctors with expertise in different procedures and their suggestions were marked for further development of questionnaire. Destination image was measured with seven items that describe the attributes and was adopted from²⁵. Three

items to measure trust were adopted existing literature⁵. Since predictive validity was done to measure customer loyalty, four items were adapted for this study from²⁶. In this study, customer loyalty was examined from two different approach," intention to (re)visit (behavioral approach) and willingness to recommend to others (emotional approach)".

Data Collection and Analysis

Convenience sampling procedure was used to obtain the representative sample of 1050 patients/attendants from multispecialty and super specialty hospitals in the city of Chennai. Prior to collection of data from hospital, ethical committee recommendation was considered to continue further study.

The chairman of the ethical committee was met and the questionnaire was shown. The manner of administration and interview of in-patients and out-patients from other different states of India was discussed. An ethical committee meeting was carried out in the presence of seven doctors and after thorough discussion the developed and validated questionnaire was accepted. The committee initially afforded three months to complete data collection, but due to unavoidable factors, the data collection took five months.

The proposed research model's hypothesis testing was conducted using PLS3.0 version. It is a variance based structural equation modeling²⁷. It places minimal restrictions on measurement scales, sample size and residual distribution. There are two different procedure to analyze and interpret a PLS model (1) the assessment of the measurement model (outer model), and (2) the evaluation of the structural model (inner model). PLS-SEM can examine theoretically established cause-effect relationship of variables and also estimates a very complex model with less samples.

RESULTS

Demographic Characteristics

Men constituted 52.1% of the entire sample. Most of patients are mid aged in the range of 26-50 years. 75 % of the respondents were married. Nuclear families accounted for 50.5% and joint families 49.5%. 48.5% of the respondents belonged to the middle income group. Professionals 34.1% and college level 41.5% respondents were in higher percentage than the pre college level 24.4%. 73.4% of the respondents used railways as their mode of transport to the destination.

The major of source of information was identified as family networks 31.8% and hospital website 28.0%. Nearly 35.8% of respondents were from eastern part of India.

Measurement Model

The reflective measurement model evaluates constructs reliability and validity²⁷. Internal consistency reliability and construct validity were tested and presented

according to the guidelines²⁹. For both indices, 0.7 was the cut-off value²⁸. The values of study variables were found to be reliable (Table 2). It is evaluated in the following manner:

Firstly, convergent and discriminant validity of the reflectively measured constructs were assessed. Convergent validity measures the extent to which a construct converges in its indicators by explaining the item's variance. The convergent validity is assessed by the average variance extracted (AVE) for all items associated with each construct. The AVE value is calculated as the mean of the squared loadings for all indicators associated with a construct. An acceptable AVE is 0.50 or higher as it indicates that on average, the construct explains over 50% of the variance of its items. Secondly, discriminant validity determines the extent to which a construct is empirically distinct from other constructs in the path model, both in terms of how much it correlates with other constructs and in terms of how distinctly the indicators represent only this single construct. The most recommended criterion to evaluate discriminant validity is Fornell & Lacker (1981) criterion³⁰.

Structural Model

Two types of relationships were adopted to test the structural model: the direct and the indirect effect of destination image and perceived trust on customer loyalty. The structural path was evaluated from the direction and significance of the structural path coefficients. The R^2 values and the Q^2 , test for predictive relevance and the effect size (f^2) were also simultaneously estimated. A non-parametric bootstrapping (5000 resamples) was used to generate standard errors and t-statistics²⁷. From the values, the statistical significance of the path coefficients was assessed. Results of the direct effects described in Table 4 were significant. The direct effect of destination image on customer loyalty (c') was significant, and hence H2 was deemed to be supported. The perceived trust attained the explained variance (7%) while the entire mediation model explained 4% of variance from independent variable and mediators. To examine the predictive relevance of the structural model, the cross validated redundancy index (Q^2) for endogenous constructs was assessed³¹. The Q^2 value was obtained using the blindfolding procedure. $Q^2 > 0$ implies that the model has predictive relevance, whereas $Q^2 < 0$ suggests lack of predictive relevance³¹. The model had satisfactory predictive relevance for the two dependent variables: perceived trust ($Q^2 = 0.04$), customer loyalty ($Q^2 = 0.007$). Effect size, f^2 is computed based on the change in the predictive power (R^2) whether an independent latent variable has a significant influence on the dependent latent variable.

Thus, the change in the dependent variable's predictive power was calculated by estimating the structural model twice - once with exogenous and once more without exogenous variable. Following the thumb rule, f^2 values of



0.02, 0.15 and 0.35 indicated small, medium and large level of impact accordingly³¹. Thus from Table 4 it can be concluded that perceived trust had a small influence on customer loyalty ($f^2 = 0.02$).

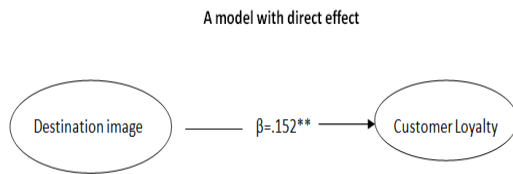


Figure 2A

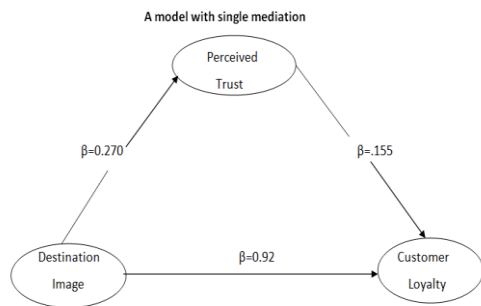


Figure 2B

- H1= D.Img C.Loy = c' (direct Effect)
- H2= D.Img P.Tst = path a
- H3= P.Tst C.Loy = path b
- H4=D.Img P.Tst C.Loy = a*b (indirect effect)

In this study (Fig 2B), H4 represents the mediation hypothesis, which posits how, or by what means, destination image (D.Img) affects customer loyalty (C.Loy) through the mediating variable - perceived trust (P.Tst)³². Fig.2A describes the total effect of the destination image on the customer loyalty without the presence of mediator variable. The logical approach described^{32,33} and Taylor et al (2008) was applied to test the mediation hypothesis (H4). The results of indirect effects are shown in Table 5. Following the given suggestions, bootstrapping procedure was used to test the indirect effects, because it does not impose distributional assumptions and is a better alternative to Sobel test³². It is being proposed a two way procedure for testing mediation³¹ in PLS: (1) performing bootstrap Resampling, both direct and indirect effect is estimated (2) assess the significance using percentile bootstrap³². This produce 95% confidence interval for mediator - perceived trust (H4). The result was been evidence for the indirect effect listed in Table 5 is significant.

The total (c) and the direct (c') effect of destination image (D.Img) on customer loyalty (C.Loy) were also examined. Destination image shows significant total effect on customer loyalty as shown in Fig. 2A. There was significant relationship between destination image and customer loyalty even after introducing mediator (ab). This means that perceived trust partially mediates destination image on customer loyalty. Hence the entire proposed hypotheses were supported³³. The results also show that perceived trust partially mediates the path.

Table 2: Parameter Estimates of the Measurement Model

Variables and Items	Descriptive Statistics			Loadings	t-value
	Mean	Std	dev		
Destination Image					
D.Img1				.746	27.682**
D.Img2				.714	22.425**
D.Img3				.719	26.209**
D.Img4				.743	29.144**
D.Img5	5.48	1.140		.718	22.547**
D.Img6				.712	22.660**
D.Img7				.811	47.546**
Perceived Trust					
P.Tst1				.797	24.049
P.Tst2	.540	1.113		.864	43.824
P.Tst3				.732	19.381
Customer Loyalty					
C.Loy1				.705	13.712**
C.Loy2				.731	16.084**
C.Loy3	5.42	1.223		.848	23.587**
C.Loy4				.768	15.640**

All t-values are highly significant (**p < 0.001)



Table 3: Construct reliability, convergent and discriminant validity of constructs

Constructs	CR	Cronbach's Alpha α	Average Variance Extracted AVE	Destination Image D.img	Perceived Trust P.Tst	Customer Loyalty C.Loy
Destination Image	.893	.862	.545	.738	.270	.134
Perceived Trust	.841	.722	.639		.799	.179
Customer Loyalty	.849	.763	.585			.765

composite reliability(CR); average variance extracted(AVE); diagonal elements (in bold) represents square root of AVE while off diagonals represent the correlation among the constructs. For discriminant validity, diagonal elements should be larger than off diagonal elements.

Table 4: Results of R² and Q²

Endogenous Latent Variable	R ²	Q ²
Perceived Trust (P.Tst)	0.073	0.042
Customer Loyalty (C.Loy)	0.040	0.007

Table 5: Direct Effects

Effects on Endogenous variables	Direct Effect	t-value (bootstrap)	Decision	Effect Size(f ²)
Customer Loyalty (R ² = 0.04/Q ² = 0.007)				
Perceived Trust	0.155**	4.035	supported	0.04
Destination Image	0.092**	2.366	Supported	

Beta, regression weight for the direct effect; t-value are computed through bootstrapping procedure with 1050 cases and 5000 samples; R², predictive power of the dependent latent variable; Q² represent the cross validated redundancy; f² = (R²incl-R²excl) / (1-R²incl) **p < 0.001; ns not significant.

Table 6: Mediation Effect

Indirect effect					
Path	Path coefficient	t-value β	Percentile Interval		
			Upper	Lower	
D.img → P.Tst → C.Loy	0.131	4.32	0.07	0.02	

Indirect effects were tested using the bootstrap procedure with 5000 samples; **p < 0.001

Questionnaire

S. No.	Particulars	7	6	5	4	3	2	1
Perception of Destination								
1	City has quality infrastructure(roads, airport, and/or utilities)							
2	City has suitable accommodations with hotels, service apartments, lodges etc							
3	City offers interesting historical attractions							
4	City has good shopping facilities							
5	City has tolerable climate							
6	City's accommodation are reasonably priced							
7	City is exciting travel destination							
Level of Trust gained on hospital services								
8	The hospital facilities and their professionals are trustworthy							
9	This hospital gives the impression that it keeps promises and commitments							
10	I believe that this hospital is always remembered as my best interests in mind.							



Revisit and Recommending									
11	I would Say positive things about services and its facilities to other people								
12	The probability that I will use this facility's services again is high								
13	I would recommend this facility's services to a friend and relatives								
14	I would make the same second choice of coming here for medical treatment								

Discussions, Implications, Limitations, And Future Research Directions

Discussion and Implications

This study developed a theoretical model that explains customer loyalty development by considering the impact of trust and destination image. This study is based on attitudinal theory⁴ and Partnering theory⁵. This cross sectional empirical study investigates the inter-relationships among destination image, perceived trust and customer loyalty.

By using PLS analysis, destination image was found to play a significant role in building trust, which has both direct and indirect effects on customer loyalty. Trust is an important driver of loyalty. As trust builds one's confidence and results in a long term relationship, it is used as a mediator to understand the causal sequence of the three study variables. In future, marketing professionals can strategize by building trust as a driving force.

This study has significant managerial implications for tourism and hospitality managers and marketers.

This study also states the benefits obtained by patients from competitive and economic advantages of medical tourism. In this context, destination marketers or managers can eventually focus on these key variables to meet the expectations of customers.

This helps to minimize uncertainties and in turn increases trust. It is believed that customers who trust a destination will also feel more emotionally attached and will choose to revisit the same place.

Limitations and Future Research

The study had following limitations: First, cross sectional and self-reported methods were adopted for data collection. Future studies can be based on longitudinal data to measure the magnitude of causality among relationships of variables more accurately. Secondly, purposive sampling used in this study could not reflect the entire population of respondents.

Therefore, future research can be examined with random sampling methods. This study can be carried in other hospitals of different destinations, which would further increase the understanding of the research concept. Thirdly, there is common bias that the respondents response were pertaining to hospital destination alone rather of the entire city. The fourth limitation is that this survey relied more on informal networks as sources of

information. The study can be enhanced by using social networks that help to understand post purchase behavior of customers. Finally, the study was done in a single city of Chennai, which limits the generalizability of the findings. This study was also confined only to corporate hospitals, neither clinics nor public hospitals were considered. Future research can replicate with samples taken from public sector or can focus on specialized hospitals like eye hospitals, dental clinics etc. Overall, further studies need to be developed for comprehensive understanding of the relationship between customer loyalty and variables that are commonly used in consumer behaviour research and marketing literature. In the present study, 7% of the variance in trust and 4% of the variance in customer loyalty was accounted for. This leaves room for potential improvements in explanatory power achieved by more comprehensive models. Future researchers are advised to investigate additional antecedents of customer loyalty. Addition of more constructs may lead to further conceptual refinement and extension of the relationships between variables.

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