

**CUSTOMER RELATIONSHIP MANAGEMENT A
STEP TOWARDS TOURISM DEVELOPMENT**
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DECLARATION

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I hereby certify that the work was carried out under my supervision and may be placed for evaluation.

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ABSTRACT

Tourism development requires a clear understanding of why tourists travel, how they evaluate destination experiences, and what motivates them to revisit or recommend a destination. In Goa, where natural beauty, cultural richness, hospitality, and leisure appeal coexist with challenges such as overcrowding, uneven service quality, unregulated tourism operations, and sustainability pressures, destination loyalty constitutes a critical area of enquiry. This thesis examines the determinants of destination loyalty among tourists visiting Goa by integrating push factors, pull factors, service quality dimensions, service quality satisfaction, and a customer relationship management-oriented perspective. Specifically, the study investigates the influence of push factors, pull factors, and service quality dimensions on destination loyalty. It further examines whether service quality satisfaction mediates the relationship between service quality dimensions and destination loyalty. In addition, the study assesses whether tourist type and gender produce meaningful differences in these relationships, before developing an integrated structural model to explain destination loyalty in Goa's tourism context. A positivist, deductive, explanatory, mono-method quantitative research design was adopted. Data were collected through a structured questionnaire administered to tourists visiting Goa during 2022–2024. Following a pilot study of 100 respondents, the main study analysed 688 valid responses using IBM SPSS and SmartPLS.

The findings indicate that, in the push-factor model, push social and experiential motivators significantly influenced destination loyalty, whereas push incentives and purpose-oriented motivators did not. In the pull-factor model, all four pull factors—attraction, activities, heritage & culture, and cost of living—exerted significant positive effects on destination loyalty. In the service-quality model, all five SERVQUAL dimensions—reliability, responsiveness, assurance, empathy, and tangibles—significantly influenced destination loyalty. Service quality satisfaction

partially mediated the reliability, assurance, and tangibles pathways, but did not mediate the responsiveness and empathy pathways. In the integrated model, assurance, tangibles, and reliability emerged as significant predictors of destination loyalty both directly and indirectly through their corresponding satisfaction constructs, while empathy exerted a significant direct effect but did not show a significant satisfaction-mediated effect. Among the pull factors, attraction, heritage & culture, cost of living, and activities significantly predicted destination loyalty, while push social and experiential motivators remained the only significant push-factor predictor. Responsiveness and push incentives and purpose-oriented motivators were not significant in the integrated model. Multi-group analysis revealed selected differences based on tourist type and gender, suggesting that loyalty formation varies across tourist segments. The integrated model explained 66.1% of the variance in destination loyalty. Overall, the findings provide evidence-based insights for strengthening service quality, managing tourist segments, and supporting sustainable destination loyalty in Goa.

CONTENTS

CHAPTER 1

INTRODUCTION

1.1	Overview of the Tourism Industry	2
1.2	Background of the Study	4
1.2.1.	The Role of Tourist Satisfaction	7
1.2.2.	Integration in the Context of Goa	7
1.3	Research Problem.....	8
1.4	Objectives.....	9
1.5	Significance of the Study	10
1.6	Scope of the Study	11
1.6.1.	Theoretical Frameworks: Motivation, Service Quality, and Satisfaction.....	12
1.6.1.1.	Tourist Motivations: Push–Pull Theory	12
1.6.1.2.	Service Quality: SERVQUAL Model.....	12
1.6.1.3.	Tourist Satisfaction: Expectancy–Disconfirmation Theory (EDT)	12
1.6.2.	Focus Areas of the Study	13
1.6.2.1.	Tourist Motivations and Destination Loyalty	13
1.6.2.2.	Service Quality and Tourist Satisfaction.....	13
1.6.2.3.	Customer Relationship Management.....	13
1.6.2.4.	Regulatory and Strategic Implications	13
1.7	Operational Definitions of Constructs.....	14
1.7.1.	Push Factors	14
1.7.1.1.	Push Social and Experiential Motivators	14
1.7.1.2.	Push Incentives and Purpose-Oriented Motivators	14
1.7.2.	Pull Factors	15
1.7.2.1.	Attraction.....	15
1.7.2.2.	Activities	15
1.7.2.3.	Heritage & Culture	15
1.7.2.4.	Cost of Living	16
1.7.3.	Service Quality	16
1.7.3.1.	Reliability	16
1.7.3.2.	Responsiveness.....	16
1.7.3.3.	Assurance	16
1.7.3.4.	Empathy	17
1.7.3.5.	Tangibles	17
1.7.4.	Service Quality Satisfaction.....	17

1.7.5. Destination Loyalty	18
1.7.6. Customer Relationship Management (CRM).....	18
1.8 Structure of the Thesis	18

CHAPTER 2

LITERATURE REVIEW

2.1. Theoretical Foundations and Literature Review.....	21
2.1.1. Push–Pull Motivation Framework	21
2.1.2. Expectancy–Disconfirmation Theory	22
2.1.3. SERVQUAL Framework.....	23
2.2. Push Factors in Tourism Motivation.....	23
2.3. Pull Factors in Tourism Motivation.....	26
2.4. Service Quality and Destination Loyalty	28
2.5. Mediation of Service Quality Satisfaction in the Service Quality–Destination Loyalty Relationship.....	32
2.6. Gender as a Moderator in Tourism Loyalty Models	33
2.7. Type of Tourist (Indian vs. Foreign) as a Moderator	34
2.8. Customer Relationship Management (CRM) in Tourism.....	36
2.9. Research Gap	36

CHAPTER 3

RESEARCH METHODOLOGY

3.1. Research Onion Model	41
3.1.1. Research Philosophy	42
3.1.2. Research Assumptions.....	43
3.1.3. Research Approach.....	44
3.1.4. Research Choices.....	45
3.1.5. Research Strategy	46
3.1.6. Time Horizon	47
3.2. Overall Research Design.....	48
3.3. Quantitative Strategy and Analytical Framework.....	49
3.4. Sample Size and Sampling Technique	50
3.4.1. Population.....	51
3.4.2. Sampling Technique	52
3.4.3. Sample of the Study.....	52
3.4.4. Sample Size Calculation for the Study.....	52
3.5. Data Collection Tools	53
3.6. Data Collection Procedure	54
3.7. Data Analysis Procedure	56

3.7.1. Pilot Study and Exploratory Factor Analysis (EFA).....	57
3.7.2. Measurement Model Validation (PLS-SEM).....	57
3.7.3. Measurement Model Assessment.....	58
3.7.4. Structural Equation Modelling (SEM).....	58
3.7.5. Mediation Analysis.....	58
3.7.6. Multi-Group Analysis (MGA).....	59
3.7.7. Importance–Performance Map Analysis (IPMA).....	59

CHAPTER 4

DEVELOPMENT OF HYPOTHESES AND SCALES

4.1. Push Social and Experiential Motivators in Relation to Destination Loyalty	61
4.2. Push Incentives and Purpose-Oriented Motivators in Relation to Destination Loyalty	63
4.3. Pull Factors and Their Impact on Destination Loyalty	64
4.3.1. Attraction.....	64
4.3.2. Activities	65
4.3.3. Heritage & Culture	66
4.3.4. Cost of Living	68
4.4. Service Quality	69
4.4.1. Reliability.....	69
4.4.2. Responsiveness.....	70
4.4.3. Assurance.....	71
4.4.4. Empathy	72
4.4.5. Tangibles	73
4.5. Mediation of Satisfaction with Reliability in the Relationship between Service Quality Reliability and Destination Loyalty.....	75
4.6. Mediation of Satisfaction with Responsiveness in the Relationship between Service Quality Responsiveness and Destination Loyalty.....	75
4.7. Mediation of Satisfaction with Assurance in the Relationship between Service Quality Assurance and Destination Loyalty.....	76
4.8. Mediation of Satisfaction with Empathy in the Relationship between Service Quality Empathy and Destination Loyalty.....	77
4.9. Mediation of Satisfaction with Tangibles in the Relationship between Service Quality Tangibles and Destination Loyalty.....	78
4.10. Type of Tourist (Indian vs. Foreign) as a Moderator in Destination Loyalty Formation.	78
4.11. Gender (Male and Female) as a Moderator in Destination Loyalty Formation.....	81
4.12. Questionnaire Development	84

4.12.1. Content Validation	85
4.12.2. Pilot Study	85
4.12.2.1. Screening of Data for Pilot Study	86
4.12.2.2. Exploratory Factor Analysis (EFA)	87
4.12.2.3. Coefficient Alpha	93

CHAPTER 5

DATA ANALYSIS AND RESULTS

5.1. Demographic Profile.....	99
5.1.1. Gender	100
5.1.2. Age of the Respondents.....	101
5.1.3. Marital Status of the Respondents	101
5.1.4. Type of Tourist	102
5.1.5. Occupation of the Respondents	102
5.2. Normality Assessment of Data.....	103
5.3. Data Coding	106
5.4. Common Method Variance	107
5.5. Collinearity Test	110
5.6. Justifications for the Application of Partial Least Squares Structural Equation Modelling (PLS-SEM).....	111
5.7. The Assessment of the Measurement Model (Confirmatory PLS-SEM Measurement Model Assessment).....	112
5.7.1. Convergent Validity	113
5.7.1.1. Outer Loadings.....	113
5.7.1.2. Average Variance Extracted (AVE).....	119
5.7.2. Internal Consistency	120
5.7.2.1. Cronbach's Alpha	120
5.7.2.2. Composite Reliability	121
5.7.2.3. Rho_A (Dijkstra–Henseler)	122
5.7.3. Discriminant Validity	123
5.7.3.1. Cross Loadings.....	124
5.7.3.2. Fornell–Larcker Criterion.....	124
5.7.3.3. The Heterotrait–Monotrait Ratio (HTMT)	124
5.8. Structural Equation Model for Push Factors Influencing Destination Loyalty	132
5.8.1. Path Coefficients (Push Factors on Destination Loyalty)	132
5.8.2. Coefficient of Determination (R^2) and Adjusted R^2	133
5.8.3. Effect Sizes (f^2) for Push Factors	134

5.8.4.	Predictive Relevance (Q^2).....	134
5.8.5.	Importance–Performance Map Analysis (IPMA).....	135
5.9.	Structural Equation Model for Pull Factors Influencing Destination Loyalty	138
5.9.1.	Path Coefficients (Pull Factors on Destination Loyalty)	138
5.9.2.	Coefficient of Determination (R^2) and Adjusted R^2	139
5.9.3.	Effect Sizes (f^2) for Pull Factors	139
5.9.4.	Predictive Relevance (Q^2).....	141
5.9.5.	Importance–Performance Map Analysis (IPMA).....	141
5.10.	Structural Equation Model for Service Quality Influencing Destination Loyalty	144
5.10.1.	Path Coefficients (Service Quality on Destination Loyalty)	144
5.10.2.	Coefficient of Determination (R^2) and Adjusted R^2	145
5.10.3.	Effect Sizes (f^2) for Service Quality Construct	146
5.10.4.	Predictive Relevance (Q^2).....	147
5.10.5.	Importance–Performance Map Analysis (IPMA).....	147
5.11.	Structural Equation Model for the Mediated Service Quality–Destination Loyalty Relationship	150
5.11.1.	Path Coefficients (Service Quality Mediation).....	150
5.11.1.1.	Total Effects	151
5.11.1.2.	Direct Effects on Destination Loyalty (Controlling for Satisfaction)	151
5.11.1.3.	Indirect Effects via Service Quality Satisfaction	152
5.11.1.4.	Mediation Type Summary	153
5.11.2.	Coefficient of Determination (R^2) and Adjusted R^2	154
5.11.3.	Effect Sizes (f^2) for Service Quality Mediation	155
5.11.4.	Predictive Relevance (Q^2).....	157
5.11.5.	Importance–Performance Map Analysis (IPMA).....	158
5.12.	Analysis of the Integrated Model	162
5.12.1.	Integrated Structural Model Overview	162
5.12.2.	Coefficient of Determination (R^2) and Adjusted R^2	166
5.12.3.	Effect Sizes (f^2) for Integrated Model	167
5.12.4.	Predictive Relevance (Q^2).....	169
5.12.5.	Out-of-Sample Predictive Assessment (PLSpredict).....	170
5.12.6.	Model Fit.....	172
5.12.7.	Importance–Performance Map Analysis (IPMA).....	173
5.13.	Moderating Role of Type of Tourist (Indian and Foreign Tourists) on the Relationships among Push and Pull Factors, Service Quality, Service Quality Satisfaction, and Destination Loyalty	176

5.14. Moderating Role of Gender (Male/Female) on the Relationships among Push and Pull Factors, Service Quality, Service Quality Satisfaction, and Destination Loyalty.....	181
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CHAPTER 6

FINDINGS, DISCUSSION AND CONCLUSION

6.1 Findings	187
6.1.1. Push Factors Influencing Destination Loyalty.....	187
6.1.2. Pull Factors Influencing Destination Loyalty	188
6.1.3. Service Quality Influencing Destination Loyalty	189
6.1.4. Mediation of Service Quality Satisfaction (SQS).....	190
6.1.5. Overall Integrated Model	191
6.1.6. Moderating Role of Type of Tourist (Indian vs. Foreign)	194
6.1.7. Moderating Role of Gender (Male vs. Female).....	195
6.2 Discussion	196
6.2.1. Push Factors Influencing Destination Loyalty.....	196
6.2.2. Pull Factors Influencing Destination Loyalty	197
6.2.3. Service Quality Influencing Destination Loyalty	198
6.2.4. Mediation of Service Quality Satisfaction between Service Quality Dimensions and Destination Loyalty	199
6.2.5. Integrated Model.....	200
6.2.6. Multi-Group Analysis (Indian vs. Foreign Tourists)	203
6.2.7. Multi-Group Analysis (Gender).....	205
6.3 Practical Implications.....	207
6.3.1. Regulatory Mechanisms to Enhance Destination Loyalty.....	207
6.3.2. Segmentation Strategies for Managing Overcrowding.....	209
6.3.3. Multi-Group Analysis.....	210
6.4 Limitations of the Study	211
6.5 Directions for Future Research	212
6.6 Conclusion.....	213
References.....	217
Appendix	255
Publications and Presentations.....	273

LIST OF TABLES

Table 4.1. Demographic Profile of Pilot Study Respondents	87
Table 4.2. Rotated Component Matrix (Pull Factors)	88
Table 4.3. Rotated Component Matrix (Push Factors)	89
Table 4.4. Rotated Component Matrix (Service Quality Factors)	90
Table 4.5. Rotated Component Matrix (Service Quality Satisfaction Factors)	91
Table 4.6. Component Matrix (Destination Loyalty)	92
Table 4.7. Cronbach's Alpha	93
Table 4.8. Reduction of Items in Constructs	94
Table 4.9. Constructs and Sources of Measurement Items	95
Table 5.1. Demographic Profile	99
Table 5.2. Normality Assessment of Data	103
Table 5.3. Data Coding	106
Table 5.4. Total Variance Explained	107
Table 5.5. Variance Inflation Factor	111
Table 5.6. Measurement Items and Outer Loadings	114
Table 5.7. Average Variance Extracted	119
Table 5.8. Cronbach's Alpha	120
Table 5.9. Composite Reliability	121
Table 5.10. ρ_A (Dijkstra–Henseler's ρ)	122
Table 5.11. Cross Loadings	125
Table 5.12. Discriminant Validity — Fornell–Larcker Criterion (First-Order Constructs)	130
Table 5.13. Heterotrait–Monotrait Ratio (HTMT)	131
Table 5.14. Path Coefficients and Significance Levels for the Impact of Push Factors on Destination Loyalty	133
Table 5.15. R Square for the Influence of Push Factors on Destination Loyalty	133
Table 5.16. Effect Size (f^2) of Push Factors on Destination Loyalty	134

Table 5.17. Q ² (Stone–Geisser) for Predictive Relevance of Push Factors Influencing Destination Loyalty _____	135
Table 5.18. Importance–Performance Map Analysis (IPMA) for Push Factors Affecting Destination Loyalty _____	135
Table 5.19. Path Coefficients and Significance Levels for Pull Factors Influencing Destination Loyalty _____	139
Table 5.20. R Square for the Influence of Pull Factors on Destination Loyalty _____	139
Table 5.21. Effect Sizes (f ²) of Pull Factors on Destination Loyalty _____	140
Table 5.22. Q ² (Stone–Geisser) for Predictive Relevance of Pull Factors Influencing Destination Loyalty _____	141
Table 5.23. Importance–Performance Map Analysis (IPMA) for Pull Factors Influencing Destination Loyalty _____	141
Table 5.24. Path Coefficients and Significance Levels for Service Quality Dimensions Influencing Destination Loyalty _____	145
Table 5.25. R Square for the Influence of Service Quality on Destination Loyalty _____	146
Table 5.26. Effect Sizes (f ²) of Service Quality Dimensions on Destination Loyalty _____	146
Table 5.27. Q ² (Stone–Geisser) for Predictive Relevance of Service Quality Influencing Destination Loyalty _____	147
Table 5.28. Importance–Performance Map Analysis (IPMA) for Service Quality Dimensions Affecting Destination Loyalty _____	148
Table 5.29. Total Effects on Destination Loyalty _____	151
Table 5.30. Direct Effects on Destination Loyalty (Controlling for Satisfaction) _____	152
Table 5.31. Indirect Effects on Destination Loyalty _____	153
Table 5.32. Type of Mediation _____	154
Table 5.33. R Square for the Mediated Service Quality Model Predicting Destination Loyalty _____	155

Table 5.34. Effect Size (f^2) Analysis for the Mediation Model Predicting Destination Loyalty	156
Table 5.35. Q^2 (Stone–Geisser) for Destination Loyalty – Mediated Service Quality Model	157
Table 5.36. Importance–Performance Map Analysis (IPMA) for the Extended Service Quality Model Predicting Destination Loyalty	158
Table 5.37. Total, Direct, and Indirect Effects in the Integrated Model	165
Table 5.38. Coefficient of Determination (R^2) for Destination Loyalty – Overall Model	167
Table 5.39. Effect Size (f^2) Analysis for Overall Model	168
Table 5.40. Q^2 (Stone–Geisser) for Destination Loyalty – Overall Model	170
Table 5.41. Tests of normality for destination-loyalty indicators	171
Table 5.42. Out-of-sample predictive performance (PLSpredict) for Destination Loyalty	172
Table 5.43. Model Fit Summary	172
Table 5.44. Importance–Performance Map Analysis (IPMA) for Integrated Model of Push, Pull, Service Quality, and Service Quality Satisfaction Constructs on Destination Loyalty	173
Table 5.45. Multi-Group Analysis (MGA) Results Comparing Foreign and Indian Tourists on Structural Paths among Push–Pull Factors, Service Quality, Service Quality Satisfaction, and Destination Loyalty	178
Table 5.46. Multi-Group Analysis (MGA) Results Comparing Female and Male Tourists on Structural Paths among Push–Pull Factors, Service Quality, Service Quality Satisfaction, and Destination Loyalty	183

LIST OF FIGURES

Figure 3.1. Research Onion Model _____	42
Figure 5.1. Gender of the Respondents _____	100
Figure 5.2. Age Distribution of the Respondents _____	101
Figure 5.3. Marital Status of the Respondents _____	101
Figure 5.4. Type of Tourist _____	102
Figure 5.5. Occupation of the Respondents _____	102
Figure 5.6. Structural Model Showing the Direct Effects of Push Factors on Destination Loyalty _____	132
Figure 5.7. Effect Size (f^2) Comparison of Push-Factor Constructs on Destination Loyalty _____	134
Figure 5.8. Importance Analysis for Push Factors Affecting Destination Loyalty_	136
Figure 5.9. Performance Analysis for Push Factors Affecting Destination Loyalty	136
Figure 5.10. Importance–Performance Map Analysis (IPMA) for Push Factors Affecting Destination Loyalty _____	137
Figure 5.11. Structural Model: Direct Effects of Pull Factors on Destination Loyalty _____	138
Figure 5.12. Effect Sizes (f^2) of Pull Factors on Destination Loyalty _____	140
Figure 5.13. Importance Analysis for Pull Factors Influencing Destination Loyalty _____	142
Figure 5.14. Performance Analysis for Pull Factors Influencing Destination Loyalty _____	142
Figure 5.15. Importance–Performance Map Analysis (IPMA) for Pull Factors Affecting Destination Loyalty _____	143
Figure 5.16. Structural Equation Model for Service Quality Influencing Destination Loyalty _____	144
Figure 5.17. Effect Sizes (f^2) of the Five Service Quality Dimensions on Destination Loyalty _____	147
Figure 5.18. Importance of Service Quality Dimensions Affecting Destination Loyalty _____	148
Figure 5.19. Performance Analysis for Service Quality Dimensions Affecting Destination Loyalty _____	148
Figure 5.20. Importance–Performance Map Analysis (IPMA) for Service Quality Affecting Destination Loyalty _____	149

Figure 5.21. Structural Equation Model for the Mediated Service Quality– Destination Loyalty Relationship _____	150
Figure 5.22. Effect Size (f^2) Analysis for the Mediation Model Predicting Destination Loyalty _____	157
Figure 5.23. Importance Analysis for the Extended Service Quality Model Predicting Destination Loyalty _____	159
Figure 5.24. Performance Analysis for the Extended Service Quality Model Predicting Destination Loyalty _____	159
Figure 5.25. Importance–Performance Map Analysis (IPMA) for the Mediated Service Quality Model Predicting Destination Loyalty _____	161
Figure 5.26. Integrated Structural Model _____	162
Figure 5.27. Comprehensive f^2 Effect Size Analysis for Direct and Mediated Paths to Destination Loyalty _____	169
Figure 5.28. Distribution of PLS model-validated prediction errors for the destination-loyalty indicators (DL ₁ –DL ₄) _____	171
Figure 5.29. Importance Analysis (IPMA) for Integrated Model _____	174
Figure 5.30. Performance Analysis for Integrated Model of Push, Pull, Service Quality, and Satisfaction Constructs on Destination Loyalty _____	174
Figure 5.31. Importance–Performance Map Analysis (IPMA) of All Constructs Influencing Destination Loyalty _____	176
Figure 5.32. Multi-Group Analysis (MGA) Comparing Structural Path Coefficients of Indian and Foreign Tourists Across Determinants of Destination Loyalty _____	180
Figure 5.33. Multi-Group Analysis (MGA) of Gender-Based Differences in Path Coefficients Across Push–Pull Factors, Service Quality, Satisfaction, and Destination Loyalty _____	185

CHAPTER 1

INTRODUCTION

Tourism is a dynamic and multifaceted global sector that is central to economic development, cultural exchange, and environmental sustainability. It encompasses transportation, hospitality, entertainment, and destination marketing, which together facilitate travel for leisure, business, and related purposes. These interlinked services—transport, accommodation, food, attractions, and cultural events—form an integrated system that meets travellers’ needs while generating employment and income worldwide (Camilleri, 2017). Contemporary tourism has diversified into niches such as ecotourism, medical tourism, heritage tourism, and culinary tourism, reflecting evolving values and consumer preferences (Srivastava & Sinha, 2023).

Goa occupies a distinctive position within Indian tourism, as its appeal extends beyond developed tourism infrastructure to a landscape shaped by natural abundance, cultural depth, and historical continuity. The Goa Tourism Policy identifies the state’s natural beauty, distinctive heritage, cultural diversity, and hospitable social environment as central elements of its tourism appeal (Government of Goa, 2020). Its coastline, beaches, rivers, and tropical scenery are closely intertwined with an Indo-Portuguese legacy, most visibly reflected in the UNESCO-listed Churches and Convents of Goa, which embody a distinctive fusion of Western and Eastern traditions (UNESCO World Heritage Centre, n.d.). Beyond its tangible attractions, Goa’s tourism identity is enriched by the intangible charm of the Goan *susegad* lifestyle, which is associated with contentment, well-being, and a relaxed way of life that encourages repeat visitation (KPMG Advisory Services, 2016). This appeal is further strengthened by the welcoming nature of Goan society, where cultural openness, social warmth, and everyday hospitality contribute to tourists’ sense of comfort and belonging (Pawaskar & Goel, 2012). More broadly, positive host–tourist interactions

and emotional solidarity with residents can strengthen tourists' satisfaction, emotional attachment, and loyalty toward a destination (Ribeiro et al., 2018; Tse & Tung, 2022). At the same time, Goa's mature sun-and-beach tourism product increasingly coexists with diverse tourism forms, including nature-based tourism, ecotourism, heritage tourism, cultural tourism, and entertainment-oriented attractions (Government of Goa, 2020; Costa & Honorina Lopes, 2023). This layered and evolving destination character makes Goa a particularly relevant context for examining how destination attributes, tourist motivations, service quality, satisfaction, and loyalty interact within a mature yet dynamic tourism setting.

1.1 Overview of the Tourism Industry

Tourism operates as a complex, multi-sectoral phenomenon that contributes to economic growth, shapes socio-cultural relations in host communities, and imposes significant environmental pressures (Deery et al., 2012; Gwenhure & Odhiambo, 2017). Scholarly work frequently investigates the drivers of tourism competitiveness and their implications for destination appeal. Stronger competitiveness can improve product quality and accelerate the diffusion of innovations, including digital technologies that increase destination attractiveness. Studies by Kim et al. (2022) and Zadeh Bazargani and Kiliç (2021) underscore the need to understand and strengthen destination competitiveness to improve performance indicators such as visitor numbers, market share, expenditure, employment, and value-added. Nevertheless, competitiveness metrics and direct economic outcomes do not invariably move in tandem (Uyar et al., 2023). Elevated rankings, including those published by the World Economic Forum, may not translate into higher revenues, larger tourist volumes, improved employment, or increased investment.

The sector is also adapting to changing traveller preferences and structural challenges. Goa exemplifies this transition in the post-pandemic landscape. The state attracts millions of domestic and international visitors each year owing to its beaches,

nightlife, cultural heritage, and diverse recreational opportunities. Domestic tourist arrivals in Goa rose from 76.69 lakh in 2022–23 to 84.32 lakh in 2023–24, while foreign arrivals increased from 2.92 lakh to 4.14 lakh over the same period. This growth underscores the state’s enduring appeal and has implications for employment, infrastructure planning, and cultural exchange (Directorate of Planning, Statistics & Evaluation, 2024).

Accommodation supply has expanded in tandem. The number of hotels and lodging houses increased from 5,922 in 2022–23 to 7,483 in 2023–24; available beds rose from 95,853 to 108,679 (Directorate of Planning, Statistics & Evaluation, 2024). This expansion meets rising demand but also intensifies sustainability pressures. Overtourism, congestion, infrastructure strain, environmental degradation, and uneven service quality now pose material risks. Seasonality destabilises revenues, and intensifying commercialisation and inter-destination competition erode Goa’s value proposition. Strategic responses must balance growth with sustainability. Diversification beyond beach tourism toward experiential and sustainable models is essential to preserve competitiveness.

In parallel, product innovation has accelerated. Goa’s portfolio now spans cultural tourism, ecotourism, wellness tourism, and adventure tourism. Festivals such as the Goa Carnival and Shigmo showcase Indo-Portuguese heritage. Landmarks—including the Basilica of Bom Jesus, Chapora Fort, and Old Goa’s churches—confer cultural depth. Ecotourism features wildlife sanctuaries, spice plantations, and mangrove trails. Wellness tourism includes yoga retreats, Ayurveda centres, and spas. Adventure options—scuba diving, trekking, hot-air ballooning, and heritage walks—further broaden appeal. While such innovations enhance competitiveness, service quality remains decisive for satisfaction and repeat visitation. As the hospitality industry anchors Goa’s tourism economy, high-quality service improves visitors’ experiences, encourages repeat travel, and generates positive word-of-mouth. The

SERVQUAL model identifies five dimensions that structure service-quality evaluation in tourism and hospitality (Parasuraman et al., 1988): reliability, responsiveness, assurance, empathy, and tangibles.

1.2 Background of the Study

Rapid tourism growth in Goa strengthens the need to understand the determinants of tourist satisfaction and destination loyalty. Destination loyalty is a central concern in tourism research because it supports sustainable development and long-term competitiveness (Nilplub et al., 2016). It reflects tourists' likelihood of revisiting and recommending the destination—outcomes that are vital where tourism underpins the local economy.

Goa presents a compact coastal destination system in which tourism intensity, cultural distinctiveness, environmental pressure, and service encounters converge within a limited spatial setting. This concentration makes Goa an economically significant and analytically valuable context for examining how push factors, pull factors, service quality, and service quality satisfaction shape destination loyalty. At the national level, tourism remains an important economic sector, contributing 5.22% to India's gross domestic product (GDP) in 2023–24 and supporting 84.63 million direct and indirect tourism jobs (Ministry of Tourism, 2025). At the state level, however, tourism's structural importance is even more pronounced. A recent study submitted to the Sixteenth Finance Commission, Government of India, citing estimates from the Goa Tourism Department, reported that tourism contributes 16.43% to Goa's nominal GSDP and directly employs approximately 35% of the state's population (Lolayekar & Chattopadhyay, 2025).

In 2024, Goa received 9.94 million domestic tourists and approximately 0.47 million foreign tourists, together amounting to 10.41 million tourist arrivals within a relatively small coastal state (Directorate of Planning, Statistics & Evaluation, Government of Goa, 2025). This scale is striking not only because of visitor numbers,

but also because of their spatial concentration. More than ten million annual tourist visits are absorbed within a compact and ecologically sensitive destination space, where tourist motivations, destination attributes, service encounters, crowding pressures, and regulatory gaps are experienced in close spatial proximity.

Goa's research significance, therefore, lies not in its absolute global tourist volume, but in the intensity of tourism activity within a small, service-intensive destination system. Unlike large, mature global destinations, where visitor volumes may be distributed across extensive infrastructure, spatially dispersed tourism zones, and highly institutionalised service systems, Goa brings domestic mass tourism and international leisure tourism into overlapping beach belts, heritage precincts, nightlife areas, accommodation clusters, and recreational spaces. This overlap creates a dense and dynamic tourism environment in which the visitor experience is shaped by multiple and often competing pressures.

Moreover, the Goan tourism experience is shaped not only by formal hotels and resorts but also by a decentralised network of small, informal, and locally embedded operators. This structure makes overcrowding, infrastructure pressure, service-quality variation, commercialisation, and regulatory gaps more visible in the visitor experience. These conditions are directly relevant to the SERVQUAL dimensions of reliability, responsiveness, assurance, empathy, and tangibles, which form the basis of this study's assessment of service quality and service quality satisfaction (Parasuraman et al., 1988).

This study examines how push and pull motivations, alongside service quality dimensions, shape destination loyalty, with service quality satisfaction mediating the effects of service quality dimensions on destination loyalty. Three bodies of theory structure this inquiry: the push–pull theory of motivation, the service quality framework, and expectancy–disconfirmation theory (EDT). Together, they clarify how internal motives and external attributes, filtered through service experiences, produce

loyalty intentions. Dann (1977) conceptualised push factors as intrinsic psychological drivers of travel—relaxation, escape, cultural exploration, relationship building, and personal growth. These motives explain why individuals feel compelled to travel. Pull factors denote destination attributes—natural landscapes, historic sites, cultural heritage, recreational activities, and ambience—that determine where travellers choose to go. The interaction of push and pull factors shapes perceptions and loyalty.

Customer relationship management (CRM) aligns closely with these mechanisms. In tourism, CRM involves understanding, anticipating, and responding to visitor needs, building durable emotional connections, ensuring repeat visits, and strengthening loyalty through personalised service.

Empirical evidence supports the links between push–pull factors and loyalty. Nilplub et al. (2016) reported that push factors, such as desires for distinctive experiences, and pull factors, such as cultural richness and destination-specific attractions, significantly influence loyalty in Thailand. There is growing interest in hyper-personalised offerings for millennials that emphasise adventure, cultural immersion, and ecotourism to align products with this segment’s motivations (Mansueto et al., 2024). Although demand is often modelled economically, the literature does not sufficiently integrate social and supply determinants (Pivčević et al., 2016). In this context, tourist satisfaction mediates the path to loyalty because satisfied visitors are more likely to return. In the present study, service quality satisfaction is specified as mediating only the relationship between service quality dimensions and destination loyalty.

The service quality framework, operationalised through SERVQUAL (Parasuraman et al., 1988), provides a comprehensive lens:

- **Reliability:** accurate service delivery as promised.
- **Responsiveness:** prompt and effective assistance.
- **Assurance:** trust, competence, and confidence in service providers.

- **Empathy:** individualised care and attention.
- **Tangibles:** facilities, equipment, and professional appearance.

Service quality shapes the overall experience and influences loyalty through satisfaction. Empirical work links higher service quality to stronger revisit intentions and positive referrals. Lu-ju (2013) examines service quality dimensions—especially reliability and empathy—in relation to satisfaction and loyalty. Building on this line of work, this study adopts a framework that focuses on push–pull motivations and service quality when assessing destination loyalty.

1.2.1. The Role of Tourist Satisfaction

Expectancy–disconfirmation theory explains how satisfaction forms when experiences are evaluated against expectations (Oliver, 1980). Positive disconfirmation—experiences that exceed expectations—raises satisfaction and strengthens loyalty. Negative disconfirmation reduces satisfaction and discourages return visits. Satisfaction, therefore, reflects both cognitive judgements and emotional responses. Within this framework, satisfaction shows how service quality dimensions translate into destination loyalty; push–pull motives are modelled to influence destination loyalty directly, rather than through satisfaction. CRM practices reinforce satisfaction by managing expectations, standardising encounters, and enabling responsive feedback. Effective CRM tracks preferences, resolves complaints, and creates tailored experiences that bolster satisfaction and loyalty.

1.2.2. Integration in the Context of Goa

Goa’s natural beauty, historical depth, and cultural vibrancy generate powerful pull factors, while visitors pursue push motives such as relaxation, spiritual renewal, and social connection. Yet overcrowding, unregulated operations, and uneven service standards threaten loyalty. This study, therefore, integrates push–pull theory, SERVQUAL, and expectancy–disconfirmation theory into a holistic framework that advances theory and yields actionable insights. In this setting, CRM is especially

salient. Growing inflows and rising competition heighten the need for differentiated, personalised, and reliable services that elevate satisfaction and reinforce loyalty, thereby supporting sustainable tourism development (Law et al., 2014).

1.3 Research Problem

Goa's tourism sector contributes substantially to income, employment, and cultural exchange. Rapid expansion has generated interlinked challenges that threaten sustainability and long-term competitiveness. Peak-season volumes frequently exceed carrying capacity. Beaches, heritage precincts, and transport corridors become congested. The visitor experience deteriorates, and natural and cultural assets are strained. Littered coastlines, deteriorating public spaces, and pressure on water resources reduce destination appeal, decrease satisfaction, and weaken intentions to revisit.

Unregulated activities have expanded in parallel. Informal accommodations, unregistered tour operators, and unauthorised service providers operate beyond effective oversight. This undermines quality and safety standards, erodes fiscal revenues, and damages the destination's reputation. Undercutting compliant firms discourages formal investment, widens service disparities, and entrenches a low-quality equilibrium that further diminishes visitor confidence.

Service quality inconsistencies intensify these risks. Failures of reliability, delayed responsiveness, and limited assurance reduce trust. Insufficient empathy and weak cultural sensitivity leave guests undervalued. Tangible attributes—cleanliness, maintenance, and amenity upkeep—frequently deteriorate under demand surges. These deficiencies suppress repeat visitation and amplify negative word-of-mouth effects, diverting demand to informal providers and reinforcing the decline in standards.

Unplanned development further exacerbates the situation. Short-term incentives have often displaced stewardship and capacity-aware planning. Inadequate

attention to resource governance and environmental safeguards has weakened strategic control over tourism assets. This makes the sector more vulnerable to overuse, inefficiency, and reputational loss. Feedback loops are evident: overcrowding accelerates service failures; service failures redirect tourists to unregulated operators; and permissive planning enables further informal growth. Against this backdrop, the present study examines how push factors, pull factors, and service quality dimensions shape destination loyalty in Goa, with service quality satisfaction mediating the relationship between service quality dimensions and destination loyalty. The objective is to provide decision-relevant, evidence-based guidance that aligns economic benefits with environmental stewardship, social well-being, and durable competitiveness. Absent targeted measures to manage overcrowding, regulate informal operations, improve service quality, and implement coherent, capacity-sensitive planning, Goa risks a gradual erosion of its position as a leading destination.

1.4 Objectives

Objective 1: To examine the influence of push factors on destination loyalty among tourists visiting Goa.

Objective 2: To examine the influence of pull factors on destination loyalty among tourists visiting Goa.

Objective 3: To assess the influence of service quality dimensions on destination loyalty.

Objective 4: To examine the mediating role of service quality satisfaction in the relationship between service quality dimensions and destination loyalty.

Objective 5: To determine the moderating effects of tourist type (Indian vs. foreign) and gender on the structural relationships among push factors, pull factors, service quality, service quality satisfaction, and destination loyalty.

Objective 6: To develop and evaluate an integrated structural model that combines push factors, pull factors, service quality dimensions, and service quality satisfaction in explaining destination loyalty among tourists visiting Goa.

1.5 Significance of the Study

Tourism constitutes a core pillar of Goa's economy through income generation, employment creation, and cultural exchange. Accommodation services—across resorts and private lodgings—shape the visitor experience and, in turn, satisfaction and destination loyalty. Persistent challenges remain: unregulated operations, uneven service quality, and congestion at popular sites continue to strain sustainability and competitiveness. Addressing these concerns requires analysis of tourist motivations framed by push and pull factors, alongside a rigorous evaluation of service quality within the accommodation sector.

The study examines determinants of destination loyalty using push–pull constructs. Push factors denote internal drivers such as leisure, relaxation, and social interaction (Crompton, 1979; Dann, 1977). Pull factors denote external attributes, including beaches, cultural heritage, and nightlife (Crompton, 1979; Dann, 1977). Clarifying these motives enables targeted visitor-management strategies that redistribute flows from overcrowded areas to under-visited sites, protect ecological resources, and elevate overall experience quality (Leung et al., 2018).

Service quality is a primary lever for raising satisfaction and destination loyalty in both regulated resorts and private lodgings (Chen & Tsai, 2007). Tourists' perceived value and their choice between formal and informal providers depend on the five SERVQUAL dimensions: reliability, responsiveness, assurance, empathy, and tangibles (Parasuraman et al., 1988).

Systematic assessment of these dimensions reveals service gaps and directs actionable improvements. Enhancements in service delivery strengthen satisfaction, foster repeat visitation, and amplify positive word-of-mouth, thereby fortifying the

formal sector against unregulated providers that erode standards and oversight (Chen & Tsai, 2007).

Customer relationship management (CRM) provides an additional mechanism for performance gains (Payne & Frow, 2005; Kumar & Reinartz, 2012). By capturing preferences, behaviours, and feedback, CRM enables personalised, value-adding services that differentiate formal from informal providers. CRM also supports resource allocation, demand forecasting, and operational decision-making, thereby improving competitiveness and long-run sustainability. The analysis addresses how the growth of unlicensed and informal accommodation providers contributes to revenue leakage and quality inconsistency (Mitchell & Ashley, 2007). Identification of valued service attributes allows formal providers to refine offerings, attract demand toward regulated options, and reduce reliance on informal channels. This rebalancing advances sustainable destination management and strengthens economic resilience.

Linking tourist motivations, service quality, and regulatory considerations produces an integrated framework for Goa's tourism governance. Planning aligned with visitor motivations mitigates overcrowding. Service improvements raise satisfaction and loyalty (Chen & Tsai, 2007). In combination, these measures support infrastructure stewardship, enrich visitors' experiences, and encourage responsible behaviour.

The study offers decision-relevant guidance for policymakers, accommodation providers, and industry stakeholders to optimise resources, strengthen service quality, and curb unregulated practices, thereby advancing sustainable and inclusive tourism development for Goa's communities and visitors.

1.6 Scope of the Study

This study examines the influence of three elements—push factors, pull factors, and service quality dimensions—on destination loyalty within Goa's tourism context, with service quality satisfaction mediating only the association between

service quality dimensions and destination loyalty. It outlines a framework for addressing overcrowding, unregulated expansion, and uneven service standards. The analysis draws on push–pull theory for motivations, the SERVQUAL framework for service quality, and expectancy–disconfirmation theory (EDT) for satisfaction. The integration provides decision-relevant insights for policymakers, businesses, and industry stakeholders to strengthen sustainability and competitiveness.

1.6.1. Theoretical Frameworks: Motivation, Service Quality, and Satisfaction

1.6.1.1. Tourist Motivations: Push–Pull Theory

The study employs the push–pull framework to analyse motivational dynamics among visitors to Goa. Push factors denote internal socio-psychological motives such as relaxation, escape, novelty, and social interaction. Pull factors denote external attributes that attract visitors, including beaches, nightlife, cultural heritage, and affordability. Together, these motives and attributes are treated as antecedents of destination loyalty.

1.6.1.2. Service Quality: SERVQUAL Model

Service quality is evaluated using the SERVQUAL/RATER framework across five service-performance dimensions—reliability, responsiveness, assurance, empathy, and tangibles—which are operationalised within the accommodation sector, including resorts and private lodgings. The framework supports the diagnosis of service gaps and the prioritisation of improvements that align delivery with visitor expectations.

1.6.1.3. Tourist Satisfaction: Expectancy–Disconfirmation Theory (EDT)

Satisfaction is conceptualised through EDT as the comparison of expectations and realised experiences. In this study, service quality satisfaction functions only as a mediator between service quality dimensions and destination loyalty. It does not mediate relationships involving push–pull motivations.

1.6.2. Focus Areas of the Study

1.6.2.1. Tourist Motivations and Destination Loyalty

The study examines the relationships among push factors, pull factors, and destination loyalty, emphasising how intrinsic motivations and destination-specific attributes shape tourists' intentions to revisit and recommend Goa. It assesses how socio-psychological drives and tangible destination features collectively influence loyalty formation within the broader framework of motivational behaviour.

1.6.2.2. Service Quality and Tourist Satisfaction

The study evaluates how the five SERVQUAL dimensions—reliability, responsiveness, assurance, empathy, and tangibles—influence destination loyalty directly and through service quality satisfaction. It identifies key service gaps in Goa's accommodation sector that must be addressed to enhance the overall tourist experience and reinforce loyalty through consistent service delivery.

1.6.2.3. Customer Relationship Management

The research aims to generate insights that inform the development of effective CRM strategies for Goa's tourism industry. Although it does not directly analyse existing CRM mechanisms, its findings are expected to guide the design of CRM-driven initiatives that foster sustainable tourism practices. Data-driven insights derived from tourist motivations and service quality evaluations can support the creation of CRM frameworks that optimise resource allocation, enhance visitor satisfaction, and ensure the long-term resilience of Goa's tourism sector.

1.6.2.4. Regulatory and Strategic Implications

The study considers the broader implications of its findings for tourism regulation and strategic planning in Goa. It provides decision-oriented evidence to support policies that harmonise tourism expansion with environmental and cultural conservation, while also reinforcing governance mechanisms for service quality

enhancement. Through these contributions, the study aims to strengthen Goa's position as a sustainable, competitive, and visitor-centric destination.

1.7 Operational Definitions of Constructs

1.7.1. Push Factors

Push factors are internal psychological motivations that drive tourists to travel and form the foundation of travel intentions; these include the desire to escape routine, seek novelty, or connect socially (Ayoub & Mohamed, 2024). In this study, push factors are operationalised through two subdimensions: Push Social & Experiential Motivators and Push Incentives & Purpose-Oriented Motivators.

1.7.1.1. Push Social and Experiential Motivators

Push social and experiential motivators are defined as the intrinsic psychological and emotional drivers that encourage tourists to travel for personal fulfilment and social connection. These include motivations such as celebrating special occasions, escaping routine, seeking adventure, and spending time with family and friends. They reflect the hedonic and relational needs of tourists, focusing on experiences shared with loved ones and the pursuit of novelty.

1.7.1.2. Push Incentives and Purpose-Oriented Motivators

Push incentives and purpose-oriented motivators are defined as the utilitarian and extrinsic drivers of tourism that are linked to professional, educational, or work-related purposes rather than leisure. This construct captures motivations such as improving career prospects, gaining new skills or receiving training, acquiring knowledge through educational travel, and attending business events or conferences.

Unlike social or experiential motives, these incentives are often tied to business travel, employer-sponsored programmes, or work-related remuneration, where tourism is pursued for tangible returns such as career advancement, professional recognition, or financial benefits.

1.7.2. Pull Factors

Pull factors represent external destination attributes that attract tourists, including natural landscapes, cultural heritage, recreational activities, and cost advantages (Joseph & Gillariose, 2025). In the context of Goa, these are captured through attraction, activities, heritage & culture, and cost of living.

1.7.2.1. Attraction

Attraction is operationalised as the destination-specific physical and symbolic features that draw tourists to Goa. These include natural beauty (beaches, sunsets, environment), iconic cultural sites (churches, temples), leisure hubs (casinos, markets, festivals), and Goa's positioning as a wedding and event destination. Attraction provides the tangible and visible appeal of the location.

1.7.2.2. Activities

Activities are adventure-based and participatory opportunities available at the destination that directly engage tourists. These include water sports, scuba diving, hiking, bungee jumping, paragliding, balloon rides, photoshoots, and bike tours. Unlike attractions, which are passive features, activities are action-based experiences requiring active tourist involvement.

1.7.2.3. Heritage & Culture

Heritage & culture refers to the socio-cultural identity and traditions that shape Goa's distinctiveness. This encompasses the hospitality and friendliness of local residents, culinary and clothing customs, religious diversity, social harmony, Indo-Portuguese heritage, artistic heritage, and pilgrimages. Unlike attractions or activities, this construct emphasises cultural immersion and interpersonal experiences with the host community.

1.7.2.4. Cost of Living

Cost of living is operationalised as the economic affordability of Goa as a destination. It captures perceptions of reasonably priced accommodation, food, shopping, and local transportation. This construct is distinguished by its focus on financial accessibility, value for money, and budget considerations rather than cultural or experiential appeal.

1.7.3. Service Quality

Service quality refers to tourists' assessment of how reliably and professionally services are delivered across five core dimensions—reliability, responsiveness, assurance, empathy, and tangibles (Parasuraman et al., 1988). It captures how effectively services align with tourists' expectations in Goa.

1.7.3.1. Reliability

Reliability is defined as the ability of hospitality services to consistently deliver on promises. This includes accurate reservations, timely services, dependable room service, error-free billing, and effective problem-solving. Reliability emphasises consistent and dependable performance, distinguishing it from responsiveness or assurance.

1.7.3.2. Responsiveness

Responsiveness refers to the willingness and promptness of staff to assist tourists. It includes emergency support, quick handling of complaints, responses to feedback, and readiness to go beyond expected duties. Unlike reliability, responsiveness emphasises the speed and willingness of service delivery rather than accuracy.

1.7.3.3. Assurance

Assurance is operationalised as the extent to which staff professionalism, competence, and trustworthiness instil confidence in tourists. It includes staff

knowledge, conscientious behaviour, communication skills, and the ability to communicate in multiple languages. Assurance is unique in highlighting the credibility and confidence-building aspects of service, beyond promptness or reliability.

1.7.3.4. Empathy

Empathy is defined as the personalised and caring approach of staff toward tourists. It covers individual attention, responsiveness to tourist-specific needs, fairness, availability, and positive attitudes. Empathy is distinguished by its focus on emotional connection and person-centred service rather than technical or procedural aspects.

1.7.3.5. Tangibles

Tangibles refer to the physical and material elements of service quality that tourists can directly observe. These include cleanliness, safety, facilities (gyms, pools, and playgrounds), brand image, hotel location, and overall physical environment. Tangibles differ from other dimensions in that they focus on the visible and infrastructural aspects of service delivery.

1.7.4. Service Quality Satisfaction

Service quality satisfaction refers to the evaluative judgement tourists make by comparing their expectations of service delivery with the actual performance experienced during their stay (Oliver, 1980). It reflects cognitive assessments of reliability, responsiveness, assurance, empathy, and tangibles, as well as affective responses that shape perceptions of the overall service encounter (Parasuraman et al., 1988). In tourism research, service quality satisfaction has consistently been identified as a mediating construct that links service delivery with long-term behavioural outcomes such as revisit intention and word-of-mouth recommendation. In this study, service quality satisfaction is measured across the five SERVQUAL dimensions, providing a nuanced assessment of how specific aspects of service delivery in Goa influence destination loyalty.

1.7.5. Destination Loyalty

Destination loyalty refers to a tourist's intention to revisit a destination and recommend it to others, representing both attitudinal commitment and future behavioural intentions (Wang et al., 2023). As the primary outcome construct, it indicates the durability of Goa's destination competitiveness.

1.7.6. Customer Relationship Management (CRM)

CRM is a strategic framework that integrates people, processes, and technology to cultivate enduring customer relationships, emphasising service personalisation, responsiveness, and trust-building. CRM is employed solely as a conceptual lens; the empirical model does not specify CRM constructs, and the analysis instead situates the focal variables within a relationship-driven tourism development framework.

1.8 Structure of the Thesis

The chapters of the thesis are organised as follows:

Chapter 1: Introduction

This chapter covers the background, significance, and scope of the study; the research problem and objectives; and the organisation of the thesis.

Chapter 2: Literature Review

This chapter reviews the literature on push–pull factors, service quality, service quality satisfaction, and destination loyalty. It integrates push–pull theory, SERVQUAL, and expectancy–disconfirmation theory (EDT). The review is organised thematically and explicitly states the research gap that motivates this thesis. It then uses that gap to justify the conceptual model and formulate the hypotheses.

Chapter 3: Research Methodology

This chapter describes the research design and methodology adopted in this study. The chapter is structured around the Research Onion model and outlines the

philosophical stance, research approach, strategy, time horizon, and methodological choice. It explains the sampling procedure, data collection methods, measurement instruments, and statistical tools used. The chapter also details the use of structural equation modelling (SEM) for hypothesis testing, including mediation analysis, multi-group analysis, and importance–performance map analysis (IPMA).

Chapter 4: Development of Hypotheses and Scales

This chapter presents the development of the conceptual framework based on relevant theories and literature. It defines the study’s key constructs, such as push and pull factors, service quality dimensions, service quality satisfaction, and destination loyalty. Each hypothesis is formulated to examine the direct and indirect relationships among the constructs.

Chapter 5: Data Analysis and Results

This chapter focuses on the analysis of data collected from tourists in Goa. It includes the measurement model assessment, structural model evaluation, and hypothesis testing using structural equation modelling (SEM). The chapter also includes mediation analysis and multi-group analysis for exploring subgroup differences based on gender and tourist type, and importance–performance map analysis (IPMA).

Chapter 6: Findings, Discussion, and Conclusion

This chapter synthesises the research process by linking the theoretical framework with empirical analysis. It elaborates on the practical and managerial implications derived from the conceptual model. This chapter also outlines the study’s limitations and suggests directions for future research. The chapter concludes by emphasising the study’s contribution to tourism management and CRM practices.

CHAPTER 2

LITERATURE REVIEW

A growing body of tourism studies links destination loyalty to an integrated set of antecedents, including push–pull motivation theories that explain why tourists travel and choose particular destinations (Crompton, 1979; Dann, 1977). Building on these foundations, empirical models show that motivations and satisfaction shape loyalty at the destination level (Yoon & Uysal, 2005) and that destination image and satisfaction jointly predict loyalty (Chi & Qu, 2008). Service-quality research further establishes that perceived service quality—often operationalised via SERVQUAL—is associated with satisfaction and loyalty-related behavioural intentions (Baker & Crompton, 2000; Parasuraman et al., 1988). Conceptually, loyalty is viewed as progressing from cognitive to affective to conative phases, underscoring satisfaction’s role as a bridge between experience and repeat patronage (Oliver, 1999). Together, these strands motivate a synthesis that evaluates direct pathways from push–pull motivations to destination loyalty and both direct and satisfaction-mediated pathways from service quality to destination loyalty.

2.1. Theoretical Foundations and Literature Review

2.1.1. Push–Pull Motivation Framework

The push–pull motivation framework has been widely employed in tourism research to explain why individuals choose to travel. Initially introduced by Dann (1977) and later elaborated by Crompton (1979), the framework distinguishes between push factors—internal psychological motivations such as the desire to escape, seek novelty, or strengthen social ties—and pull factors, which are external attributes of destinations such as natural beauty, cultural heritage, and affordability. Push factors stimulate the desire to travel, whereas pull factors influence the choice of destination.

Subsequent studies have extended this framework to different contexts, highlighting its explanatory power in understanding international tourism. For instance, Jang and Cai (2002) demonstrated that push–pull dynamics significantly shape destination choice among British tourists, while Khuong and Ha (2014) showed that both push and pull factors influence return intentions in Vietnam. The framework has become a cornerstone in tourism studies because it captures the interplay between internal psychological drives and external environmental offerings (Dann, 1977; Crompton, 1979; Yoon & Uysal, 2005). It is particularly relevant to Goa because it enables the classification of push factors into two paired subdimensions—social and experiential motivators, and incentives and purpose-oriented motivators—while classifying pull factors into attraction, activities, heritage & culture, and cost of living when examining destination loyalty.

2.1.2. Expectancy–Disconfirmation Theory

Expectancy–disconfirmation theory (EDT), proposed by Oliver (1980), provides a widely accepted framework for understanding satisfaction formation. According to the theory, satisfaction results when tourists compare their pre-travel expectations with the actual performance of the destination; positive disconfirmation occurs when experiences exceed expectations, leading to satisfaction and loyalty, while negative disconfirmation results in dissatisfaction.

EDT has been widely applied in tourism research. Chen and Chen (2010) demonstrated that positive disconfirmation in heritage tourism leads to higher satisfaction, perceived value, and behavioural intentions. Similarly, Truong and Foster (2006) applied the holiday satisfaction (HOLSAT) model to demonstrate that Australian holidaymakers' satisfaction in Vietnam was shaped by the disconfirmation of expectations across service and cultural dimensions.

These applications support the mediating role of satisfaction in connecting destination experiences with loyalty. In the context of Goa, EDT is highly relevant, as

tourists' loyalty is shaped not only by motivations and service quality but also by the extent to which their destination experiences surpass expectations regarding attractions, culture, affordability, and service delivery.

2.1.3. SERVQUAL Framework

The SERVQUAL framework, developed by Parasuraman et al. (1988), provides a structured model for assessing service quality across five dimensions: reliability, responsiveness, assurance, empathy, and tangibles. The model is particularly significant in service-intensive sectors, such as tourism, where service encounters are central to visitors' experiences. Each dimension captures a different facet of service: reliability reflects dependable and consistent delivery, assurance relates to staff competence and trust, tangibles include physical facilities and hygiene, empathy emphasises personalised care, and responsiveness concerns timely assistance.

Applications of SERVQUAL in tourism support its value in understanding satisfaction and loyalty formation. According to Akbaba (2006), reliability and assurance are the most critical dimensions influencing perceived service quality in the Turkish hotel industry. Marković and Raspor Janković (2013) applied SERVQUAL in Croatia and highlighted the role of tangibles and empathy in shaping hotel guests' evaluations. Wu and Ko (2013) further emphasised that the dimensions of service quality directly affect satisfaction and loyalty in the hospitality sector. These findings align with more recent evidence showing that tourists' loyalty is shaped not only by destination attributes but also by service-provider professionalism, dependability, and empathy. In the case of Goa, SERVQUAL dimensions help capture how hygiene, staff competence, and personalised attention translate into satisfaction and loyalty.

2.2. Push Factors in Tourism Motivation

Tourist motivations are frequently interpreted through the push-pull framework, in which push factors capture the internal, socio-psychological impulses that stimulate travel behaviour (Crompton, 1979; Dann, 1977). Motives such as

relaxation, novelty seeking, the desire to escape routine, and the need for social interaction have been shown to shape tourist behaviour in meaningful ways. Empirical research confirms that these drivers extend beyond the initiation of travel to influence satisfaction and subsequent loyalty, operating through direct and satisfaction-mediated mechanisms (Phisunt, 2020).

Sustainability-focused research demonstrates that push and pull motivations influence environmental concerns, which in turn mediate their effects on sustainable destination loyalty (Musa et al., 2024). In coastal and nature-based contexts, motivations linked to novelty and ecotourism have been shown to significantly enhance tourist satisfaction, which then fosters repeat-visit intentions and loyalty (Carvache-Franco et al., 2019). These findings indicate that the influence of push factors is context-dependent, with coastal destinations illustrating how ecotourism and novelty-seeking motives translate into stronger satisfaction and loyalty outcomes.

In educational tourism, Yang et al. (2023) reported that student motivations, such as exploration and intellectual development (push), operate through satisfaction, whereas pull factors, such as destination resources, directly affect loyalty. Wine tourism research highlights the importance of experiential dimensions, particularly educational and entertainment aspects of the visit (Thanh & Kirova, 2018). In the field of gastronomy, authenticity and cultural curiosity are identified as central drivers of the tourist experience (Hjalager & Richards, 2002).

Tourism research consistently shows that psychological motivations such as attachment, novelty, and escape are significant antecedents of satisfaction and loyalty. Destination attachment has been found to positively affect satisfaction and loyalty (Yüksel et al., 2010), while memorable tourism experiences—including novelty, refreshment, and meaningfulness—are associated with future behavioural intentions (Kim et al., 2012). In coastal and heritage contexts, push–pull studies report that motivations influence satisfaction and revisit intentions (Rosli et al., 2022; Susanti,

2021; Osiako et al., 2022). Experiential tourism studies further demonstrate that transcendent and flow experiences among mountain climbers enhance happiness (Tsaour et al., 2013) and that destination familiarity and image are predictors of revisit intention (Tan & Wu, 2016).

Demographic and cultural differences also moderate the salience of push factors. Mehmetoglu and Normann (2013) identified novelty, prestige, physical activity, relaxation, and escape as key motivations in nature-based tourism, with differences observed between local and international tourists. Yiamjanya and Wongleedee (2014) reported that novelty, adventure, cultural experiences, and relaxation are among the leading push factors influencing international tourists' choice of Thailand as a destination. In Vietnam, Khuong and Ha (2014) found that push motives such as prestige, novelty, relaxation, and social interaction, together with destination pull attributes, significantly shape satisfaction and revisit intentions. Gnoth (1997) conceptually emphasised that tourism motivations are rooted in underlying personal values and expectations, highlighting the role of psychological orientation in shaping tourist behaviour.

Recent research underscores the centrality of push motivations in shaping tourist satisfaction and loyalty. Jameel et al. (2025) showed that push and pull motivations, along with destination image, significantly influence tourist satisfaction and destination loyalty. In adventure tourism, Orden-Mejía et al. (2025) reported that health assurance, stress relief, and intellectual curiosity are decisive push motives that enhance perceived quality and, in turn, loyalty. Post-pandemic studies also highlight that escape, novelty, and relaxation have gained prominence as recovery-oriented motivations, especially in coastal destinations (Carvache-Franco et al., 2022). Within the context of wellness tourism, Ahn and Kim (2024) demonstrated that wellness motivations—including relaxation and escape—positively affect engagement, satisfaction, and destination loyalty. Extending this line of inquiry, Suhartanto et al.

(2025) confirmed that gender moderates the influence of push motives on loyalty, with differences between male and female tourists. In sustainable tourism, Musa (2025) found that escapism and affordability perceptions jointly influence destination loyalty, emphasising the enduring relevance of psychological drivers in loyalty formation. Broader analyses further indicate that health and safety concerns became central considerations in shaping travel motivations during and after the pandemic (Hao et al., 2020; Chen et al., 2022).

2.3. Pull Factors in Tourism Motivation

Pull factors are external, destination-specific attributes that attract visitors to a particular location (Crompton, 1979; Dann, 1977). Empirical research confirms that these factors include natural and cultural resources, recreational opportunities, events, and tourism infrastructure, all of which contribute to shaping destination appeal (Nilplub et al., 2016; Carvache-Franco et al., 2019). Destination image functions as a crucial pull factor that strengthens the effect of intrinsic push motivations. Tourists motivated by novelty and cultural enrichment are more likely to develop loyalty when the perceived image of the destination reflects these qualities (Whyte, 2016; Potti et al., 2023).

Pull factors extend beyond general attractions to encompass distinctive natural and cultural features. Attributes such as natural beauty and beaches have been consistently identified as significant predictors of tourist satisfaction and destination loyalty (Crames et al., 2023; Yuningsih et al., 2022; Ranasinghe & Cheng, 2017; Tsai, 2021). The symbolic image of destinations as wedding venues, as exemplified by Bali, positively influences revisit intentions and word-of-mouth recommendations (Sanjaya et al., 2020; Yuan & Vui, 2023; Luong, 2025). Festivals and local markets also play a decisive role, with attractive programming, aesthetic appeal, and community engagement strongly contributing to loyalty (Özkan & Yıldız, 2024; Deng & Tang, 2020; Molina-Gómez et al., 2021; Dalgiç & Birdir, 2020; Nguthi et al., 2021).

Adventure and recreational activities, including water sports, scuba diving, hiking, paragliding, and hot-air ballooning, provide hedonic and symbolic value that enhances satisfaction and repeat visitation (Solis-Radilla et al., 2021; Cavallini et al., 2023; Özen & Özdemir, 2020; Kumar & Kumar, 2024). Cultural immersion through traditions and religious events functions as a critical pull factor that fosters satisfaction and strengthens destination loyalty (Moral-Cuadra et al., 2023; Hassan et al., 2022).

Cost of living remains a fundamental determinant of destination loyalty, with accommodation, shopping, and transportation affordability significantly shaping tourist satisfaction and revisit intentions (Nedelea et al., 2017; Wong & Wan, 2013; Gutiérrez & Miravet, 2016; Kozak, 2002). The COVID-19 pandemic further reshaped pull dynamics, elevating safety concerns, hygiene standards, and crowd management as critical determinants of destination choice. In addition, digital readiness—including contactless check-ins, online booking systems, and mobile information services—emerged as essential pull factors that meet the expectations of increasingly risk-averse tourists (Sharma & Nicolau, 2020). The evidence also shows that destination image, environmental quality, and digital platforms significantly influence international visitors' destination choices, underscoring the enduring role of pull dynamics in post-pandemic tourism (Wu et al., 2023).

In the Indian context, cultural attractions, homestay infrastructure, affordability, and natural scenery have been identified as important pull factors that enhance satisfaction and promote revisit intentions, particularly in emerging destinations such as Uttarakhand (Patwal et al., 2024). Extending this perspective, Joseph and Gillariose (2025) confirmed that pull factors, such as cultural richness, accessibility, and rural educational offerings, directly foster destination loyalty, demonstrating that external attributes may independently predict destination attachment. Similarly, Yacoub et al. (2025) found that perceived value, affordability, and family-oriented experiences are strong pull factors in crisis-affected destinations,

highlighting the importance of external motivators even under uncertainty. Scotti et al. (2024) used large-scale mobile network data to demonstrate that cultural and natural endowments, entertainment, and transportation infrastructure differentially attract overnight and same-day visitors, illustrating the heterogeneity of pull influences across tourist segments. Collectively, these findings reinforce the critical role of external destination-specific attributes in driving satisfaction and loyalty, while also emphasising the evolving importance of affordability, digital readiness, and tourist type in shaping pull dynamics in contemporary tourism.

2.4. Service Quality and Destination Loyalty

Service quality is consistently recognised as a strategic determinant of destination loyalty because it converts the destination's value proposition into lived experiences that directly shape satisfaction and revisit intentions (Ridolloh et al., 2024). Empirical studies across different tourism contexts demonstrate a strong and positive association between perceived service quality and loyalty outcomes, showing that higher levels of service performance significantly increase the likelihood of repeat visitation and positive word-of-mouth (Alzaydi, 2021). Evidence from both urban and resort destinations further indicates that service quality operates alongside other destination attributes such as facilities and image, which collectively reinforce loyalty through an integrated tourist experience (Ridolloh et al., 2024; Kumari et al., 2020). In composite destination models, service quality—combined with satisfaction and image—is found to significantly explain both attitudinal and behavioural loyalty, underscoring its central role in relationship-building strategies for the tourism sector (Kumari et al., 2020). A substantial body of research aligns service quality with satisfaction-based pathways to loyalty, emphasising satisfaction as the key mechanism that translates performance perceptions into behavioural intentions, such as revisiting and recommending a destination (Hussain et al., 2023).

Empirical findings consistently demonstrate that higher levels of perceived service quality enhance tourist satisfaction, which in turn strengthens loyalty outcomes (Alzaydi, 2021; Hussain et al., 2023). In nature-based and ecotourism contexts, quality service delivery further increases satisfaction and fosters loyalty through the mediating role of destination image (Dewi & Abidin, 2021). Research in the airline sector highlights that specific service attributes act as satisfiers or dissatisfiers, shaping overall satisfaction that underpins the satisfaction–loyalty relationship (Park et al., 2020). Collectively, these studies show that service quality often exerts a substantial indirect influence on destination loyalty through satisfaction and, in some cases, destination image and electronic word-of-mouth.

Reliability and responsiveness consistently show strong effects when examined as service quality dimensions because they reduce uncertainty and delays during critical encounters such as check-in, complaint handling, and emergencies (Alzaydi, 2021). In ecotourism settings, where environmental appearance serves as a credibility cue, tangibles—including cleanliness, aesthetics, and modern equipment—function as salient quality cues that frame expectations and the on-site experience (Dewi & Abidin, 2021).

Broader destination models also confirm that service quality, working in tandem with facilities and image, enhances satisfaction and, in turn, loyalty (Ridolloh et al., 2024; Kumari et al., 2020). Reliability—reflecting dependable, consistent delivery—has been repeatedly associated with higher satisfaction and loyalty (Jasinskas et al., 2016; Yusof et al., 2015; Petrick, 2004). Furthermore, reliable customisation of guest requests and effective problem resolution nurture trust and emotional attachment, thereby reinforcing the satisfaction–loyalty pathway (Ladhari, 2009; Prayag & Ryan, 2012).

Responsiveness is consistently highlighted as a critical determinant of tourist satisfaction and loyalty, with studies emphasising staff promptness in emergencies,

readiness to go beyond expected duties, and effective complaint-handling systems as central to positive service evaluations (Arinta et al., 2022; Bethune et al., 2022; Aksoy & Yilmaz, 2022). In crisis situations, swift and competent staff responses can mitigate perceived risks and strengthen tourists' emotional attachment to destinations (AlBattat & Mat Som, 2013; Mullick & Das, 2014).

The assurance dimension—staff competence, professionalism, and communication skills—plays a pivotal role in building trust and fostering revisit intentions. Empirical evidence demonstrates that employees' ability to instil confidence and provide multilingual communication in culturally diverse contexts enhances destination attachment and loyalty (Gunawardana et al., 2024; Kharouf et al., 2019; Gajić et al., 2023; Kartashova & Arkhangelskaya, 2021).

Empathy, expressed through individualised attention, fairness, and availability, is another strong predictor of loyalty outcomes. Equal treatment, responsiveness to unique tourist needs, and positive staff attitudes reinforce emotional bonds and encourage repeat visitation (Halimi et al., 2011; Luo et al., 2019; Zoghbi-Manrique-de-Lara & Guerra-Báez, 2016; Wampande & Osunsan, 2020).

Finally, tangibles—including hygiene, aesthetics, amenities, and brand image—have gained heightened importance in post-pandemic tourism. Cleanliness and visible health protocols now serve as essential service cues that significantly influence satisfaction and loyalty-related intentions (Vos, 2022; Jiménez-Medina et al., 2022). Recent research further emphasises that service quality expectations have evolved in the post-pandemic era, with hygiene and safety protocols, contactless services, and digital readiness becoming critical determinants of tourist trust and loyalty (Hao et al., 2020; Chen et al., 2022). Therefore, traditional SERVQUAL dimensions require contextual extension to integrate health security, technological reliability, and crowd management as essential elements of service quality (Sharma & Nicolau, 2020).

Beyond pandemic influences, cultural and demographic variations shape how tourists evaluate service encounters. Collectivist tourists are more likely to prioritise empathy and personalised attention than individualistic tourists, who emphasise efficiency and reliability (Marković & Raspor Janković, 2013; Khuong & Ha, 2014). Age differences further moderate these preferences: younger travellers tend to value responsiveness and digital convenience, whereas older visitors assign greater weight to assurance and tangibles such as safety, aesthetics, and comfort (Mehmetoglu & Normann, 2013).

In addition to cultural and digital adaptations, service quality research in specialised segments highlights sustainability and eco-quality. In ecotourism, environmental management, interpretation, and conservation practices are recognised as central quality elements that shape visitor trust and loyalty (Dewi & Abidin, 2021). In the context of wellness and smart tourism, system usability, personalisation, and environmentally responsible facilities extend the SERVQUAL framework to address new consumer expectations (Park et al., 2020).

Collectively, these perspectives indicate that while the five SERVQUAL dimensions remain foundational, contemporary tourism research increasingly requires contextual adaptations to capture sustainability, technology, and post-pandemic priorities. Across contexts, service quality operates as a core antecedent of loyalty and a mechanism through which destination promises are translated into tourist experiences, thereby aligning marketing claims with operational realities. Although the magnitude of its effect may vary across resorts, urban destinations, ecotourism, and digital platforms, the direction of influence remains consistently positive (Alzaydi, 2021; Hussain et al., 2023; Ridolloh et al., 2024; Dewi & Abidin, 2021; Kumari et al., 2020). As an operational component of tourism, service quality provides managers with a diagnostic and strategic lever for capturing guest feedback, identifying service gaps, and personalising recovery strategies. By ensuring that promises are consistently

delivered and experiences are enriched through both human and technological interfaces, service quality transforms tourist experiences into durable loyalty outcomes.

2.5. Mediation of Service Quality Satisfaction in the Service Quality–Destination Loyalty Relationship

Tourism and hospitality research consistently demonstrates that tourist satisfaction mediates the relationship between service quality and destination loyalty. This mediation mechanism reflects the idea that service quality shapes visitors' perceptions and emotions during service encounters, which then influence satisfaction levels and translate into loyalty behaviours such as revisits and positive word-of-mouth (Yuliviona et al., 2018; Nilplub et al., 2016).

Studies across resorts, hotels, and destinations have confirmed that high service quality alone does not always lead directly to loyalty; rather, satisfaction has a stronger influence. For instance, Nilplub et al. (2016) found that while service quality exerted a partial direct effect on loyalty, its indirect effect through satisfaction was stronger. Mohamad et al. (2019) and Osman and Sentosa (2013) also reported that the mediating effect was significant. In a post-pandemic hotel setting, Suardana et al. (2023) showed that both service quality and perceived risk affected loyalty only via satisfaction and commitment, underscoring the centrality of experience fulfilment in recovery-phase tourism.

In some contexts, satisfaction functions as a full mediator, leaving no significant direct path from service quality to loyalty. For instance, Mohamad et al. (2019) found that service quality significantly influenced satisfaction but had no direct effect on destination loyalty among international tourists in Malaysia; loyalty emerged only when satisfaction levels were high. This indicates that destinations must translate quality perceptions into emotional and cognitive fulfilment to secure loyalty.

Contextual variations further shape this pathway. In ecotourism, Dewi and Abidin (2021) observed that eco-friendly practices and staff courtesy reinforced the satisfaction–loyalty link, highlighting the role of values-based experiences. Yuliviona et al. (2018) reported that adherence to Islamic service principles enhanced satisfaction in cultural and religious tourism, thereby strengthening its mediating role.

Several studies have extended the analysis beyond direct mediation by integrating other constructs. Hussain et al. (2023) confirmed that e-service quality attributes, such as accuracy, usability, and responsiveness, increased loyalty through satisfaction in digital service contexts, illustrating the robustness of this pathway across physical and digital environments.

Taken together, these findings confirm that satisfaction is a critical mediator in the relationship between service quality and loyalty. However, the relative strength of this mediation varies across contexts, tourist segments, and service systems. This indicates the need for integrated destination models—such as the one applied in Goa—that explicitly incorporate the mediating role of satisfaction when explaining how service quality translates into enduring loyalty.

2.6. Gender as a Moderator in Tourism Loyalty Models

Understanding heterogeneity among tourists has become an important focus in tourism research, as overly uniform models may mask subgroup-specific variations in how motivations and service perceptions translate into loyalty. Gender, in particular, has been recognised as a key demographic variable that moderates tourist behaviour, although its integration into loyalty frameworks remains limited.

Empirical studies have confirmed that gender moderates the strength of behavioural pathways. Rasoolimanesh et al. (2021) demonstrated that the impact of tourist engagement dimensions on loyalty varied across genders, with male tourists exhibiting stronger attention–loyalty links than female tourists. Similarly, Leong et al. (2024) demonstrated that push and pull motivations influenced satisfaction and loyalty

differently for male and female heritage tourists, indicating that motivational drivers are filtered through gendered perspectives and are therefore not experienced uniformly. Extending this inquiry into adventure tourism, Gülmez (2025) found that the motivational forces of joy and novelty had distinct effects on revisit intention across genders, reinforcing the value of multi-group analysis in capturing gender-specific pathways.

Recent evidence also highlights gender moderation in rural and community-based tourism. Suhartanto et al. (2025) confirmed that male and female tourists differ in how motivational drivers translate into satisfaction and loyalty, with gender acting as a significant moderator of motivational pathways.

2.7. Type of Tourist (Indian vs. Foreign) as a Moderator

Tourist type is another important source of heterogeneity in tourism loyalty models. Han et al. (2011) investigated differences in needs between Chinese and Russian tourists, while Goo et al. (2014) and Bui and Le (2016) analysed differences between domestic and foreign visitors in satisfaction levels. Jin et al. (2015) further examined how the satisfaction–loyalty relationship differs between first-time and repeat visitors.

Nadee et al. (2024) demonstrated the moderating role of visitor type in smart tourism destinations, showing that this variable moderated the effects of interactivity and personalisation on attitudes towards smart tourism technologies. Their findings indicated that international tourists responded more positively to these technological attributes than domestic tourists, highlighting the role of visitor origin in shaping attitudes and subsequent behavioural intentions.

Similarly, Ferreira da Silva et al. (2024) confirmed the moderating role of visitor origin in the relationship between on-site experience intensity and destination loyalty. Their study revealed that the positive effect of intense heritage experiences on loyalty was stronger among international visitors than among domestic visitors.

Moreover, they found that destination image partially mediated this relationship, further emphasising how domestic versus foreign tourists differ in their pathways to loyalty.

Badari et al. (2025) examined co-creation within tourism experiences and found that nationality moderated the effects of trust and involvement on tourists' co-creation intentions. The study reported that international visitors showed higher co-creation intentions when trust and involvement were strong, whereas domestic visitors' co-creation intentions were less influenced by these antecedents. These findings underscore the importance of distinguishing between domestic and foreign visitors when modelling tourism co-creation dynamics.

In wildlife lodge contexts, tourist nationality significantly influences how perceived service quality translates into behavioural intentions; therefore, tourist type should be modelled explicitly as a boundary condition shaping quality–outcome relationships and loyalty-related intentions (Njagi et al., 2023). Similarly, heritagescape attributes differentially drive immersion and hedonia across domestic and international visitors, establishing visitor type as a substantive moderator in archaeological heritage settings (Karagöz & Ramkissoon, 2025).

Prayag et al. (2022) showed that self-concept and psychological antecedents translate differently into recommendation intentions for domestic and foreign segments, confirming visitor type as a moderating boundary condition in heritage recommendation models.

Sun and Budruk (2017) further found that nationality alters the sequence from antecedents to perceived crowding and then to coping behaviours in urban heritage sites, indicating origin-based differences in tolerance thresholds and adaptive responses.

2.8. Customer Relationship Management (CRM) in Tourism

Customer relationship management (CRM) has emerged as a strategic framework for managing interactions with customers, with the primary aim of fostering long-term loyalty through the integration of people, processes, and technology (Chen & Popovich, 2003). In the tourism and hospitality sectors, CRM extends beyond technological tools; it encompasses relationship-oriented practices that allow service providers to anticipate, understand, and meet tourists' needs, thereby enhancing tourist satisfaction and encouraging repeat visits (Sigala, 2005). By focusing on personalised services, responsiveness, and consistent engagement, CRM helps tourism operators strengthen emotional bonds that are critical for sustaining loyalty in highly competitive markets (Kumar & Reinartz, 2018).

The application of CRM in tourism has been accelerated by advancements in information and communication technologies (ICTs), which enable destinations and service providers to track tourist preferences, manage service encounters, and deliver tailored experiences (Law et al., 2014). Smart tourism approaches further enhance CRM by leveraging data analytics, personalisation, and digital platforms to optimise tourist experiences (Buhalis & Amaranggana, 2015). Within the context of this study, CRM provides a conceptual lens for interpreting the links among push and pull motivations, service quality, satisfaction, and destination loyalty. By aligning these constructs with CRM principles, the study emphasises that effective tourism development requires more than attracting tourists—it demands managing relationships through consistent service delivery, tailored experiences, and strategies that cultivate long-term loyalty (Sigala, 2005; Kumar & Reinartz, 2018).

2.9. Research Gap

Philkhana and Khan (2024) examine overtourism and overcrowding in Goa, but do not explicitly analyse tourists' motivations, service-quality expectations, or destination loyalty. Harmalkar and Rodrigues e Melo (2024), Morajker and Rodrigues

e Melo (2024), and Gaunker and Gaonkar (2020) examine service-quality issues in Goa's tourism and hospitality context, including accommodation facilities, customer service, and gaps between perceived and expected service quality. However, they do not develop an integrated model linking push–pull factors, SERVQUAL-based service quality, service quality satisfaction, and destination loyalty. These gaps highlight the need for a structured approach to managing tourist experiences and ensuring long-term destination loyalty in Goa. Sankaranarayanan (2017) provides foundational research on the profiles and physical attributes attracting cultural tourists to Goa; however, the study does not sufficiently explain how these site-specific cultural attributes interact with service quality to influence satisfaction, destination attachment, and long-term loyalty. The lack of an integrated perspective limits the ability of stakeholders to develop targeted interventions that balance tourism development with sustainability.

Furthermore, research on overtourism in Goa has focused on residents' perceptions rather than tourist motivations or the role of regulated tourism practices in mitigating overcrowding and quality concerns (Philkhana & Khan, 2024).

These studies do not fully examine the role of service quality dimensions—reliability, responsiveness, assurance, empathy, and tangibles—in shaping service quality satisfaction and repeat visits. Additionally, Gaunker and Gaonkar (2020) identify gaps between perceived and expected service quality in hotels, but do not examine specific dimensions, such as responsiveness and empathy, which are critical to a consistent and satisfactory tourist experience. Research on revisit intentions in meetings, incentives, conferences, and exhibitions (MICE) tourism remains limited, particularly regarding how push and pull factors influence revisit behaviour. This gap restricts insights into the motivational dynamics unique to MICE travellers (Ramadan & Kasim, 2024).

Despite the extensive application of the push–pull theory in tourism research, significant gaps persist in understanding how these motivational factors influence tourist behaviour and destination loyalty in evolving tourism contexts. Katsikari et al. (2020) conducted a segmentation analysis of the Greek outbound tourism market using push and pull motivations; however, their study focused on international travel and social media segmentation without examining the extent to which these motivations translate into destination attachment or loyalty, especially in domestic or culturally immersive settings. Similarly, while Goet (2021) explored the impact of push and pull factors on domestic tourism motivation in Nepal, the study did not investigate the mediating role of service quality satisfaction or its influence on destination loyalty outcomes, leaving the underlying psychological mechanisms underexplored.

Moreover, Whyte (2016) acknowledged the importance of push–pull dynamics in cruise tourism but emphasised that motivation alone cannot explain tourist decision-making comprehensively, calling for the inclusion of additional constructs such as satisfaction and emotional attachment to understand loyalty. Taken together, these limitations highlight the central research gap: the reviewed literature provides limited evidence on how push–pull motivations, SERVQUAL-based service quality, and service quality satisfaction jointly explain destination loyalty in Goa. An integrated approach addresses this theoretical gap by linking the push–pull framework with SERVQUAL and destination attachment/loyalty models, thereby offering a broader explanation of how intrinsic motivations (push), extrinsic destination attributes (pull), and service quality dimensions jointly shape long-term destination loyalty.

Such an integrated framework moves beyond fragmented analyses of isolated drivers and provides a comprehensive lens for explaining tourist behaviour in Goa's evolving tourism context. Furthermore, evolving tourist expectations in the post-pandemic era require updated insights into how intrinsic (push) and extrinsic (pull) motivators interact with emerging behavioural trends to foster long-term loyalty.

Dhillon (2013) focuses on high-end hospitality brands in Goa, but does not sufficiently address smaller accommodations, broader tourism segments, or gender- and tourist-type-based differences in service quality perceptions and destination loyalty. Addressing these limitations is essential for understanding how service quality influences tourist decision-making across demographic groups. This research gap underscores the need for a comprehensive study integrating push–pull factors, SERVQUAL-based service quality assessment, and multi-group analysis by gender and tourist type. Such an approach provides a holistic understanding of service quality satisfaction and destination loyalty in Goa, while supporting regulated tourism development, overtourism mitigation, and Goa’s long-term sustainability as a competitive tourist destination.

CHAPTER 3

RESEARCH METHODOLOGY

This chapter presents the methodological foundation of the study. It outlines the research philosophy and approach, then details the design, strategy, time horizon, and data collection and analysis techniques. These choices are organised using the Research Onion model (Saunders et al., 2012), which aligns philosophical assumptions with methodological decisions and analytical procedures.

3.1. Research Onion Model

The Research Onion model, developed by Saunders et al. (2012), offers a structured framework for illustrating and implementing research methodology. It systematically presents the key layers of methodological decision-making, ensuring coherence between philosophical assumptions, research design, and data analysis. The model begins with the identification of an appropriate research philosophy, which provides the epistemological foundation for the study. It then guides the selection of a suitable research approach, followed by the choice of research strategy. Subsequent layers involve determining the methodological choice—mono-method, mixed-method, or multi-method—specifying the time horizon, and selecting data collection and analysis techniques. This layered structure ensures that each methodological decision is logically connected and implemented systematically, thereby enhancing the rigour, coherence, and transparency of the research process (Raithatha, 2017).

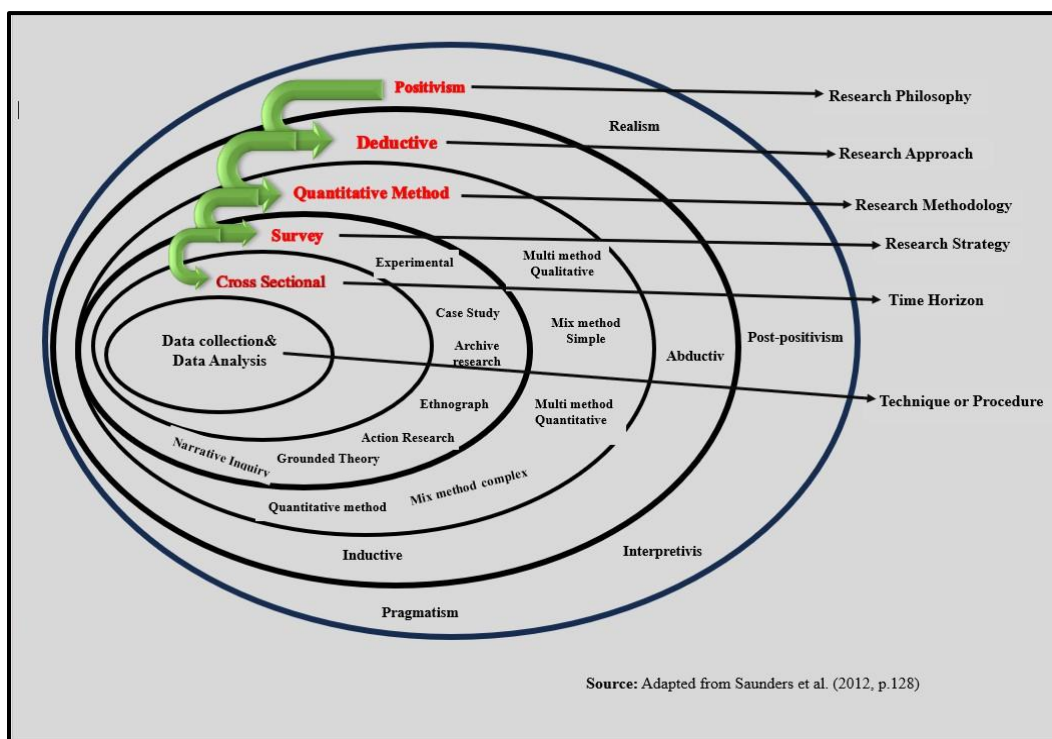


Figure 3.1. Research Onion Model

Source: Adapted from Saunders et al. (2012).

3.1.1. Research Philosophy

The outermost layer of the Research Onion model pertains to the system of beliefs that addresses the nature of reality under investigation (Becker et al., 2012). Saunders et al. (2016) define these underlying beliefs and assumptions about the generation of knowledge as research philosophy. Five principal philosophies are commonly distinguished—positivism, interpretivism, pragmatism, critical realism, and postmodernism—each grounded in three assumptions: ontological, epistemological, and axiological.

Within the social sciences, positivism and interpretivism predominate. Positivism is typically associated with quantitative methods such as structured questionnaires and interviews, whereas interpretivism is primarily aligned with

qualitative approaches, including unstructured interviews and observation (Lee & Lings, 2008).

Wahyuni (2012) argues that the core premise of positivism is reproducibility: comparable studies, using similar methods and statistical tests on large samples, should yield consistent results. Positivist research employs established theories to formulate hypotheses and collects empirical data to examine hypothesised explanatory relationships among variables (Saunders et al., 2012). Similarly, Della Porta and Keating (2008) note that researchers specify hypotheses, gather data, and assess whether results accord with those hypotheses. Under positivism, the researcher and the subject of enquiry are treated as independent; the researcher remains neutral and avoids influencing the phenomenon under study (Della Porta & Keating, 2008).

This study primarily follows a positivist philosophy, emphasising an objective interpretation of reality and drawing on a mono-method quantitative survey design.

3.1.2. Research Assumptions

Ontology concerns assumptions about the nature of reality and what can be known about it, shaping whether reality is conceived as objective, subjective, or a hybrid of both (Thomas & Hardy, 2011). In this study, the ontological stance is realist (objectivist), assuming that relationships among push factors, pull factors, service quality dimensions, service quality satisfaction, and destination loyalty exist independently of the researcher and can be measured objectively. This reflects the view that loyalty-related behaviours and motivations are observable phenomena that can be quantified and systematically analysed.

Epistemology addresses how knowledge is acquired and validated, setting standards for what constitutes reliable evidence (Saunders et al., 2012). Consistent with a positivist perspective, this study adopts a quantitative epistemology, whereby knowledge is generated through structured data collection and statistical analysis.

This enables objective testing of hypothesised relationships among the constructs and supports findings that are verifiable and analytically generalisable to similar contexts.

Axiology pertains to the role of values and ethics in the research process (Thomas & Hardy, 2011). While researchers inevitably hold personal perspectives, the positivist position emphasises minimising bias and maintaining value-free enquiry. In this study, ethical principles—such as informed consent, confidentiality, and voluntary participation—were observed to protect respondents' rights and values. Analytical neutrality was maintained, with conclusions grounded strictly in empirical evidence.

Overall, the study is underpinned by a positivist philosophy, which assumes that reality is objective, knowledge is obtained from measurable evidence, and research should be systematic and unbiased (Saunders et al., 2012). This philosophical foundation supports examining structural relationships among push and pull motivators, service quality, service quality satisfaction, and destination loyalty using structural equation modelling (SEM).

3.1.3. Research Approach

The research approach refers to the process through which knowledge is acquired and explanations are developed. In social science research, three broad approaches are commonly identified: deductive, inductive, and abductive approaches.

The deductive approach, rooted in positivist philosophy and quantitative methodology, begins with established theories and uses them to derive testable hypotheses. Data are then collected to confirm or refute these hypotheses, with the findings contributing to theory validation or refinement (Bryman, 2012; Saunders et al., 2012).

By contrast, the inductive approach is associated with interpretivism and qualitative research. Rather than starting with theory, it derives theoretical insights from empirical observations and patterns, aiming to build explanations grounded in

evidence (Bernard, 2013). However, this approach has been criticised for challenges in integrating empirical evidence with theory, particularly when researchers lack sufficient expertise (Myers & Klein, 2011).

The abductive approach combines elements of both deduction and induction. It begins with observations and then seeks the most plausible explanation, iteratively moving between theory and data to generate understanding (Saunders et al., 2012).

For the present study, a deductive research approach was adopted. This choice is appropriate because the study seeks to test hypothesised structural relationships between push factors, pull factors, service quality dimensions, service quality satisfaction, and destination loyalty. The deductive approach, consistent with the positivist philosophy, enables rigorous hypothesis testing and theory validation through structured data collection and statistical analysis, ensuring a systematic examination of the research problem.

3.1.4. Research Choices

The fourth layer of the Research Onion model concerns the available research choices, which guide how a study addresses the research problem. According to Saunders et al. (2016), three primary options are available: mono-method, multi-method, and mixed-method approaches, each with distinct characteristics. The mono-method involves employing a single data collection technique with its corresponding analysis procedures. For instance, a researcher may use a quantitative survey and analyse responses statistically or employ a qualitative method such as interviews with thematic analysis. This approach avoids mixing methods and maintains consistency by adhering to one type of data collection and analysis throughout the study.

The multi-method approach involves using multiple techniques within either a quantitative or qualitative paradigm (Teddle & Tashakkori, 2003). For instance, a quantitative multi-method study might combine surveys with structured observation, whereas a qualitative multi-method study might use both interviews and diary analysis.

The key feature of this approach is that it remains confined within a single methodological tradition, without combining qualitative and quantitative perspectives.

Mixed methods research combines both quantitative and qualitative data collection and analysis. It may be conducted as mixed-method research, in which qualitative and quantitative data are gathered and analysed separately, or as mixed-model research, in which data from both traditions are integrated at different stages of the study. In the latter, quantitative findings may be transformed into qualitative narratives or qualitative insights coded numerically for statistical analysis. This integration enables a more holistic exploration of complex research questions (Saunders et al., 2016).

For the present study, a mono-method quantitative design was adopted. Data were collected through structured surveys and analysed using statistical techniques to test hypothesised relationships.

This approach ensured methodological consistency in data collection, analysis, and interpretation, aligning with the study's objectives to examine the structural relationships among push factors, pull factors, service quality, service quality satisfaction, and destination loyalty.

3.1.5. Research Strategy

According to Saunders et al. (2009), empirical data in social sciences can be collected through various techniques, including surveys, case studies, experiments, action research, grounded theory, archival methods, and ethnography. Among these, the structured survey questionnaire is frequently employed in quantitative research because it enables the collection of large volumes of standardised data efficiently (Bryman, 2012).

Structured questionnaires typically use closed-ended questions with predefined response options, which simplify administration, enhance comparability across respondents, and facilitate statistical analysis (Saunders et al., 2016). This makes the

survey method particularly well-suited for studies employing inferential and descriptive statistics to test hypothesised relationships within a conceptual framework.

In the present study, a structured survey questionnaire was employed to collect quantitative data on push factors, pull factors, service quality, service quality satisfaction, and destination loyalty. This approach ensured consistency in responses, provided reliable and valid data for statistical modelling, and supported the rigorous application of structural equation modelling (SEM) to examine the proposed structural relationships.

3.1.6. Time Horizon

According to Saunders et al. (2016), the time horizon refers to the frequency with which data are collected in a research study. Two primary designs are identified: cross-sectional and longitudinal. A cross-sectional design collects data at a single point in time, enabling the researcher to capture responses from a sample intended to reflect the wider population at that time. By contrast, a longitudinal design involves repeated data collection from the same respondents over a period, allowing the researcher to observe changes and developments across time (Sekaran & Bougie, 2016). A repeated cross-sectional design (pooled cross-sections collected during 2022–2024) was adopted. This choice was appropriate because the research aimed to collect data from a broad sample of tourists within a limited time frame.

A repeated cross-sectional time horizon enabled the efficient examination of the hypothesised relationships among push factors, pull factors, service quality, service quality satisfaction, and destination loyalty.

By providing repeated cross-sectional snapshots across multiple collection periods (2022–2024), the approach facilitated rigorous testing of the conceptual framework using Structural Equation Modelling (SEM). Moreover, this design ensured that the findings remained relevant and timely, aligning with the study's objectives.

3.2. Overall Research Design

A research design is the overarching strategy that specifies how research questions will be addressed. It acts as a blueprint, defining the core elements of a study and providing the foundation for systematic investigation. Saunders et al. (2009) describe research design as the plan that structures the process from formulating questions through data collection, analysis, and interpretation. Similarly, Creswell and Creswell (2017) conceptualise research design as an integrated plan for enquiry, while Bryman and Bell (2011) emphasise its role as a framework that connects a sequence of decisions into a coherent investigation.

Research designs are commonly classified into exploratory, descriptive, and explanatory categories (Saunders et al., 2016). Exploratory design investigates potential relationships among variables, making it valuable in contexts where hypotheses are not fully developed. While flexible, this approach can raise concerns about validity and reliability. Descriptive design provides a detailed and accurate account of a phenomenon and is often used in large-scale surveys, population studies, and service quality assessments. Unlike explanatory design, it does not focus primarily on causal relationships but instead offers a comprehensive overview of the subject. Explanatory design, on the other hand, aims to examine explanatory relationships and often integrates both quantitative and qualitative techniques to explain interactions between variables.

This study adopts an explanatory research design as its primary framework, aimed at testing hypothesised structural relationships among push factors, pull factors, service quality, service quality satisfaction, and destination loyalty within the context of Goa's tourism industry. Descriptive elements were incorporated to provide a clear overview of these constructs and their influence on tourist behaviour, while exploratory elements were used during preliminary analysis to refine constructs and identify potential relationships for hypothesis testing.

The integration of descriptive and exploratory elements strengthens the study's capacity to profile patterns and refine constructs, while the explanatory design provides the foundation for hypothesis-driven testing of structural relationships using Structural Equation Modelling (SEM).

Within this framework, customer relationship management (CRM) provides the guiding orientation. CRM focuses on creating and sustaining long-term relationships with customers by understanding their motivations, ensuring service quality, and enhancing satisfaction to strengthen loyalty (Chen & Popovich, 2003; Kumar & Reinartz, 2018). In the tourism sector, CRM emphasises personalisation, responsiveness, and trust-building as core strategies for enhancing visitors' experiences (Sigala, 2005; Buhalis & Amaranggana, 2015). By situating the study within a CRM framework, the constructs under examination—push factors, pull factors, service quality, service quality satisfaction, and destination loyalty—are not treated as isolated variables but as interdependent elements of a relationship management strategy that is central to tourism development in Goa.

3.3. Quantitative Strategy and Analytical Framework

Quantitative research aims to measure data systematically and typically involves statistical analysis to test hypothesised relationships (Malhotra & Das, 2011). In this study, a quantitative research design was employed to examine the relationships among push factors, pull factors, service quality dimensions, service quality satisfaction, and destination loyalty in Goa's tourism industry. A survey-based strategy was adopted to provide a structured and replicable basis for hypothesis testing.

Data were collected through a structured questionnaire administered to tourists, focusing on experiences, satisfaction levels, and loyalty intentions. The instrument employed validated measurement scales adapted from prior studies to ensure construct reliability and validity.

For statistical analysis, exploratory factor analysis (EFA) identified the underlying factor structure (Hair et al., 2010). The measurement and structural models were then estimated in SmartPLS 3 using PLS-SEM (Hair et al., 2017), including measurement model assessment (loadings, composite reliability [CR], average variance extracted [AVE], and HTMT). To extend insights, importance–performance map analysis (IPMA) highlighted drivers of destination loyalty (Ringle & Sarstedt, 2016), and multi-group analysis (MGA) assessed differences across demographic and tourist segments (Henseler et al., 2009). All analyses were conducted in IBM SPSS (Version 22) and SmartPLS 3.

Positioned within a customer relationship management (CRM) framework, the analytical results are interpreted as relationship-management levers. Identifying which service quality dimensions most strongly influence service quality satisfaction and destination loyalty provides actionable guidance for providers. In addition, analysing push factors and pull factors through a CRM lens highlights how personalised strategies can foster long-term loyalty. Thus, the quantitative approach tests theoretical relationships and translates them into CRM-oriented strategies for sustainable tourism development in Goa.

3.4. Sample Size and Sampling Technique

This study aims to examine the influence of push factors, pull factors, service quality, and service quality satisfaction on destination loyalty in the context of Goa's tourism industry. The unit of analysis comprises both domestic and international tourists who have directly experienced the destination and are engaged with its tourism services. Tourists were selected as the unit of analysis because their interactions with attractions, services, and overall experiences make them the most relevant respondents for assessing loyalty. Sampling approaches differ across research paradigms. Quantitative research aims to estimate relationships rigorously. With non-probability convenience sampling, findings are analytically generalisable to similar settings rather

than statistically representative of the population. By contrast, qualitative research prioritises in-depth understanding over broad generalisability (Creswell, 2013). Qualitative studies typically focus on extracting rich, detailed information from a small number of cases (Patton, 2002). While convenience sampling may not always provide sufficient depth for qualitative enquiry, it is commonly used in quantitative studies for practical data collection. Accordingly, this study employed a non-probability convenience sampling technique, targeting tourists who were available and willing to participate in the survey. Data were collected at major tourist hotspots in Goa, including beaches, heritage sites, and popular recreational areas, thereby helping to obtain a diverse pool of respondents. Efforts were made to achieve balance across demographic groups, including:

- Domestic and international tourists
- First-time and repeat visitors
- Tourists representing different age groups and income levels
- Solo travellers, families, and groups of friends

Diversity in the sample is important for descriptive coverage in quantitative research. While non-probability convenience sampling does not guarantee statistical representativeness or population generalisability, a large and heterogeneous respondent pool enhances the credibility of the findings and offers practical insights into tourist behaviour relevant to CRM strategies in Goa.

3.4.1. Population

According to Sekaran and Bougie (2016), a population refers to the complete set of events, persons, or objects that a researcher seeks to investigate. Similarly, Saunders et al. (2016) describe a population as the entire group of cases or elements from which a sample is drawn. The objective of this study is to assess the impact of push factors, pull factors, service quality, and service quality satisfaction on

destination loyalty among tourists visiting Goa, India. Accordingly, the target population consisted of:

- Domestic and international tourists who have visited Goa
- Tourists who had experienced accommodation, attractions, or tourism services in Goa
- Tourists aged 18 years and above, capable of independently planning and making travel-related decisions

These participants completed a structured questionnaire designed to capture data on their behaviours, experiences, satisfaction levels, and loyalty intentions.

3.4.2. Sampling Technique

A non-probability convenience sampling technique was adopted in this study, using a self-administered questionnaire. This technique prioritised access and heterogeneity over probability-based representativeness, supporting hypothesis testing and pattern identification within the sampled cohort.

3.4.3. Sample of the Study

The study sample consisted of tourists (Indian and foreign) aged 18 years and above who had visited Goa and experienced its attractions, accommodation, or services.

3.4.4. Sample Size Calculation for the Study

Following the PLS-SEM 10-times rule (Hair et al., 2017), the minimum sample size equals 10 times the largest of (i) the number of structural paths directed to any endogenous construct or (ii) the largest number of indicators for any construct.

In this model, the largest count is 16 paths into destination loyalty (the largest indicator count per construct is 8), so the applicable requirement is $10 \times 16 = 160$. With 688 respondents, the study exceeds this threshold, supporting sample adequacy under the 10-times rule.

3.5. Data Collection Tools

The selection of an appropriate Likert-type scale is crucial for ensuring the validity, reliability, and interpretability of survey responses. A five-point Likert scale was employed given its demonstrated reliability, ease of use, and capacity to capture nuanced perceptions while maintaining precision comparable to seven-point formats and improving response efficiency by reducing respondent fatigue (Dalmoro & Vieira, 2013).

Different five-point scales were employed depending on the construct under investigation. To measure push factors and pull factors influencing destination choice, an agreement scale ranging from “Strongly Disagree” (1) to “Strongly Agree” (5) was used. This format effectively captures tourists’ motivational perceptions regarding internal (push) and external (pull) drivers of their visit to Goa.

For service quality, the five SERVQUAL dimensions—reliability, responsiveness, assurance, empathy, and tangibles—were assessed using two complementary five-point scales. First, an importance scale ranging from “Not Important” (1) to “Extremely Important” (5) was used to evaluate the significance of each service attribute. Second, a satisfaction scale ranging from “Extremely Dissatisfied” (1) to “Extremely Satisfied” (5) was used with the same items to capture tourists’ actual experiences.

For IPMA in SmartPLS, ‘importance’ was obtained from the model’s total effects, and ‘performance’ from the 0–100 rescaled latent variable scores of each antecedent construct. This dual approach reflects the expectancy–disconfirmation theory (Oliver, 1980), which posits that satisfaction arises from comparing expectations with perceived performance. Within the structural model, service quality satisfaction functions as a mediating construct linking service quality to destination loyalty.

Alongside these measurement scales, demographic data were collected to profile tourists and enable subgroup analysis. Variables included age, gender, type of tourist, purpose of visit (e.g., leisure, business, adventure, spiritual tourism), number of previous visits, duration of stay, type of accommodation, and preferred tourism activities (e.g., water sports, cultural tourism, nightlife). These data supported multi-group analysis (MGA), allowing comparisons between groups such as gender and type of tourist (Indian vs. foreign) to detect differences in satisfaction and loyalty.

The survey questionnaire was structured into three sections. The first collected demographic details to capture tourist profiles and travel behaviours. The second addressed push factors and pull factors influencing destination choice. The third measured service quality, service quality satisfaction, and destination loyalty. By combining five-point Likert-type scales with demographic profiling, the study ensured accurate statistical analysis, robust hypothesis testing, and a deeper understanding of tourist behaviour in Goa.

3.6. Data Collection Procedure

This study aimed to examine the determinants of destination loyalty among tourists visiting Goa. The research was grounded in an extensive literature review that identified key theoretical frameworks, constructs, and variables related to push factors, pull factors, service quality, and destination loyalty. This foundation ensured that the study was theoretically robust and provided a strong basis for empirical investigation. Data for this study were collected across multiple waves (2022–2024) under a repeated cross-sectional design, covering both peak and off-peak tourist seasons to improve temporal coverage and to capture variation across different visitor flows in Goa.

Prior to full-scale data collection, a pilot study was undertaken to refine the survey instrument and establish the reliability and validity of the measurement constructs. A smaller, convenience-based pilot sample of tourists participated in this phase, which assessed the clarity of items and the appropriateness of the questionnaire.

Exploratory factor analysis (EFA) conducted in IBM SPSS helped uncover the underlying factor structure of the constructs and refine items (retaining loadings ≥ 0.50 and removing cross-loading items). Cronbach's alpha values were calculated to evaluate internal consistency, ensuring that the constructs were reliable and capable of producing consistent results across samples. The insights from the pilot study guided refinements to the instrument and aligned the questions more closely with tourist experiences and perceptions.

After finalising the survey instrument, data collection for the main quantitative study commenced. Structured questionnaires were distributed in person to eligible respondents, following standardised procedures to ensure clarity and consistency. Each participant was briefed on the purpose of the study and assured of confidentiality and voluntary participation. This approach helped maximise response quality and minimise bias during field administration.

The collected data underwent initial screening and cleaning to remove incomplete or invalid responses. From the pilot study, 100 responses were analysed using EFA to examine the preliminary factor structure. For the main study, 688 valid responses were subjected to partial least squares structural equation modelling (PLS-SEM) in SmartPLS 3. Within PLS-SEM, measurement model assessment (indicator reliability, composite reliability, AVE, Fornell–Larcker criterion, and HTMT) was conducted as part of the analysis; a separate covariance-based CFA was therefore not required.

This analytical approach ensured rigorous testing of the hypothesised relationships among push factors, pull factors, service quality, and destination loyalty, with service quality satisfaction specified as the mediating construct linking service quality dimensions to destination loyalty.

By integrating a pilot study with a structured large-scale data-collection process, the research maintained methodological rigour. This ensured reliability,

validity, and accuracy in capturing tourist motivations, perceptions of service quality, and their influence on destination loyalty in the Goan tourism context.

3.7. Data Analysis Procedure

The data analysis procedure in this study followed a structured multivariate approach to examine the relationships among push factors, pull factors, service quality, service quality satisfaction, and destination loyalty. Analysis was conducted in sequential stages, including exploratory factor analysis (EFA) and structural equation modelling (SEM), to ensure construct validity, reliability, and rigorous hypothesis testing.

During the pilot phase, EFA was carried out using IBM SPSS (Version 22) to explore the underlying dimensions of the constructs. Principal Component Analysis (PCA) with varimax rotation was applied, and items with loadings ≥ 0.50 were retained after removing cross-loadings. This process ensured measurement purification and provided an initial structure of the constructs. Descriptive statistics were produced for all indicators, and univariate normality was assessed using skewness and kurtosis. Decision criteria and empirical values are presented in Chapter 5.

Subsequently, confirmatory measurement model assessment was conducted within the PLS-SEM framework in SmartPLS 3. Convergent validity was assessed using factor loadings (> 0.70) and average variance extracted ($AVE > 0.50$), while internal consistency was assessed using composite reliability ($CR > 0.70$), Cronbach's alpha (> 0.70), and Dijkstra–Henseler's rho ($\rho_A > 0.70$). Discriminant validity was examined using the Fornell–Larcker criterion and the Heterotrait–Monotrait (HTMT) ratio (Hair et al., 2017). These results refined the measurement model and confirmed construct validity. All confidence intervals are 95% bias-corrected bootstrap CIs based on 10,000 resamples.

Given the complexity of the interrelationships, SEM was applied to test the hypothesised structural paths. SEM permits simultaneous estimation of direct and

indirect effects among observed and latent variables (Hoyle, 1995). In this study, service quality satisfaction was modelled as the mediating construct linking service quality dimensions to destination loyalty. The direct effects of the two push-factor subdimensions—push social and experiential motivators; push incentives and purpose-oriented motivators—and the pull factors—attraction, activities, heritage & culture, and cost of living—on destination loyalty were also tested. Model evaluation considered path coefficients, R^2 , Q^2 (Stone–Geisser) for predictive relevance, and the Standardised Root Mean Square Residual (SRMR) for approximate model fit.

Further, importance–performance map analysis (IPMA) was employed to identify the most influential drivers of destination loyalty, providing insights for managerial prioritisation. In addition, multi-group analysis (MGA) was conducted to examine moderating effects across demographic groups, particularly gender and type of tourist (Indian vs. foreign).

Through this systematic approach, the study ensured a comprehensive and statistically robust analysis of the determinants of destination loyalty, offering empirical insights relevant to both tourism management and policy formulation in Goa.

3.7.1. Pilot Study and Exploratory Factor Analysis (EFA)

A pilot study was conducted to refine the survey instrument and ensure validity and reliability prior to full-scale data collection. EFA was performed using Principal Component Analysis (PCA) with varimax rotation in IBM SPSS (Version 22). EFA identified the underlying factor structure of the constructs, and items with low or cross-loadings were revised or removed to enhance clarity. Internal consistency was assessed using Cronbach's alpha (> 0.70), confirming reliability before advancing to confirmatory PLS-SEM measurement model assessment.

3.7.2. Measurement Model Validation (PLS-SEM)

The dimensions identified in EFA were further validated using a confirmatory PLS measurement model assessment in SmartPLS 3. Common method variance

(CMV) was assessed using Harman's single-factor test and full collinearity VIFs, with the decision rule that the first unrotated factor should explain $< 50\%$ of total variance and all full collinearity VIFs should be < 3.3 . The analysis followed the two-step logic of Anderson and Gerbing (1988): measurement models were validated (indicator loadings, CR, AVE, HTMT, ρ_A) prior to testing structural paths. The confirmatory PLS assessment indicated factor structures consistent with theoretical expectations, providing evidence of construct validity.

3.7.3. Measurement Model Assessment

The measurement model was evaluated for convergent and discriminant validity. Convergent validity was confirmed using factor loadings (> 0.70) and Average Variance Extracted ($AVE > 0.50$), while internal consistency was confirmed using Composite Reliability ($CR > 0.70$), Cronbach's alpha (> 0.70), and Dijkstra–Henseler's rho ($\rho_A > 0.70$). Discriminant validity was assessed using the Fornell–Larcker criterion and the Heterotrait–Monotrait (HTMT) ratio (Hair et al., 2017). These assessments ensured each construct was distinct, internally consistent, and statistically robust.

3.7.4. Structural Equation Modelling (SEM)

Partial Least Squares Structural Equation Modelling (PLS-SEM) was employed for hypothesis testing using SmartPLS 3. Bootstrapping with 10,000 resamples was used to obtain robust estimates of path coefficients and significance levels (Sarstedt et al., 2021). The structural model was assessed using R^2 , Q^2 , path coefficients, and the Standardised Root Mean Square Residual (SRMR).

3.7.5. Mediation Analysis

Mediation analysis was conducted in SmartPLS 3 using bootstrapping with 10,000 resamples to examine the mediating role of service quality satisfaction. In this model, service quality satisfaction mediates the relationship between service quality dimensions and destination loyalty.

3.7.6. Multi-Group Analysis (MGA)

To explore heterogeneity, multi-group analysis (MGA) was applied to examine differences across demographic segments. MGA compared path relationships across groups such as Indian vs. foreign tourists and male vs. female tourists.

3.7.7. Importance–Performance Map Analysis (IPMA)

IPMA was implemented in SmartPLS 3 to complement the PLS-SEM results by jointly evaluating each antecedent's importance—its unstandardised total effect on destination loyalty—and performance—defined as its mean latent-variable score rescaled to a 0–100 metric for comparability (Ringle & Sarstedt, 2016; Hair et al., 2022). The procedure involved extracting bootstrapped total effects, rescaling latent scores after confirming that higher indicator values reflected better performance, and mapping constructs to identify high-importance yet lower-performance priorities for managerial action (Ringle & Sarstedt, 2016; Hair et al., 2022). Thus, IPMA translates statistical effects into targeted improvement areas expected to yield the greatest gains in destination loyalty (Ringle & Sarstedt, 2016; Hair et al., 2022).

CHAPTER 4

DEVELOPMENT OF HYPOTHESES

AND SCALES

This chapter presents the hypotheses tested in the study. It also defines the key constructs within the research model and explains the development of scale items used to measure them. To ensure accuracy and reliability, content and face validity were assessed, confirming that the items effectively captured the intended constructs. A pilot study was then conducted to refine the survey instrument before large-scale data collection. Subsequently, exploratory factor analysis (EFA) identified the latent structure, and Cronbach's alpha was used to assess internal consistency, thereby yielding the final version of the scales. This systematic approach strengthens the research framework and sets the foundation for subsequent data analysis and hypothesis testing.

4.1. Push Social and Experiential Motivators in Relation to Destination

Loyalty

The push–pull paradigm emphasises that push factors—such as the desire to escape routine, the need to strengthen social bonds, and the pursuit of unique experiences—play a central role in motivating travel behaviour and fostering repeat visitation (Dann, 1981; Crompton, 1979). Tourists are not only motivated by external attractions but also by internal drivers such as social connectedness, family bonding, and memorable experiences, which translate into loyalty intentions (Yoon & Uysal, 2005; Jang & Cai, 2002).

Research has consistently demonstrated that social motivators, including celebrating special occasions, travelling with friends and family, or strengthening

interpersonal relationships, positively affect tourists' loyalty towards destinations. Crompton and McKay (1997) found that events and group travel provide social gratification that enhances the likelihood of repeat visits. Similarly, Li and Cai (2012) revealed that social interaction during travel experiences fosters emotional attachment to destinations, which in turn strengthens loyalty intentions. Alegre and Garau (2010) further emphasised that family-centred travel and the desire for togetherness are critical predictors of return visits and recommendations. These findings suggest that destinations that meet tourists' social needs are more likely to foster enduring loyalty.

Experiential motivators also significantly influence destination loyalty by enhancing satisfaction and emotional engagement. Pine and Gilmore's (1999) experience economy framework argues that destinations offering memorable and transformative experiences create value that surpasses tangible attributes. Empirical studies confirm that participation in culturally immersive activities, festivals, and local traditions fosters a sense of authenticity that strengthens loyalty (Kim et al., 2012; Quadri-Felitti & Fiore, 2012). Tung and Ritchie (2011) demonstrated that memorable experiences shape long-term loyalty by creating affective bonds with a destination, while Ali et al. (2016) confirmed that experiential richness generates positive emotions that reinforce revisit intentions and positive word-of-mouth.

Tourists who derive nostalgia, belongingness, or personal meaning from shared and memorable experiences are more likely to develop affective bonds with destinations, thereby enhancing loyalty (Yüksel et al., 2010; Chen & Phou, 2013). This indicates that push social and experiential motivators function not only as initial triggers but also as enduring enablers of loyalty.

The literature provides strong evidence that push social and experiential motivators exert a significant positive effect on destination loyalty by fostering satisfaction, attachment, and affective bonds. Tourists' intrinsic needs for social connection and memorable experiences ensure that these motivators remain powerful

predictors of revisit intentions and advocacy (Jang & Wu, 2006; Lee et al., 2014). Hence, the alternative hypothesis—that push social and experiential motivators positively influence destination loyalty—finds substantial support in both theoretical and empirical research.

H1a: Push social and experiential motivators have a significant and positive impact on destination loyalty.

4.2. Push Incentives and Purpose-Oriented Motivators in Relation to Destination Loyalty

Push incentives and purpose-oriented motivators, such as education, training, and business opportunities, represent important push factors that shape travel behaviour and can positively influence destination loyalty. Educational tourism provides a clear example, as travellers seeking to acquire new skills or knowledge often form long-term attachments to host destinations.

Richards and Wilson (2004) highlighted that international students develop strong connections with host communities, leading to extended stays and potential revisit intentions. Similarly, Ritchie (2003) emphasised that learning-oriented travel experiences enhance satisfaction and foster loyalty through deeper cultural and intellectual engagement.

Business and conference tourism also demonstrate the link between purpose-oriented motivators and destination loyalty. Events, conventions, and conferences attract repeat visitors because they combine professional development with cultural exposure. Lee and Back (2007) found that satisfaction with conference services significantly predicted revisit intentions, underscoring the role of purpose-driven travel in loyalty formation.

Oppermann (1996) established that convention and business travellers often display strong destination loyalty when events are held regularly in the same locations, as repeat participation becomes habitual. More recently, Kruger and Saayman (2015)

confirmed that business-related events contribute to repeat visitation by offering networking opportunities and career-enhancing experiences.

Incentive travel, another form of purpose-oriented motivation, also strengthens loyalty by rewarding employees with repeat experiences in appealing destinations. Davidson (1994) argued that incentive travel is designed not only to motivate employees but also to create attachment to destinations through positive associations, which often translate into loyalty. Moreover, destinations that successfully combine incentives such as affordable training opportunities, networking events, and business facilities with leisure attractions are more likely to generate both immediate satisfaction and long-term loyalty (Yoon & Uysal, 2005).

The reviewed literature demonstrates that push incentives and purpose-oriented motivators, whether in the form of career development, education, or business events, positively influence destination loyalty by fostering repeat visitation, satisfaction, and attachment. Destinations that position themselves as centres for learning, training, and professional development are therefore more likely to secure loyal visitor bases (Lee & Back, 2007; Richards & Wilson, 2004).

H1b: Push incentives and purpose-oriented motivators have a significant and positive impact on destination loyalty.

4.3. Pull Factors and Their Impact on Destination Loyalty

4.3.1. Attraction

Natural attractions such as beaches, landscapes, and scenic sunset viewpoints enhance tourists' aesthetic experiences, creating strong emotional bonds that translate into revisit intentions and loyalty. Studies highlight that the natural environment and scenic beauty are among the most influential attributes shaping destination loyalty, as they strengthen satisfaction and attachment (Nasir et al., 2021; Hao et al., 2025).

Cultural and historical attractions, including religious sites and heritage monuments, also play a critical role in fostering long-term loyalty by providing meaningful and memorable experiences that reinforce place attachment (Raimkulov et al., 2021; Chi & Qu, 2008).

Event-based attractions such as festivals, carnivals, and international gatherings represent another significant dimension of pull motivation. Research demonstrates that events and festivals act as distinctive attractions that draw first-time visitors while increasing the likelihood of repeat visitation through unique cultural experiences (Lee et al., 2004; Richards & King, 2022). Similarly, shopping-related attractions, such as local markets and night bazaars, enhance satisfaction and revisit intentions by providing authentic and culturally immersive experiences (Demir & Dalgıç, 2022). Entertainment attractions, including casinos and cruises, contribute to destination distinctiveness and have been shown to positively influence destination loyalty when integrated with broader cultural and leisure offerings (Carvalho et al., 2023).

Taken together, the evidence indicates that attractions—ranging from natural landscapes and beaches to cultural heritage sites, festivals, markets, and entertainment venues—exert a positive and significant effect on destination loyalty. By appealing to both emotional and functional needs, these attractions foster satisfaction, strengthen attachment, and create memorable experiences that encourage tourists to revisit and recommend the destination (Pektaş, 2022; Kong et al., 2022). These findings provide strong support for the alternative hypothesis that pull attraction positively influences destination loyalty.

H2a: Attraction has a positive impact on destination loyalty.

4.3.2. Activities

Empirical studies confirm that participation in destination activities creates memorable experiences, which in turn enhance tourists' attachment and loyalty.

Rahmafitria et al. (2017) found that marine and water-based activities significantly shaped satisfaction and revisit intentions among island tourists, highlighting their importance in loyalty formation. Adventure-related pursuits such as hiking, bungee jumping, and paragliding similarly contribute to destination distinctiveness, since activities that challenge or excite tourists increase emotional engagement and strengthen loyalty intentions (Higham & Hinch, 2009; Buckley, 2012).

Scuba diving and underwater exploration have also been highlighted as powerful activity-based motivators that contribute to destination loyalty. Musa et al. (2012) showed that scuba divers often develop deep attachment to dive sites, resulting in repeat visits and strong loyalty to destinations offering these experiences. Similarly, hot-air balloon rides and other aerial adventure activities provide unique sensory experiences that differentiate destinations, contributing to both satisfaction and revisit intentions (Williams & Soutar, 2009). Even less extreme but engaging activities, such as photoshoots in scenic spots or guided bike tours, enhance authenticity and interaction with the environment, which strengthens tourists' willingness to revisit and recommend the destination (Cohen et al., 2014; Mehmetoglu, 2007).

The literature consistently emphasises that activity-based attractions create memorable, immersive, and emotionally engaging experiences that positively influence destination loyalty. Destinations offering diverse and innovative activities are therefore more likely to secure repeat visitors and long-term advocacy, providing strong support for the alternative hypothesis that pull activities positively influence destination loyalty (Rahmafitria et al., 2017; Musa et al., 2012; Buckley, 2012).

H2b: Activities have a positive impact on destination loyalty.

4.3.3. Heritage & Culture

Wikitera (2019) emphasised that local hospitality, such as the Māori principle of manaakitanga, builds trust and emotional connection, which in turn fosters repeat visitation and advocacy. Similarly, cultural immersion through food, clothing, and

local lifestyle has been shown to significantly enhance satisfaction and loyalty, as tourists develop a deeper appreciation for authenticity in cultural practices (Okumus et al., 2007; Mak et al., 2012). Religious diversity, spiritual traditions, and social harmony also enrich the cultural experience and play a critical role in loyalty outcomes. Raj and Morpeth (2007) argued that religious festivals and pilgrimages not only satisfy spiritual motivations but also generate long-term loyalty by encouraging repeated visits to sacred destinations. The preservation and accessibility of religious sites further strengthen attachment, as destinations offering cultural and spiritual depth encourage repeat visitation (Shuo et al., 2009). Moreover, safety and security—often tied to perceptions of cultural harmony—positively influence satisfaction and loyalty, as tourists are more likely to return to destinations perceived as culturally safe and socially stable (Reisinger & Mavondo, 2005).

The blending of cultural traditions also creates distinctive destination positioning and contributes to destination loyalty. In the case of Goa, the fusion of Indian and Portuguese heritage provides a distinctive cultural identity that differentiates the destination. de Noronha (2025) observed that Goa's hybrid heritage fosters repeat visitation and loyalty by offering a unique cultural landscape that enhances distinctiveness.

Festivals, fairs, and traditional feasts further strengthen this appeal, as Richards and King (2022) noted that cultural festivals contribute not only to immediate satisfaction but also to the sustainability of loyalty through memorable experiences. Likewise, artwork and heritage sites enrich the cultural experience, with studies showing that cultural heritage interpretation positively affects tourists' sense of attachment and intention to revisit (Poria et al., 2006).

Overall, the literature demonstrates that heritage & culture positively influence destination loyalty by fostering satisfaction, attachment, and meaningful emotional connections. Elements such as hospitality, cuisine, cultural hybridity,

religious practices, and festivals serve as enduring motivators that translate into loyalty behaviours, supporting the alternative hypothesis that heritage & culture significantly and positively influences destination loyalty (de Noronha, 2025; Richards & King, 2022).

H2c: Heritage & culture has a positive impact on destination loyalty.

4.3.4. Cost of Living

Cost of living is an important pull factor that significantly influences destination loyalty, as tourists often evaluate destinations not only on the basis of attractions but also on affordability and value for money. Reasonable accommodation charges are a critical element in this regard. Alegre and Garau (2010) noted that price perceptions strongly shape tourists' satisfaction and likelihood of revisiting, as budget-friendly lodging options increase accessibility and foster repeat visitation. Food affordability is equally important; Mak et al. (2012) demonstrated that reasonably priced local cuisines enhance tourists' perceptions of authenticity and value, which in turn strengthen loyalty intentions. Similarly, Chen and Tsai (2007) confirmed that perceived value, partly influenced by the costs of food and accommodation, directly predicts intentions to revisit and share positive word-of-mouth. Shopping affordability also contributes to destination loyalty by reinforcing perceptions of fair value for expenditures. Studies in urban tourism contexts indicate that tourists are more likely to return to destinations where shopping opportunities are diverse and reasonably priced (Han et al., 2011). Local transportation costs similarly influence loyalty by shaping perceptions of overall affordability and convenience. Yoon and Uysal (2005) found that cost-related pull factors, including transport pricing, significantly contributed to satisfaction, which mediated their positive effect on loyalty. More recent studies in Asian tourism markets highlight that affordable intra-destination mobility encourages repeat visits, as tourists perceive a smoother and more cost-effective experience (Yoon & Uysal, 2005; Rajesh, 2013).

Overall, the literature consistently demonstrates that cost of living—reflected in accommodation, food, shopping, and local transportation—exerts a positive influence on destination loyalty. Affordable destinations create perceptions of value for money and economic accessibility, which generate satisfaction and attachment that lead to intentions to revisit and advocate for these places (Alegre & Garau, 2010; Chen & Tsai, 2007; Yoon & Uysal, 2005). These findings provide strong support for the alternative hypothesis that the cost of living positively influences destination loyalty.

H2d: Cost of living has a positive impact on destination loyalty.

4.4. Service Quality

4.4.1. Reliability

Reliability, as a core SERVQUAL dimension, is widely regarded as a fundamental determinant of destination loyalty because it reflects the ability of service providers to deliver promised services consistently and accurately. Timeliness of service delivery has been shown to significantly influence satisfaction and loyalty, as tourists expect hotels and resorts to provide services without delays or disruptions. Studies in hospitality confirm that when services are delivered on time and as promised, visitors develop trust, which strengthens their intention to revisit and recommend destinations (Ladhari, 2009; Marković & Raspor Janković, 2013). Similarly, the availability of round-the-clock room service and the fulfilment of customised requests enhance perceptions of reliability, as tourists value dependable and flexible service delivery during their stay, which translates into positive loyalty outcomes (Clemes et al., 2010). Accurate processing of reservations and error-free billing practices are also critical to fostering loyalty. Research shows that reliability in handling transactions and bookings significantly contributes to customer satisfaction and repeat patronage in the tourism and hospitality sector (Amin et al., 2013; Chen & Chen, 2010). Dependable information provision, such as correct schedules of activities, also enhances tourists' perceptions of reliability. Kandampully and

Suhartanto (2000) demonstrated that reliable communication and accurate information are fundamental to the development of destination loyalty, as tourists who can depend on service providers are more likely to form long-term relationships with destinations.

Moreover, consistent problem resolution is strongly associated with loyalty outcomes. Mwesiumo (2019) found that when problems were resolved effectively the first time, customer experiences improved substantially, fostering destination attachment and loyalty. The importance of a problem-solving orientation was also emphasised by Wibowo and Ekaputri (2016), who showed that delight strategies grounded in reliability enhance guest experiences and loyalty. Collectively, these studies reinforce that reliability—through consistent service delivery, accurate communication, financial transparency, and effective problem resolution—significantly and positively affects destination loyalty. Destinations that ensure dependable service performance across all touchpoints can secure repeat visitation and long-term loyalty intentions (Ladhari, 2009; Chen & Chen, 2010; Mwesiumo, 2019).

H3a: Reliability has a positive impact on destination loyalty.

4.4.2. Responsiveness

In the tourism and hospitality context, responsiveness has been consistently linked with destination loyalty, as tourists value fast and effective service during their stay. Promptness in handling guest requests and emergencies builds trust and confidence, directly influencing satisfaction and loyalty. Ladhari (2009) demonstrated that responsiveness in service encounters strongly shapes emotional satisfaction, which in turn enhances behavioural intentions such as revisiting and recommending the destination. Similarly, Marković and Raspor Janković (2013) emphasised that staff readiness to assist beyond routine duties fosters memorable service experiences that contribute to loyalty.

Quick responses to complaints and feedback are also central to loyalty development. Research in hospitality service recovery indicates that tourists are more

likely to return to destinations where complaints are resolved swiftly and effectively, as responsiveness in problem handling demonstrates care and reliability (Kandampully & Suhartanto, 2000; Mwesiumo, 2019). Furthermore, studies highlight that responsiveness contributes not only to functional satisfaction but also to emotional engagement, strengthening affective bonds with the destination (Clemes et al., 2010). Responsiveness has also been shown to be particularly important in high-contact services such as hotels and resorts, where staff attentiveness and timeliness directly affect perceptions of service quality and loyalty outcomes (Amin et al., 2013).

Overall, the literature establishes that responsiveness—expressed through staff promptness in emergencies, willingness to assist, and efficient complaint handling—positively influences destination loyalty by enhancing both satisfaction and emotional connection. Destinations that ensure rapid and effective responses to guest needs are more likely to build trust and secure repeat visitation and long-term loyalty (Ladhari, 2009; Mwesiumo, 2019; Amin et al., 2013).

H3b: Responsiveness has a positive impact on destination loyalty.

4.4.3. Assurance

Assurance, as a critical SERVQUAL dimension, reflects staff professionalism, knowledge, courtesy, and the ability to instil customer confidence, which has been consistently linked to destination loyalty. Tourists value assurance when hotel staff demonstrate understanding of customer requirements and deliver services responsibly, as such interactions foster trust and long-term commitment to a destination. Kandampully and Suhartanto (2000) emphasised that staff competence and professional behaviour build confidence, which significantly enhances satisfaction and loyalty in the hospitality context. Similarly, Ladhari (2009) found that assurance was one of the strongest predictors of emotional satisfaction, leading to positive behavioural intentions such as repeat visitation and destination recommendation.

The professional knowledge of hotel staff, including their ability to answer customer questions accurately and handle issues responsibly, directly contributes to tourists' perceptions of reliability and security. Research has indicated that tourists are more likely to return to destinations where staff professionalism ensures confidence and reduces perceived risks (Marković & Raspor Janković, 2013; Amin et al., 2013). Communication skills are another key element of assurance, as effective and empathetic communication has been found to strengthen guest trust and emotional connection with a destination (Clemes et al., 2010). Language proficiency, particularly the ability of staff to communicate in regional and foreign languages, enhances accessibility and inclusivity for international tourists, thereby increasing satisfaction and loyalty (Tsang & Ap, 2007).

Overall, the literature demonstrates that assurance, reflected in staff knowledge, professionalism, communication skills, and confidence-building behaviours, exerts a significant positive effect on destination loyalty. Destinations where service providers instil confidence and demonstrate competence are more likely to achieve repeat visitation and favourable word-of-mouth, supporting the alternative hypothesis that assurance positively influences destination loyalty (Kandampully & Suhartanto, 2000; Ladhari, 2009; Tsang & Ap, 2007).

H3c: Assurance has a positive impact on destination loyalty.

4.4.4. Empathy

Empathy, as a critical dimension of service quality, reflects the capacity of staff to provide individualised attention, understand specific customer needs, and treat all guests fairly. In the hospitality and tourism context, empathy has been shown to positively influence destination loyalty by fostering personalised experiences that enhance satisfaction and attachment. The ability of staff to meet tourist-specific needs and demonstrate availability is highly valued by tourists, as it signals care and commitment, thereby encouraging repeat visitation and recommendation.

Ladhari (2009) emphasised that empathy significantly contributes to emotional satisfaction in hotel services, which directly translates into loyalty intentions. Similarly, Marković and Raspor Janković (2013) reported that individualised attention and staff attitudes play a pivotal role in shaping long-term customer relationships and loyalty outcomes.

Equal and just treatment is also a defining feature of empathy, and research has shown that perceptions of fairness strengthen customer trust and attachment. Kandampully and Suhartanto (2000) noted that fairness in service encounters contributes to customer confidence in the destination, which enhances loyalty by ensuring that visitors feel respected and valued. Chen and Chen (2010) further highlighted that empathy, expressed through attentive and caring staff attitudes, positively influences tourists' perceived value and revisit intentions in cultural tourism settings. Studies in the hotel industry also confirm that empathetic service delivery improves satisfaction and creates affective bonds that foster conative loyalty behaviours such as advocacy and repeat patronage (Amin et al., 2013).

Overall, the literature demonstrates that empathy, expressed through availability, individual attention, fairness, and caring attitudes, exerts a positive impact on destination loyalty. Destinations where staff empathise with tourists' needs and deliver personalised care are more likely to cultivate satisfaction, trust, and emotional connections, leading to stronger loyalty outcomes (Ladhari, 2009; Chen & Chen, 2010; Amin et al., 2013).

H3d: Empathy has a positive impact on destination loyalty.

4.4.5. Tangibles

Tangibles represent the physical aspects of service delivery, such as cleanliness, facilities, safety, and design, which are crucial determinants of tourists' perceptions of service quality and loyalty. In the hospitality context, hygiene and cleanliness are especially vital, as they directly affect tourists' trust and satisfaction.

Research has consistently demonstrated that cleanliness is one of the strongest predictors of loyalty in hotels and resorts, with guests more likely to revisit destinations where hygiene standards are consistently maintained (Barber et al., 2011; Ryu et al., 2012). Similarly, security and safety measures have been found to significantly contribute to loyalty by reducing travel risk perceptions and instilling confidence among tourists (Reisinger & Mavondo, 2005).

The availability of tangible facilities such as saunas, gyms, playgrounds, and family-friendly services enhances the experiential value of a destination. Studies indicate that well-maintained facilities increase satisfaction and encourage repeat visits, as they add convenience and enjoyment to the travel experience (Marković & Raspor Janković, 2013; Clemes et al., 2010). Unique brand image and the visual appeal of resorts or hotels also influence destination loyalty. Kandampully and Suhartanto (2000) demonstrated that tangible elements related to brand perception and physical environment strengthen customer loyalty by differentiating destinations in competitive markets. Similarly, Ladhari (2009) noted that physical attractiveness and ambience have a positive effect on emotional satisfaction, which translates into revisit and recommendation behaviours.

Convenient location and appealing physical environments also play a vital role in reinforcing loyalty. Research in hospitality settings highlights that location accessibility and attractive design features are significant predictors of tourists' revisit intentions (Ali et al., 2016). Destinations that provide clean, safe, and aesthetically pleasing environments with strong brand appeal are therefore more likely to generate trust, satisfaction, and loyalty. The literature collectively provides strong evidence that tangible factors, such as cleanliness, safety, facilities, brand image, and the physical environment, positively and significantly impact destination loyalty (Kandampully & Suhartanto, 2000; Ladhari, 2009; Marković & Raspor Janković, 2013).

H3e: Tangibles have a positive impact on destination loyalty.

4.5. Mediation of Satisfaction with Reliability in the Relationship between Service Quality Reliability and Destination Loyalty

Tourism research widely recognises the mediating role of satisfaction in the relationship between service quality, particularly reliability, and destination loyalty (Permatasari et al., 2017). Reliability, defined as the consistent and accurate delivery of promised services, builds tourist trust and enhances satisfaction (Nilplub et al., 2016). This satisfaction acts as a key intermediary, converting positive service experiences into greater destination loyalty (Khawash & Bakshi, 2017). Reliable services, such as punctual transport and accurate information, directly improve satisfaction and lead to repeat visits and recommendations (Kuo et al., 2009). Studies from Malaysia and Indonesia confirm that satisfaction bridges the reliability–loyalty link, with lapses in reliability weakening both (Mohamad et al., 2019). Thus, enhancing reliability boosts satisfaction, which in turn fosters destination loyalty.

H4a: Satisfaction with reliability mediates the relationship between service quality reliability and destination loyalty.

4.6. Mediation of Satisfaction with Responsiveness in the Relationship between Service Quality Responsiveness and Destination Loyalty

Studies provide strong evidence that satisfaction mediates the relationship between responsiveness in service quality and destination loyalty. Responsiveness—defined as promptness and willingness to assist customers—significantly enhances tourist satisfaction, which in turn fosters loyalty (Santouridis & Trivellas, 2009). Empirical research in tourism contexts confirms this pathway, showing that service responsiveness increases satisfaction, thereby leading to repeat visitation and destination loyalty (Surahman et al., 2020). Keshavarz and Ali (2015) similarly emphasised that responsiveness positively affects satisfaction, which acts as a conduit toward loyalty.

Additional research across different tourism and hospitality contexts reinforces this mediating effect. Osman and Sentosa (2013) demonstrated that in Malaysian rural tourism, satisfaction partially mediates the service quality–loyalty link. Alrousan and Abuamoud (2013), examining five-star hotels in Jordan, found that tourist satisfaction significantly mediated the relationship between service quality and loyalty, highlighting the role of staff responsiveness and professionalism. In wellness tourism, Abdou et al. (2022) reported that tourist satisfaction significantly and partially mediates the influence of perceived service quality on behavioural intentions. More recently, Danurdara and Masatiff (2025) confirmed that satisfaction mediates the effect of customer experience quality on loyalty in the Indonesian hospitality industry, underscoring the generalisability of this mechanism.

H4b: Satisfaction with responsiveness mediates the relationship between service quality responsiveness and destination loyalty.

4.7. Mediation of Satisfaction with Assurance in the Relationship between Service Quality Assurance and Destination Loyalty

Assurance—embodied in staff competence, professionalism, and the ability to instil confidence—significantly enhances tourist satisfaction, which in turn promotes destination loyalty (Khawash & Baksi, 2017). Empirical studies across diverse tourism contexts have confirmed that satisfaction mediates the assurance–loyalty relationship. For instance, Surahman et al. (2020) and Mohamad et al. (2019) showed that tourists perceiving competent and secure services are more likely to revisit and recommend a destination. Permatasari et al. (2017) further highlighted that assurance fosters satisfaction by reducing perceived risks, which then leads to loyalty behaviours such as positive word-of-mouth and repeat visitation.

Additional evidence underscores this mediating pathway across hospitality contexts. Meshack and Prusty (2021) found that customer satisfaction significantly mediates the relationship between assurance (alongside other SERVQUAL

dimensions) and loyalty among hotel guests in northern Tanzania, illustrating the centrality of competence and trust-building in generating loyalty through satisfaction. Similarly, research in tourism villages in Bali (Dewi & Respati, 2020) confirmed that satisfaction fully mediates the service quality–loyalty link, a context where assurance plays a vital role as part of perceived service quality.

H4c: Satisfaction with assurance mediates the relationship between service quality assurance and destination loyalty.

4.8. Mediation of Satisfaction with Empathy in the Relationship between Service Quality Empathy and Destination Loyalty

Empathy, reflected in staff's ability to provide individual attention and show genuine concern for tourists, enhances satisfaction, which in turn fosters destination loyalty (Amissah et al., 2022). Satisfaction has been shown to partially mediate the empathy–loyalty link, underscoring the importance of empathetic service in encouraging positive behavioural intentions such as repeat visitation and recommendations (Ezeh & Ezeuduji, 2023). Employee empathy creates personalised experiences that strengthen satisfaction, thereby translating into loyalty behaviours including word-of-mouth advocacy and destination commitment (Bahadur et al., 2018).

Kitapcı et al. (2014) demonstrated in the public healthcare sector that satisfaction mediates the effect of empathy on loyalty-related outcomes, providing cross-industry support for the alternative hypothesis that personalised attention enhances satisfaction and, in turn, fosters destination loyalty. Similarly, Mosahab et al. (2010) demonstrated that empathy enhances satisfaction, which then significantly predicts loyalty intentions, confirming the indirect role of satisfaction in service settings.

H4d: Satisfaction with empathy mediates the relationship between service quality empathy and destination loyalty.

4.9. Mediation of Satisfaction with Tangibles in the Relationship between Service Quality Tangibles and Destination Loyalty

Satisfaction mediates the relationship between tangibles in service quality and destination loyalty, highlighting the crucial role of physical service elements in shaping tourist loyalty (Molina-Gómez et al., 2021; Hussain et al., 2023). Improvements in cleanliness, ambience, amenities, and infrastructure significantly enhance satisfaction, which in turn leads to stronger loyalty intentions such as repeat visitation and positive word-of-mouth (Keshavarz & Ali, 2015; Vidyanata, 2022).

Further evidence reinforces this mediating pathway. Ryu et al. (2012) demonstrated that tangibles such as facility design and cleanliness enhance customer satisfaction, which subsequently drives loyalty in hospitality settings. Similarly, Ali et al. (2016) found that satisfaction mediates the relationship between tangible service quality and loyalty in luxury hotels, emphasising the importance of physical service aspects in fostering emotional bonds with destinations.

H4e: Satisfaction with tangibles mediates the relationship between service quality tangibles and destination loyalty.

4.10. Type of Tourist (Indian vs. Foreign) as a Moderator in Destination Loyalty Formation

Tourist loyalty research has increasingly recognised that the influence of service quality, satisfaction, and motivational factors may not be uniform across all tourist segments. Specifically, differences between Indian and foreign tourists shape how antecedents of loyalty are internalised and acted upon. For instance, Mechinda et al. (2009) showed that attachment, familiarity, and perceived value significantly affected loyalty in both domestic and international tourists visiting Chiang Mai, but the strength of these effects varied between groups. This underscores the moderating role of the type of tourist in destination loyalty formation.

Similarly, Munandar (2021) provided evidence that service quality exerts positive and significant effects on loyalty among both domestic and foreign tourists, although the underlying drivers differ. Interaction quality was particularly influential for domestic tourists, while international tourists placed greater emphasis on both interaction quality and the physical environment.

These findings highlight that the relative importance of service quality dimensions such as assurance, empathy, reliability, responsiveness, and tangibles varies by type of tourist, thereby justifying the examination of moderation effects. Extending this view, Pappachan and Koshy (2016) demonstrated that the type of traveller—domestic or international—moderated the relationship between airport service quality and word-of-mouth behaviour. Their findings suggest that service quality assessments cannot be generalised across all tourists, and that segmentation based on travel type provides more accurate insights into loyalty outcomes.

O'Connor and Assaker (2024) further validated the role of moderators in service quality–loyalty relationships by showing that reputation significantly moderated the effect of e-service quality on e-loyalty in online travel services. Although situated in a digital context, this study provides theoretical reinforcement for applying moderation logic in tourism loyalty models. Motivational factors also appear to exhibit differential effects across types of tourists. Wang et al. (2023), in a meta-analysis of antecedents of loyalty, found that motivation consistently influences loyalty, but the magnitude of effects varied across samples, contexts, and traveller profiles. This suggests that the effects of push and pull factors on destination loyalty may vary depending on whether the tourist is Indian or foreign. Specifically, the two push-factor subdimensions—social and experiential motivators; incentives and purpose-oriented motivators—and the pull-factor dimensions—attraction, heritage & culture, cost of living, and activities—may exert stronger or weaker effects across tourist groups. Taken together, these studies provide robust support for hypothesising

that the type of tourist moderates the relationships between service quality dimensions, satisfaction constructs, motivational factors, and destination loyalty.

H5a-1: Push Factors

H5a-1a: Type of tourist moderates the effect of push social and experiential motivators on destination loyalty.

H5a-1b: Type of tourist moderates the effect of push incentives and purpose-oriented motivators on destination loyalty.

H5a-2: Pull Factors

H5a-2a: Type of tourist moderates the relationship between pull attraction and destination loyalty.

H5a-2b: Type of tourist moderates the relationship between pull activities and destination loyalty.

H5a-2c: Type of tourist moderates the relationship between pull heritage & culture and destination loyalty.

H5a-2d: Type of tourist moderates the relationship between pull cost of living and destination loyalty.

H5a-3: Service Quality Dimensions

H5a-3a: Type of tourist moderates the relationship between reliability and destination loyalty.

H5a-3b: Type of tourist moderates the relationship between reliability and satisfaction with reliability.

H5a-3c: Type of tourist moderates the relationship between satisfaction with reliability and destination loyalty.

H5a-3d: Type of tourist moderates the relationship between responsiveness and destination loyalty.

H5a-3e: Type of tourist moderates the relationship between responsiveness and satisfaction with responsiveness.

H5a-3f: Type of tourist moderates the relationship between satisfaction with responsiveness and destination loyalty.

H5a-3g: Type of tourist moderates the relationship between assurance and destination loyalty.

H5a-3h: Type of tourist moderates the relationship between assurance and satisfaction with assurance.

H5a-3i: Type of tourist moderates the relationship between satisfaction with assurance and destination loyalty.

H5a-3j: Type of tourist moderates the relationship between empathy and destination loyalty.

H5a-3k: Type of tourist moderates the relationship between empathy and satisfaction with empathy.

H5a-3l: Type of tourist moderates the relationship between satisfaction with empathy and destination loyalty.

H5a-3m: Type of tourist moderates the relationship between tangibles and destination loyalty.

H5a-3n: Type of tourist moderates the relationship between tangibles and satisfaction with tangibles.

H5a-3o: Type of tourist moderates the relationship between satisfaction with tangibles and destination loyalty.

4.11. Gender (Male and Female) as a Moderator in Destination Loyalty Formation

Gender differences have long been recognised in tourism research as a critical factor shaping how service experiences are evaluated and converted into loyalty

behaviours. In destination service quality models, gender has been shown to moderate the relationships among service quality, affective image, and revisit intention, with specific paths being stronger for one gender group than the other (Tosun et al., 2024). This indicates that men and women respond differently to quality cues, which has important implications for modelling loyalty antecedents.

Evidence from the Malaysian tourism context confirms this divergence, showing that the positive influence of service quality on satisfaction is stronger among women than among men (Kwok et al., 2016). This suggests that female tourists are more responsive to improvements in service delivery, and they translate these perceptions into stronger satisfaction and subsequent loyalty. From a behavioural engagement standpoint, Rasoolimanesh et al. (2021) found that the “attention” dimension of tourist engagement had a much stronger positive effect on destination loyalty for male tourists, underscoring that gender moderates not only service quality pathways but also behavioural constructs leading to loyalty.

Risk perception studies further demonstrate the moderating role of gender. Carballo et al. (2022) reported that women are more likely to translate favourable destination images into behavioural intentions compared to men, reinforcing gender differences in loyalty-related decision-making. Similarly, Prayag and Ryan (2012) noted that emotional and cognitive evaluations of destination experiences differ by gender, resulting in variations in satisfaction and loyalty formation. Extending this, Chen and Phou (2013) found that gender influences the strength of relationships between perceived value, satisfaction, and loyalty in cultural tourism contexts.

Taken together, these findings provide strong support for hypothesising that gender moderates the relationships between service quality dimensions, satisfaction constructs, and push–pull motivational factors in predicting destination loyalty.

H5b-1: Push Factors

H5b-1a: Gender moderates the effect of push social and experiential motivators on destination loyalty.

H5b-1b: Gender moderates the effect of push incentives and purpose-oriented motivators on destination loyalty.

H5b-2: Pull Factors

H5b-2a: Gender moderates the relationship between pull attraction and destination loyalty.

H5b-2b: Gender moderates the relationship between pull activities and destination loyalty.

H5b-2c: Gender moderates the relationship between pull heritage & culture and destination loyalty.

H5b-2d: Gender moderates the relationship between pull cost of living and destination loyalty.

H5b-3: Service Quality Dimensions

H5b-3a: Gender moderates the relationship between reliability and destination loyalty.

H5b-3b: Gender moderates the relationship between reliability and satisfaction with reliability.

H5b-3c: Gender moderates the relationship between satisfaction with reliability and destination loyalty.

H5b-3d: Gender moderates the relationship between responsiveness and destination loyalty.

H5b-3e: Gender moderates the relationship between responsiveness and satisfaction with responsiveness.

H5b-3f: Gender moderates the relationship between satisfaction with responsiveness and destination loyalty.

H5b-3g: Gender moderates the relationship between assurance and destination loyalty.

H5b-3h: Gender moderates the relationship between assurance and satisfaction with assurance.

H5b-3i: Gender moderates the relationship between satisfaction with assurance and destination loyalty.

H5b-3j: Gender moderates the relationship between empathy and destination loyalty.

H5b-3k: Gender moderates the relationship between empathy and satisfaction with empathy.

H5b-3l: Gender moderates the relationship between satisfaction with empathy and destination loyalty.

H5b-3m: Gender moderates the relationship between tangibles and destination loyalty.

H5b-3n: Gender moderates the relationship between tangibles and satisfaction with tangibles.

H5b-3o: Gender moderates the relationship between satisfaction with tangibles and destination loyalty.

4.12. Questionnaire Development

The development of the questionnaire commenced with a comprehensive literature review on factors influencing destination loyalty, covering aspects such as attraction, activities, heritage & culture, cost of living, service quality, service quality satisfaction, and push and pull factors. This systematic review consolidated prior research findings, providing deeper insights into the determinants of tourist loyalty while also highlighting the key theories, measurement scales, sampling methods, and

statistical techniques used in previous studies. Including these constructs ensures a comprehensive evaluation of tourists' experiences in Goa, contributing to a deeper understanding of how they influence destination loyalty.

4.12.1. Content Validation

Before conducting the pilot study, the researcher consulted experts in tourism research and statistics to review the questionnaire and provide qualitative feedback, ensuring that the questionnaire effectively measured the intended constructs related to destination loyalty.

The primary focus was to evaluate:

- **Relevance** – Whether the items captured the essential aspects of the independent variables in relation to destination loyalty.
- **Clarity** – Whether the items were clearly worded and easily understood by respondents.
- **Appropriateness** – Whether the questionnaire structure and item wording were suitable for the target audience.

Based on expert feedback, necessary revisions were made to enhance the clarity, precision, and applicability of the questionnaire. Suggestions included modifying ambiguous wording, ensuring consistency across constructs, and removing redundant items. These refinements improved the content validity of the questionnaire by ensuring that it comprehensively captured the study's core constructs.

4.12.2. Pilot Study

A pilot study was conducted to evaluate the feasibility, reliability, and clarity of the questionnaire before full-scale data collection. The objective was to assess whether respondents could understand and accurately respond to the survey items, ensuring that the instrument was both reliable and valid.

The pilot study involved distributing the questionnaire to a sample of respondents who shared characteristics with the target population.

To test the reliability of the questionnaire, Cronbach's alpha was calculated for each construct to assess internal consistency. Additionally, exploratory factor analysis (EFA) was conducted to examine the factor structure and assess whether the items were grouped appropriately under their respective constructs. The results of the pilot study confirmed that:

1. The questionnaire was well-structured and easily understood by respondents.
2. All constructs demonstrated acceptable reliability levels, indicating that the items within each construct were measuring the intended concepts consistently.
3. Minor refinements were made based on respondent feedback, such as rewording certain items for better clarity.

The pilot study provided critical insights that strengthened the final questionnaire, ensuring its suitability for the main study. By conducting this preliminary test, potential issues related to measurement, wording, and reliability were identified and addressed, enhancing the overall robustness of the research instrument.

4.12.2.1. Screening of Data for Pilot Study

The initial stage of data analysis involved examining and evaluating the data (Hair et al., 2010). For the pilot study, the dataset was examined for instances of missing data, unengaged responses, and incorrect entries. The analysis revealed the following:

- a) **Missing Data:** The descriptive statistics did not reveal any missing data from the collected responses.
- b) **Unengaged Responses:** An unengaged response refers to answering with minimal attention or care. No unengaged responses were found in the data.

c) Incorrect Entries: The descriptive statistics indicated no erroneous values.

By thoroughly screening the data, the accuracy and reliability of the dataset were strengthened, paving the way for subsequent analyses.

Table 4.1. Demographic Profile of Pilot Study Respondents

Demography	Category	Frequency	Percentage
Gender	Male	27	27%
	Female	73	73%
	Total	100	100%
Age	18–32	65	65%
	33–47	34	34%
	48–62	1	1%
	63 and above	0	0%
	Total	100	100%
Type of Tourist	Indian	64	64%
	Foreign	36	36%
	Total	100	100%
Marital Status	Single	43	43%
	Married	57	57%
	Total	100	100%
Monthly Income	Up to Rs. 30,000	8	8%
	Rs. 30,001–Rs. 50,000	47	47%
	Rs. 50,001–Rs. 80,000	42	42%
	Above Rs. 80,000	3	3%
	Total	100	100%

Source: Author's analysis of primary data.

4.12.2.2. Exploratory Factor Analysis (EFA)

To identify underlying structures among observed variables, an exploratory factor analysis (EFA) was undertaken. This technique is often used in social sciences as a foundational step in scale development, where it helps to determine how various

items relate to latent constructs (Costello & Osborne, 2005). Instead of analysing each item in isolation, EFA allows researchers to detect patterns and groupings within the data.

The analysis was carried out using SPSS (Version 22). The extraction of components was based on principal component analysis (PCA). To improve the interpretability of results, varimax rotation was applied alongside Kaiser Normalisation. This method spreads variance across components more evenly and aids in identifying clearer factor groupings.

Any item with a factor loading below 0.50 was removed from further consideration. This threshold was set to ensure that only items with a meaningful contribution to their respective constructs were retained. The use of this filtering approach helped streamline the factor structure and improve the clarity of the emerging dimensions. In essence, EFA served as a tool for refining the scale by revealing coherent clusters of items, each representing a distinct construct. This stage was critical in shaping a reliable and valid measurement model. The rotated component matrices—pull factors (Table 4.2), push factors (Table 4.3), service quality (Table 4.4), service quality satisfaction (Table 4.5), and destination loyalty (Table 4.6)—summarise factor loadings after varimax rotation.

***Note.** Retained item codes are reported using the final coding system used in Chapter 5 and the model figures. Where deleted questionnaire items create gaps in the retained pull-factor items, the original item sequence is preserved.*

Table 4.2. Rotated Component Matrix (Pull Factors)

	Component			
	1	2	3	4
Pul_ACT_1	0.888			
Pul_ACT_2	0.886			
Pul_ACT_3	0.891			
Pul_ACT_4	0.895			

Pul_ACT_5	0.907			
Pul_ACT_6	0.924			
Pul_ACT_8	0.916			
Pul_ACT_9	0.899			
Pul_HC_1		0.925		
Pul_HC_2		0.937		
Pul_HC_3		0.924		
Pul_HC_4		0.920		
Pul_HC_5		0.920		
Pul_HC_6		0.934		
Pul_HC_7		0.877		
Pul_ATT_1			0.811	
Pul_ATT_2			0.805	
Pul_ATT_3			0.721	
Pul_ATT_4			0.835	
Pul_ATT_5			0.775	
Pul_ATT_6			0.810	
Pul_ATT_7			0.746	
Pul_ATT_8			0.742	
Pul_CL_1				0.943
Pul_CL_2				0.951
Pul_CL_3				0.954
Pul_CL_4				0.950
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalisation.				

Source: Author's analysis of primary data.

Table 4.3. Rotated Component Matrix (Push Factors)

	Component	
	1	2
Push_2	0.912	
Push_1	0.895	
Push_4	0.874	
Push_3	0.866	
Push_8		0.891

Push_6		0.888
Push_7		0.837
Push_5		0.557
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalisation.		

Source: Author's analysis of primary data.

Table 4.4. Rotated Component Matrix (Service Quality Factors)

	Component				
	1	2	3	4	5
SER_Assu_1	0.784				
SER_Assu_2	0.830				
SER_Assu_3	0.862				
SER_Assu_4	0.837				
SER_Assu_5	0.874				
SER_Assu_6	0.840				
SER_Tan_1		0.750			
SER_Tan_2		0.783			
SER_Tan_3		0.738			
SER_Tan_4		0.744			
SER_Tan_5		0.794			
SER_Tan_6		0.888			
SER_Reli_1			0.703		
SER_Reli_2			0.790		
SER_Reli_3			0.672		
SER_Reli_4			0.704		
SER_Reli_5			0.727		

SER_Reli_6			0.586		
SER_Reli_7			0.803		
SER_Resp_1				0.862	
SER_Resp_2				0.880	
SER_Resp_3				0.759	
SER_Resp_4				0.818	
SER_Emp_1					0.766
SER_Emp_2					0.681
SER_Emp_3					0.654
SER_Emp_4					0.676
SER_Emp_5					0.675
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalisation.					
<i>Source: Author's analysis of primary data.</i>					

Table 4.5. Rotated Component Matrix (Service Quality Satisfaction Factors)

	Component				
	1	2	3	4	5
SAT_Reli_1	0.783				
SAT_Reli_2	0.833				
SAT_Reli_3	0.821				
SAT_Reli_4	0.781				
SAT_Reli_5	0.785				
SAT_Reli_6	0.794				
SAT_Reli_7	0.832				
SAT_Tan_1		0.848			
SAT_Tan_2		0.775			
SAT_Tan_3		0.783			

SAT_Tan_4		0.777			
SAT_Tan_5		0.736			
SAT_Tan_6		0.736			
SAT_Assu_1			0.766		
SAT_Assu_2			0.775		
SAT_Assu_3			0.660		
SAT_Assu_4			0.763		
SAT_Assu_5			0.724		
SAT_Assu_6			0.759		
SAT_Emp_1				0.707	
SAT_Emp_2				0.821	
SAT_Emp_3				0.782	
SAT_Emp_4				0.777	
SAT_Emp_5				0.846	
SAT_Resp_1					0.677
SAT_Resp_2					0.816
SAT_Resp_3					0.623
SAT_Resp_4					0.786
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalisation.					

Source: Author's analysis of primary data.

Table 4.6. Component Matrix (Destination Loyalty)

	Component
	1
DL_1	0.769
DL_2	0.925
DL_3	0.726
DL_4	0.848
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

Source: Author's analysis of primary data.

4.12.2.3. Coefficient Alpha

To evaluate the internal consistency of the instrument, Cronbach's alpha—also referred to as coefficient alpha—was computed. This metric is widely recognised in scale development for assessing how reliably a group of items measures a common underlying construct (Bagozzi & Yi, 2012). In effect, it assesses whether the items within a particular factor align in measuring the same concept. The analysis was performed using IBM SPSS (Version 22), where the reliability scores for each construct were examined. The results showed that all constructs reported Cronbach's alpha values ≥ 0.70 , indicating acceptable to strong internal consistency.

These findings confirm that the items grouped under each construct consistently reflect the latent dimension they are intended to measure. Accordingly, the questionnaire was considered statistically reliable and suitable for the main data collection. The Cronbach's alpha values for each construct are reported in Table 4.7.

Table 4.7. Cronbach's Alpha

No.	Construct	Cronbach's Alpha	No. of Items
1	Push Factors	0.808	8
2	Pull Factors	0.833	27
3	Service Quality	0.715	28
4	Service Quality Satisfaction	0.771	28
5	Destination Loyalty	0.826	4

Source: Author's analysis of primary data.

Following the completion of content validity, face validity, and pre-testing procedures, the scale underwent refinement, leading to a reduction in the number of items. This step ensured that only the most relevant and reliable indicators were retained. Table 4.8 presents a comparison between the initial pool of items and the final set included in the scale after these validation stages.

Table 4.8. Reduction of Items in Constructs

	Construct	Initial pool of items	Final items in the scale
Push Factors	Push Social and Experiential Motivators	11	4
	Push Incentives and Purpose-Oriented Motivators		4
	Total	11	8
Pull Factors	Attraction	15	8
	Activities	9	8
	Heritage & Culture	7	7
	Cost of Living	6	4
	Total	37	27
Service Quality/ Service Quality Satisfaction	Reliability	10	7
	Responsiveness	4	4
	Assurance	8	6
	Empathy	5	5
	Tangibles	16	6
	Total	43	28
Destination Loyalty	Destination Loyalty	5	4
	Total	5	4

Source: Author's compilation.

Table 4.9. Constructs and Sources of Measurement Items

Constructs	Item Details	Sources
Push Factors		
Push Social and Experiential Motivators	To celebrate special occasions with loved ones	Kim & Prideaux (2005)
	To seek new and adventurous experiences	Crompton (1979)
	To escape from daily life	
	To spend time with family and friends	Yuan & McDonald (1990)
Push Incentives and Purpose-Oriented Motivators	To improve career prospects	Moral-Cuadra et al. (2023)
	To gain new skills or training	Crompton (1979)
	Acquiring knowledge (education)	Yoo & Lee (2008)
	To attend events (business/conference)	
Pull Factors		
Attraction	The beautiful natural environment of Goa.	Breiby (2015)
	The image of Goa as a wedding destination.	Mylonas et al. (2024)
	The beautiful sunset viewing places available in Goa.	Dunkel (2023)
	The beautiful and unique beaches (Calangute, Baga, Colva, Dona Paula, etc.).	Rangel-Buitrago et al. (2013)
	The attractive fairs and festivals organised in Goa (Carnival, IFFI, Sunburn, etc.).	Karamehmedović (2018)
	The markets (Mapusa Friday Market, Night Market, etc.).	Hsieh & Chang (2006)
	The casinos and cruises in Goa.	Carvalho et al. (2023)
	The churches, temples, and mosques of Goa.	Smørvik (2021)
Activities	Water sports activities.	Rahmafitria et al. (2017)

	Hiking activities.	Geiger et al. (2023)
	Bungee jumping.	Wu et al. (2017)
	Scuba diving.	Albayrak et al. (2019)
	Hot-air balloon rides.	Botlíková et al. (2025)
	Motorised paragliding.	Sahin (2014)
	Photo shoot opportunities.	Handayani & Adelvia (2020)
	Bike tours.	Ciascai et al. (2022)
Heritage & Culture	The hospitality and friendly nature of the people of Goa	Pawaskar & Goel (2012)
	The Indian and Portuguese heritage and traditions in Goa	Kamat (2010)
	The community festivals (Carnival, Shigmo, São João, etc.) that sustain cultural traditions.	Richards (2018)
	The religious diversity and social harmony in Goa	Shinde (2010)
	The artwork showcasing the historical heritage of Goa	Bugrova & Kirillova (2024)
	The food and clothing habits of the Goan culture	Bessière & Tibère (2013)
	The religious pilgrimages and feasts in Goa	Rahman (2023)
Cost of Living	Accommodation charges were reasonable and budget-friendly.	Alegre & Garau (2010)
	Food was available at affordable prices.	Mak et al. (2012)
	Shopping was affordable.	Beerli & Martín (2004)
	Local transportation within the destination was reasonably priced.	Rajesh (2013)
Service Quality		
Reliability	Timeliness of services provided by the resort/hotel.	Parasuraman et al. (1988)

	Room service was consistently available 24×7 as promised.	
	Special arrangements were delivered as specified and error-free.	Parasuraman et al. (1991)
	Reservations were processed accurately without errors	Akbaba (2006)
	Schedule and activity details were consistently accurate and error-free.	Marković & Raspor (2010)
	Problems were resolved consistently and correctly the first time	Parasuraman et al. (1985)
	Billing and financial records were always accurate.	Getty & Getty (2003)
Responsiveness	Promptness of staff during an emergency	Parasuraman et al. (1988)
	Staff readiness to help beyond normal duty	
	Staff promptly assisted customers whenever needed.	Marković & Raspor (2010)
	The hotel responded quickly to complaints, feedback, and suggestions.	Akbaba (2006)
Assurance	Staff's understanding of customers' requirements.	Nadiri & Hussain (2005)
	Staff performed their duties conscientiously and responsibly	Parasuraman et al. (1988)
	Professional and knowledgeable hotel staff in answering customers' questions	Akbaba (2006)
	Staff's ability to instil confidence in customers	Parasuraman et al. (1988)
	Communication skills of the staff	Marković & Raspor (2010)
	The hotel staff's knowledge of regional as well as foreign languages	Parasuraman et al. (1985)
Empathy	Ability to meet the clients' specific demands.	Akbaba (2006)

	The staff's availability to attend to customers	Parasuraman et al. (1988)
	Individual attention to customers	
	Equal and just treatment to all the customers.	Nadiri & Hussain (2005)
	Attitude of the staff	Marković & Raspor (2010)
Tangibles	Hygiene/ Cleanliness of services provided.	Akbaba (2006)
	Security and safety measures	Nadiri & Hussain (2005)
	Sauna, swimming pool, gym, playground, and babysitting, etc.	Marković & Raspor (2010)
	Uniforms and staff appearance are neat and consistent with the hotel's visual style.	Akbaba (2006)
	Convenient location of the hotel/resort	Min & Min (1997)
	Appealing physical environment, interior and exterior decorations	Parasuraman et al. (1988)
Destination Loyalty	If given a chance in the future, I will revisit Goa	Chi & Qu (2008)
	I will recommend Goa as a tourist destination to others	
	I think it is always worthwhile to visit Goa	Chen & Tsai (2007)
	If I visit Goa again, I will stay for a longer duration	Adruce et al. (2021)

Source: Author's Compilation.

CHAPTER 5

DATA ANALYSIS AND RESULTS

Building on the conceptual and measurement framework established earlier, this chapter turns to empirical evaluation. Data collected from tourists visiting Goa are examined to assess the measurement properties of the constructs and to test the structural relationships among push factors, pull factors, service quality dimensions, service quality satisfaction, and destination loyalty. The analysis also covers data screening, reliability and validity assessment, mediation testing, integrated model evaluation, importance–performance map analysis, and multi-group analysis based on type of tourist and gender.

5.1. Demographic Profile

This section reports the demographic characteristics of the sample. Frequencies and percentages summarise respondents across key categories—gender, age, marital status, type of tourist, and occupation—to describe the composition of the dataset and facilitate subsequent subgroup analyses.

Table 5.1. Demographic Profile

Demography	Category	Frequency	Percentage
Gender	Male	326	47.4%
	Female	362	52.6%
	Total	688	100%
Age	18–32	443	64.4%
	33–47	235	34.2%
	48–62	10	1.4%
	63 and above	0	0%
	Total	688	100%
Marital Status	Single	402	58.4%
	Married	286	41.6%
	Total	688	100%

Type of Tourist	Indian	397	57.7%
	Foreign	291	42.3%
	Total	688	100%
Occupation	Students	68	9.9%
	Employees	326	47.4%
	Professionals	194	28.2%
	Business	100	14.5%
	Total	688	100%

Source: Author's analysis of primary data.

5.1.1. Gender

Gender distribution provides a basis for examining differences in travel motivations, service quality evaluations, and loyalty outcomes. This subsection reports the sample's gender profile as a baseline for later subgroup analyses. Figure 5.1 illustrates the gender distribution of respondents.

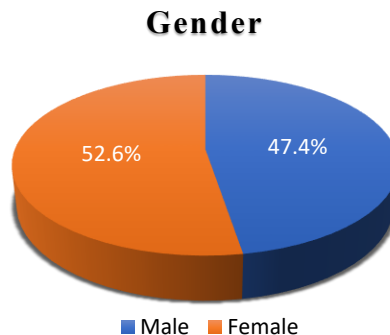


Figure 5.1. Gender of the Respondents

Source: Author's analysis of primary data.

According to the data presented in Table 5.1 and Figure 5.1, 47.4% of respondents were male and 52.6% were female, indicating a near-balanced sample with a slight female majority. This composition supports meaningful gender comparisons in motivations, service quality evaluations, and loyalty intentions and enables subgroup analysis through MGA. Accordingly, gender is used in the subsequent multi-group analysis (MGA) to test whether structural relationships among

push and pull factors, service quality dimensions, service quality satisfaction, and destination loyalty differ between males and females, including mediated relationships involving service quality satisfaction.

5.1.2. Age of the Respondents

Age composition contextualises the sample and characterises Goa's visitor profile. Figure 5.2 shows that most respondents were young adults: 443 aged 18–32, followed by 235 aged 33–47 and 10 aged 48–62. This distribution indicates a predominance of younger and middle-aged tourists, consistent with higher participation in leisure and recreational travel to Goa.

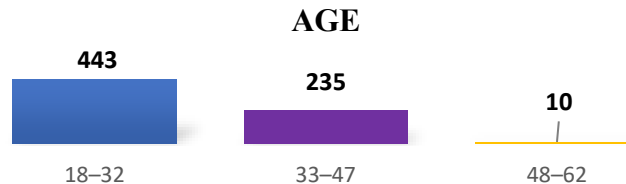


Figure 5.2. Age Distribution of the Respondents

Source: Author's analysis of primary data.

5.1.3. Marital Status of the Respondents

Marital status provides contextual background on the sample but is not used in hypothesis testing. As reported in Table 5.1 and Figure 5.3, 58.4% of respondents were single, and 41.6% were married, indicating a predominance of unmarried tourists while still reflecting participation from both segments.

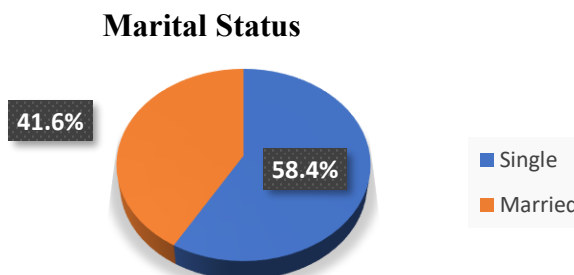


Figure 5.3. Marital Status of the Respondents

Source: Author's analysis of primary data.

5.1.4. Type of Tourist

Type of tourist (Indian vs. foreign) is analytically salient because it underpins the study's comparative design, especially the multi-group analysis (MGA) of structural relationships. As shown in Figure 5.4, Indian tourists comprise 57.7% of the sample, while foreign tourists comprise 42.3%, yielding a sufficiently balanced composition to support cross-group tests of cultural and behavioural heterogeneity in determinants of destination loyalty.

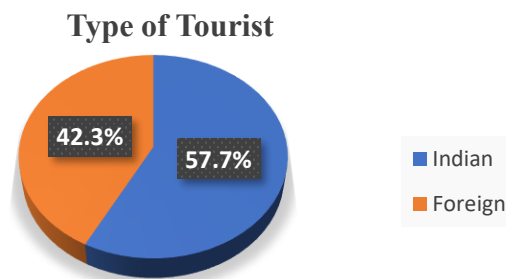


Figure 5.4. Type of Tourist

Source: Author's analysis of primary data.

5.1.5. Occupation of the Respondents

As shown in Figure 5.5, the sample comprised 326 employees, 194 professionals, 100 business owners/entrepreneurs, and 68 students, indicating a diversified visitor base spanning salaried workers, professionals, entrepreneurs, and students.

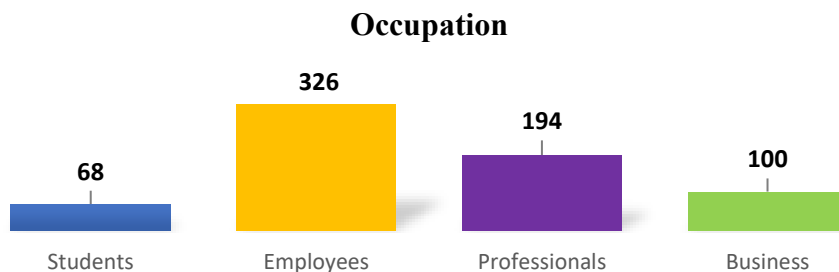


Figure 5.5. Occupation of the Respondents

Source: Author's analysis of primary data.

5.2. Normality Assessment of Data

Univariate normality was evaluated using skewness and kurtosis (Pallant, 2020). Although values near zero indicate perfect normality (Kim, 2013), modest departures are acceptable in applied research; skewness values between -2 and $+2$ and kurtosis values between -3 and $+3$ indicate approximate normality (Hair et al., 2012). As reported in Table 5.2, all 95 observed indicators fell within these thresholds, indicating no serious univariate skewness or kurtosis concerns and supporting acceptable univariate distributional properties (Kim, 2013).

Table 5.2. Normality Assessment of Data

Item	N	Skewness	Kurtosis
	Statistic	Statistic	Statistic
Pul_ATT_1	688	-0.698	0.874
Pul_ATT_2	688	-0.822	1.481
Pul_ATT_3	688	-0.537	0.239
Pul_ATT_4	688	-0.708	0.626
Pul_ATT_5	688	-0.706	-0.031
Pul_ATT_6	688	-0.948	0.811
Pul_ATT_7	688	-0.708	-0.137
Pul_ATT_8	688	-0.656	-0.296
Pul_ACT_1	688	-0.748	0.675
Pul_ACT_2	688	-0.655	0.467
Pul_ACT_3	688	-0.737	0.752
Pul_ACT_4	688	-0.738	0.524
Pul_ACT_5	688	-0.795	0.680
Pul_ACT_6	688	-0.751	0.628
Pul_ACT_8	688	-0.747	0.542
Pul_ACT_9	688	-0.731	0.498
Pul_HC_1	688	-0.734	0.608
Pul_HC_2	688	-0.704	0.417
Pul_HC_3	688	-0.792	0.841
Pul_HC_4	688	-0.796	0.734
Pul_HC_5	688	-0.776	0.716

Pul_HC_6	688	-0.764	0.665
Pul_HC_7	688	-0.718	0.788
Pul_CL_1	688	-0.726	0.900
Pul_CL_2	688	-0.735	0.911
Pul_CL_3	688	-0.749	0.914
Pul_CL_4	688	-0.788	0.915
SER_Reli_1	688	-1.199	1.471
SER_Reli_2	688	-1.280	1.871
SER_Reli_3	688	-1.242	1.633
SER_Reli_4	688	-1.398	2.149
SER_Reli_5	688	-1.466	2.611
SER_Reli_6	688	-1.324	2.240
SER_Reli_7	688	-1.434	2.361
SER_Resp_1	688	-0.013	-0.423
SER_Resp_2	688	-0.075	-0.318
SER_Resp_3	688	0.069	-0.350
SER_Resp_4	688	-0.120	-0.009
SER_Assu_1	688	-0.517	0.148
SER_Assu_2	688	-0.543	0.483
SER_Assu_3	688	-0.356	-0.029
SER_Assu_4	688	-0.332	-0.146
SER_Assu_5	688	-0.413	0.464
SER_Assu_6	688	-0.346	0.108
SER_Emp_1	688	0.004	-0.110
SER_Emp_2	688	0.071	0.063
SER_Emp_3	688	-0.224	-0.112
SER_Emp_4	688	-0.229	-0.154
SER_Emp_5	688	-0.315	-0.021
SER_Tan_1	688	-0.511	0.808
SER_Tan_2	688	-0.513	0.765
SER_Tan_3	688	-0.470	0.752
SER_Tan_4	688	-0.343	0.590
SER_Tan_5	688	-0.424	0.637
SER_Tan_6	688	-0.606	1.066

SAT_Reli_1	688	-0.797	1.175
SAT_Reli_2	688	-0.845	1.256
SAT_Reli_3	688	-0.637	1.012
SAT_Reli_4	688	-0.637	0.925
SAT_Reli_5	688	-0.787	1.041
SAT_Reli_6	688	-0.586	0.679
SAT_Reli_7	688	-0.743	0.901
SAT_Resp_1	688	-0.494	0.033
SAT_Resp_2	688	-0.388	-0.105
SAT_Resp_3	688	-0.575	-0.049
SAT_Resp_4	688	-0.569	0.124
SAT_Assu_1	688	-0.736	1.343
SAT_Assu_2	688	-0.783	1.253
SAT_Assu_3	688	-0.798	1.084
SAT_Assu_4	688	-0.558	0.784
SAT_Assu_5	688	-0.695	1.047
SAT_Assu_6	688	-0.545	0.760
SAT_Emp_1	688	-0.601	0.202
SAT_Emp_2	688	-0.620	0.199
SAT_Emp_3	688	-0.601	0.054
SAT_Emp_4	688	-0.635	0.171
SAT_Emp_5	688	-0.526	0.210
SAT_Tan_1	688	-0.451	0.774
SAT_Tan_2	688	-0.386	0.593
SAT_Tan_3	688	-0.339	0.598
SAT_Tan_4	688	-0.457	0.785
SAT_Tan_5	688	-0.367	0.565
SAT_Tan_6	688	-0.587	1.052
DL_1	688	-1.031	1.195
DL_2	688	-0.907	0.712
DL_3	688	-1.131	1.733
DL_4	688	-0.826	1.243
Push_SE_1	688	-0.311	-0.209
Push_SE_2	688	-0.461	-0.039

Push_SE_3	688	-0.295	-0.259
Push_SE_4	688	-0.493	0.009
Push_IP_1	688	0.334	-0.401
Push_IP_2	688	0.294	-0.383
Push_IP_3	688	0.295	-0.394
Push_IP_4	688	0.277	-0.436
Valid N (listwise)	688		

Source: Author's analysis of primary data.

5.3. Data Coding

Data coding organises raw responses for reliable analysis by standardising entry and reducing errors (Saunders et al., 2016). This study employed a two-stage procedure: (i) responses were translated into numeric values to ensure consistent handling, and (ii) constructs were assigned standardised acronyms to preserve clarity and uniformity (Table 5.3). This schema streamlines data processing, facilitates statistical interpretation, and strengthens the reliability of findings by minimising manual-entry errors and simplifying subsequent validation.

Table 5.3. Data Coding

Constructs	Indicator Codes
Push Social and Experiential Motivators	Push_SE
Push Incentives and Purpose-Oriented Motivators	Push_IP
Pull Attraction	Pul_ATT
Pull Activities	Pul_ACT
Pull Heritage & Culture	Pul_HC
Pull Cost of Living	Pul_CL
Service Quality – Reliability	SER_Reli
Service Quality – Responsiveness	SER_Resp
Service Quality – Assurance	SER_Assu
Service Quality – Empathy	SER_Emp

Service Quality – Tangibles	SER_Tan
Satisfaction – Reliability	SAT_Reli
Satisfaction – Responsiveness	SAT_Resp
Satisfaction – Assurance	SAT_Assu
Satisfaction – Empathy	SAT_Emp
Satisfaction – Tangibles	SAT_Tan
Destination Loyalty	DL

Source: Author's compilation.

5.4. Common Method Variance

Given that all constructs (predictors and criteria) were measured from the same respondents, the study assessed common method variance (CMV) using Harman's single-factor test (Podsakoff et al., 2003). An unrotated principal-components solution indicated that the first factor accounted for 13.612% of total variance, while 20 factors cumulatively explained 69.871% (Table 5.4). As the leading factor is well below the 50% benchmark, CMV is unlikely to bias the findings.

Table 5.4. Total Variance Explained

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	12.931	13.612	13.612	12.931	13.612	13.612
2	5.164	5.435	19.047			
3	4.641	4.885	23.932			
4	4.546	4.786	28.718			
5	4.207	4.429	33.146			
6	3.991	4.201	37.347			
7	3.438	3.619	40.966			
8	3.320	3.495	44.462			
9	2.948	3.104	47.565			
10	2.876	3.027	50.593			

11	2.840	2.990	53.582			
12	2.520	2.653	56.235			
13	2.347	2.471	58.706			
14	2.248	2.367	61.073			
15	2.033	2.140	63.213			
16	1.893	1.992	65.205			
17	1.181	1.244	66.448			
18	1.131	1.190	67.638			
19	1.084	1.141	68.780			
20	1.036	1.091	69.871			
21	0.955	1.006	70.876			
22	0.824	0.867	71.743			
23	0.802	0.845	72.588			
24	0.788	0.830	73.417			
25	0.755	0.795	74.212			
26	0.720	0.758	74.970			
27	0.714	0.752	75.722			
28	0.690	0.726	76.448			
29	0.665	0.700	77.149			
30	0.655	0.689	77.838			
31	0.642	0.676	78.513			
32	0.623	0.656	79.170			
33	0.601	0.633	79.802			
34	0.581	0.612	80.414			
35	0.570	0.599	81.014			
36	0.567	0.597	81.611			
37	0.539	0.567	82.178			
38	0.509	0.536	82.714			
39	0.497	0.523	83.237			
40	0.481	0.506	83.743			
41	0.479	0.504	84.247			
42	0.465	0.489	84.736			
43	0.460	0.485	85.220			
44	0.457	0.481	85.701			

45	0.439	0.462	86.163			
46	0.425	0.447	86.610			
47	0.420	0.442	87.053			
48	0.416	0.438	87.490			
49	0.408	0.429	87.919			
50	0.400	0.421	88.340			
51	0.390	0.410	88.751			
52	0.386	0.406	89.157			
53	0.380	0.400	89.557			
54	0.358	0.377	89.934			
55	0.352	0.371	90.305			
56	0.346	0.364	90.668			
57	0.341	0.359	91.028			
58	0.335	0.352	91.380			
59	0.332	0.350	91.730			
60	0.318	0.335	92.065			
61	0.315	0.332	92.397			
62	0.312	0.329	92.726			
63	0.303	0.319	93.045			
64	0.299	0.315	93.360			
65	0.296	0.312	93.672			
66	0.290	0.306	93.977			
67	0.283	0.298	94.275			
68	0.272	0.286	94.562			
69	0.270	0.284	94.846			
70	0.263	0.277	95.123			
71	0.254	0.268	95.390			
72	0.247	0.260	95.651			
73	0.244	0.257	95.908			
74	0.236	0.248	96.156			
75	0.232	0.245	96.401			
76	0.227	0.239	96.640			
77	0.221	0.233	96.873			
78	0.211	0.222	97.095			

79	0.205	0.216	97.311			
80	0.203	0.213	97.524			
81	0.195	0.205	97.729			
82	0.191	0.201	97.931			
83	0.187	0.197	98.128			
84	0.181	0.191	98.319			
85	0.179	0.188	98.507			
86	0.171	0.180	98.686			
87	0.162	0.170	98.857			
88	0.157	0.166	99.023			
89	0.150	0.158	99.181			
90	0.147	0.155	99.336			
91	0.145	0.153	99.488			
92	0.133	0.140	99.628			
93	0.127	0.133	99.762			
94	0.117	0.123	99.885			
95	0.110	0.115	100.00			
Extraction Method: Principal Component Analysis.						

Source: Author's analysis of primary data.

5.5. Collinearity Test

Collinearity was assessed to detect potential multicollinearity among predictors, as it can bias path estimates (Hair et al., 2017). Consistent with a conservative guideline of inner VIF < 5, all constructs were well below the threshold (range = 1.034–1.404) (Hair et al., 2019). To screen for common method bias (CMB), a full collinearity assessment was conducted, and all full-collinearity VIFs were below the conservative 3.3 criterion, indicating that CMB is unlikely (range = 1.034–1.404) (Kock, 2015; Kock & Lynn, 2012). Detailed statistics are reported in Table 5.5.

Table 5.5. Variance Inflation Factor

Constructs	VIF
Ser_Assurance	1.349
Ser_Empathy	1.119
Pull_Activities	1.103
Pull_Attraction	1.121
Pull_Cost of Living	1.222
Push Social and Experiential Motivators	1.103
Push Incentives and Purpose-Oriented Motivators	1.034
Ser_Reliability	1.213
Ser_Responsiveness	1.147
Sat_Empathy	1.069
Sat_Responsiveness	1.192
Sat_Tangibles	1.093
Sat_Assurance	1.404
Sat_Reliability	1.345
Ser_Tangibles	1.107
Pull_Heritage & Culture	1.153

Source: Author's analysis of primary data.

5.6. Justifications for the Application of Partial Least Squares Structural Equation Modelling (PLS-SEM)

Partial Least Squares Structural Equation Modelling (PLS-SEM) is adopted in this study because it is suitable for prediction-oriented analysis, complex structural models, and reflective latent constructs. Specifically:

1. **Prediction-Oriented Approach:** The study's primary aim is to explain and predict variance in destination loyalty rather than to reproduce a covariance matrix or test a narrowly specified theory. This emphasis is consistent with the argument that

explanatory power does not automatically imply predictive power and that predictive assessment is necessary when models are intended to generate practically useful predictions (Shmueli & Koppius, 2011). PLS-SEM is therefore appropriate for the study's prediction-oriented focus and out-of-sample relevance.

2. **Handling Complex Structural Models:** The framework comprises numerous latent variables and multiple simultaneous direct and indirect paths. PLS-SEM handles such model complexity efficiently while providing reliable estimates for reflective measurement models.
3. **Latent Variable Score Estimation:** PLS-SEM yields latent variable scores, enabling downstream analyses (e.g., IPMA, MGA) and facilitating managerial interpretation of construct performance and importance.
4. **Small to Moderate Sample Size Suitability:** PLS-SEM performs well with moderate samples and is comparatively robust to departures from multivariate normality, which is advantageous in applied tourism contexts.

Overall, PLS-SEM provides the flexibility and robustness needed to analyse complex relationships and focus on prediction, making it the most suitable approach for this research.

5.7. The Assessment of the Measurement Model (Confirmatory PLS-SEM Measurement Model Assessment)

A rigorous assessment of the measurement model is essential to verify that indicators validly and reliably capture their latent constructs. Following best practice, reliability, convergent validity, and discriminant validity were evaluated to substantiate construct quality and, in turn, the credibility of the study's inferences.

Using PLS-SEM in SmartPLS 3, the validation proceeded as follows:

1. **Indicator Reliability:** Outer loadings were inspected to ensure each retained item exhibited sufficient indicator reliability.

2. Internal Consistency: Cronbach's alpha (α), Dijkstra–Henseler's rho (ρ_A), and composite reliability (CR) were used to establish internal consistency (Hair et al., 2019; Dijkstra & Henseler, 2015).
3. Convergent Validity: average variance extracted (AVE) was examined to confirm that items adequately represent their respective latent variables (Hair et al., 2019).
4. Discriminant Validity: Construct distinctiveness was assessed via the Fornell–Larcker criterion and the Heterotrait–Monotrait ratio (HTMT), ensuring conceptual non-overlap among reflective constructs (Fornell & Larcker, 1981; Henseler et al., 2015).

The subsequent sections present these results and assess whether the measurement model meets the required validity and reliability standards.

5.7.1. Convergent Validity

Convergent validity, a core facet of construct validity, requires that indicators intended to measure the same latent concept exhibit strong shared variance. When achieved, the indicators cohere theoretically and function as consistent, reliable measures of the construct. Convergent validity was evaluated via (i) outer loadings, which quantify the association between each indicator and its latent variable, and (ii) average variance extracted (AVE), which gauges the proportion of variance captured relative to measurement error (Hair et al., 2019). All reflective constructs met accepted thresholds, with outer loadings exceeding 0.708 and AVE values spanning 0.591–0.737, thereby supporting robust convergent validity across the measurement model.

5.7.1.1. Outer Loadings

Outer loadings quantify the association between each observed indicator and its latent construct in SEM, capturing the indicator's contribution to the construct it is intended to measure (Hair et al., 2017). Values ≥ 0.708 are generally considered

acceptable because they indicate that the construct explains $\geq 50\%$ of the indicator's variance ($\text{loading}^2 \geq 0.50$), thereby limiting measurement error.

In this study, all reflective indicators exceeded the 0.708 threshold (range: 0.718–0.903); therefore, no item deletion was required. These results affirm that each indicator meaningfully represents its construct, reinforcing the reliability and validity of the measurement model (Table 5.6).

Table 5.6. Measurement Items and Outer Loadings

Constructs	Items	Details	Outer loadings
Push Social and Experiential Motivators	Push_SE_1	To celebrate special occasions with loved ones	0.860
	Push_SE_2	To seek new and adventurous experiences	0.821
	Push_SE_3	To escape from daily life	0.795
	Push_SE_4	To spend time with family and friends	0.816
Push Incentives and Purpose-Oriented Motivators	Push_IP_1	To improve career prospects	0.755
	Push_IP_2	To gain new skills or training	0.903
	Push_IP_3	To acquire knowledge (education)	0.892
	Push_IP_4	To attend events (business/conference)	0.870
Pull Factor – Attraction	Pul_ATT_1	The beautiful natural environment of Goa	0.761
	Pul_ATT_2	The image of Goa as a wedding destination	0.748
	Pul_ATT_3	The beautiful sunset viewing places available in Goa	0.786
	Pul_ATT_4	The beautiful and unique beaches	0.779
	Pul_ATT_5	The attractive fairs and festivals organised in Goa	0.844
	Pul_ATT_6	The markets (Mapusa Friday Market, Night Market, etc.)	0.761
	Pul_ATT_7	The casinos and cruises in Goa	0.784
	Pul_ATT_8	The churches, temples, and mosques of Goa	0.743
Pull Factor – Activities	Pul_ACT_1	Water sports activities	0.783
	Pul_ACT_2	Hiking activities	0.793

	Pul_ACT_3	Bungee jumping	0.782
	Pul_ACT_4	Scuba diving	0.800
	Pul_ACT_5	Hot-air balloon rides	0.794
	Pul_ACT_6	Motorised paragliding	0.806
	Pul_ACT_8	Photo shoot opportunities	0.808
	Pul_ACT_9	Bike tours	0.784
Pull Factor – Heritage & Culture	Pul_HC_1	The hospitality and friendly nature of the people of Goa	0.856
	Pul_HC_2	The Indian and Portuguese heritage and traditions in Goa	0.748
	Pul_HC_3	The community festivals (Carnival, Shigmo, São João, etc.) that sustain cultural traditions.	0.793
	Pul_HC_4	The religious diversity and social harmony in Goa	0.801
	Pul_HC_5	The artwork showcasing the historical heritage of Goa	0.738
	Pul_HC_6	The food and clothing habits of the Goan culture	0.839
	Pul_HC_7	The religious pilgrimages and feasts in Goa	0.725
Pull Factor – Cost of Living	Pul_CL_1	Accommodation charges were reasonable and budget-friendly	0.758
	Pul_CL_2	Food was available at affordable prices	0.851
	Pul_CL_3	Shopping was affordable	0.857
	Pul_CL_4	Local transportation within the destination was reasonably priced	0.795
Service Quality – Reliability	SER_Reli_1	Timeliness of services provided by the resort/hotel.	0.787
	SER_Reli_2	Room service was consistently available 24×7 as promised	0.770
	SER_Reli_3	Special arrangements were delivered as specified and error-free	0.848
	SER_Reli_4	Reservations were processed accurately without errors	0.836
	SER_Reli_5	Schedule and activity details were consistently accurate and error-free	0.734

	SER_Reli_6	Problems were resolved consistently and correctly the first time	0.838
	SER_Reli_7	Billing and financial records were always accurate	0.813
Service Quality – Responsiveness	SER_Resp_1	Promptness of staff during an emergency	0.859
	SER_Resp_2	Staff readiness to help beyond normal duty	0.874
	SER_Resp_3	Staff promptly assisted customers whenever needed.	0.886
	SER_Resp_4	The hotel responded quickly to complaints, feedback, and suggestions	0.813
Service Quality – Assurance	SER_Assu_1	Staff understanding the customers’ requirements	0.818
	SER_Assu_2	Staff performed their duties conscientiously and responsibly	0.833
	SER_Assu_3	Professional and knowledgeable hotel staff in answering customers’ questions	0.824
	SER_Assu_4	Staff’s ability to instil confidence in customers	0.805
	SER_Assu_5	Communication skills of the staff	0.776
	SER_Assu_6	The hotel staff’s knowledge of regional as well as foreign languages	0.794
Service Quality – Empathy	SER_Emp_1	Ability to meet the clients’ specific demands	0.745
	SER_Emp_2	The staff’s availability to attend to customers	0.735
	SER_Emp_3	Individual attention to customers	0.803
	SER_Emp_4	Equal and just treatment to all the customers	0.767
	SER_Emp_5	Attitude of the staff	0.792
Service Quality – Tangibles	SER_Tan_1	Hygiene/ Cleanliness of services provided	0.831
	SER_Tan_2	Security and safety measures	0.856
	SER_Tan_3	Sauna, swimming pool, gym, playground, and babysitting, etc.	0.832
	SER_Tan_4	Uniforms and staff appearance are neat and consistent with the hotel’s visual style	0.732
	SER_Tan_5	Convenient location of the hotel/resort	0.862

	SER_Tan_6	Appealing physical environment, interior and exterior decorations	0.718
Service Quality Satisfaction – Reliability	SAT_Reli_1	I am satisfied with the timeliness of services provided by the resort/hotel.	0.789
	SAT_Reli_2	I am satisfied that room service was consistently available 24×7 as promised	0.801
	SAT_Reli_3	I am satisfied that special arrangements were delivered as specified and error-free	0.800
	SAT_Reli_4	I am satisfied with the accuracy of reservation processing	0.782
	SAT_Reli_5	I am satisfied that schedule and activity details were consistently accurate and error-free	0.793
	SAT_Reli_6	I am satisfied with how problems were resolved correctly the first time	0.806
	SAT_Reli_7	I am satisfied with the accuracy of billing and financial records	0.780
Service Quality Satisfaction – Responsiveness	SAT_Resp_1	I am satisfied with the promptness of staff during emergencies	0.862
	SAT_Resp_2	I am satisfied with the staff's readiness to help beyond normal duty	0.809
	SAT_Resp_3	I am satisfied with how promptly staff assisted me whenever needed	0.752
	SAT_Resp_4	I am satisfied with the hotel's quick response to complaints, feedback, and suggestions	0.790
Service Quality Satisfaction – Assurance	SAT_Assu_1	I am satisfied with the staff's understanding of my requirements	0.840
	SAT_Assu_2	I am satisfied with the conscientious and responsible manner in which staff performed their duties	0.841
	SAT_Assu_3	I am satisfied with the professionalism and knowledge of hotel staff in answering my questions	0.838
	SAT_Assu_4	I am satisfied with the staff's ability to instil confidence in me	0.840

	SAT_Assu_5	I am satisfied with the communication skills of the staff	0.751
	SAT_Assu_6	I am satisfied with the staff's knowledge of regional as well as foreign languages	0.752
Service Quality Satisfaction – Empathy	SAT_Emp_1	I am satisfied with the staff's ability to meet my specific demands	0.772
	SAT_Emp_2	I am satisfied with the availability of staff to attend to my needs	0.842
	SAT_Emp_3	I am satisfied with the individual attention given to me as a customer	0.822
	SAT_Emp_4	I am satisfied with the equal and just treatment provided to all customers	0.802
	SAT_Emp_5	I am satisfied with the attitude of the staff	0.830
Service Quality Satisfaction – Tangibles	SAT_Tan_1	I am satisfied with the hygiene and cleanliness of the services provided	0.831
	SAT_Tan_2	I am satisfied with the security and safety measures at the hotel/resort	0.828
	SAT_Tan_3	I am satisfied with the tangible facilities such as the sauna, swimming pool, gym, playground, and babysitting services	0.813
	SAT_Tan_4	I am satisfied that staff uniforms and appearance are neat and consistent with the hotel's visual style	0.850
	SAT_Tan_5	I am satisfied with the convenient location of the hotel/resort	0.850
	SAT_Tan_6	I am satisfied with the physical environment, including interior and exterior décor	0.862
Destination Loyalty	DL_1	If given a chance in the future, I will revisit Goa	0.822
	DL_2	I will recommend Goa as a tourist destination to others	0.816
	DL_3	I think it is always worthwhile to visit Goa	0.782
	DL_4	If I visit Goa again, I will stay longer	0.824

Source: Author's analysis of primary data.

5.7.1.2. Average Variance Extracted (AVE)

Average variance extracted (AVE) assesses convergent validity by quantifying the proportion of indicator variance explained by a latent construct. It indicates how strongly the indicators correlate with their construct and, thus, how well they capture the underlying concept. Higher AVE denotes stronger convergent validity and lower measurement error. A commonly accepted threshold is 0.50, meaning the construct explains at least half of the variance in its indicators (Hair et al., 2017). In this study, all AVE values exceeded 0.50 (Table 5.7), confirming adequate convergent validity and supporting the measurement quality of the model.

Table 5.7. Average Variance Extracted

Construct	Number of Items	Average Variance Extracted
Push Social and Experiential Motivators	4	0.678
Push Incentives and Purpose-Oriented Motivators	4	0.734
Pull_Attraction	8	0.603
Pull_Activities	8	0.630
Pull_Heritage & Culture	7	0.620
Pull_Cost of Living	4	0.666
Ser_Reliability	7	0.647
Ser_Responsiveness	4	0.737
Ser_Assurance	6	0.654
Ser_Empathy	5	0.591
Ser_Tangibles	6	0.652
Sat_Reliability	7	0.629
Sat_Responsiveness	4	0.647
Sat_Assurance	6	0.658
Sat_Empathy	5	0.663
Sat_Tangibles	6	0.704
Destination Loyalty	4	0.658

Source: Author's analysis of primary data.

Accordingly, the measurement model satisfies the convergent-validity criteria required for subsequent structural analysis.

5.7.2. Internal Consistency

Internal consistency evaluates how well a set of items cohere to measure a single construct (Tavakol & Dennick, 2011). High consistency indicates interrelated items that contribute meaningfully to the construct's score. Reliability was assessed using Cronbach's alpha (α), Composite Reliability (CR), and Dijkstra–Henseler's rho (ρ_A). Alpha reflects average inter-item correlation; CR weights items by their loadings; ρ_A uses construct-specific loadings and avoids the equal-weights assumption, often yielding a more accurate estimate of internal consistency. Strong internal consistency enhances the credibility of the findings.

5.7.2.1. Cronbach's Alpha

Cronbach's alpha gauges whether items jointly reflect the same latent construct. Values ≥ 0.70 indicate acceptable internal consistency and support construct reliability in measurement models (Hair et al., 2019). Alpha results are reported in Table 5.8.

Table 5.8. Cronbach's Alpha

Construct	Number of Items	Cronbach's alpha
Push Social and Experiential Motivators	4	0.842
Push Incentives and Purpose-Oriented Motivators	4	0.879
Pull_Attraction	8	0.906
Pull_Activities	8	0.916
Pull_Heritage & Culture	7	0.897
Pull_Cost of Living	4	0.832
Ser_Reliability	7	0.909
Ser_Responsiveness	4	0.881
Ser_Assurance	6	0.894

Ser_Empathy	5	0.827
Ser_Tangibles	6	0.892
Sat_Reliability	7	0.902
Sat_Responsiveness	4	0.817
Sat_Assurance	6	0.896
Sat_Empathy	5	0.873
Sat_Tangibles	6	0.917
Destination Loyalty	4	0.827

Source: Author's analysis of primary data.

5.7.2.2. Composite Reliability

Composite reliability assesses the internal consistency of a construct by incorporating each item's loading, providing a more precise estimate than alpha, particularly in CFA and PLS-SEM (Hair et al., 2017). In this study, all CR values exceeded 0.70 (Chin, 1998; Hair et al., 2019), ranging from 0.878 to 0.935, providing evidence of strong internal consistency (Table 5.9). These results confirm reliable measurement and support inclusion of the constructs in the model.

Table 5.9. Composite Reliability

Construct	Number of Items	Composite Reliability
Push Social and Experiential Motivators	4	0.894
Push Incentives and Purpose-Oriented Motivators	4	0.917
Pull_Attraction	8	0.924
Pull_Activities	8	0.932
Pull_Heritage & Culture	7	0.919
Pull_Cost of Living	4	0.888
Ser_Reliability	7	0.928
Ser_Responsiveness	4	0.918

Ser_Assurance	6	0.919
Ser_Empathy	5	0.878
Ser_Tangibles	6	0.918
Sat_Reliability	7	0.922
Sat_Responsiveness	4	0.880
Sat_Assurance	6	0.920
Sat_Empathy	5	0.908
Sat_Tangibles	6	0.935
Destination Loyalty	4	0.885

Source: Author's analysis of primary data.

5.7.2.3. Rho_A (Dijkstra–Henseler)

Rho (ρ_A) estimates internal consistency using construct-specific loadings rather than equal weights, often outperforming alpha in accuracy (Hair et al., 2019). Values ≥ 0.70 denote acceptable reliability. All constructs met this criterion, confirming robust internal consistency (Table 5.10) and reinforcing the reliability of the measurement model.

Table 5.10. rho_A (Dijkstra–Henseler's ρ)

Construct	Number of Items	rho_A
Push Social and Experiential Motivators	4	0.844
Push Incentives and Purpose-Oriented Motivators	4	0.899
Pull_Attraction	8	0.907
Pull_Activities	8	0.919
Pull_Heritage & Culture	7	0.903
Pull_Cost of Living	4	0.833
Ser_Reliability	7	0.910
Ser_Responsiveness	4	0.883

Ser_Assurance	6	0.896
Ser_Empathy	5	0.827
Ser_Tangibles	6	0.894
Sat_Reliability	7	0.903
Sat_Responsiveness	4	0.819
Sat_Assurance	6	0.899
Sat_Empathy	5	0.874
Sat_Tangibles	6	0.903
Destination Loyalty	4	0.828

Source: Author's analysis of primary data.

Based on Cronbach's alpha, Composite Reliability, and rho_A, all independent, dependent, and mediating constructs demonstrated satisfactory internal consistency. This indicates that the items within each construct cohere well and consistently represent the latent variable they are intended to measure. The measurement model is therefore suitable for discriminant-validity assessment and subsequent structural model analysis.

5.7.3. Discriminant Validity

Discriminant validity ensures that each construct is empirically distinct from related constructs, thereby reducing multicollinearity and redundancy in the measurement model (Hair et al., 2019). Demonstrating discriminant validity strengthens the theoretical integrity of the model and confidence in inter-construct relationships (Hair et al., 2019). This study applies three complementary diagnostics: cross-loadings, the Fornell–Larcker criterion, and the heterotrait–monotrait ratio (HTMT) (Sarstedt et al., 2021; Hair et al., 2017).

5.7.3.1. Cross Loadings

Cross-loadings verify that each indicator loads highest on its parent construct relative to all other constructs. Substantial secondary loadings would imply conceptual overlap and threaten discriminant validity. As shown in Table 5.11, every indicator loads most strongly on its associated construct, supporting construct distinctiveness and measurement accuracy.

5.7.3.2. Fornell–Larcker Criterion

The Fornell–Larcker test compares the square root of AVE for each construct with its correlations with other constructs; the diagonal ($\sqrt{\text{AVE}}$) should exceed off-diagonal correlations (Fornell & Larcker, 1981). In Table 5.12, all diagonal $\sqrt{\text{AVE}}$ values (bold) are greater than corresponding inter-construct correlations, confirming that each construct shares more variance with its own indicators than with others (Hair et al., 2017).

5.7.3.3. The Heterotrait–Monotrait Ratio (HTMT)

HTMT provides a stricter assessment by contrasting between-construct with within-construct correlations (Henseler et al., 2015). Values < 0.85 indicate strong discriminant validity; values < 0.90 are often acceptable for conceptually closer constructs (Sarstedt et al., 2021). Table 5.13 reports HTMT values below 0.85 for all pairs, affirming construct distinctiveness.

Taken together, the cross-loading, Fornell–Larcker, and HTMT results substantiate discriminant validity. The reflective constructs are conceptually and empirically distinct, providing a rigorous basis for subsequent structural model assessment (Hair et al., 2017).

Table 5.11. Cross Loadings

	Ser_Assu	DL	Ser_Emp	Pull_ACT	Pull_ATT	Pull_CL	Push_SE	Push_IP	Ser_Reli	Ser_Resp	Sat_Emp	Sat_Resp	Sat_Tan	Sat_Assu	Sat_Reli	Ser_Tan	Pull_HC
DL_1	0.384	0.822	0.285	0.205	0.232	0.284	0.228	0.071	0.277	0.193	0.196	0.100	0.253	0.229	0.280	0.316	0.273
DL_2	0.345	0.816	0.251	0.221	0.278	0.328	0.247	0.006	0.266	0.191	0.153	0.149	0.196	0.269	0.284	0.265	0.307
DL_3	0.341	0.782	0.209	0.193	0.265	0.285	0.287	0.082	0.230	0.171	0.150	0.091	0.248	0.312	0.242	0.241	0.222
DL_4	0.351	0.824	0.234	0.221	0.303	0.331	0.276	0.044	0.244	0.194	0.201	0.137	0.243	0.290	0.253	0.286	0.289
Pul_ACT_1	0.178	0.203	0.105	0.783	0.056	0.107	0.061	-0.044	0.122	0.048	0.110	0.140	0.098	0.148	0.065	0.079	0.142
Pul_ACT_2	0.182	0.200	0.047	0.793	0.060	0.180	0.110	-0.074	0.135	0.078	0.105	0.094	0.073	0.126	0.117	0.055	0.144
Pul_ACT_3	0.118	0.183	0.050	0.782	0.049	0.099	0.089	0.006	0.069	0.064	0.101	0.058	0.085	0.071	0.022	0.064	0.134
Pul_ACT_4	0.137	0.209	0.078	0.800	0.060	0.135	0.122	0.002	0.086	0.078	0.102	0.101	0.076	0.128	0.072	0.048	0.152
Pul_ACT_5	0.126	0.177	0.037	0.794	0.048	0.132	0.120	0.023	0.123	0.037	0.082	0.104	0.067	0.155	0.099	0.044	0.130
Pul_ACT_6	0.148	0.225	0.051	0.806	0.048	0.107	0.152	0.039	0.078	0.082	0.081	0.073	0.062	0.107	0.080	0.075	0.159
Pul_ACT_8	0.128	0.237	0.083	0.808	0.035	0.176	0.136	0.058	0.118	0.070	0.107	0.105	0.098	0.131	0.106	0.052	0.165
Pul_ACT_9	0.150	0.199	0.080	0.784	0.024	0.132	0.107	-0.006	0.104	0.062	0.073	0.021	0.094	0.104	0.041	0.054	0.126
Pul_ATT_1	0.113	0.252	0.119	0.108	0.761	0.113	0.128	-0.068	0.123	0.097	0.154	0.037	0.080	0.054	0.101	0.103	0.040
Pul_ATT_2	0.179	0.253	0.113	0.025	0.748	0.069	0.140	-0.056	0.101	0.124	0.092	0.064	0.055	0.090	0.115	0.096	0.055
Pul_ATT_3	0.151	0.251	0.119	0.020	0.786	0.127	0.131	-0.083	0.127	0.159	0.103	0.060	0.019	0.130	0.146	0.101	0.023
Pul_ATT_4	0.159	0.248	0.088	0.035	0.779	0.100	0.145	-0.058	0.117	0.084	0.079	0.063	0.028	0.068	0.133	0.069	0.081
Pul_ATT_5	0.181	0.271	0.109	0.032	0.844	0.147	0.119	-0.053	0.138	0.170	0.087	0.083	0.036	0.108	0.173	0.087	0.085
Pul_ATT_6	0.101	0.291	0.088	0.035	0.761	0.079	0.123	-0.033	0.130	0.060	0.154	-0.002	0.021	0.035	0.155	0.116	0.072

Pul_ATT_7	0.132	0.242	0.109	0.043	0.784	0.200	0.097	-0.002	0.103	0.185	0.037	0.060	0.037	0.137	0.148	0.077	0.131
Pul_ATT_8	0.158	0.245	0.117	0.075	0.743	0.165	0.083	-0.052	0.134	0.140	0.094	0.034	0.028	0.118	0.133	0.084	0.032
Pul_CL_1	0.183	0.319	0.119	0.182	0.104	0.758	0.110	0.094	0.146	0.128	0.023	0.102	0.139	0.150	0.147	0.079	0.318
Pul_CL_2	0.229	0.323	0.100	0.145	0.148	0.851	0.097	0.018	0.130	0.176	0.051	0.086	0.115	0.179	0.127	0.067	0.226
Pul_CL_3	0.240	0.300	0.100	0.120	0.118	0.857	0.090	0.018	0.142	0.173	0.037	0.120	0.086	0.208	0.162	0.074	0.215
Pul_CL_4	0.243	0.289	0.095	0.101	0.152	0.795	0.119	-0.001	0.147	0.111	-0.011	0.072	0.109	0.166	0.174	0.051	0.168
Pul_HC_1	0.134	0.289	0.153	0.167	0.055	0.257	0.106	0.053	0.110	0.078	0.037	0.085	0.094	0.129	0.096	0.088	0.856
Pul_HC_2	0.095	0.210	0.126	0.150	0.036	0.214	0.085	0.094	0.044	0.090	-0.012	0.071	0.040	0.094	0.074	0.043	0.748
Pul_HC_3	0.128	0.273	0.129	0.146	0.083	0.228	0.123	0.020	0.101	0.050	0.032	0.139	0.074	0.127	0.109	0.069	0.793
Pul_HC_4	0.144	0.287	0.181	0.133	0.083	0.234	0.070	0.025	0.079	0.126	0.014	0.034	0.074	0.083	0.050	0.110	0.801
Pul_HC_5	0.150	0.247	0.079	0.152	0.084	0.215	0.144	0.031	0.039	0.118	0.019	0.096	0.052	0.128	0.060	0.057	0.738
Pul_HC_6	0.132	0.295	0.181	0.124	0.058	0.213	0.102	0.065	0.122	0.115	0.031	0.047	0.083	0.113	0.091	0.131	0.839
Pul_HC_7	0.124	0.241	0.087	0.140	0.059	0.220	0.138	0.045	0.083	0.051	-0.004	0.164	0.060	0.098	0.081	0.047	0.725
Push_IP_1	-0.022	0.041	0.023	-0.013	-0.063	0.031	0.030	0.755	0.005	-0.014	-0.027	0.022	0.107	-0.001	0.050	-0.015	0.022
Push_IP_2	-0.009	0.057	0.050	-0.006	-0.087	0.044	0.051	0.903	0.005	-0.034	-0.031	0.005	0.086	0.058	0.000	0.024	0.054
Push_IP_3	-0.035	0.061	0.030	0.030	-0.039	0.051	0.046	0.892	-0.019	-0.026	-0.033	-0.020	0.099	0.017	-0.030	0.020	0.058
Push_IP_4	-0.036	0.050	0.035	-0.011	-0.036	0.008	0.066	0.870	0.004	-0.011	-0.045	-0.026	0.104	0.036	-0.008	0.005	0.061
Push_SE_1	0.156	0.281	0.032	0.128	0.146	0.146	0.860	0.087	0.126	0.099	0.038	0.050	0.072	0.137	0.143	0.087	0.147
Push_SE_2	0.183	0.254	0.063	0.112	0.135	0.054	0.821	0.024	0.079	0.083	0.036	0.034	0.102	0.140	0.110	0.114	0.072
Push_SE_3	0.117	0.264	0.052	0.121	0.108	0.108	0.795	0.028	0.077	0.068	0.010	0.055	0.077	0.114	0.151	0.100	0.100

Push_SE_4	0.173	0.251	0.056	0.109	0.123	0.108	0.816	0.045	0.102	0.093	0.012	-0.001	0.078	0.131	0.114	0.080	0.133
SER_Assu_1	0.818	0.373	0.165	0.137	0.165	0.213	0.162	-0.026	0.168	0.287	0.120	0.113	0.125	0.309	0.161	0.149	0.108
SER_Assu_2	0.833	0.356	0.093	0.151	0.131	0.199	0.151	-0.024	0.103	0.225	0.160	0.106	0.090	0.273	0.140	0.112	0.141
SER_Assu_3	0.824	0.372	0.133	0.112	0.155	0.244	0.145	-0.008	0.162	0.261	0.133	0.144	0.136	0.315	0.172	0.118	0.154
SER_Assu_4	0.805	0.392	0.182	0.175	0.185	0.235	0.158	-0.038	0.155	0.291	0.133	0.123	0.168	0.302	0.209	0.115	0.165
SER_Assu_5	0.776	0.325	0.116	0.164	0.148	0.204	0.146	-0.057	0.122	0.134	0.127	0.097	0.048	0.301	0.172	0.099	0.102
SER_Assu_6	0.794	0.299	0.115	0.156	0.123	0.231	0.163	0.011	0.115	0.122	0.107	0.078	0.074	0.296	0.153	0.097	0.131
SER_Emp_1	0.136	0.235	0.745	0.062	0.107	0.109	0.052	0.035	0.118	0.128	0.089	0.112	0.022	0.109	0.091	0.112	0.144
SER_Emp_2	0.138	0.211	0.735	0.060	0.082	0.049	0.084	0.024	0.072	0.127	0.090	0.114	0.012	0.117	0.075	0.099	0.117
SER_Emp_3	0.117	0.231	0.803	0.049	0.103	0.107	0.031	0.066	0.064	0.141	0.086	0.112	0.107	0.132	0.054	0.132	0.120
SER_Emp_4	0.150	0.254	0.767	0.079	0.103	0.130	0.044	0.005	0.107	0.169	0.037	0.115	0.089	0.095	0.084	0.136	0.144
SER_Emp_5	0.101	0.227	0.792	0.075	0.137	0.089	0.025	0.026	0.143	0.157	0.057	0.084	0.071	0.123	0.131	0.150	0.138
SER_Reli_1	0.162	0.251	0.106	0.087	0.168	0.156	0.102	-0.039	0.787	0.106	0.106	0.132	0.035	0.163	0.282	0.052	0.088
SER_Reli_2	0.174	0.294	0.117	0.100	0.162	0.130	0.103	-0.038	0.770	0.071	0.109	0.153	0.071	0.190	0.286	0.108	0.090
SER_Reli_3	0.103	0.228	0.103	0.120	0.095	0.163	0.092	0.043	0.848	0.086	0.110	0.082	0.090	0.087	0.273	0.071	0.086
SER_Reli_4	0.133	0.260	0.102	0.098	0.156	0.136	0.107	-0.029	0.836	0.064	0.122	0.122	0.119	0.129	0.313	0.075	0.106
SER_Reli_5	0.076	0.191	0.107	0.081	0.069	0.088	0.088	0.069	0.734	0.065	0.050	0.165	0.111	0.123	0.293	0.047	0.128
SER_Reli_6	0.145	0.257	0.081	0.134	0.092	0.141	0.065	-0.006	0.838	0.079	0.113	0.087	0.122	0.110	0.289	0.077	0.071
SER_Reli_7	0.161	0.272	0.121	0.117	0.132	0.157	0.100	-0.002	0.813	0.142	0.105	0.093	0.127	0.103	0.317	0.093	0.044
SER_Resp_1	0.229	0.184	0.187	0.088	0.143	0.164	0.044	-0.034	0.119	0.859	0.093	0.115	0.031	0.119	0.139	0.031	0.094

SER_Resp_2	0.250	0.191	0.140	0.059	0.130	0.158	0.084	-0.023	0.070	0.874	0.058	0.130	0.051	0.116	0.123	0.031	0.112
SER_Resp_3	0.226	0.214	0.173	0.087	0.155	0.179	0.111	-0.003	0.084	0.886	0.091	0.133	0.083	0.130	0.120	0.020	0.119
SER_Resp_4	0.246	0.201	0.146	0.050	0.129	0.119	0.114	-0.031	0.106	0.813	0.084	0.123	0.028	0.119	0.109	0.032	0.066
SER_Tan_1	0.090	0.273	0.148	0.058	0.074	0.079	0.061	0.055	0.043	0.018	0.096	0.025	0.186	0.120	0.088	0.831	0.069
SER_Tan_2	0.103	0.279	0.162	0.063	0.089	0.060	0.098	0.000	0.091	0.088	0.083	0.087	0.195	0.118	0.095	0.856	0.049
SER_Tan_3	0.080	0.239	0.182	0.054	0.086	0.052	0.062	0.046	0.062	0.035	0.074	0.067	0.180	0.116	0.105	0.832	0.078
SER_Tan_4	0.115	0.279	0.096	0.058	0.114	0.104	0.069	-0.020	0.075	-0.002	0.115	0.071	0.139	0.117	0.156	0.732	0.137
SER_Tan_5	0.154	0.289	0.143	0.078	0.081	0.056	0.137	0.002	0.115	0.031	0.070	0.067	0.157	0.108	0.115	0.862	0.060
SER_Tan_6	0.149	0.294	0.060	0.047	0.132	0.053	0.131	-0.023	0.068	-0.017	0.072	0.087	0.107	0.152	0.096	0.718	0.109
SAT_Assu_1	0.321	0.321	0.112	0.168	0.099	0.212	0.144	0.031	0.139	0.123	0.117	0.321	0.083	0.840	0.318	0.142	0.121
SAT_Assu_2	0.288	0.275	0.146	0.096	0.079	0.174	0.106	0.015	0.118	0.090	0.102	0.335	0.081	0.841	0.334	0.102	0.131
SAT_Assu_3	0.283	0.271	0.115	0.108	0.086	0.145	0.127	0.029	0.157	0.091	0.063	0.350	0.071	0.838	0.310	0.115	0.111
SAT_Assu_4	0.321	0.281	0.165	0.103	0.098	0.179	0.118	0.005	0.157	0.135	0.074	0.361	0.086	0.840	0.321	0.112	0.142
SAT_Assu_5	0.297	0.256	0.116	0.143	0.125	0.170	0.128	0.055	0.129	0.103	0.061	0.161	0.044	0.751	0.235	0.139	0.090
SAT_Assu_6	0.289	0.232	0.071	0.122	0.087	0.162	0.148	0.031	0.081	0.145	0.077	0.123	0.046	0.752	0.193	0.122	0.082
SAT_Emp_1	0.152	0.170	0.094	0.069	0.120	0.024	0.008	-0.036	0.086	0.074	0.772	0.016	0.047	0.089	0.044	0.079	-0.010
SAT_Emp_2	0.110	0.176	0.044	0.114	0.107	0.016	0.025	-0.040	0.127	0.045	0.842	0.072	0.066	0.079	0.031	0.073	-0.003
SAT_Emp_3	0.129	0.195	0.085	0.090	0.110	0.081	0.067	-0.019	0.117	0.102	0.822	0.135	0.047	0.123	0.118	0.105	0.019
SAT_Emp_4	0.167	0.174	0.073	0.140	0.111	-0.001	0.044	-0.029	0.122	0.078	0.802	0.033	0.098	0.095	0.071	0.089	0.048
SAT_Emp_5	0.095	0.161	0.080	0.077	0.081	0.001	-0.032	-0.040	0.066	0.084	0.830	0.003	0.073	0.023	0.061	0.081	0.041

SAT_Reli_1	0.192	0.257	0.090	0.114	0.145	0.144	0.130	-0.044	0.272	0.128	0.072	0.173	0.033	0.281	0.789	0.108	0.041
SAT_Reli_2	0.200	0.304	0.071	0.050	0.163	0.145	0.166	-0.016	0.310	0.105	0.074	0.251	0.085	0.286	0.801	0.143	0.123
SAT_Reli_3	0.178	0.254	0.072	0.084	0.135	0.141	0.133	-0.003	0.263	0.122	0.090	0.232	0.029	0.270	0.800	0.096	0.069
SAT_Reli_4	0.141	0.265	0.116	0.082	0.160	0.112	0.156	0.007	0.282	0.091	0.061	0.192	0.068	0.285	0.782	0.089	0.102
SAT_Reli_5	0.194	0.258	0.043	0.076	0.115	0.176	0.111	0.018	0.282	0.110	0.040	0.239	0.083	0.266	0.793	0.083	0.084
SAT_Reli_6	0.118	0.243	0.098	0.094	0.130	0.163	0.097	-0.002	0.314	0.113	0.054	0.177	0.066	0.281	0.806	0.127	0.106
SAT_Reli_7	0.131	0.225	0.137	0.034	0.141	0.152	0.076	0.037	0.301	0.122	0.065	0.192	0.075	0.296	0.780	0.097	0.035
SAT_Resp_1	0.107	0.132	0.105	0.092	0.040	0.079	0.011	-0.007	0.137	0.110	0.060	0.862	0.099	0.258	0.203	0.101	0.098
SAT_Resp_2	0.130	0.100	0.086	0.104	0.053	0.101	0.022	0.000	0.101	0.147	0.048	0.809	0.037	0.272	0.214	0.044	0.089
SAT_Resp_3	0.106	0.116	0.155	0.081	0.068	0.112	0.064	0.002	0.134	0.110	0.028	0.752	0.040	0.297	0.223	0.045	0.108
SAT_Resp_4	0.098	0.127	0.106	0.075	0.044	0.083	0.045	-0.020	0.104	0.103	0.077	0.790	0.042	0.282	0.208	0.077	0.069
SAT_Tan_1	0.131	0.250	0.121	0.075	0.038	0.093	0.099	0.103	0.096	0.037	0.081	0.043	0.831	0.064	0.073	0.135	0.091
SAT_Tan_2	0.133	0.202	0.069	0.072	0.027	0.073	0.111	0.105	0.087	0.043	0.082	0.075	0.828	0.085	0.074	0.155	0.059
SAT_Tan_3	0.084	0.192	0.036	0.089	0.003	0.103	0.086	0.080	0.129	0.033	0.074	0.016	0.813	0.050	0.048	0.120	0.056
SAT_Tan_4	0.093	0.220	0.042	0.077	0.047	0.110	0.078	0.087	0.075	0.065	0.037	0.033	0.850	0.037	0.045	0.166	0.046
SAT_Tan_5	0.077	0.230	0.063	0.096	0.029	0.129	0.056	0.119	0.097	0.049	0.056	0.056	0.850	0.063	0.049	0.199	0.055
SAT_Tan_6	0.147	0.325	0.063	0.104	0.081	0.166	0.080	0.082	0.121	0.057	0.077	0.099	0.862	0.114	0.102	0.207	0.119

Source: Author's analysis of primary data.

Table 5.12. Discriminant Validity — Fornell–Larcker Criterion (First-Order Constructs)

	Ser_Assu	DL	Ser_Emp	Pull_ACT	Pull_ATT	Pull_CL	Push_SE	Push_IP	Ser_Reli	Ser_Resp	Sat_Emp	Sat_Resp	Sat_Tan	Sat_Assu	Sat_Reli	Ser_Tan	Pull_HC
Ser_Assurance	0.809																
Destination Loyalty	0.438	0.811															
Ser_Empathy	0.167	0.302	0.769														
Pull_Activities	0.184	0.259	0.085	0.794													
Pull_Attraction	0.188	0.332	0.138	0.060	0.776												
Pull_Cost of Living	0.274	0.378	0.127	0.169	0.160	0.816											
Push_SE	0.191	0.319	0.061	0.143	0.156	0.127	0.824										
Push_IP	-0.029	0.062	0.041	0.002	-0.065	0.040	0.057	0.857									
Ser_Reliability	0.172	0.314	0.131	0.131	0.157	0.173	0.117	-0.003	0.805								
Ser_Responsiveness	0.276	0.231	0.188	0.082	0.162	0.181	0.104	-0.026	0.110	0.859							
Sat_Empathy	0.161	0.216	0.093	0.120	0.131	0.032	0.029	-0.040	0.128	0.095	0.814						
Sat_Responsiveness	0.137	0.147	0.140	0.110	0.063	0.116	0.043	-0.008	0.148	0.146	0.066	0.804					
Sat_Tangibles	0.135	0.289	0.079	0.103	0.049	0.138	0.100	0.114	0.120	0.057	0.081	0.068	0.839				
Sat_Assurance	0.370	0.338	0.150	0.153	0.118	0.215	0.158	0.034	0.162	0.141	0.103	0.344	0.086	0.811			
Sat_Reliability	0.208	0.327	0.113	0.096	0.179	0.186	0.158	-0.001	0.366	0.142	0.082	0.263	0.080	0.354	0.793		
Ser_Tangibles	0.143	0.342	0.164	0.074	0.119	0.084	0.116	0.012	0.094	0.033	0.105	0.083	0.200	0.151	0.135	0.807	
Pull_Heritage & Culture	0.166	0.337	0.173	0.183	0.084	0.287	0.138	0.059	0.108	0.114	0.023	0.113	0.088	0.140	0.102	0.103	0.787

Source: Author's analysis of primary data.

Table 5.13. Heterotrait–Monotrait Ratio (HTMT)

	Ser_Assu	DL	Ser_Emp	Pull_ACT	Pull_ATT	Pull_CL	Push_SE	Push_IP	Ser_Reli	Ser_Resp	Sat_Emp	Sat_Resp	Sat_Tan	Sat_Assu	Sat_Reli	Ser_Tan	Pull_HC
Ser_Assurance																	
Destination Loyalty	0.507																
Ser_Empathy	0.192	0.364															
Pull_Activities	0.203	0.295	0.098														
Pull_Attraction	0.208	0.382	0.16	0.069													
Pull_Cost of Living	0.318	0.455	0.151	0.191	0.186												
Push_SE	0.221	0.383	0.077	0.161	0.178	0.151											
Push_IP	0.04	0.075	0.049	0.051	0.085	0.056	0.065										
Ser_Reliability	0.186	0.359	0.151	0.144	0.171	0.199	0.133	0.054									
Ser_Responsiveness	0.307	0.27	0.221	0.091	0.183	0.21	0.119	0.032	0.123								
Sat_Empathy	0.181	0.253	0.109	0.134	0.144	0.053	0.057	0.048	0.142	0.107							
Sat_Responsiveness	0.159	0.179	0.171	0.126	0.08	0.141	0.064	0.027	0.172	0.172	0.083						
Sat_Tangibles	0.144	0.323	0.092	0.11	0.057	0.152	0.115	0.129	0.131	0.062	0.091	0.074					
Sat_Assurance	0.413	0.392	0.173	0.168	0.133	0.249	0.183	0.041	0.177	0.159	0.114	0.398	0.09				
Sat_Reliability	0.231	0.377	0.133	0.109	0.196	0.216	0.179	0.048	0.402	0.161	0.09	0.306	0.085	0.392			
Ser_Tangibles	0.159	0.398	0.19	0.082	0.132	0.097	0.133	0.043	0.104	0.048	0.119	0.100	0.215	0.169	0.15		
Pull_HC	0.183	0.388	0.197	0.201	0.094	0.329	0.159	0.069	0.119	0.129	0.043	0.136	0.091	0.155	0.112	0.113	

Source: Author's analysis of primary data.

5.8. Structural Equation Model for Push Factors Influencing Destination Loyalty

5.8.1. Path Coefficients (Push Factors on Destination Loyalty)

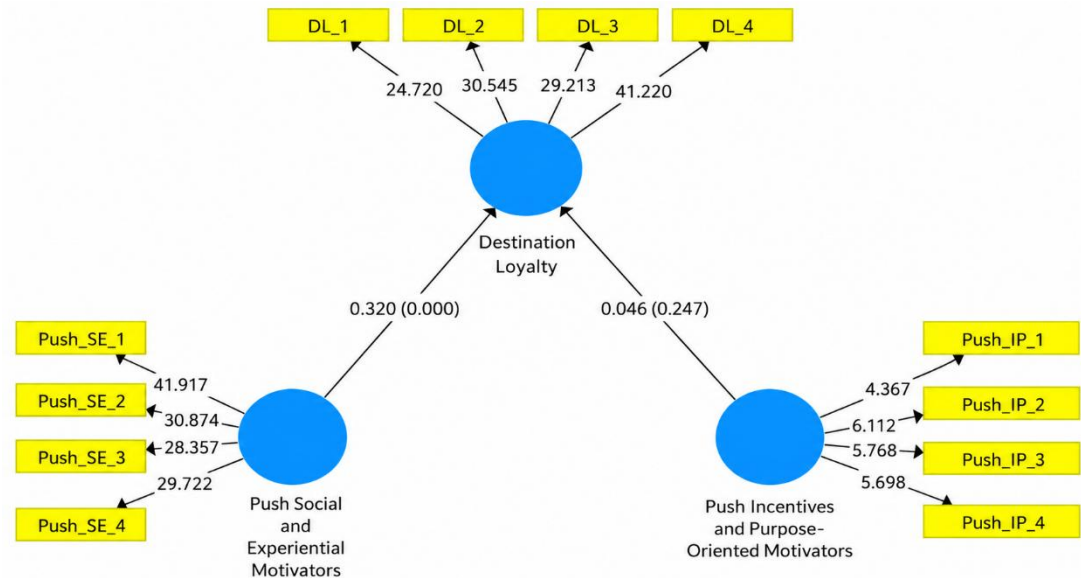


Figure 5.6. Structural Model Showing the Direct Effects of Push Factors on Destination Loyalty

Source: Author's analysis of primary data (SmartPLS 3 output).

The results show that Push social and experiential motivators had a significant positive effect on destination loyalty ($\beta = 0.320$, $t = 9.790$, $p = 0.000$), as reported in Table 5.14 and Figure 5.6. Intrinsic drivers—celebrating special occasions, escaping routine, spending time with family and friends, and seeking adventure—consistently strengthen revisit and recommendation intentions.

Push incentives and purpose-oriented motivators exhibit no statistically significant relationship with destination loyalty ($\beta = 0.046$, $t = 1.158$, $p = 0.247$). Incentives and purpose-oriented motives such as conferences, education or training, and career advancement appear situational and transactional, yielding little durable impact on long-term loyalty.

Table 5.14. Path Coefficients and Significance Levels for the Impact of Push Factors on Destination Loyalty

Hypo	Path	β	T-Value	SD	P-Values	Confidence Interval		Remark
						2.50%	97.50%	
H1a	Push Social and Experiential Motivators → Destination Loyalty	0.320	9.790	0.033	0.000	0.258	0.386	Supported
H1b	Push Incentives and Purpose-Oriented Motivators → Destination Loyalty	0.046	1.158	0.039	0.247	-0.055	0.121	Not Supported

Source: Author's analysis of primary data.

5.8.2. Coefficient of Determination (R^2) and Adjusted R^2

The coefficient of determination for destination loyalty was $R^2 = 0.151$, with adjusted $R^2 = 0.148$. Thus, the predictors explain about 15.1% of the variance in destination loyalty, and the adjusted estimate indicates stable explanatory power after penalising for model size and sample. The explained variance is modest but meaningful, indicating explanatory contribution while suggesting that other unobserved factors may also influence destination loyalty. Detailed values are reported in Table 5.15.

Table 5.15. R Square for the Influence of Push Factors on Destination Loyalty

Construct	R^2	R^2 Adjusted
Destination Loyalty	0.151	0.148

Source: Author's analysis of primary data.

5.8.3. Effect Sizes (f^2) for Push Factors

Effect size estimates show that push social and experiential motivators exert a moderate influence on destination loyalty ($f^2 = 0.171$), indicating a meaningful contribution to explained variance. By contrast, push incentives and purpose-oriented motivators display no effect ($f^2 = 0.003$), offering no substantive explanatory value. These results accord with the path estimates and underscore the primacy of emotional-experiential drivers over transactional or incentive-based motives in shaping loyalty (Table 5.16 and Figure 5.7).

Table 5.16. Effect Size (f^2) of Push Factors on Destination Loyalty

Path	Effect Size	Interpretation
Push Social and Experiential Motivators → Destination Loyalty	0.171	Moderate
Push Incentives and Purpose-Oriented Motivators → Destination Loyalty	0.003	No Effect

Source: Author's analysis of primary data.

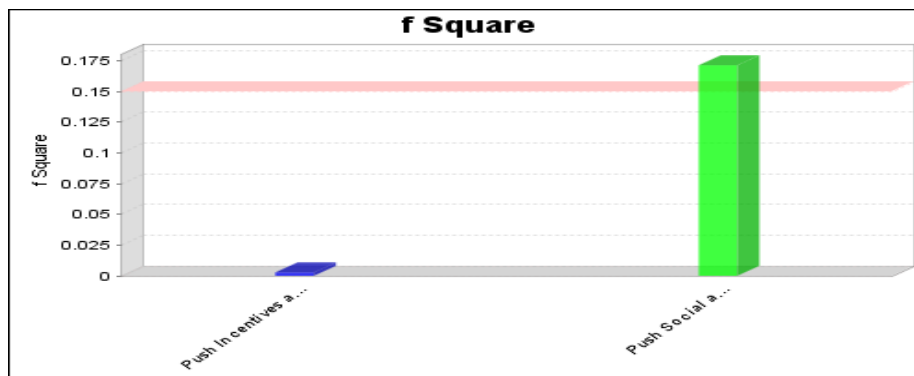


Figure 5.7. Effect Size (f^2) Comparison of Push-Factor Constructs on Destination Loyalty

Source: Author's analysis of primary data.

5.8.4. Predictive Relevance (Q^2)

The model demonstrates predictive relevance for destination loyalty ($Q^2 = 0.067 > 0$), satisfying the PLS-SEM criterion suggested by Hair et al. (2019). The

magnitude is modest but confirms that the push-factor specification can predict loyalty outcomes based on the Q^2 criterion. Detailed Q^2 results are reported in Table 5.17.

Table 5.17. Q^2 (Stone–Geisser) for Predictive Relevance of Push Factors Influencing Destination Loyalty

Endogenous Construct	Q^2
Destination Loyalty	0.067

Source: Author's analysis of primary data.

5.8.5. Importance–Performance Map Analysis (IPMA)

Importance–performance map analysis (IPMA) is interpreted by quadrants. High-importance–high-performance (Q1) identifies drivers that are already performing well and should be safeguarded as core strengths. High-importance–low-performance (Q2) flags impactful areas where delivery lags, requiring priority improvement. Low-importance–low-performance (Q3) captures elements with limited impact and weak delivery that can be deprioritised with minimal risk. Low-importance–high-performance (Q4) indicates strong delivery on lower-impact elements, suggesting potential resource reallocation. For push factors shaping destination loyalty, the quadrant cut-offs use the midpoints importance = 0.157 and performance = 52.803 (Table 5.18 and Figure 5.10).

Table 5.18. Importance–Performance Map Analysis (IPMA) for Push Factors Affecting Destination Loyalty

Constructs	Importance	Performance
Push Incentives and Purpose-Oriented Motivators	0.034	42.069
Push Social and Experiential Motivators	0.279	63.536

Source: Author's analysis of primary data.

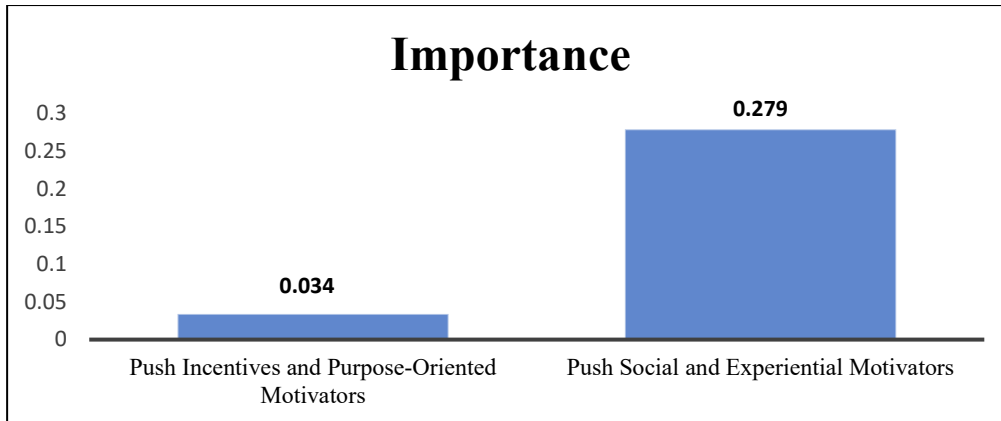


Figure 5.8. Importance Analysis for Push Factors Affecting Destination Loyalty

Source: Author's analysis of primary data.

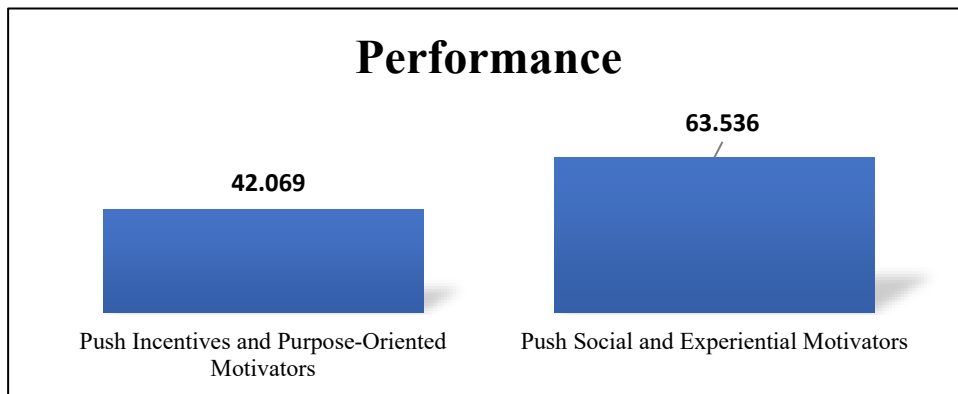


Figure 5.9. Performance Analysis for Push Factors Affecting Destination Loyalty

Source: Author's analysis of primary data.

Q1 – High Importance, High Performance:

Push social and experiential motivators (importance = 0.279; performance = 63.536) occupy this quadrant. The model indicates high total-effect importance for celebrating special occasions, escaping daily routines, spending time with family and friends, and seeking adventure, and delivery on these aspects is above the performance midpoint.

Q3 – Low Importance, Low Performance:

Push incentives and purpose-oriented motivators (importance = 0.034; performance = 42.069) fall in this quadrant. Both metrics are below their respective midpoints, indicating that motives such as conferences, skills training, education, or career advancement exert limited influence on destination loyalty and are delivered at lower levels.

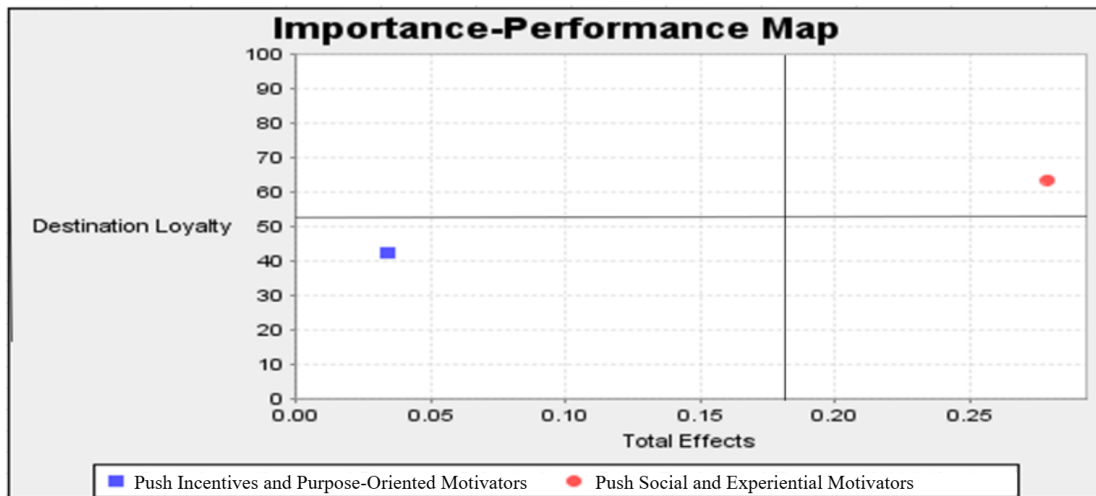


Figure 5.10. Importance–Performance Map Analysis (IPMA) for Push Factors Affecting Destination Loyalty

Source: Author's analysis of primary data.

5.9. Structural Equation Model for Pull Factors Influencing Destination Loyalty

5.9.1. Path Coefficients (Pull Factors on Destination Loyalty)

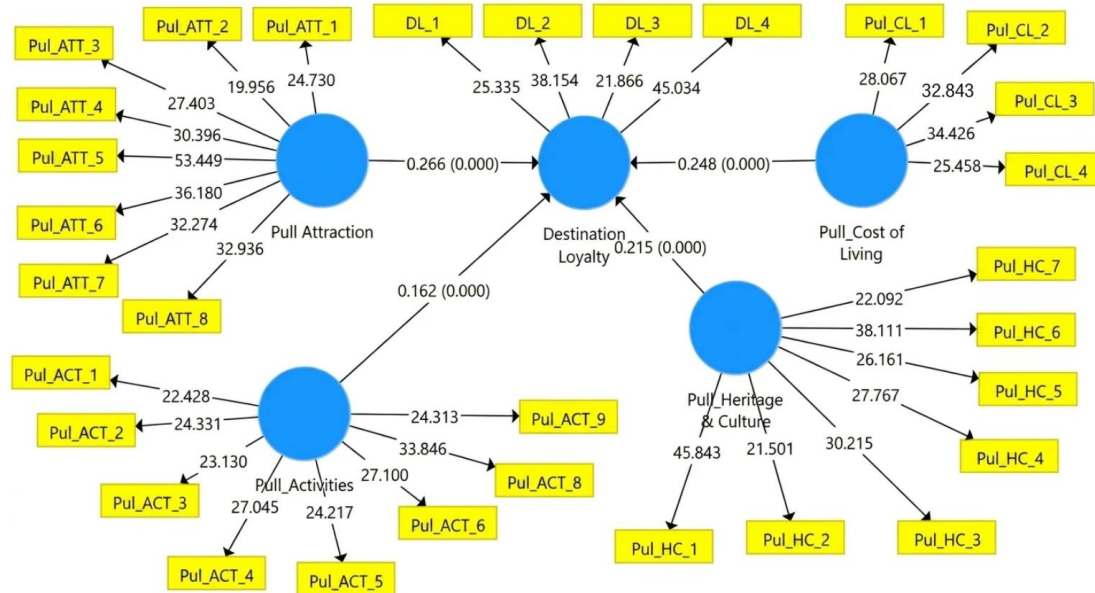


Figure 5.11. Structural Model: Direct Effects of Pull Factors on Destination Loyalty

Source: Author's analysis of primary data (SmartPLS 3 output).

All four pull-factor constructs are positively and significantly associated with destination loyalty ($p < 0.001$; Table 5.19 and Figure 5.11). The rank order by path coefficient is as follows: Pull_Attraction ($\beta = 0.266$, $t = 8.117$); Pull_Cost of Living ($\beta = 0.248$, $t = 7.275$); Pull_Heritage & Culture ($\beta = 0.215$, $t = 5.791$); and Pull_Activities ($\beta = 0.162$, $t = 4.739$). Confidence intervals for all coefficients exclude zero, confirming robustness.

Substantively, Goa's scenic assets and event-based attractions support repeat visitation; affordability across accommodation, food, shopping, and transport strengthens value perceptions; hospitality, Indo-Portuguese heritage, religious diversity, social harmony, and traditions deepen attachment; and adventure offerings—water sports, trekking, scuba diving, bike tours—provide a smaller positive

contribution. Together, a diversified pull-factor portfolio shapes durable revisit and recommendation intentions.

**Table 5.19. Path Coefficients and Significance Levels for Pull Factors
Influencing Destination Loyalty**

Hypo	Path	β	T-Value	SD	P-Values	Confidence Interval		Remark
						2.50%	97.50%	
H2a	Pull_Attraction → Destination Loyalty	0.266	8.117	0.033	0.000	0.203	0.331	Supported
H2b	Pull_Activities → Destination Loyalty	0.162	4.739	0.034	0.000	0.096	0.230	Supported
H2c	Pull_Heritage & Culture → Destination Loyalty	0.215	5.791	0.037	0.000	0.143	0.289	Supported
H2d	Pull_Cost of Living → Destination Loyalty	0.248	7.275	0.034	0.000	0.182	0.317	Supported

Source: Author's analysis of primary data.

5.9.2. Coefficient of Determination (R^2) and Adjusted R^2

The coefficient of determination (R^2) for destination loyalty was 0.390, with an adjusted R^2 of 0.386. This means that approximately 39% of the variance in destination loyalty was explained by the predictors included in the model, indicating modest explanatory power (Table 5.20).

Table 5.20. R Square for the Influence of Pull Factors on Destination Loyalty

Construct	R^2	R^2 Adjusted
Destination Loyalty	0.390	0.386

Source: Author's analysis of primary data.

5.9.3. Effect Sizes (f^2) for Pull Factors

Effect size estimates (f^2) show that all pull factors exert small but meaningful effects on destination loyalty (Table 5.21 and Figure 5.12). The ordering is: Pull_Attraction $f^2 = 0.140$ (largest), Pull_Cost of Living $f^2 = 0.119$, Pull_Heritage &

Culture $f^2 = 0.076$, and Pull_Activities $f^2 = 0.047$. These magnitudes align with the earlier significant path coefficients, indicating that each attribute adds incremental explanatory value. In combination, the pull-factor bundle contributes materially to the variance in destination loyalty intentions, underscoring the strategic importance of sustained investment across attractions, affordability, heritage programming, and adventure offerings.

Table 5.21. Effect Sizes (f^2) of Pull Factors on Destination Loyalty

Path	Effect Size	Interpretation
Pull_Activities → DL	0.047	Small
Pull_Attraction → DL	0.140	Small
Pull_Cost of Living → DL	0.119	Small
Pull_Heritage & Culture → DL	0.076	Small

Source: Author’s analysis of primary data.

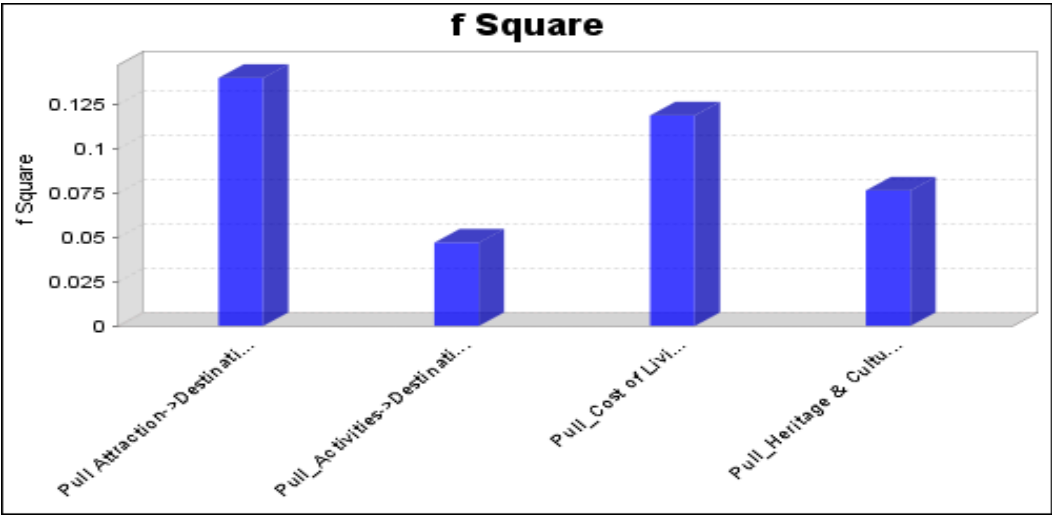


Figure 5.12. Effect Sizes (f^2) of Pull Factors on Destination Loyalty

Source: Author’s analysis of primary data.

5.9.4. Predictive Relevance (Q^2)

The Q^2 value for destination loyalty in the pull-factor model is 0.191, exceeding the zero benchmark recommended for predictive relevance (Hair et al., 2019). This supports the model's ability to predict destination loyalty among tourists (Table 5.22).

Table 5.22. Q^2 (Stone–Geisser) for Predictive Relevance of Pull Factors Influencing Destination Loyalty

Endogenous Construct	Q^2
Destination Loyalty	0.191

Source: Author's analysis of primary data.

5.9.5. Importance–Performance Map Analysis (IPMA)

For the pull-factor model, the IPMA classification was based on average midpoint values for importance (0.211) and performance (67.702). This classification reveals distinct managerial implications (Table 5.23 and Figure 5.15).

Table 5.23. Importance–Performance Map Analysis (IPMA) for Pull Factors Influencing Destination Loyalty

Constructs	Importance	Performance
Pull_Activities	0.149	65.724
Pull_Attraction	0.253	70.444
Pull_Cost of Living	0.240	67.185
Pull_Heritage & Culture	0.200	67.456

Source: Author's analysis of primary data.

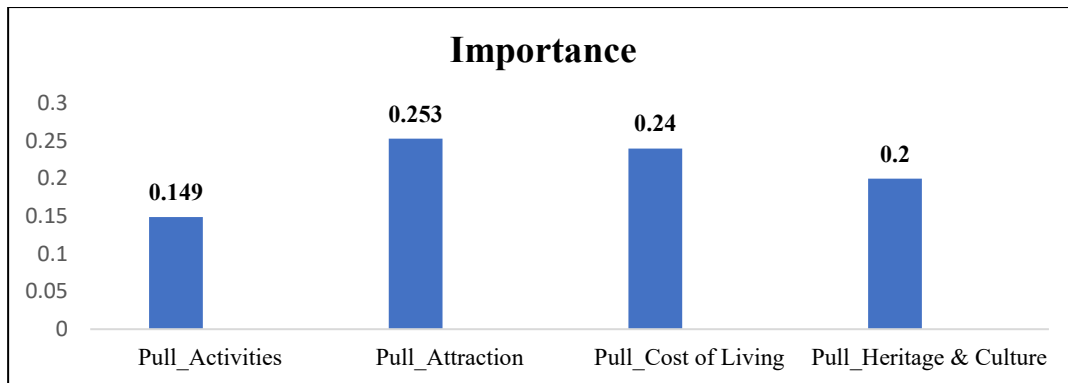


Figure 5.13. Importance Analysis for Pull Factors Influencing Destination Loyalty

Source: Author's analysis of primary data.

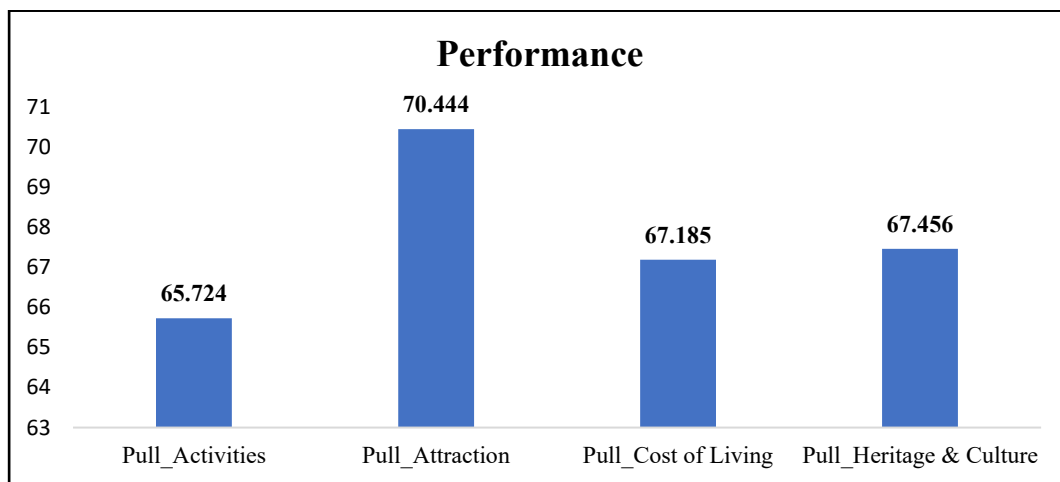


Figure 5.14. Performance Analysis for Pull Factors Influencing Destination Loyalty

Source: Author's analysis of primary data.

Q1 – High Importance, High Performance:

In Quadrant 1 (High Importance–High Performance), Pull_Attraction (Importance = 0.253; Performance = 70.444) is the only construct. Pull_Attraction shows high total-effect importance for destination loyalty; its placement in this quadrant identifies it as a principal driver of destination loyalty.

Q2 – High Importance, Low Performance:

Quadrant 2 (High Importance–Low Performance) contains Pull_Cost of Living (Importance = 0.240; Performance = 67.185). Affordability across accommodation, food, shopping, and local transport has high model-derived importance; its Quadrant-2 position underscores the need for targeted pricing and value-for-money measures, given the construct’s direct influence on loyalty.

Q3 – Low Importance, Low Performance:

Quadrant 3 (Low Importance–Low Performance) includes Pull_Activities (Importance = 0.149; Performance = 65.724) and Pull_Heritage & Culture (Importance = 0.200; Performance = 67.456). Adventure-oriented offerings—water sports, trekking, scuba diving, bike tours—and heritage-cultural attributes—hospitality, traditions, religious diversity, social harmony, and artistic expressions—are comparatively less influential for loyalty at present; their Quadrant-3 placement indicates secondary priority for near-term resource allocation relative to attraction and cost of living.

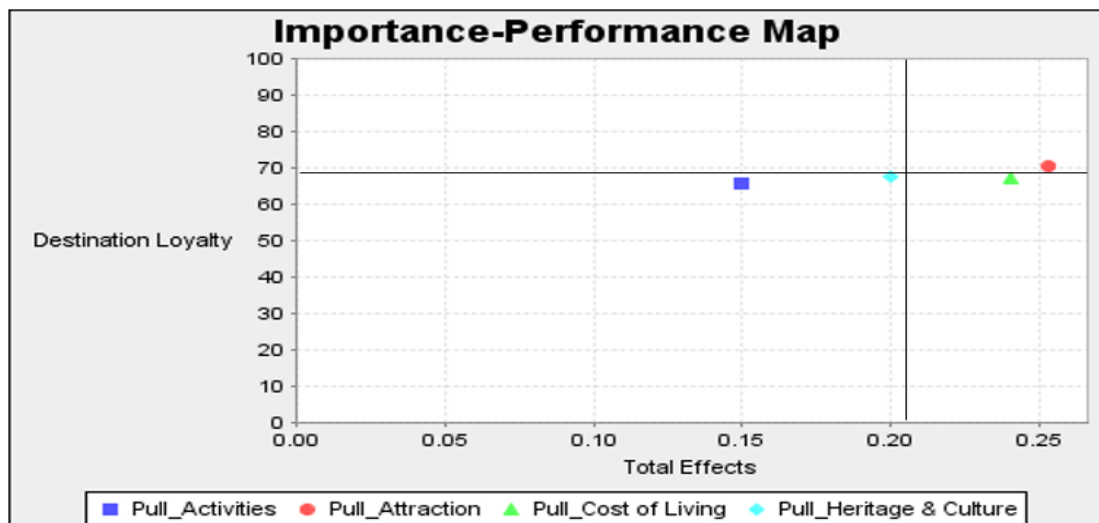


Figure 5.15. Importance–Performance Map Analysis (IPMA) for Pull Factors Affecting Destination Loyalty

Source: Author’s analysis of primary data.

5.10. Structural Equation Model for Service Quality Influencing Destination Loyalty

5.10.1. Path Coefficients (Service Quality on Destination Loyalty)

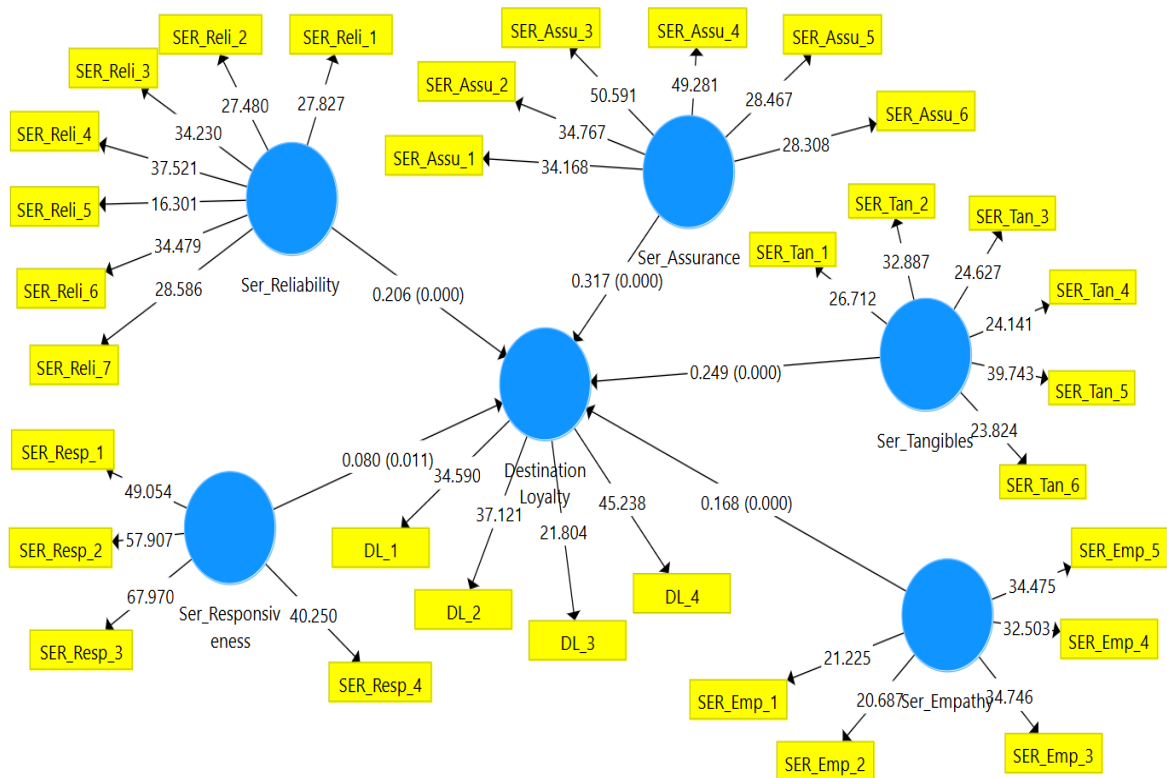


Figure 5.16. Structural Equation Model for Service Quality Influencing Destination Loyalty

Source: Author's analysis of primary data (SmartPLS 3 output).

All five dimensions showed positive, statistically significant relationships with destination loyalty. Ser_Assurance exhibits the strongest effect ($\beta = 0.317$, $t = 10.084$, $p = 0.000$), indicating that trust in service providers and confidence in secure, reliable delivery materially strengthen loyalty.

Ser_Tangibles ($\beta = 0.249$, $t = 8.061$, $p = 0.000$) and Ser_Reliability ($\beta = 0.206$, $t = 6.356$, $p = 0.000$) also display positive and statistically significant effects, highlighting the roles of high-quality physical facilities, equipment, and consistent service performance. Ser_Empathy ($\beta = 0.168$, $t = 4.925$, $p = 0.000$) remains

significant, underscoring the influence of personalised care and individual attention on tourists' attachment to the destination. Although Ser_Responsiveness has the smallest coefficient ($\beta = 0.080$, $t = 2.530$, $p = 0.011$), it is still statistically significant, confirming that timely, helpful support has a small but significant positive association with loyalty. The path coefficients for the effects of service quality dimensions on destination loyalty (DL) are summarised in Table 5.24 and Figure 5.16.

Table 5.24. Path Coefficients and Significance Levels for Service Quality Dimensions Influencing Destination Loyalty

Hypo	Path	β	T-Value	SD	P-Values	Confidence Interval		Remarks
						2.50%	97.50%	
H3a	Ser_Reliability → Destination Loyalty	0.206	6.356	0.032	0.000	0.143	0.270	Supported
H3b	Ser_Responsiveness → Destination Loyalty	0.080	2.530	0.032	0.011	0.019	0.143	Supported
H3c	Ser_Assurance → Destination Loyalty	0.317	10.084	0.031	0.000	0.254	0.377	Supported
H3d	Ser_Empathy → Destination Loyalty	0.168	4.925	0.034	0.000	0.103	0.237	Supported
H3e	Ser_Tangibles → Destination Loyalty	0.249	8.061	0.031	0.000	0.191	0.313	Supported

Source: Author's analysis of primary data.

5.10.2. Coefficient of Determination (R^2) and Adjusted R^2

The coefficient of determination (R^2) for destination loyalty (DL) is 0.468, with an adjusted R^2 of 0.464, as shown in Table 5.25. This indicates that the service quality dimensions collectively explain approximately 46.8% of the variance in destination loyalty, demonstrating modest but meaningful explanatory power.

Table 5.25. R Square for the Influence of Service Quality on Destination Loyalty

Construct	R ²	R ² Adjusted
Destination Loyalty	0.468	0.464

Source: Author's analysis of primary data.

5.10.3. Effect Sizes (f²) for Service Quality Construct

Ser_Assurance registers the largest effect size ($f^2 = 0.206$), within the moderate range, indicating that tourists' confidence in the reliability and competence of service providers materially strengthens destination loyalty. Ser_Tangibles ($f^2 = 0.138$) and Ser_Reliability ($f^2 = 0.090$) yield small effects, showing that the physical service environment and consistent performance make notable contributions to loyalty formation.

Ser_Empathy exerts a small yet meaningful impact ($f^2 = 0.063$), suggesting that personalised care modestly enhances loyalty, while Ser_Responsiveness shows no effect by the f^2 benchmark ($f^2 = 0.010$; below the 0.02 “small” threshold), implying that promptness alone is not decisive (Table 5.26 and Figure 5.17).

Table 5.26. Effect Sizes (f²) of Service Quality Dimensions on Destination Loyalty

Path	Effect Size	Interpretation
Ser_Assurance → DL	0.206	Moderate
Ser_Empathy → DL	0.063	Small
Ser_Reliability → DL	0.090	Small
Ser_Responsiveness → DL	0.010	No Effect
Ser_Tangibles → DL	0.138	Small

Source: Author's analysis of primary data.

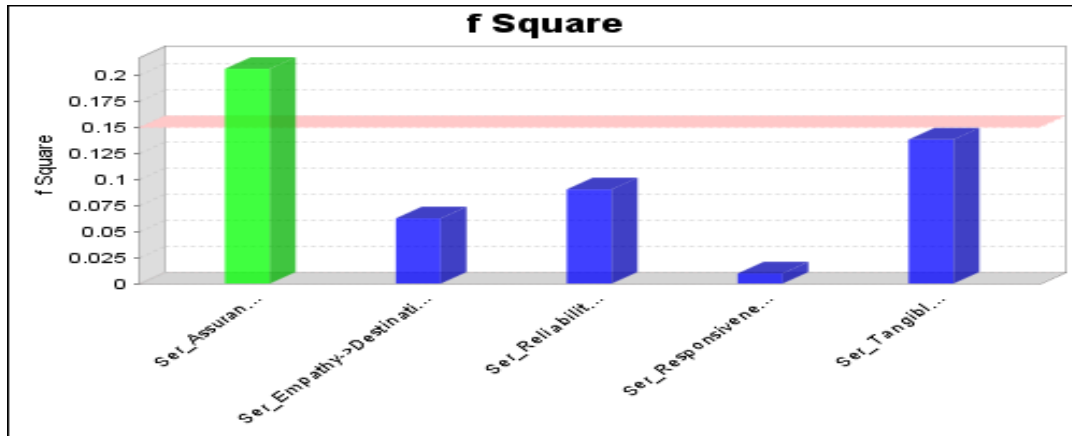


Figure 5.17. Effect Sizes (f^2) of the Five Service Quality Dimensions on Destination Loyalty

Source: Author's analysis of primary data.

5.10.4. Predictive Relevance (Q^2)

The Q^2 value for destination loyalty in the service-quality model is 0.231, exceeding the zero benchmark for predictive relevance (Table 5.27). This Q^2 result supports the predictive relevance of assurance, empathy, reliability, responsiveness, and tangibles for destination loyalty outcomes.

Table 5.27. Q^2 (Stone–Geisser) for Predictive Relevance of Service Quality Influencing Destination Loyalty

Endogenous Construct	Q^2
Destination Loyalty	0.231

Source: Author's analysis of primary data.

5.10.5. Importance–Performance Map Analysis (IPMA)

In the service-quality model, the IPMA used average midpoint values of importance (0.214) and performance (64.206) to classify the dimensions. This classification reveals the relative positioning of each dimension (Table 5.28 and Figure 5.20).

Table 5.28. Importance–Performance Map Analysis (IPMA) for Service Quality

Dimensions Affecting Destination Loyalty

Constructs	Importance	Performance
Ser_Assurance	0.360	63.591
Ser_Empathy	0.176	61.423
Ser_Reliability	0.194	78.612
Ser_Responsiveness	0.082	54.193
Ser_Tangibles	0.260	63.209

Source: Author's analysis of primary data.

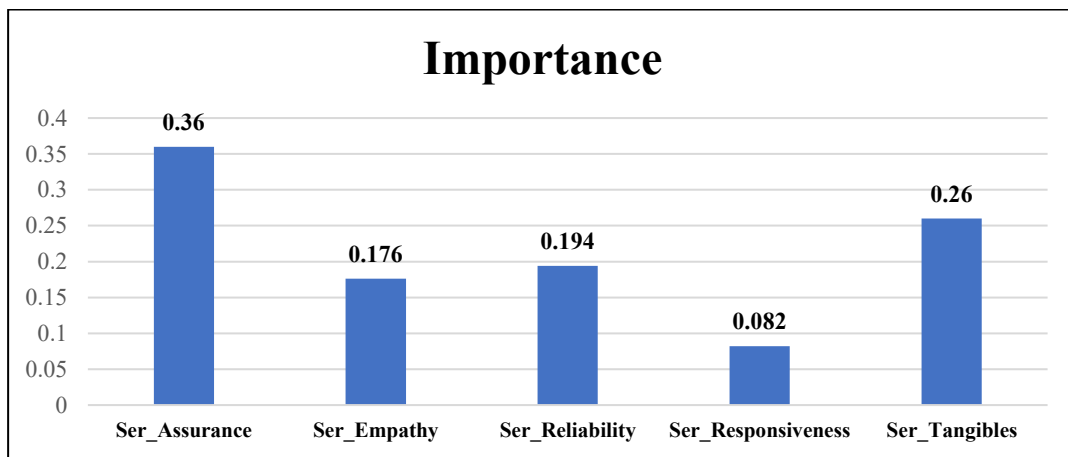


Figure 5.18. Importance of Service Quality Dimensions Affecting Destination Loyalty

Source: Author's analysis of primary data.

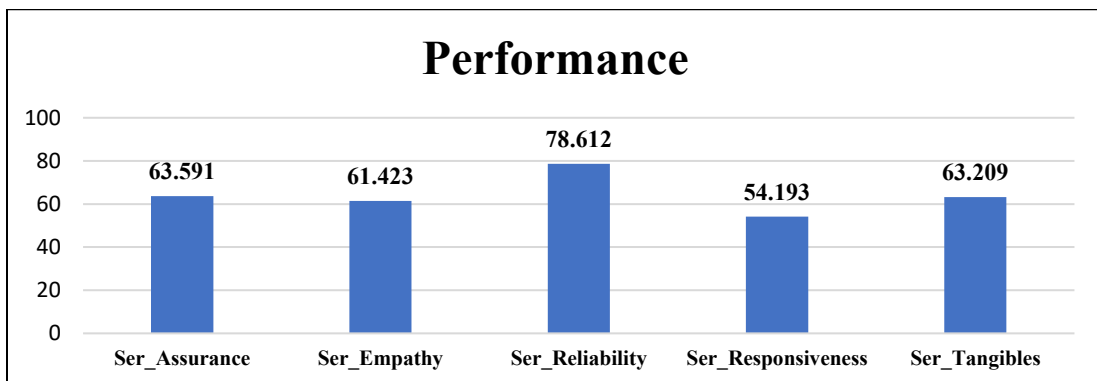


Figure 5.19. Performance Analysis for Service Quality Dimensions Affecting Destination Loyalty

Source: Author's analysis of primary data.

Q2 – High Importance, Low Performance:

Ser_Assurance (Importance = 0.360; Performance = 63.591) and Ser_Tangibles (Importance = 0.260; Performance = 63.209) are positioned in this quadrant. Both dimensions show high total-effect importance, but their performance levels fall slightly below the performance threshold.

Q3 – Low Importance, Low Performance:

Ser_Empathy (Importance = 0.176; Performance = 61.423) and Ser_Responsiveness (Importance = 0.082; Performance = 54.193) are located in this quadrant. Both dimensions register below average importance and performance, reflecting limited influence on destination loyalty while also underperforming against the midpoint benchmarks.

Q4 – Low Importance, High Performance:

Ser_Reliability (Importance = 0.194; Performance = 78.612) is located in this quadrant. Although its importance score is below the average threshold, its performance level is substantially higher than the performance midpoint, highlighting that this dimension is delivered strongly despite having lower model-derived importance.

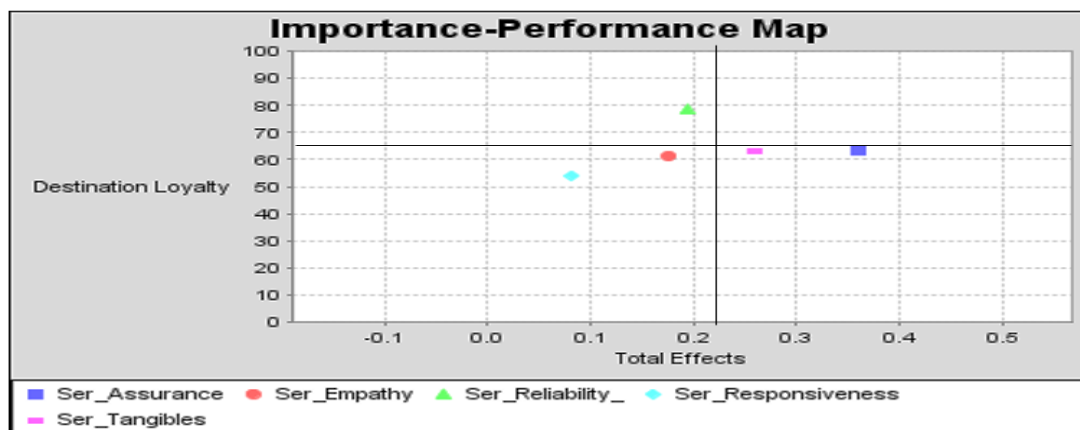


Figure 5.20. Importance–Performance Map Analysis (IPMA) for Service Quality Affecting Destination Loyalty

Source: Author's analysis of primary data.

5.11. Structural Equation Model for the Mediated Service Quality–Destination Loyalty Relationship

5.11.1. Path Coefficients (Service Quality Mediation)

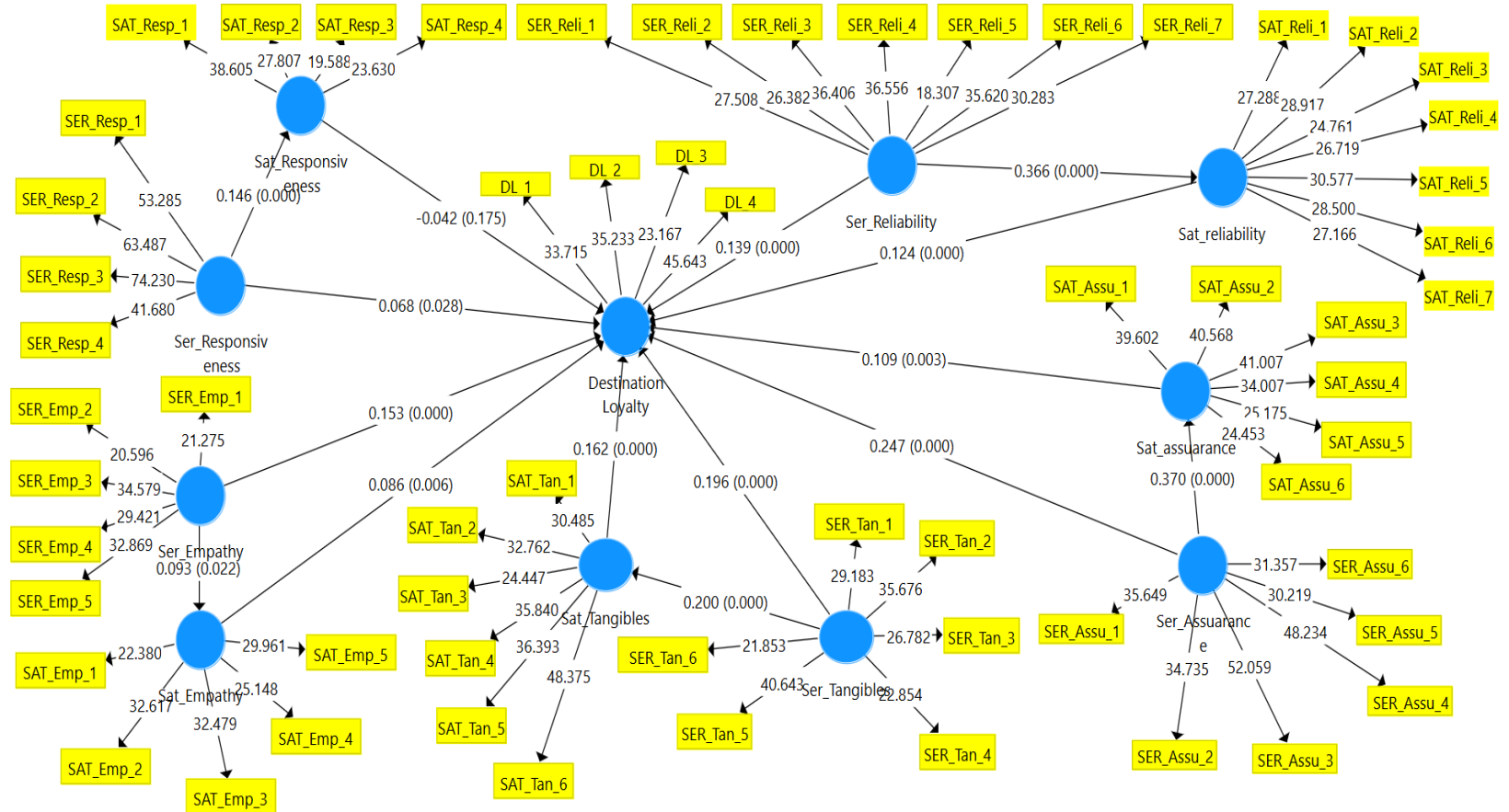


Figure 5.21. Structural Equation Model for the Mediated Service Quality–Destination Loyalty Relationship

Source: Author's analysis of primary data (SmartPLS 3 output).

5.11.1.1. Total Effects

Table 5.29. Total Effects on Destination Loyalty

Path	β	T-Value	SD	P-Value	Confidence Interval		Remark
					2.50%	97.50%	
Ser_Reliability → Destination Loyalty	0.184	5.776	0.032	0.000	0.122	0.246	Significant
Ser_Responsiveness → Destination Loyalty	0.062	1.989	0.031	0.047	0.001	0.123	Significant
Ser_Assurance → Destination Loyalty	0.287	9.125	0.031	0.000	0.224	0.346	Significant
Ser_Empathy → Destination Loyalty	0.162	4.893	0.033	0.000	0.098	0.227	Significant
Ser_Tangibles → Destination Loyalty	0.228	7.315	0.031	0.000	0.168	0.290	Significant

Source: Author's analysis of primary data.

5.11.1.2. Direct Effects on Destination Loyalty (Controlling for Satisfaction)

The structural model confirms that all SERVQUAL dimensions significantly predict destination loyalty (Figure 5.21 and Table 5.30). Among them, Ser_Assurance exerts the strongest influence ($\beta = 0.247$, $t = 7.534$, $p = 0.000$), underscoring the primacy of trust, competence, and confidence in service encounters. Ser_Tangibles also contributes substantially ($\beta = 0.196$, $t = 6.064$, $p = 0.000$), indicating that high-quality physical facilities and equipment support loyalty formation. Ser_Empathy remains significant ($\beta = 0.153$, $t = 4.595$, $p = 0.000$), suggesting that individualised attention and care strengthen attachment. Ser_Reliability has a positive, significant effect ($\beta = 0.139$, $t = 4.166$, $p = 0.000$), reflecting the role of consistent, dependable delivery. Ser_Responsiveness, while smaller in magnitude, is still significant ($\beta = 0.068$, $t = 2.200$, $p = 0.028$), implying that timely assistance contributes modestly to loyalty. Collectively, the evidence shows assurance as the most pronounced driver,

with the remaining dimensions adding meaningful, albeit comparatively smaller, increments to destination loyalty.

Table 5.30. Direct Effects on Destination Loyalty (Controlling for Satisfaction)

Path	β	T-Value	SD	P-Value	Confidence Interval		Remark
					2.50%	97.50%	
Ser_Reliability → Destination Loyalty	0.139	4.166	0.033	0.000	0.073	0.204	Significant
Ser_Responsiveness → Destination Loyalty	0.068	2.200	0.031	0.028	0.007	0.129	Significant
Ser_Assurance → Destination Loyalty	0.247	7.534	0.033	0.000	0.181	0.309	Significant
Ser_Empathy → Destination Loyalty	0.153	4.595	0.033	0.000	0.089	0.219	Significant
Ser_Tangibles → Destination Loyalty	0.196	6.064	0.032	0.000	0.134	0.259	Significant

Source: Author's analysis of primary data.

5.11.1.3. Indirect Effects via Service Quality Satisfaction

The mediation analysis assessing dimension-specific service quality satisfaction as an intervening mechanism between the five SERVQUAL dimensions and destination loyalty produced mixed evidence (Table 5.31 and Figure 5.21). Significant indirect effects were observed for Sat_Tangibles ($\beta = 0.032$, $t = 3.423$, $p = 0.001$), Sat_Assurance ($\beta = 0.040$, $t = 2.919$, $p = 0.004$), and Sat_Reliability ($\beta = 0.045$, $t = 3.743$, $p = 0.000$), confirming mediation for these dimensions. By contrast, Sat_Empathy ($\beta = 0.008$, $t = 1.615$, $p = 0.106$) and Sat_Responsiveness ($\beta = -0.006$, t

= 1.233, $p = 0.218$) did not exhibit significant indirect effects, indicating that satisfaction does not mediate their influence on destination loyalty.

Table 5.31. Indirect Effects on Destination Loyalty

Hypo	Path	β	T-Value	SD	P-Value	Confidence Interval		Remark
						2.50%	97.50%	
H4a	Ser_Reliability → Sat_Reliability → Destination Loyalty	0.045	3.743	0.012	0.000	0.023	0.070	Supported
H4b	Ser_Responsiveness → Sat_Responsiveness → Destination Loyalty	-0.006	1.233	0.005	0.218	-0.017	0.003	Not Supported
H4c	Ser_Assurance → Sat_Assurance → Destination Loyalty	0.040	2.919	0.014	0.004	0.014	0.068	Supported
H4d	Ser_Empathy → Sat_Empathy → Destination Loyalty	0.008	1.615	0.005	0.106	-0.002	0.018	Not Supported
H4e	Ser_Tangibles → Sat_Tangibles → Destination Loyalty	0.032	3.423	0.009	0.001	0.017	0.054	Supported

Source: Author's analysis of primary data.

5.11.1.4. Mediation Type Summary

The mediation analysis shows differentiated patterns in how satisfaction intervenes between SERVQUAL dimensions and destination loyalty (DL) (Table 5.32 and Figure 5.21). Sat_Tangibles ($\beta = 0.032$, $p = 0.001$), Sat_Assurance ($\beta = 0.040$, $p = 0.004$), and Sat_Reliability ($\beta = 0.045$, $p = 0.000$) exhibit partial mediation, as each retains a significant direct effect on DL while also transmitting a significant indirect effect via satisfaction.

By contrast, Sat_Empathy ($\beta = 0.008$, $p = 0.106$) and Sat_Responsiveness ($\beta = -0.006$, $p = 0.218$) show no evidence of mediation; their influence on DL operates directly rather than through satisfaction. Overall, tangibles, assurance, and reliability shape loyalty both directly and indirectly through satisfaction, whereas empathy and responsiveness affect loyalty through significant direct paths, without significant indirect effects through their corresponding satisfaction constructs.

Table 5.32. Type of Mediation

Hypo	Path	Total Effect	Indirect Effect	Direct Effect	Type of Mediation
H4a	Ser_Reliability → Destination Loyalty	0.184**	0.045**	0.139**	Partial Mediation
H4b	Ser_Responsiveness → Destination Loyalty	0.062**	-0.006	0.068**	No Mediation
H4c	Ser_Assurance → Destination Loyalty	0.287**	0.040**	0.247**	Partial Mediation
H4d	Ser_Empathy → Destination Loyalty	0.162**	0.008	0.153**	No Mediation
H4e	Ser_Tangibles → Destination Loyalty	0.228**	0.032**	0.196**	Partial Mediation

Source: Author's analysis of primary data.

*Note: ** indicates $p < 0.05$; blank = not significant.*

5.11.2. Coefficient of Determination (R^2) and Adjusted R^2

The coefficient of determination (R^2) for destination loyalty (DL) is 0.533, with an adjusted R^2 of 0.526, as shown in Table 5.33. These values indicate that the service quality mediation model explains approximately 53.3% of the variance in destination loyalty, reflecting moderate and meaningful explanatory power.

Table 5.33. R Square for the Mediated Service Quality Model Predicting Destination Loyalty

Constructs	R ²	R ² Adjusted
Destination Loyalty	0.533	0.526

Source: Author's analysis of primary data.

5.11.3. Effect Sizes (f^2) for Service Quality Mediation

The effect size (f^2) analysis provides deeper insight into the relative magnitude of influence exerted by both direct and mediated paths on destination loyalty (DL) (Table 5.34 and Figure 5.22). Ser_Assurance exhibits the largest overall impact, with a moderate effect on Sat_Assurance ($f^2 = 0.205$) and a small but notable direct effect on DL ($f^2 = 0.122$), underscoring its central role in reinforcing both satisfaction and loyalty. Ser_Reliability follows, showing a moderate effect on Sat_Reliability ($f^2 = 0.194$) and a small direct effect on DL ($f^2 = 0.039$), indicating that dependable and consistent service substantially enhances satisfaction, which subsequently promotes loyalty.

Ser_Tangibles displays smaller effects, both on DL ($f^2 = 0.091$) and on Sat_Tangibles ($f^2 = 0.050$), highlighting that the quality of physical facilities and visual appeal meaningfully shape tourists' evaluations. Ser_Empathy contributes a modest direct effect on DL ($f^2 = 0.061$) but shows negligible influence on Sat_Empathy ($f^2 = 0.012$), suggesting that while personal attention adds slightly to loyalty, its indirect pathway is weak. Ser_Responsiveness exerts the least influence, with no f^2 effect on DL ($f^2 = 0.008$) and only a minor effect on Sat_Responsiveness ($f^2 = 0.030$), indicating that prompt service alone does not meaningfully sustain loyalty.

Among the satisfaction constructs, Sat_Tangibles ($f^2 = 0.061$) exhibits the strongest contribution to DL, followed by Sat_Reliability ($f^2 = 0.028$), Sat_Assurance ($f^2 = 0.019$), Sat_Empathy ($f^2 = 0.017$), and Sat_Responsiveness ($f^2 = 0.007$). Collectively, these findings reaffirm that assurance, reliability, and tangibles are the

most influential dimensions, directly and indirectly shaping destination loyalty through their stronger effects on satisfaction.

Table 5.34. Effect Size (f^2) Analysis for the Mediation Model Predicting Destination Loyalty

Path	Effect	Interpretation
Ser_Assurance → Destination Loyalty	0.122	Small
Ser_Assurance → Sat_Assurance	0.205	Moderate
Ser_Empathy → Destination Loyalty	0.061	Small
Ser_Empathy → Sat_Empathy	0.012	No Effect
Ser_Reliability → Destination Loyalty	0.039	Small
Ser_Reliability → Sat_Reliability	0.194	Moderate
Ser_Responsiveness → Destination Loyalty	0.008	No Effect
Ser_Responsiveness → Sat_Responsiveness	0.030	Small
Ser_Tangibles → Destination Loyalty	0.091	Small
Ser_Tangibles → Sat_Tangibles	0.050	Small
Sat_Empathy → Destination Loyalty	0.017	Small
Sat_Responsiveness → Destination Loyalty	0.007	No Effect
Sat_Tangibles → Destination Loyalty	0.061	Small
Sat_Assurance → Destination Loyalty	0.019	Small
Sat_Reliability → Destination Loyalty	0.028	Small

Source: Author's analysis of primary data.

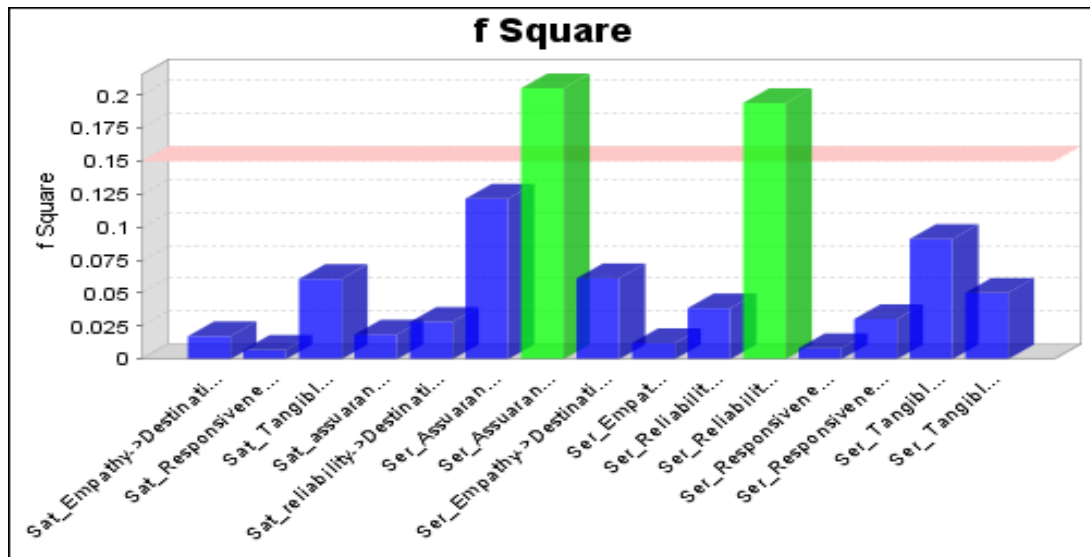


Figure 5.22. Effect Size (f^2) Analysis for the Mediation Model Predicting Destination Loyalty

Source: Author's analysis of primary data.

5.11.4. Predictive Relevance (Q^2)

The Q^2 value for destination loyalty (DL) in the mediated service-quality model is 0.266, which exceeds the zero benchmark and supports predictive relevance (Hair et al., 2019). As detailed in Table 5.35, the extended specification—comprising service quality dimensions and their corresponding satisfaction mediators—shows predictive value, supporting its usefulness for strategy and resource allocation in tourism service management.

Table 5.35. Q^2 (Stone–Geisser) for Destination Loyalty – Mediated Service Quality Model

Endogenous Construct	Q^2
Destination Loyalty	0.266

Source: Author's analysis of primary data.

5.11.5. Importance–Performance Map Analysis (IPMA)

For the extended service-quality model, the IPMA classification was determined using midpoint values of 0.141 for importance and 65.570 for performance. The constructs are distributed across four quadrants (Table 5.36 and Figure 5.25).

Table 5.36. Importance–Performance Map Analysis (IPMA) for the Extended Service Quality Model Predicting Destination Loyalty

Constructs	Importance	Performance
Ser_Assurance	0.326	63.619
Ser_Empathy	0.170	61.377
Ser_Reliability	0.173	78.644
Ser_Responsiveness	0.063	54.193
Sat_Empathy	0.073	62.046
Sat_Responsiveness	-0.037	65.718
Sat_Tangibles	0.160	64.871
Sat_Assurance	0.115	70.710
Sat_Reliability	0.126	71.316
Ser_Tangibles	0.237	63.205

Source: Author's analysis of primary data.

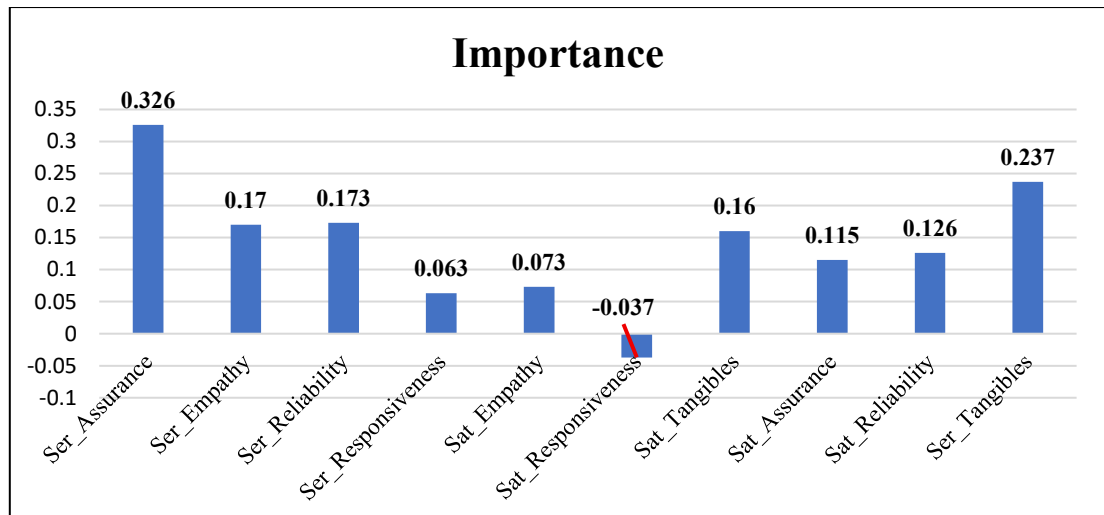


Figure 5.23. Importance Analysis for the Extended Service Quality Model Predicting Destination Loyalty

Source: Author's analysis of primary data.

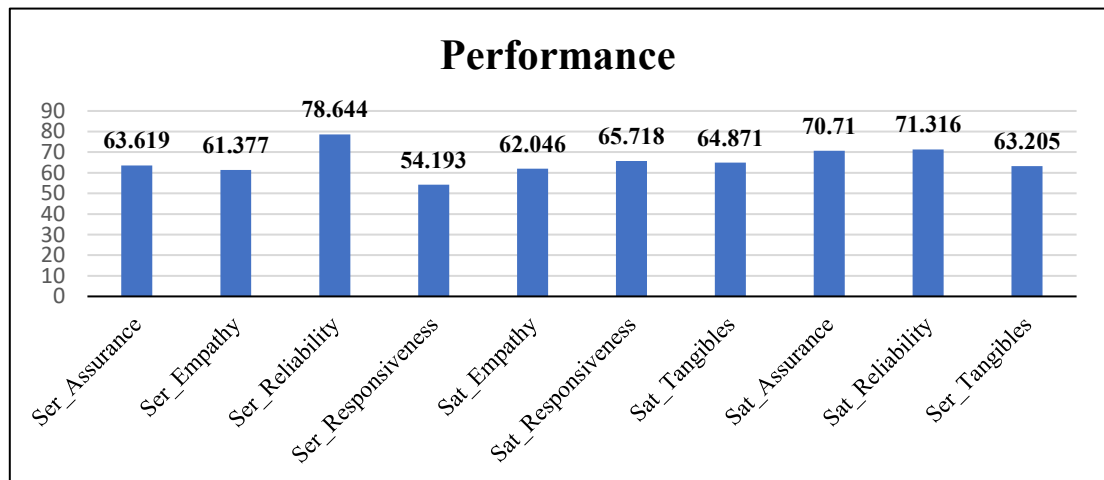


Figure 5.24. Performance Analysis for the Extended Service Quality Model Predicting Destination Loyalty

Source: Author's analysis of primary data.

Q1 – High Importance, High Performance:

Ser_Reliability (Importance = 0.173; Performance = 78.644) is the only construct in this quadrant. Its scores exceed both thresholds, indicating that reliability has high model-derived importance and also performs strongly.

Q2 – High Importance, Low Performance:

In Quadrant 2 (High Importance–Low Performance), Ser_Assurance (Importance = 0.326; Performance = 63.619), Ser_Tangibles (Importance = 0.237; Performance = 63.205), Ser_Empathy (Importance = 0.170; Performance = 61.377), and Sat_Tangibles (Importance = 0.160; Performance = 64.871) are positioned. Each construct sits above the importance midpoint yet below the performance benchmark, indicating relative performance shortfalls and marking these areas as priority targets for service improvement.

Q3 – Low Importance, Low Performance:

Ser_Responsiveness (Importance = 0.063; Performance = 54.193) and Sat_Empathy (Importance = 0.073; Performance = 62.046) are located in this quadrant, with both importance and performance values below the respective midpoints.

Q4 – Low Importance, High Performance:

Sat_Assurance (Importance = 0.115; Performance = 70.710), Sat_Reliability (Importance = 0.126; Performance = 71.316), and Sat_Responsiveness (Importance = –0.037; Performance = 65.718) are positioned in this quadrant. While their importance values are below the midpoint, their performance scores exceed the threshold, indicating delivery above average despite relatively lower importance.

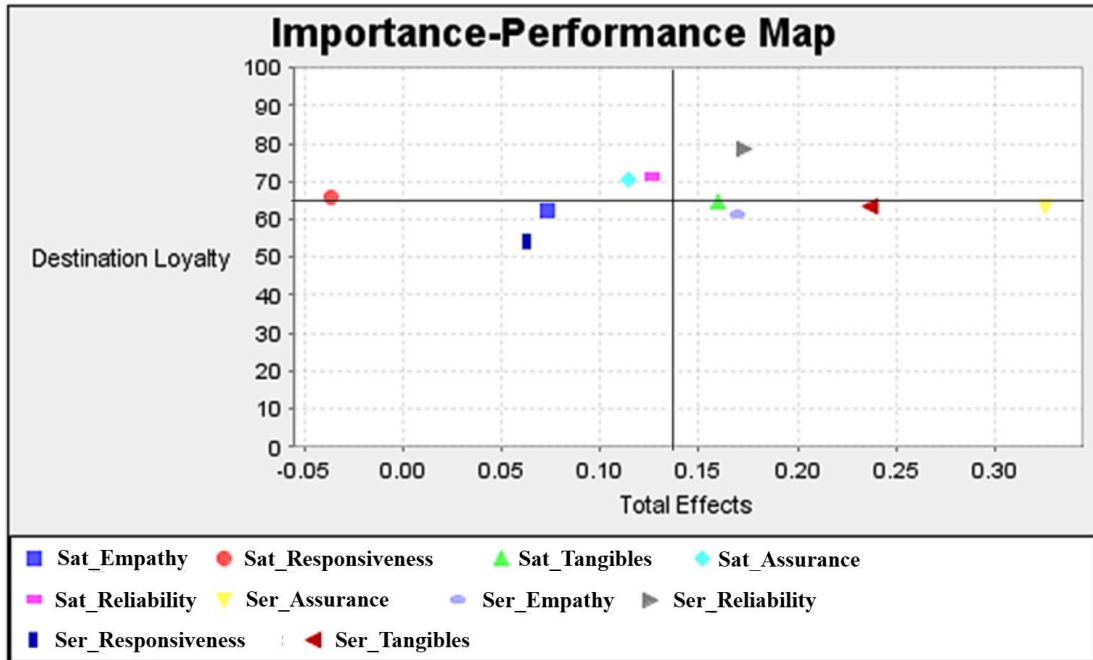


Figure 5.25. Importance–Performance Map Analysis (IPMA) for the Mediated Service Quality Model Predicting Destination Loyalty

Source: Author's analysis of primary data.

5.12. Analysis of the Integrated Model

5.12.1. Integrated Structural Model Overview

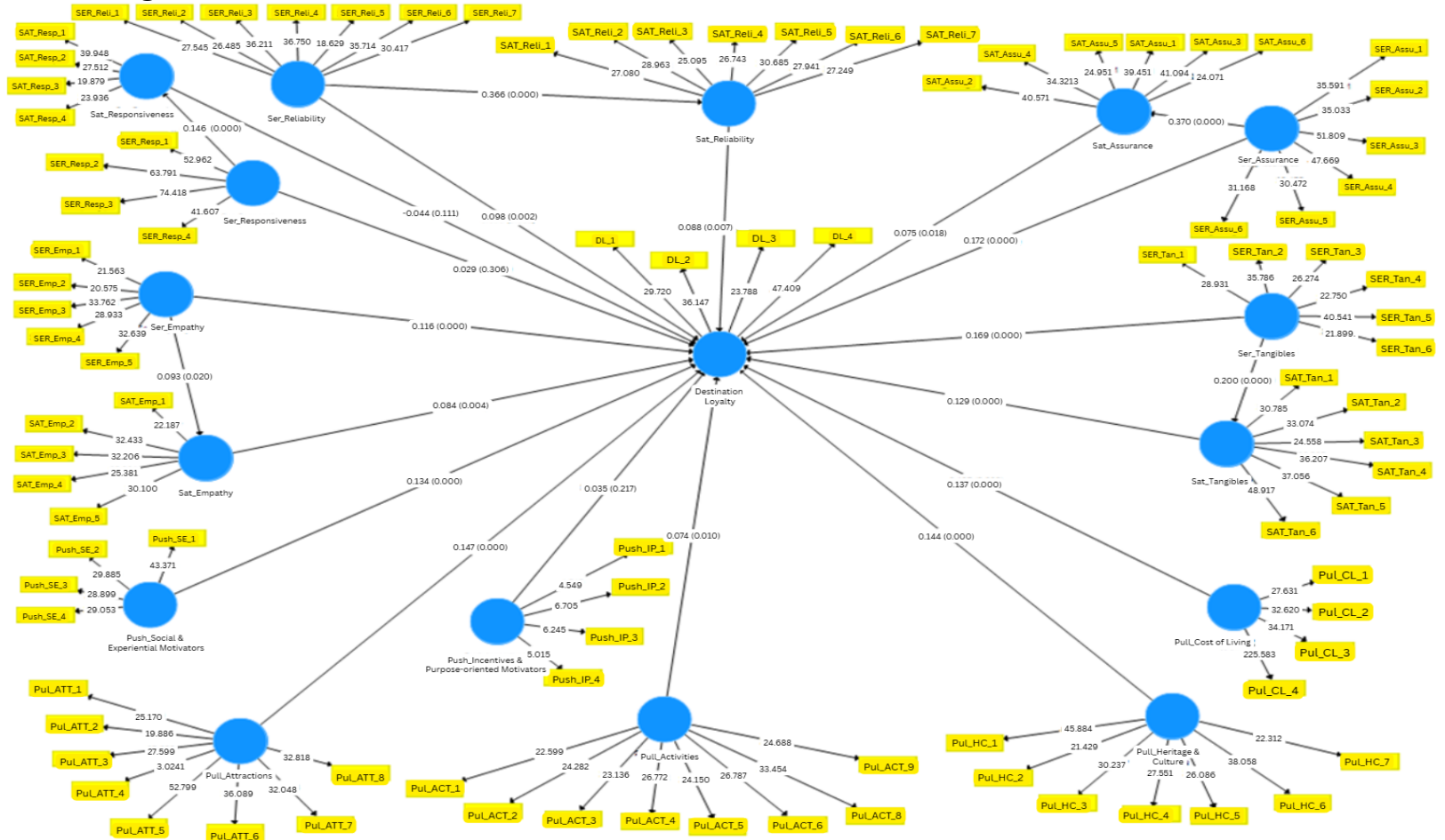


Figure 5.26. Integrated Structural Model

Source: Author's analysis of primary data (SmartPLS 3 output).

The structural model (Table 5.37; Figure 5.26) indicates that push factors, pull factors, service quality dimensions, and dimension-specific service quality satisfaction jointly explain a substantial share of variance in destination loyalty (DL). Below, each construct is summarised in a separate paragraph.

Assurance (Ser_Assurance) exerts the strongest service quality influence on destination loyalty, with a significant total effect ($\beta = 0.200$, $t = 6.279$, $p = 0.000$). Both its direct path ($\beta = 0.172$, $t = 5.330$, $p = 0.000$) and indirect path via Sat_Assurance ($\beta = 0.028$, $t = 2.300$, $p = 0.021$) are significant, indicating that confidence in staff competence and trustworthiness is associated with loyalty directly and through satisfaction.

Tangibles (Ser_Tangibles) also has a significant positive effect on destination loyalty (total $\beta = 0.195$, $t = 6.840$, $p = 0.000$). The direct effect is significant ($\beta = 0.169$, $t = 5.707$, $p = 0.000$), as is the indirect effect via Sat_Tangibles ($\beta = 0.026$, $t = 3.175$, $p = 0.002$), underscoring the role of well-maintained facilities, appealing aesthetics, and a pleasant physical environment in strengthening satisfaction and loyalty.

Reliability (Ser_Reliability) shows a positive total effect on destination loyalty ($\beta = 0.130$, $t = 4.170$, $p = 0.000$). Its direct pathway is significant ($\beta = 0.098$, $t = 3.068$, $p = 0.002$), as is the indirect effect through Sat_Reliability ($\beta = 0.032$, $t = 2.959$, $p = 0.003$), confirming that dependable service and timely problem resolution bolster satisfaction and, in turn, loyalty.

Empathy (Ser_Empathy) contributes positively to destination loyalty ($\beta = 0.124$, $t = 4.024$, $p = 0.000$), primarily through its direct effect ($\beta = 0.116$, $t = 3.708$, $p = 0.000$). The indirect effect via Sat_Empathy is not significant ($\beta = 0.008$, $t = 1.668$, $p = 0.095$), indicating that personalised attention elevates loyalty directly rather than through a statistically supported satisfaction-mediated pathway.

Responsiveness (Ser_Responsiveness) does not materially influence destination loyalty (total $\beta = 0.023$, $t = 0.793$, $p = 0.428$). Neither the direct path ($\beta = 0.029$, $t = 1.023$, $p = 0.306$) nor the indirect path via Sat_Responsiveness ($\beta = -0.006$, $t = 1.443$, $p = 0.149$) is significant, suggesting that promptness alone is not a decisive driver of long-term loyalty.

Attraction (Pull_Attraction) is the strongest pull factor, exhibiting a significant positive effect on DL ($\beta = 0.147$, $t = 4.714$, $p = 0.000$). Scenic appeal, destination image, and event-based attractions meaningfully reinforce revisit and recommendation intentions.

Heritage & culture (Pull_Heritage & Culture) also plays a central role ($\beta = 0.144$, $t = 4.447$, $p = 0.000$). Cultural richness and the Indo-Portuguese heritage deepen place attachment and strengthen loyalty-oriented behaviours.

Cost of living (Pull_Cost of Living) has a significant positive association with DL ($\beta = 0.137$, $t = 4.512$, $p = 0.000$). Affordability across accommodation, food, shopping, and mobility enhances perceived value and supports repeat visitation.

Activities (Pull_Activities) contribute a smaller yet significant effect ($\beta = 0.074$, $t = 2.563$, $p = 0.010$). Offerings such as water sports, bike tours, and recreational events add to overall experience quality, albeit with comparatively modest leverage on loyalty.

Push social and experiential motivators significantly increase DL ($\beta = 0.134$, $t = 4.681$, $p = 0.000$). Emotional engagement, nostalgia, and shared experiences foster deeper bonds with the destination, supporting revisit and positive word-of-mouth.

Push incentives and purpose-oriented motivators are not significant predictors of DL ($\beta = 0.035$, $t = 1.234$, $p = 0.217$). Transactional inducements and purpose-specific triggers appear insufficient to sustain long-term loyalty on their own.

Table 5.37. Total, Direct, and Indirect Effects in the Integrated Model

	Path	β	T-Value	SD	P-Values	Confidence Interval		Remarks
						2.50%	97.50%	
Total Effect	Ser_Assurance → Destination Loyalty	0.200	6.279	0.032	0.000	0.136	0.260	Significant
Indirect Effect	Ser_Assurance → Sat_Assurance → Destination Loyalty	0.028	2.300	0.012	0.021	0.004	0.052	Significant
Direct Effect	Ser_Assurance → Destination Loyalty	0.172	5.330	0.032	0.000	0.107	0.232	Significant

Total Effect	Ser_Empathy → Destination Loyalty	0.124	4.024	0.031	0.000	0.064	0.185	Significant
Indirect Effect	Ser_Empathy → Sat_Empathy → Destination Loyalty	0.008	1.668	0.005	0.095	-0.002	0.018	Insignificant
Direct Effect	Ser_Empathy → Destination Loyalty	0.116	3.708	0.031	0.000	0.055	0.178	Significant

Total Effect	Ser_Reliability → Destination Loyalty	0.130	4.170	0.031	0.000	0.068	0.191	Significant
Indirect Effect	Ser_Reliability → Sat_Reliability → Destination Loyalty	0.032	2.959	0.011	0.003	0.012	0.054	Significant
Direct Effect	Ser_Reliability → Destination Loyalty	0.098	3.068	0.032	0.002	0.035	0.161	Significant

Total Effect	Ser_Responsiveness → Destination Loyalty	0.023	0.793	0.029	0.428	-0.033	0.080	Insignificant
Indirect Effect	Ser_Responsiveness → Sat_Responsiveness → Destination Loyalty	-0.006	1.443	0.004	0.149	-0.016	0.002	Insignificant
Direct Effect	Ser_Responsiveness → Destination Loyalty	0.029	1.023	0.028	0.306	-0.026	0.086	Insignificant

Total Effect	Ser_Tangibles → Destination Loyalty	0.195	6.840	0.028	0.000	0.139	0.252	Significant
Indirect Effect	Ser_Tangibles → Sat_Tangibles → Destination Loyalty	0.026	3.175	0.008	0.002	0.012	0.044	Significant
Direct Effect	Ser_Tangibles → Destination Loyalty	0.169	5.707	0.030	0.000	0.111	0.227	Significant

	Pull_Activities → Destination Loyalty	0.074	2.563	0.029	0.010	0.019	0.133	Significant
	Pull_Attraction → Destination Loyalty	0.147	4.714	0.031	0.000	0.087	0.209	Significant
	Pull_Cost of Living → Destination Loyalty	0.137	4.512	0.030	0.000	0.077	0.197	Significant
	Pull_Heritage & Culture → Destination Loyalty	0.144	4.447	0.032	0.000	0.082	0.208	Significant
	Push Incentives and Purpose-Oriented Motivators → Destination Loyalty	0.035	1.234	0.028	0.217	-0.023	0.092	Insignificant
	Push Social and Experiential Motivators → Destination Loyalty	0.134	4.681	0.029	0.000	0.079	0.190	Significant

Source: Author's analysis of primary data.

5.12.2. Coefficient of Determination (R^2) and Adjusted R^2

The R^2 value for destination loyalty is 0.661, with an adjusted R^2 of 0.653 (Table 5.38), indicating that approximately 66% of the variance in destination loyalty is explained by the combined influence of service quality dimensions, their corresponding satisfaction constructs, and push–pull factors. This demonstrates that the extended model offers moderate explanatory power, highlighting its effectiveness in capturing the determinants of tourist loyalty.

Table 5.38. Coefficient of Determination (R^2) for Destination Loyalty – Overall Model

Construct	R^2	R^2 Adjusted
Destination Loyalty	0.661	0.653

Source: Author's analysis of primary data.

5.12.3. Effect Sizes (f^2) for Integrated Model

The f^2 analysis indicates differentiated contributions of the exogenous constructs to destination loyalty. As reported in Table 5.39 and Figure 5.27, Ser_Tangibles ($f^2 = 0.092$) and Ser_Assurance ($f^2 = 0.071$) show small but meaningful effects on destination loyalty, underscoring the salience of these service quality dimensions in shaping loyalty. Pull-based attributes also register small effects: Pull_Attraction ($f^2 = 0.064$), Pull_Cost of Living ($f^2 = 0.057$), Pull_Heritage & Culture ($f^2 = 0.058$), and Pull_Activities ($f^2 = 0.015$) show small effects on destination loyalty. Collectively, destination attractiveness, affordability, and cultural richness contribute modestly but usefully to loyalty outcomes.

Other constructs exert smaller effects on loyalty, including Ser_Empathy on destination loyalty ($f^2 = 0.046$), push social and experiential motivators on destination loyalty ($f^2 = 0.061$), Sat_Tangibles on destination loyalty ($f^2 = 0.050$), Sat_Empathy on destination loyalty ($f^2 = 0.024$), Sat_Reliability on destination loyalty ($f^2 = 0.018$, small effect), and Ser_Reliability on destination loyalty ($f^2 = 0.025$). While individual magnitudes are limited, their cumulative influence—spanning emotional, experiential, and service-related pathways—supports the gradual formation of long-term destination loyalty.

Moderate effects are observed on the satisfaction constructs within the service quality chain: the effect of Ser_Assurance on Sat_Assurance ($f^2 = 0.205$) and the effect of Ser_Reliability on Sat_Reliability ($f^2 = 0.194$). These results indicate that these dimensions substantively enhance their corresponding satisfaction constructs, which in turn can strengthen loyalty within the service quality–destination loyalty pathway.

By contrast, several paths display negligible or no effects on destination loyalty: push incentives and purpose-oriented motivators ($f^2 = 0.004$), Ser_Responsiveness ($f^2 = 0.001$), Sat_Assurance ($f^2 = 0.011$), and Sat_Responsiveness ($f^2 = 0.009$). Consistent with this pattern, the effect of Ser_Responsiveness on Sat_Responsiveness is small ($f^2 = 0.030$), suggesting that baseline responsiveness alone may be insufficient to materially elevate satisfaction or loyalty in this context.

Table 5.39. Effect Size (f^2) Analysis for Overall Model

Path	Effect	Interpretation
Pull_Activities → Destination Loyalty	0.015	Small
Pull_Attraction → Destination Loyalty	0.064	Small
Pull_Cost of Living → Destination Loyalty	0.057	Small
Pull_Heritage & Culture → Destination Loyalty	0.058	Small
Push Incentives and Purpose-Oriented Motivators → Destination Loyalty	0.004	No Effect
Push Social and Experiential Motivators → Destination Loyalty	0.061	Small
Sat_Empathy → Destination Loyalty	0.024	Small
Sat_Responsiveness → Destination Loyalty	0.009	No Effect
Sat_Tangibles → Destination Loyalty	0.050	Small
Sat_Assurance → Destination Loyalty	0.011	No Effect
Sat_Reliability → Destination Loyalty	0.018	Small
Ser_Assurance → Destination Loyalty	0.071	Small
Ser_Assurance → Sat_Assurance	0.205	Moderate
Ser_Empathy → Destination Loyalty	0.046	Small
Ser_Empathy → Sat_Empathy	0.012	No Effect

Ser_Reliability → Destination Loyalty	0.025	Small
Ser_Reliability → Sat_Reliability	0.194	Moderate
Ser_Responsiveness → Destination Loyalty	0.001	No Effect
Ser_Responsiveness → Sat_Responsiveness	0.030	Small
Ser_Tangibles → Destination Loyalty	0.092	Small
Ser_Tangibles → Sat_Tangibles	0.050	Small

Source: Author's analysis of primary data.

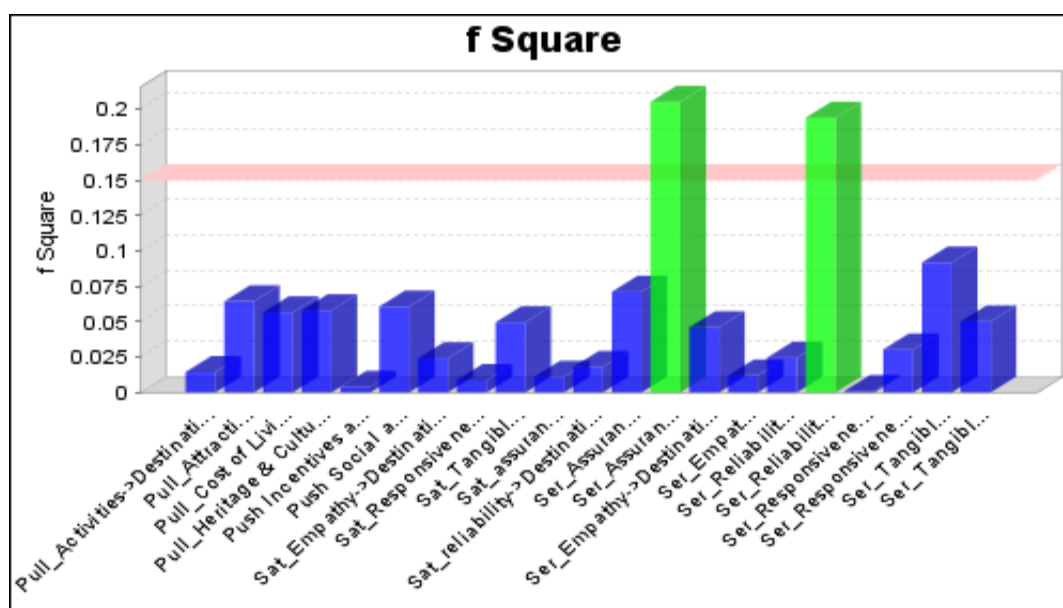


Figure 5.27. Comprehensive f^2 Effect Size Analysis for Direct and Mediated Paths to Destination Loyalty

Source: Author's analysis of primary data.

5.12.4. Predictive Relevance (Q^2)

The Q^2 value for destination loyalty in the overall structural model is 0.332 (Table 5.40), which is above the recommended zero threshold and confirms the model's predictive relevance (Hair et al., 2019). This indicates that the integrated framework, comprising push and pull motivational factors, service quality dimensions, and service quality satisfaction, can predict destination loyalty.

Table 5.40. Q^2 (Stone–Geisser) for Destination Loyalty – Overall Model

Endogenous Construct	Q^2
Destination Loyalty	0.332

Source: Author's analysis of primary data.

5.12.5. Out-of-Sample Predictive Assessment (PLSpredict)

Variance-based PLS-SEM does not require multivariate normality; therefore, normality tests are reported for documentation while predictive validity is evaluated out of sample using PLSpredict (Shmueli et al., 2019). The Kolmogorov–Smirnov tests were significant for all four destination-loyalty indicators (DL_1: $D = 0.085$, DL_2: $D = 0.065$, DL_3: $D = 0.072$, DL_4: $D = 0.044$; all $p < 0.001$; $n = 688$) (Table 5.41). In addition, the model-validated prediction-error histograms exhibit mild skew and heavier tails, indicating non-normal error distributions (Shmueli et al., 2019) (Figure 5.28).

Consistent with the recommended decision rule, the mean absolute error (MAE) is therefore used to benchmark the PLS model against the linear model (LM) baseline under a 10-fold, 10-repetition cross-validation design (Shmueli et al., 2019) (Table 5.42). Across all indicators, the PLS model produces lower MAE than the LM benchmark—DL_1: 0.532 vs 0.558, DL_2: 0.542 vs 0.566, DL_3: 0.542 vs 0.570, and DL_4: 0.491 vs 0.527. The corresponding percentage error reductions are approximately 4.66%, 4.24%, 4.91%, and 6.83%, respectively (Shmueli et al., 2019). Predictive relevance is further supported by positive Q^2_{predict} for every indicator (DL_1 = 0.316, DL_2 = 0.308, DL_3 = 0.262, DL_4 = 0.322; mean ≈ 0.302), corroborating that the model produces systematically smaller prediction errors than the LM benchmark on new data (Shmueli et al., 2019). Following recommended guidelines—when PLS errors are lower than LM for all indicators and Q^2_{predict} is positive, the model demonstrates high predictive power according to the PLSpredict decision rule (Shmueli et al., 2019).

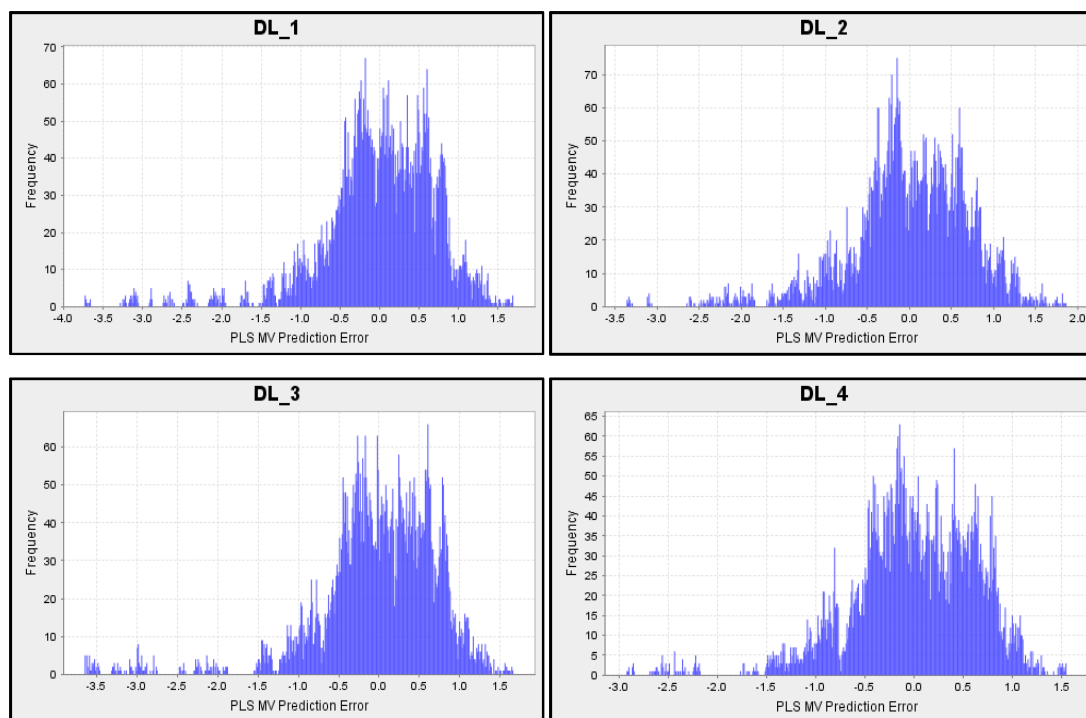


Figure 5.28. Distribution of PLS model-validated prediction errors for the destination-loyalty indicators (DL₁–DL₄)

Source: Author's analysis of primary data.

Table 5.41. Tests of normality for destination-loyalty indicators

Tests of Normality			
	Kolmogorov-Smirnov ^a		
	Statistic	df	Sig.
DL 1	0.085	688	0.000
DL 2	0.065	688	0.000
DL 3	0.072	688	0.000
DL 4	0.044	688	0.000
a. Lilliefors Significance Correction			

Source: Author's analysis of primary data.

Table 5.42. Out-of-sample predictive performance (PLSpredict) for Destination Loyalty

Construct	Indicators	PLS		LM	Diff (PLS-LM)
		Q ² _predict	MAE	MAE	
Destination Loyalty	DL_3	0.262	0.542	0.570	-0.028
	DL_2	0.308	0.542	0.566	-0.024
	DL_1	0.316	0.532	0.558	-0.026
	DL_4	0.322	0.491	0.527	-0.036

Source: Author's analysis of primary data.

5.12.6. Model Fit

The fit of the hypothesised model was evaluated using both absolute and incremental fit indices (Hair et al., 2017). The Standardised Root Mean Square Residual (SRMR = 0.061) indicated acceptable approximate fit because it was below the conventional 0.08 threshold. This suggests close correspondence between the model-implied and observed correlations (Hair et al., 2017) (Table 5.43). The Normed Fit Index (NFI) was 0.750, a value below commonly cited covariance-based cutoffs and interpreted cautiously because NFI tends to be conservative in composite-based PLS-SEM (Henseler et al., 2016). Overall, guided by contemporary PLS-SEM practice, the model demonstrates acceptable approximate fit to the data, mainly because the SRMR value is below the conventional threshold.

Table 5.43. Model Fit Summary

	Saturated Model	Estimated Model
SRMR	0.038	0.061
d_ ULS	6.556	16.929
d_ G	2.722	2.807
Chi-Square	10524.84	10756.43
NFI	0.755	0.750

Source: Author's analysis of primary data.

5.12.7. Importance–Performance Map Analysis (IPMA)

For the integrated model, the importance–performance map analysis (IPMA) used average midpoint values of importance (0.103) and performance (64.507) to classify the push, pull, service quality, and service quality satisfaction constructs influencing destination loyalty (Table 5.44 and Figure 5.31).

Table 5.44. Importance–Performance Map Analysis (IPMA) for Integrated Model of Push, Pull, Service Quality, and Service Quality Satisfaction Constructs on Destination Loyalty

Constructs	Importance	Performance
Ser_Assurance	0.226	63.619
Ser_Empathy	0.130	61.378
Pull_Activities	0.068	65.725
Pull_Attraction	0.141	70.447
Pull_Cost of Living	0.132	67.185
Push Incentives and Purpose-Oriented Motivators	0.026	42.064
Push Social and Experiential Motivators	0.116	63.534
Ser_Reliability	0.122	78.643
Ser_Responsiveness	0.023	54.193
Sat_Empathy	0.071	62.045
Sat_Responsiveness	-0.038	65.719
Sat_Tangibles	0.127	64.871
Sat_Assurance	0.079	70.710
Sat_Reliability	0.089	71.317
Ser_Tangibles	0.202	63.205
Pull_Heritage & Culture	0.134	67.458

Source: Author's analysis of primary data.

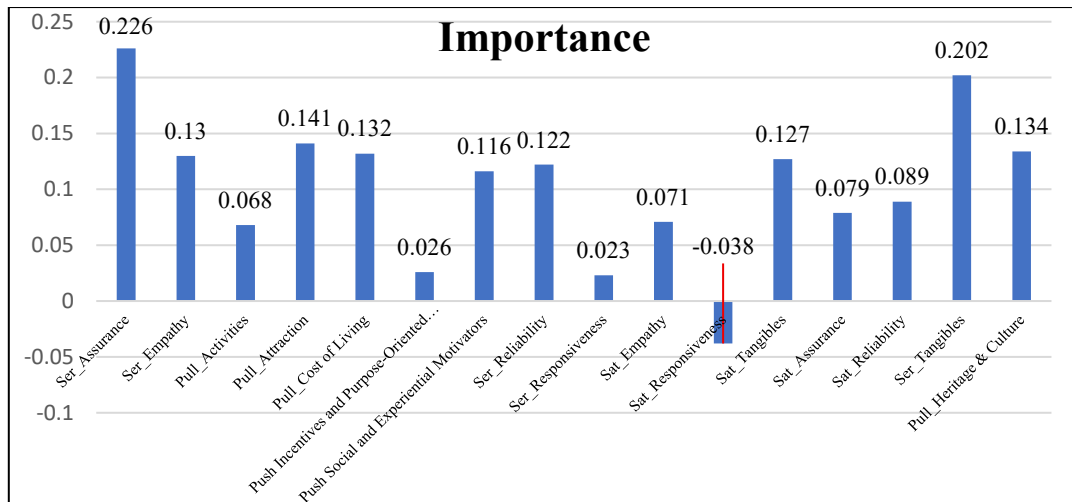


Figure 5.29. Importance Analysis (IPMA) for Integrated Model
Source: Author's analysis of primary data.

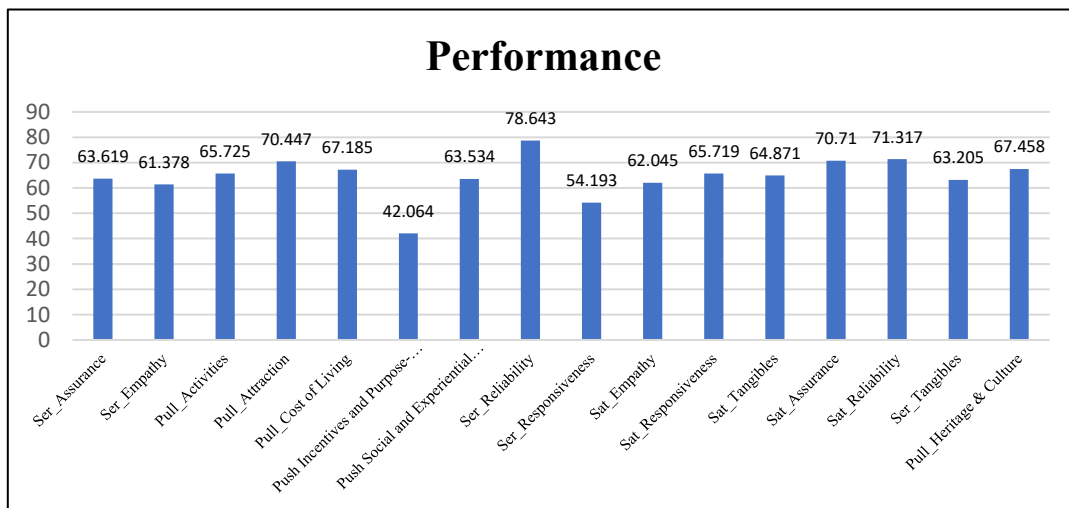


Figure 5.30. Performance Analysis for Integrated Model of Push, Pull, Service Quality, and Satisfaction Constructs on Destination Loyalty
Source: Author's analysis of primary data.

Q1 – High Importance, High Performance:

Pull_Attraction (Importance = 0.141; Performance = 70.447), Pull_Cost of Living (Importance = 0.132; Performance = 67.185), Ser_Reliability (Importance = 0.122; Performance = 78.643), Sat_Tangibles (Importance = 0.127; Performance =

64.871) and Pull_Heritage & Culture (Importance = 0.134; Performance = 67.458) are located in this quadrant, showing that these constructs have high model-derived importance and perform above the threshold.

Q2 – High Importance, Low Performance:

Ser_Assurance (Importance = 0.226; Performance = 63.619), Ser_Empathy (Importance = 0.130; Performance = 61.378), Ser_Tangibles (Importance = 0.202; Performance = 63.205), and push social and experiential motivators (Importance = 0.116; Performance = 63.534) fall into this quadrant. These constructs are above the importance midpoint but underperform relative to the performance threshold.

Q3 – Low Importance, Low Performance:

Push incentives and purpose-oriented motivators (Importance = 0.026; Performance = 42.064), Ser_Responsiveness (Importance = 0.023; Performance = 54.193), and Sat_Empathy (Importance = 0.071; Performance = 62.045) are positioned in this quadrant, reflecting low importance and low performance simultaneously.

Q4 – Low Importance, High Performance:

Pull_Activities (Importance = 0.068; Performance = 65.725), Sat_Responsiveness (Importance = -0.038; Performance = 65.719), Sat_Assurance (Importance = 0.079; Performance = 70.710), and Sat_Reliability (Importance = 0.089; Performance = 71.317) are located in this quadrant. Their importance scores are below the midpoint, but their performance values are above, indicating relatively stronger delivery despite lower model-derived importance.

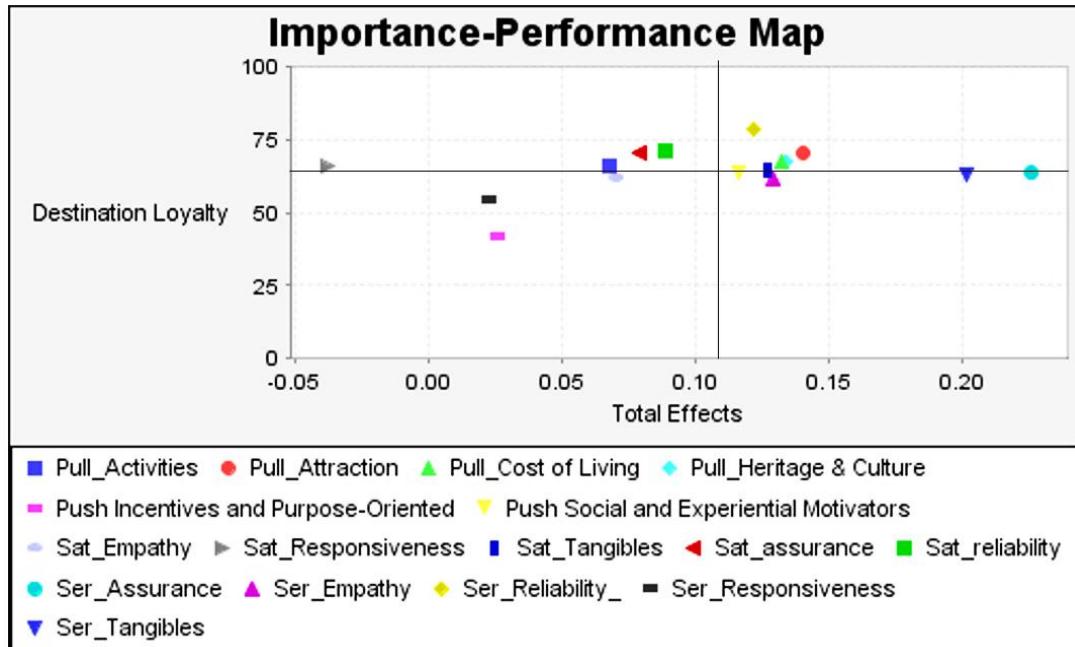


Figure 5.31. Importance–Performance Map Analysis (IPMA) of All Constructs Influencing Destination Loyalty

Source: Author's analysis of primary data.

5.13. Moderating Role of Type of Tourist (Indian and Foreign Tourists) on the Relationships among Push and Pull Factors, Service Quality, Service Quality Satisfaction, and Destination Loyalty

The multi-group analysis (MGA) in Table 5.45 and Figure 5.32 compares Indian and foreign tourists. Most paths are invariant (no significant between-group differences), indicating broadly similar effects across groups. Ser_Assurance is significant for both Indian tourists ($p = 0.005$) and foreign tourists ($p = 0.000$). Ser_Empathy is significant for foreign tourists ($p = 0.000$) and Indian tourists ($p = 0.002$). The Ser_Tangibles path is significant for foreign tourists ($p = 0.000$) and Indian tourists ($p = 0.003$). Pull_Heritage & Culture, Pull_Cost of Living, and Pull_Attraction also relate significantly to destination loyalty in both groups.

Several paths are variant across groups, indicating group differences in their effects. Ser_Empathy influences Sat_Empathy for Indian tourists ($p = 0.001$) but not for foreign tourists ($p = 0.966$). This suggests that emotional and personalised service matters more for empathy-specific satisfaction among Indian tourists. Pull_Activities affects destination loyalty for Indian tourists ($p = 0.040$) but not for foreign tourists ($p = 0.067$). Therefore, activity-based experiences show a statistically supported effect for Indian tourists, although the coefficients are very similar across groups. Push incentives and purpose-oriented motivators affect destination loyalty for Indian tourists ($p = 0.000$) but not for foreign tourists ($p = 0.207$). Incentive- and purpose-oriented motivators are therefore more persuasive for domestic travellers.

Ser_Reliability affects destination loyalty among Indian tourists ($p = 0.000$) but not among foreign tourists ($p = 0.488$). Sat_Assurance affects destination loyalty for Indian tourists ($p = 0.014$) but not for foreign tourists ($p = 0.397$). Satisfaction derived from assurance appears to translate into loyalty mainly within the Indian cohort.

Table 5.45. Multi-Group Analysis (MGA) Results Comparing Foreign and Indian Tourists on Structural Paths among Push–Pull Factors, Service Quality, Service Quality Satisfaction, and Destination Loyalty

Hypo	Path	Foreign		Indian		Invariant	Remark
		β	p-value	β	p-value		
H5a-1a	Push Social and Experiential Motivators → Destination Loyalty	0.089	0.026	0.151	0.000	Yes	Not Supported
H5a-1b	Push Incentives and Purpose-Oriented Motivators → Destination Loyalty	0.050	0.207	0.119	0.000	No	Supported
H5a-2a	Pull_Attraction → Destination Loyalty	0.103	0.013	0.200	0.000	Yes	Not Supported
H5a-2b	Pull_Activities → Destination Loyalty	0.078	0.067	0.075	0.040	No	Supported
H5a-2c	Pull_Heritage & Culture → Destination Loyalty	0.162	0.001	0.194	0.000	Yes	Not Supported
H5a-2d	Pull_Cost of Living → Destination Loyalty	0.186	0.000	0.108	0.004	Yes	Not Supported
H5a-3a	Ser_Reliability → Destination Loyalty	0.030	0.488	0.143	0.000	No	Supported
H5a-3b	Ser_Reliability → Sat_Reliability	0.364	0.000	0.380	0.000	Yes	Not Supported
H5a-3c	Sat_Reliability → Destination Loyalty	0.098	0.018	0.089	0.012	Yes	Not Supported
H5a-3d	Ser_Responsiveness → Destination Loyalty	0.015	0.726	0.020	0.576	Yes	Not Supported

H5a-3e	Ser_Responsiveness → Sat_Responsiveness	0.186	0.002	0.117	0.012	Yes	Not Supported
H5a-3f	Sat_Responsiveness → Destination Loyalty	-0.012	0.684	-0.065	0.054	Yes	Not Supported
H5a-3g	Ser_Assurance → Destination Loyalty	0.204	0.000	0.105	0.005	Yes	Not Supported
H5a-3h	Ser_Assurance → Sat_Assurance	0.382	0.000	0.376	0.000	Yes	Not Supported
H5a-3i	Sat_Assurance → Destination Loyalty	0.043	0.397	0.098	0.014	No	Supported
H5a-3j	Ser_Empathy → Destination Loyalty	0.170	0.000	0.117	0.002	Yes	Not Supported
H5a-3k	Ser_Empathy → Sat_Empathy	0.011	0.966	0.179	0.001	No	Supported
H5a-3l	Sat_Empathy → Destination Loyalty	0.053	0.173	0.079	0.055	Yes	Not Supported
H5a-3m	Ser_Tangibles → Destination Loyalty	0.218	0.000	0.110	0.003	Yes	Not Supported
H5a-3n	Ser_Tangibles → Sat_Tangibles	0.168	0.020	0.239	0.000	Yes	Not Supported
H5a-3o	Sat_Tangibles → Destination Loyalty	0.142	0.001	0.182	0.000	Yes	Not Supported

Source: Author's analysis of primary data.

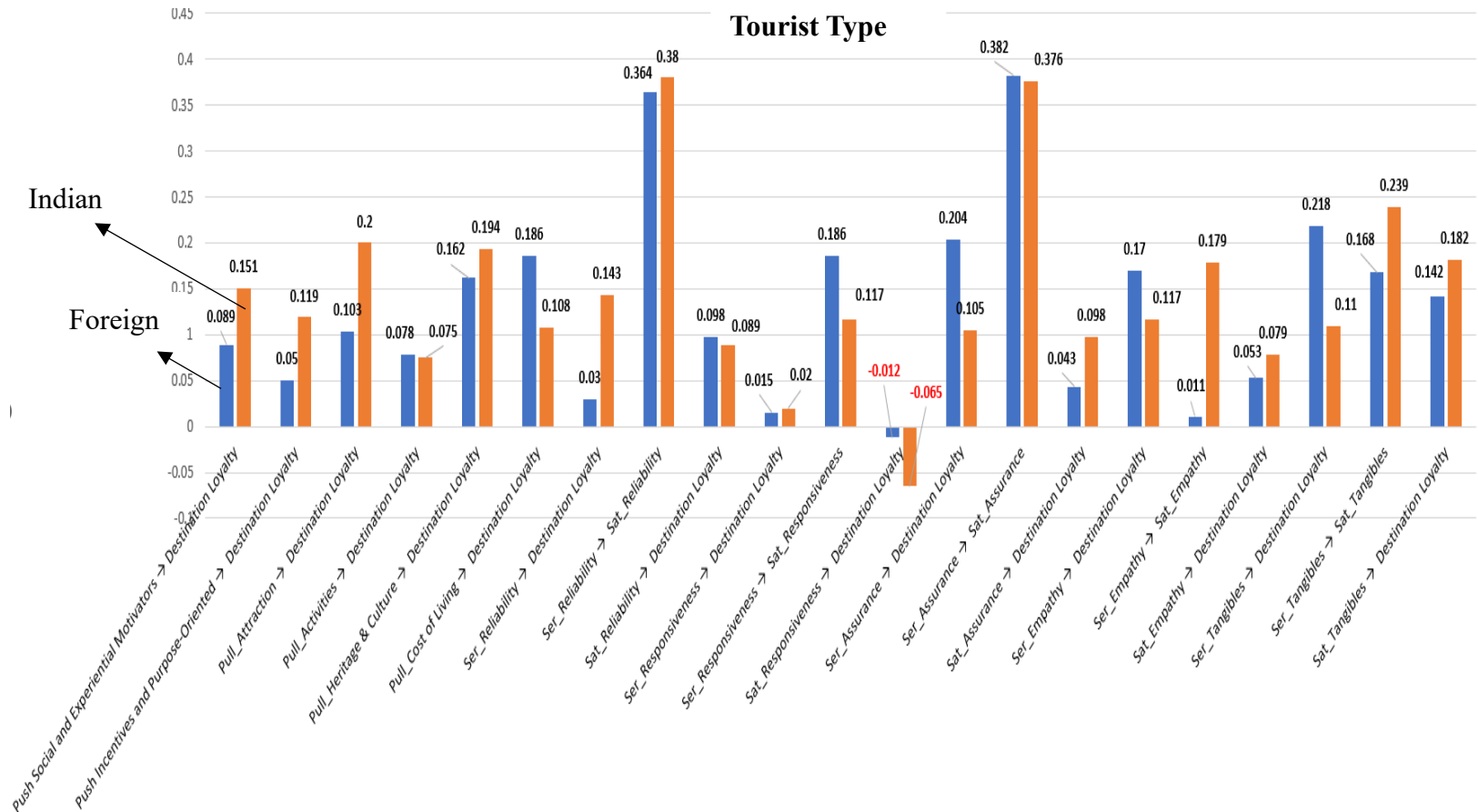


Figure 5.32. Multi-Group Analysis (MGA) Comparing Structural Path Coefficients of Indian and Foreign Tourists Across Determinants of Destination Loyalty

Source: Author's analysis of primary data.

5.14. Moderating Role of Gender (Male/Female) on the Relationships among Push and Pull Factors, Service Quality, Service Quality Satisfaction, and Destination Loyalty

The multi-group analysis identified several gender-variant structural paths (Table 5.46 and Figure 5.33).

Variant paths (gender differences present):

The multi-group analysis revealed eight variant relationships. Ser_Reliability showed a direct effect on destination loyalty for females but not for males (females $\beta = 0.099$, $p = 0.009$; males $\beta = 0.057$, $p = 0.173$). In contrast, the Sat_Reliability to destination loyalty path was stronger among males (females $\beta = 0.062$, $p = 0.061$; males $\beta = 0.135$, $p = 0.001$).

Ser_Responsiveness was positively associated with destination loyalty only among females (females $\beta = 0.095$, $p = 0.007$; males $\beta = -0.044$, $p = 0.336$) and was associated with higher responsiveness-specific satisfaction for females but not males (females $\beta = 0.178$, $p = 0.000$; males $\beta = 0.070$, $p = 0.381$).

Notably, the satisfaction–loyalty link for responsiveness was negative among females and null among males (Sat_Responsiveness on destination loyalty: females $\beta = -0.089$, $p = 0.014$; males $\beta = 0.024$, $p = 0.597$).

Assurance and empathy also differed by gender in their satisfaction-related pathways: assurance-specific satisfaction predicted loyalty only for females (Sat_Assurance on destination loyalty: females $\beta = 0.089$, $p = 0.045$; males $\beta = 0.030$, $p = 0.597$), while empathy cues translated into satisfaction only among males (Ser_Empathy on Sat_Empathy: females $\beta = 0.065$, $p = 0.328$; males $\beta = 0.170$, $p = 0.009$). However, empathy-specific satisfaction translated into loyalty only for females (Sat_Empathy on destination loyalty: females $\beta = 0.085$, $p = 0.028$; males $\beta = 0.024$, $p = 0.569$).

Invariant paths:

Push factors (push social and experiential motivators; push incentives and purpose-oriented motivators) and pull factors (attraction, activities, heritage & culture, cost of living) exhibited statistically similar effects on destination loyalty across genders (all flagged “Invariant = Yes”). The assurance block was invariant for both satisfaction formation and direct loyalty effects (Ser_Assurance on Sat_Assurance; Ser_Assurance on destination loyalty), and the tangibles block was also invariant for both satisfaction formation and loyalty conversion (Ser_Tangibles on Sat_Tangibles; Sat_Tangibles on destination loyalty; Ser_Tangibles on destination loyalty). These results indicate that motivational (push/pull) influences and the direct assurance and tangibles paths operate comparably for female and male tourists, whereas gender differences are concentrated in reliability, responsiveness, assurance-specific satisfaction, and empathy pathways.

Table 5.46. Multi-Group Analysis (MGA) Results Comparing Female and Male Tourists on Structural Paths among Push–Pull Factors, Service Quality, Service Quality Satisfaction, and Destination Loyalty

Hypo	Path	Female		Male		Invariant	Remark
		β	p-value	β	p-value		
H5b-1a	Push Social and Experiential Motivators → Destination Loyalty	0.120	0.001	0.156	0.000	Yes	Not Supported
H5b-1b	Push Incentives and Purpose-Oriented Motivators → Destination Loyalty	0.070	0.040	0.118	0.002	Yes	Not Supported
H5b-2a	Pull_Attraction → Destination Loyalty	0.140	0.000	0.178	0.000	Yes	Not Supported
H5b-2b	Pull_Activities → Destination Loyalty	0.077	0.051	0.070	0.091	Yes	Not Supported
H5b-2c	Pull_Heritage & Culture → Destination Loyalty	0.237	0.000	0.125	0.004	Yes	Not Supported
H5b-2d	Pull_Cost of Living → Destination Loyalty	0.146	0.000	0.132	0.001	Yes	Not Supported
H5b-3a	Ser_Reliability → Destination Loyalty	0.099	0.009	0.057	0.173	No	Supported
H5b-3b	Ser_Reliability → Sat_Reliability	0.344	0.000	0.415	0.000	Yes	Not Supported
H5b-3c	Sat_Reliability → Destination Loyalty	0.062	0.061	0.135	0.001	No	Supported
H5b-3d	Ser_Responsiveness → Destination Loyalty	0.095	0.007	-0.044	0.336	No	Supported

H5b-3e	Ser_Responsiveness → Sat_Responsiveness	0.178	0.000	0.070	0.381	No	Supported
H5b-3f	Sat_Responsiveness → Destination Loyalty	-0.089	0.014	0.024	0.597	No	Supported
H5b-3g	Ser_Assurance → Destination Loyalty	0.110	0.005	0.186	0.000	Yes	Not Supported
H5b-3h	Ser_Assurance → Sat_Assurance	0.454	0.000	0.275	0.000	Yes	Not Supported
H5b-3i	Sat_Assurance → Destination Loyalty	0.089	0.045	0.030	0.597	No	Supported
H5b-3j	Ser_Empathy → Destination Loyalty	0.137	0.001	0.139	0.001	Yes	Not Supported
H5b-3k	Ser_Empathy → Sat_Empathy	0.065	0.328	0.170	0.009	No	Supported
H5b-3l	Sat_Empathy → Destination Loyalty	0.085	0.028	0.024	0.569	No	Supported
H5b-3m	Ser_Tangibles → Destination Loyalty	0.196	0.000	0.093	0.020	Yes	Not Supported
H5b-3n	Ser_Tangibles → Sat_Tangibles	0.162	0.006	0.281	0.000	Yes	Not Supported
H5b-3o	Sat_Tangibles → Destination Loyalty	0.148	0.000	0.173	0.000	Yes	Not Supported

Source: Author's analysis of primary data.

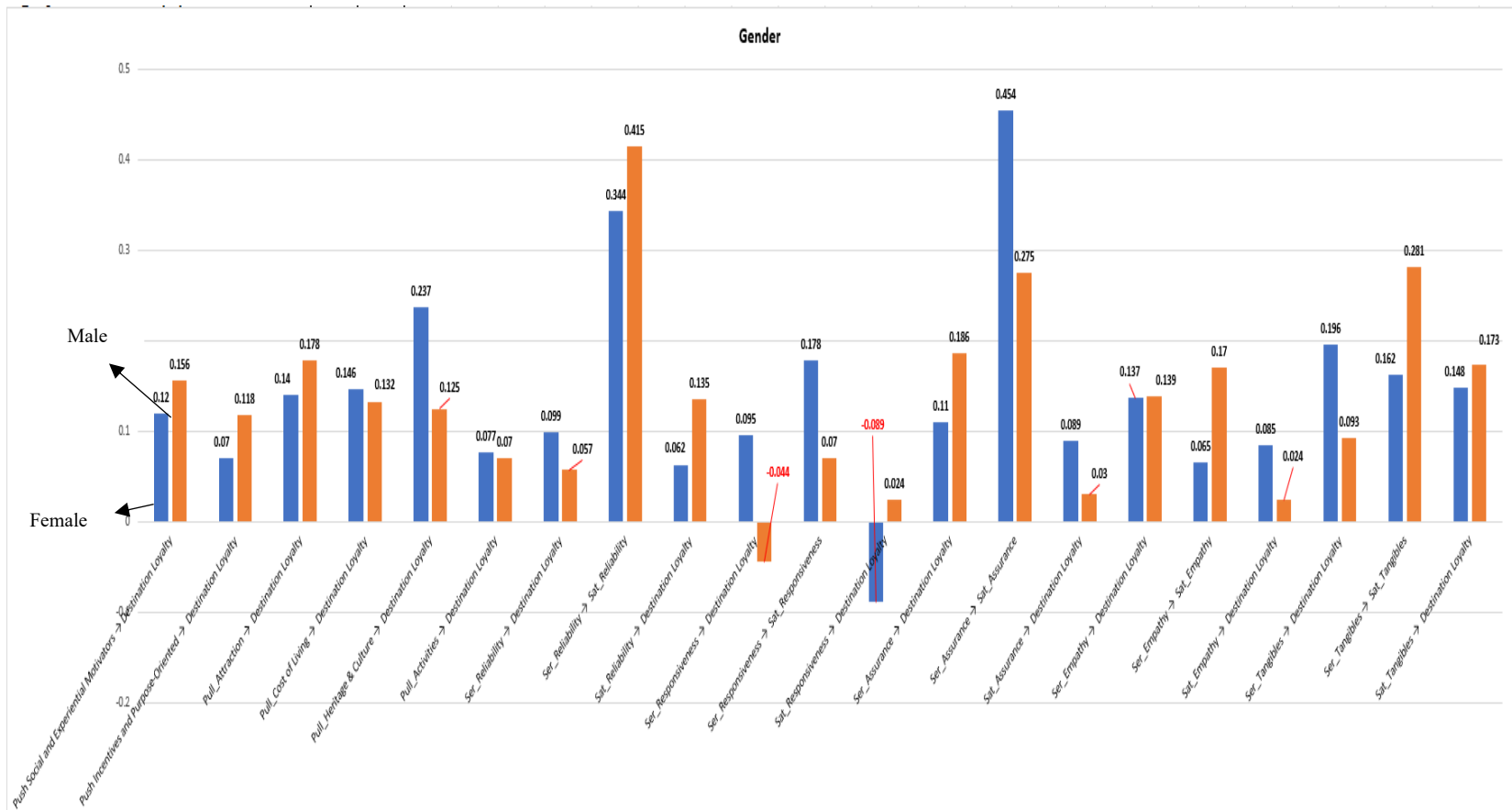


Figure 5.33. Multi-Group Analysis (MGA) of Gender-Based Differences in Path Coefficients Across Push–Pull Factors, Service Quality, Satisfaction, and Destination Loyalty
Source: Author's analysis of primary data.

CHAPTER 6

FINDINGS, DISCUSSION AND CONCLUSION

The empirical evidence from the data-analysis phase provides the foundation for interpreting the study's findings and drawing conclusions in relation to Goa's tourism industry. The sections that follow evaluate the results against the research objectives and hypotheses, focusing on how push factors, pull factors, service quality dimensions, and service quality satisfaction influence destination loyalty. The discussion examines the structural relationships, including mediation effects and the overall integrated model, along with the Importance–Performance Map Analysis (IPMA) of the main constructs. In addition, the multi-group analysis highlights variations between Indian and foreign tourists, as well as gender-based differences. The chapter concludes by linking these findings with the theoretical framework, outlining practical implications for destination management, acknowledging the limitations of the study, and proposing directions for future research.

6.1 Findings

6.1.1. Push Factors Influencing Destination Loyalty

Push social and experiential motivators have a significant positive effect on destination loyalty ($\beta = 0.320$, $t = 9.790$, $p = 0.000$). Hypothesis H1a is supported. The 95% CI [0.258, 0.386] confirms robustness. Push incentives and purpose-oriented motivators are not significant ($\beta = 0.046$, $t = 1.158$, $p = 0.247$). The confidence interval [−0.055, 0.121] crosses zero, so Hypothesis H1b is not supported.

The push-factor model explains a modest share of variance in destination loyalty. The destination-loyalty construct has an $R^2 = 0.151$ (adjusted $R^2 = 0.148$).

Push factors alone explain 15.1% of the variance. Predictive relevance is established, as $Q^2 = 0.067$ exceeds zero.

Effect sizes differentiate the constructs. Push social and experiential motivators show a moderate effect ($f^2 = 0.171$). Push incentives and purpose-oriented motivators show no effect ($f^2 = 0.003$).

IPMA results align with this pattern. Push social and experiential motivators fall in Quadrant 1 (High importance/High performance). They therefore represent strategically important and well-performing drivers. Push incentives and purpose-oriented motivators fall in Quadrant 3 (Low importance/Low performance). Their influence and delivery are limited.

6.1.2. Pull Factors Influencing Destination Loyalty

All four pull factors have significant positive effects on destination loyalty. Pull_Attraction is the strongest predictor ($\beta = 0.266$, $t = 8.117$, $p = 0.000$, 95% CI [0.203, 0.331]); Hypothesis H2a is supported.

Pull_Activities shows a positive effect ($\beta = 0.162$, $t = 4.739$, $p = 0.000$, 95% CI [0.096, 0.230]); Hypothesis H2b is supported.

Pull_Heritage & Culture is significant ($\beta = 0.215$, $t = 5.791$, $p = 0.000$, 95% CI [0.143, 0.289]); Hypothesis H2c is supported.

Pull_Cost of Living is also significant ($\beta = 0.248$, $t = 7.275$, $p = 0.000$, 95% CI [0.182, 0.317]); Hypothesis H2d is supported.

The pull-factor model accounts for a modest but meaningful proportion of variance in destination loyalty. The destination-loyalty construct records $R^2 = 0.390$ (adjusted $R^2 = 0.386$). Predictive relevance is confirmed with $Q^2 = 0.191$.

Effect sizes are small but meaningful. Pull_Attraction has $f^2 = 0.140$ (small). Pull_Cost of Living has $f^2 = 0.119$ (small). Pull_Heritage & Culture has $f^2 = 0.076$ (small). Pull_Activities has $f^2 = 0.047$ (small). These values indicate greater relative

importance for Pull_Attraction and Pull_Cost of Living. The importance–performance map analysis provides actionable guidance. Pull_Attraction lies in Quadrant 1 (High importance/High performance), marking it as a core strength to sustain. Pull_Cost of Living lies in Quadrant 2 (High Importance/Low Performance), designating affordability as a high-priority improvement area. Pull_Activities and Pull_Heritage & Culture lie in Quadrant 3 (Low Importance/Low Performance), indicating weaker influence and lower relative performance based on IPMA thresholds.

6.1.3. Service Quality Influencing Destination Loyalty

In the service-quality-only model, all five service quality dimensions have significant positive effects on destination loyalty. Ser_Reliability is significant ($\beta = 0.206$, $t = 6.356$, $p = 0.000$, 95% CI [0.143, 0.270]); Hypothesis H3a is supported.

Ser_Responsiveness is significant but weaker ($\beta = 0.080$, $t = 2.530$, $p = 0.011$, 95% CI [0.019, 0.143]); Hypothesis H3b is supported.

Ser_Assurance is the strongest predictor ($\beta = 0.317$, $t = 10.084$, $p = 0.000$, 95% CI [0.254, 0.377]); Hypothesis H3c is supported.

Ser_Empathy is positive and significant ($\beta = 0.168$, $t = 4.925$, $p = 0.000$, 95% CI [0.103, 0.237]); Hypothesis H3d is supported.

Ser_Tangibles shows a robust effect ($\beta = 0.249$, $t = 8.061$, $p = 0.000$, 95% CI [0.191, 0.313]); Hypothesis H3e is supported.

The service-quality model demonstrates modest but meaningful explanatory capacity. Destination loyalty attains $R^2 = 0.468$ (adjusted $R^2 = 0.464$). Thus, the five dimensions explain 46.8% of the variance. Predictive relevance is indicated, as $Q^2 = 0.231$ exceeds zero. Effect sizes clarify relative contributions. Ser_Assurance shows a moderate effect ($f^2 = 0.206$). Ser_Tangibles ($f^2 = 0.138$), Ser_Reliability ($f^2 = 0.090$), and Ser_Empathy ($f^2 = 0.063$) are small but meaningful. Ser_Responsiveness shows a negligible effect ($f^2 = 0.010$).

The importance–performance map analysis offers managerial guidance. Ser_Assurance and Ser_Tangibles lie in Quadrant 2 (High Importance/Low Performance), marking them as improvement priorities. Ser_Empathy and Ser_Responsiveness lie in Quadrant 3 (Low Importance/Low Performance), indicating limited influence and lower relative performance. Ser_Reliability lies in Quadrant 4 (Low Importance/High Performance), suggesting effective delivery despite lower model-derived importance.

6.1.4. Mediation of Service Quality Satisfaction (SQS)

The mediation analysis tests whether service quality satisfaction mediates the effects of the five service quality dimensions on destination loyalty.

Ser_Reliability shows a significant indirect effect through Sat_Reliability (indirect effect $\beta = 0.045$, $t = 3.743$, $p = 0.000$, 95% CI [0.023, 0.070]); Hypothesis H4a is supported.

Ser_Responsiveness does not show a significant indirect effect via Sat_Responsiveness (indirect effect $\beta = -0.006$, $t = 1.233$, $p = 0.218$, 95% CI [−0.017, 0.003]); Hypothesis H4b is not supported.

Ser_Assurance exhibits a significant indirect effect via Sat_Assurance (indirect effect $\beta = 0.040$, $t = 2.919$, $p = 0.004$, 95% CI [0.014, 0.068]); Hypothesis H4c is supported.

Ser_Empathy does not yield a significant indirect effect via Sat_Empathy (indirect effect $\beta = 0.008$, $t = 1.615$, $p = 0.106$, 95% CI [−0.002, 0.018]); Hypothesis H4d is not supported.

Ser_Tangibles shows a significant indirect effect through Sat_Tangibles (indirect effect $\beta = 0.032$, $t = 3.423$, $p = 0.001$, 95% CI [0.017, 0.054]); Hypothesis H4e is supported.

The mediated service-quality model also shows moderate explanatory capacity. Destination loyalty attains $R^2 = 0.533$ (adjusted $R^2 = 0.526$). Thus, the five dimensions together with service quality satisfaction explain 53.3% of the variance, indicating moderate explanatory power. Predictive relevance is evidenced by $Q^2 = 0.266$ (> 0).

Effect sizes clarify the mediating pathways. Sat_Tangibles exerts the strongest influence on destination loyalty ($f^2 = 0.061$, small). Sat_Reliability ($f^2 = 0.028$, small) and Sat_Assurance ($f^2 = 0.019$, small) are also meaningful. Sat_Empathy is minimal ($f^2 = 0.017$, small). Sat_Responsiveness shows no meaningful effect ($f^2 = 0.007$).

The IPMA identifies Ser_Reliability as a retained strength in Q1 (high importance–high performance; 0.173, 78.644). The principal performance deficits lie in Q2—Ser_Assurance (0.326, 63.619), Ser_Tangibles (0.237, 63.205), Ser_Empathy (0.170, 61.377), and Sat_Tangibles (0.160, 64.871)—indicating high-salience gaps requiring targeted upgrades. Ser_Responsiveness (0.063, 54.193) and Sat_Empathy (0.073, 62.046) fall in Q3 (low importance–low performance), suggesting monitoring rather than immediate resource intensification. Sat_Assurance, Sat_Reliability, and Sat_Responsiveness fall in Q4 (low importance–high performance), indicating satisfactory delivery despite lower relative importance.

6.1.5. Overall Integrated Model

The integrated structural model shows that service quality dimensions, service quality satisfaction, pull factors, and push factors jointly influence destination loyalty. Ser_Assurance has the strongest total effect among the integrated-model predictors ($\beta = 0.200$, $t = 6.279$, $p = 0.000$, 95% CI [0.136, 0.260]). Both the direct path ($\beta = 0.172$, $t = 5.330$, $p = 0.000$) and the indirect path through Sat_Assurance ($\beta = 0.028$, $t = 2.300$, $p = 0.021$) are significant.

Ser_Tangibles also exerts a significant total effect ($\beta = 0.195$, $t = 6.840$, $p = 0.000$, 95% CI [0.139, 0.252]), supported by a significant direct effect ($\beta = 0.169$, $t =$

5.707, $p = 0.000$) and a significant indirect effect via Sat_Tangibles ($\beta = 0.026$, $t = 3.175$, $p = 0.002$).

Ser_Reliability shows a positive total effect ($\beta = 0.130$, $t = 4.170$, $p = 0.000$, 95% CI [0.068, 0.191]), with significant direct ($\beta = 0.098$, $t = 3.068$, $p = 0.002$) and indirect components via Sat_Reliability ($\beta = 0.032$, $t = 2.959$, $p = 0.003$).

Ser_Empathy contributes significantly in total ($\beta = 0.124$, $t = 4.024$, $p = 0.000$, 95% CI [0.064, 0.185]) through its direct effect ($\beta = 0.116$, $t = 3.708$, $p = 0.000$), while the indirect effect via Sat_Empathy is not significant ($\beta = 0.008$, $t = 1.668$, $p = 0.095$).

Ser_Responsiveness is not significant for destination loyalty; both the direct effect ($\beta = 0.029$, $t = 1.023$, $p = 0.306$) and the indirect effect ($\beta = -0.006$, $t = 1.443$, $p = 0.149$) are non-significant.

All four pull factors are significant predictors of destination loyalty. Pull_Attraction shows the strongest effect ($\beta = 0.147$, $t = 4.714$, $p = 0.000$, 95% CI [0.087, 0.209]).

Pull_Heritage & Culture is significant ($\beta = 0.144$, $t = 4.447$, $p = 0.000$, 95% CI [0.082, 0.208]).

Pull_Cost of Living is significant ($\beta = 0.137$, $t = 4.512$, $p = 0.000$, 95% CI [0.077, 0.197]).

Pull_Activities is positive and significant ($\beta = 0.074$, $t = 2.563$, $p = 0.010$, 95% CI [0.019, 0.133]).

Push factors show a mixed pattern. Push social and experiential motivators are significant ($\beta = 0.134$, $t = 4.681$, $p = 0.000$, 95% CI [0.079, 0.190]). Push incentives and purpose-oriented motivators are not significant ($\beta = 0.035$, $t = 1.234$, $p = 0.217$, 95% CI [-0.023, 0.092]).

Model explanatory power is moderate: Destination loyalty attains $R^2 = 0.661$ (adjusted $R^2 = 0.653$). Predictive relevance is indicated, with $Q^2 = 0.332$.

Effect sizes are small but meaningful for key paths (e.g., Ser_Tangibles on destination loyalty $f^2 = 0.092$; Ser_Assurance on destination loyalty $f^2 = 0.071$), while Ser_Assurance on Sat_Assurance ($f^2 = 0.205$) and Ser_Reliability on Sat_Reliability ($f^2 = 0.194$) show moderate effects; push incentives ($f^2 = 0.004$), Ser_Responsiveness ($f^2 = 0.001$), Sat_Assurance ($f^2 = 0.011$), and Sat_Responsiveness ($f^2 = 0.009$) show negligible effects.

Although the NFI (0.750) is below traditional covariance-based SEM cutoffs, the standardised root mean square residual (SRMR = 0.061) is below the commonly recommended threshold of 0.08, indicating adequate approximate model fit and supporting a cautious interpretation of the structural estimates (Hair et al., 2017; Henseler et al., 2016).

The importance–performance map analysis provides decision-oriented priorities. Pull_Attraction, Pull_Cost of Living, Ser_Reliability, Sat_Tangibles, and Pull_Heritage & Culture fall in Quadrant 1 (High importance/High performance) and constitute core strengths to preserve and scale.

Ser_Assurance, Ser_Tangibles, Ser_Empathy, and push social and experiential motivators fall in Quadrant 2 (High Importance/Low Performance) and therefore should be prioritised for improvement.

Push incentives and purpose-oriented motivators, Ser_Responsiveness, and Sat_Empathy fall in Quadrant 3 (Low Importance/Low Performance), indicating low strategic leverage and a lower priority for resource allocation.

Pull_Activities, Sat_Responsiveness, Sat_Assurance, and Sat_Reliability fall in Quadrant 4 (Low Importance/High Performance), suggesting strong delivery that should be maintained efficiently without additional investment.

6.1.6. Moderating Role of Type of Tourist (Indian vs. Foreign)

The multi-group analysis (MGA) identifies several tourist-type differences between Indian and foreign tourists. Multiple paths are variant and therefore differ significantly across the two groups.

The path from Sat_Assurance to destination loyalty was variant across Indian and foreign tourists, with a significant effect observed among Indian tourists ($\beta = 0.098$, $p = 0.014$). Hypothesis H5a-3i is supported. The corresponding effect is not significant for foreign tourists.

The path from Ser_Empathy to Sat_Empathy is significant for Indian tourists ($\beta = 0.179$, $p = 0.001$). Hypothesis H5a-3k is supported. The effect of this path is not significant for foreign tourists.

The path from Ser_Reliability to destination loyalty is significant for Indian tourists ($\beta = 0.143$, $p = 0.000$). Hypothesis H5a-3a is supported. The corresponding path for foreign tourists is not significant ($\beta = 0.030$, $p = 0.488$).

Pull_Activities is a significant predictor of destination loyalty for Indian tourists ($\beta = 0.075$, $p = 0.040$), while the effect is marginally non-significant for foreign tourists ($\beta = 0.078$, $p = 0.067$). Hypothesis H5a-2b is supported, but the coefficient sizes are very similar across the two groups.

Push incentives and purpose-oriented motivators significantly influence destination loyalty among Indian tourists ($\beta = 0.119$, $p = 0.000$). Hypothesis H5a-1b is supported. The effect is not significant for foreign tourists. Several other relationships are invariant and remain statistically consistent across both groups. Ser_Assurance, Ser_Empathy, and Ser_Tangibles each influence destination loyalty without significant group differences. Satisfaction constructs—such as Sat_Reliability and Sat_Tangibles—contribute to loyalty similarly for both groups. Pull-based motivators—attraction, cost of living, and heritage & culture—are significant across both groups and do not differ statistically.

6.1.7. Moderating Role of Gender (Male vs. Female)

The multi-group analysis (MGA) identifies several gender-based differences in how constructs influence destination loyalty. Multiple paths are variant across male and female tourists.

For female tourists, Sat_Assurance significantly influences destination loyalty ($\beta = 0.089$, $p = 0.045$). Hypothesis H5b-3i is supported. The effect is not significant for males ($\beta = 0.030$, $p = 0.597$).

Among male tourists, Ser_Empathy has a significant effect on Sat_Empathy ($\beta = 0.170$, $p = 0.009$). Hypothesis H5b-3k is supported. The effect is not significant for females.

In contrast, Sat_Empathy significantly predicts destination loyalty among female tourists ($\beta = 0.085$, $p = 0.028$). Hypothesis H5b-3l is supported. The effect is not significant for males ($\beta = 0.024$, $p = 0.569$).

Ser_Reliability is a significant predictor of destination loyalty among female tourists ($\beta = 0.099$, $p = 0.009$). Hypothesis H5b-3a is supported. The effect is not significant for males ($\beta = 0.057$, $p = 0.173$).

At the satisfaction stage, Sat_Reliability significantly influences destination loyalty for male tourists ($\beta = 0.135$, $p = 0.001$). Hypothesis H5b-3c is supported. The effect is marginally non-significant for females ($\beta = 0.062$, $p = 0.061$).

Gender differences are particularly evident in the responsiveness-related pathways. Among female tourists, Ser_Responsiveness has a significant positive effect on destination loyalty ($\beta = 0.095$, $p = 0.007$), supporting Hypothesis H5b-3d. It also significantly influences Sat_Responsiveness among female tourists ($\beta = 0.178$, $p = 0.000$), supporting Hypothesis H5b-3e. Among male tourists, however, Ser_Responsiveness does not significantly predict destination loyalty ($\beta = -0.044$, $p = 0.336$), nor does it significantly influence Sat_Responsiveness ($\beta = 0.070$, $p = 0.381$). Further, Sat_Responsiveness has a significant negative effect on destination loyalty

among female tourists ($\beta = -0.089$, $p = 0.014$), supporting Hypothesis H5b-3f, whereas Sat_Responsiveness does not significantly predict destination loyalty among male tourists ($\beta = 0.024$, $p = 0.597$).

Several other relationships are invariant and show no gender-based differences. These include the direct effects of Ser_Assurance, Ser_Empathy, and Ser_Tangibles on destination loyalty; the pathway involving Ser_Tangibles and Sat_Tangibles; and the pull factors of attraction, cost of living, heritage & culture, and activities.

6.2 Discussion

6.2.1. Push Factors Influencing Destination Loyalty

Push social and experiential motivators significantly influence destination loyalty, whereas push incentives and purpose-oriented motivators do not. In Goa, loyalty is driven chiefly by intrinsic experiences—novelty, social connection, and emotional fulfilment—rather than instrumental aims such as career or educational goals.

This pattern accords with the push–pull framework, which foregrounds internal psychological needs as primary triggers of travel (Yoon & Uysal, 2005). It also aligns with Emotional Attachment Theory, wherein emotionally rewarding experiences cultivate attachment that supports loyalty (Thomson et al., 2005). Although attachment is not measured in this segment of the model, the salience of social and experiential drivers points toward attachment-forming experiences.

Recent evidence from wellness tourism reinforces these insights. Wellness motivations—relaxation, escape, social connection, and self-esteem—enhance experiential engagement and reflective involvement, which in turn contribute to loyalty (Ahn & Kim, 2024). Methodologically, a reflective–formative hierarchical specification of push–pull motivations captures social motives and self-actualisation more effectively than reflective-only models, lending conceptual support to the centrality of intrinsic social drivers (Joseph & Gillariose, 2025).

By contrast, the non-significance of push incentives and purpose-oriented motivators suggests a situational, short-lived influence. Transactional or instrumental benefits alone rarely sustain loyalty without accompanying emotional engagement (Campo & Yagüe, 2008; Martínez & Guillén, 2006).

Destination loyalty in Goa is therefore better cultivated through emotionally enriching, socially immersive, and intrinsically motivated experiences. Stakeholders should prioritise experiences that foster affective connections—celebrations, novelty, and shared moments—rather than relying on instrumental value propositions.

6.2.2. Pull Factors Influencing Destination Loyalty

All four pull factors—attraction, activities, heritage & culture, and cost of living—have significant positive effects on destination loyalty. Loyalty to Goa is shaped not only by internal motivations but also by external attributes.

Attraction is the strongest predictor. Goa's beaches, sunset vistas, cultural festivals (Goa Carnival, International Film Festival of India [IFFI], Sunburn), vibrant markets, casinos, and heritage sites elevate appeal. Prior studies show that iconic attractions and event-based experiences enhance destination image and increase revisit intentions (Chen & Tsai, 2007; Chi & Qu, 2008).

Heritage & culture also contributes substantially. Hospitality, Indo-Portuguese architecture, religious diversity, and festive traditions deepen visitors' experiences and can foster affective bonds with the place. This aligns with evidence that cultural immersion and socio-cultural authenticity strengthen experiences and encourage loyalty (Stylidis et al., 2017; Luo et al., 2024).

Cost of living is another important determinant. Affordable accommodation, food, shopping, and transport bolster perceptions of value for money. This supports research showing that price fairness and affordability drive repeat visitation and favourable destination evaluations, particularly where economic accessibility matters (Mihai et al., 2023).

Activities—including water sports, scuba diving, hiking, paragliding, bike tours, and hot-air balloon rides—also raise loyalty, albeit with a comparatively smaller effect. These offerings diversify experiences, heighten excitement, and appeal to younger and more active tourists. The pattern is consistent with adventure-tourism findings linking activity opportunities to satisfaction and revisit intentions (Pizam et al., 1978; Lee & Shen, 2013; Sato et al., 2018). Overall, destination loyalty in Goa arises from a balanced combination of natural attraction, cultural depth, affordability, and recreational opportunity. Loyalty is sustained by the complementary influence of these pull factors, which jointly reinforce functional value and experiential richness.

6.2.3. Service Quality Influencing Destination Loyalty

All five dimensions of service quality—assurance, tangibles, reliability, empathy, and responsiveness—significantly influence destination loyalty. Their relative strengths differ.

Assurance is the strongest driver. It highlights the need for staff competence, professionalism, and confidence-building interactions. Perceptions of knowledgeable, well-trained, multilingual staff foster trust, which elevates loyalty. This accords with the SERVQUAL framework (Parasuraman et al., 1988) and with recent evidence that professionalism and assurance strengthen satisfaction and loyalty (Meshack & Prusty, 2021).

Tangibles exert a substantial effect. Hygiene, safety, physical facilities, and a distinct brand image shape attachment to the place. Well-maintained and aesthetically pleasing environments improve perceived service quality and loyalty intentions (Perdomo-Verdecia et al., 2024).

Reliability has a meaningful impact. Tourists expect timely reservations, consistent delivery, and error-free information. Dependable service encourages repeat visitation and positive word-of-mouth (Marković & Raspor Janković, 2013).

Empathy contributes positively, though more modestly. Personalised attention, fair treatment, and willingness to accommodate needs deepen emotional connections and support loyalty mainly through a direct pathway, while the satisfaction-mediated effect is not supported in this study (Keshavarz & Ali, 2015).

Responsiveness emerged as the weakest service-quality dimension in the service-quality-only model and did not retain statistical significance in the integrated model after push factors, pull factors, service-quality dimensions, and satisfaction constructs were considered simultaneously. This suggests that prompt assistance, quick feedback, and emergency support remain operationally relevant; however, their independent explanatory contribution to destination loyalty is comparatively limited when stronger predictors such as assurance, tangibles, reliability, attraction, heritage & culture, and cost of living are included in the model (Perdomo-Verdecia et al., 2024).

Destination loyalty is therefore primarily driven by dimensions that build trust, ensure dependable delivery, and signal visible quality assurance. Empathy and responsiveness act as supportive but weaker service-quality levers, with empathy showing a modest positive effect and responsiveness showing the weakest yet still significant effect in the service-quality model. Holistic enhancement of service quality remains essential for cultivating long-term loyalty.

6.2.4. Mediation of Service Quality Satisfaction between Service Quality Dimensions and Destination Loyalty

The findings indicate a selective mediating role for service quality satisfaction in the link between service quality and destination loyalty. Tangibles, assurance, and reliability exhibit partial mediation. These dimensions affect destination loyalty both directly and indirectly through satisfaction. Visible service cues—hygiene, safety, and facilities—together with staff competence and consistent delivery, encourage repeat visitation and also elevate satisfaction, which further strengthens destination loyalty.

By contrast, empathy and responsiveness do not exhibit significant indirect effects through their corresponding satisfaction constructs. In the mediation model, both dimensions retain direct effects on destination loyalty, but their satisfaction-mediated pathways are not empirically supported. This suggests that personalised attention and prompt support may influence loyalty directly, but they do not operate through satisfaction as strongly or consistently as reliability, assurance, and tangibles in the Goan tourism context. This pattern accords with Expectancy–Disconfirmation Theory (EDT), which holds that satisfaction arises when perceived performance exceeds expectations, thereby reinforcing loyalty (Oliver, 1980). Prior studies likewise document satisfaction’s mediating role between service quality and destination loyalty (Hussain et al., 2023; Vidyanata, 2022; Nasir et al., 2021). The present results extend this literature by showing that mediation is not uniform across service quality dimensions.

In sum, service quality satisfaction selectively transmits effects: it carries the influence of assurance, tangibles, and reliability, while in the mediation model, empathy and responsiveness show direct effects without significant satisfaction-mediated effects.

6.2.5. Integrated Model

The integrated structural model combines push factors, pull factors, service quality dimensions, and satisfaction-based mediators, producing stronger explanatory power than the separate models ($R^2 = 0.661$). Destination loyalty is therefore best understood as the outcome of interrelated motivational and service-quality influences.

Assurance, tangibles, and reliability remain the most influential service quality dimensions. Each contributes directly and indirectly through satisfaction, reinforcing trust, dependable delivery, and satisfaction-driven destination loyalty. Pull factors—attraction, activities, cost of living, and heritage & culture—were also significant when estimated alongside service quality and push motivations. They confirm the

importance of destination appeal, activity offerings, affordability, and cultural richness. Push social and experiential motivators retain a positive role, underscoring the value of emotionally engaging and socially meaningful experiences.

Responsiveness is no longer significant in the integrated model, despite earlier significance in the service-quality-only and mediation models. Prompt support is valued but is overshadowed by stronger determinants once all constructs are considered jointly. Empathy exerts a significant direct effect on destination loyalty, whereas its satisfaction-mediated pathway is not supported, indicating that individualised attention fosters loyalty even when additional gains in satisfaction are limited. Push incentives and purpose-oriented motivators also remain weak, indicating a limited strategic role for transactional incentives in cultivating destination loyalty.

Importance–performance map analysis (IPMA) comparisons indicate changes in the relative quadrant positioning of constructs across the individual, mediated, and integrated models. These patterns highlight shifts in managerial priority across model specifications, particularly in relation to high-importance and lower-performance constructs.

Integrated IPMA model

Micro-Level (Individual Motivations – Push Factors):

Push social and experiential motivators changed their relative IPMA position across model specifications. They were classified as a strength in the push-only model (Q1) but were positioned as a high-importance, lower-performance area in the integrated model (Q2). This should be interpreted as a relative reclassification under the integrated model's thresholds, rather than as evidence of an actual decline in performance. Social and experiential motives remain important for destination loyalty, but the integrated IPMA indicates scope to strengthen their delivery alongside stronger macro pull attributes and meso service-quality drivers.

Push incentives and purpose-oriented motivators remained weak throughout (Q3). Educational or business aims are peripheral to destination loyalty development. The evidence prioritises improving experiential and social delivery over transactional inducements.

Macro-Level (Destination Attributes – Pull Factors):

Pull_Attraction remained consistently positioned in Q1, confirming its enduring role as a core strength in destination loyalty. Pull_Cost of Living was reclassified from Q2 in the pull-only IPMA to Q1 in the integrated IPMA, indicating that affordability remains important and performs above the integrated-model performance threshold.

Pull_Heritage & Culture was also reclassified from Q3 to Q1 under the integrated model's thresholds, suggesting that cultural immersion and local identity gain stronger relative priority when considered alongside service quality and satisfaction. Pull_Activities moved from Q3 to Q4, indicating relatively stronger performance but lower model-derived importance in the integrated specification.

Meso-Level (Provider Performance – Service Quality):

Service quality dimensions follow distinct IPMA trajectories across the three models. Reliability begins in Q4 (low importance, high performance) within the individual model, indicating strong delivery but limited strategic salience. Under mediation, it advances to Q1 and remains there in the integrated model, underscoring its critical contribution to loyalty once combined with satisfaction. Assurance and tangibles remain in Q2 across all stages, marking them as persistently high in importance yet underdelivered. Empathy starts in Q3, moves to Q2 under mediation, and holds that position in the overall model, signalling rising importance but continued shortfalls in delivery. Responsiveness stays in Q3 throughout, confirming a marginal role in shaping destination loyalty outcomes.

Overall Synthesis:

Three main patterns emerge.

Improvers: Reliability (meso), Pull_Cost of Living (macro), and Pull_Heritage & Culture (macro) occupy stronger relative priority positions in the integrated model.

Relative decliners: Push social and experiential motivators (micro) shift from a strength to a performance gap within the integrated model's own IPMA thresholds.

Stagnant constructs: Push incentives and purpose-oriented motivators (micro) and responsiveness (meso) remain weak, while assurance (meso) and tangibles (meso) remain high-importance but relatively underperforming priority areas.

These movements reveal a layered pattern. Goa's macro strengths—attraction, affordability, and heritage—and the meso anchor of reliability underpin destination loyalty. Yet gaps in other meso service quality dimensions and the underperformance of micro social motives limit full commitment. Bridging these levels is essential to convert strong destination appeal into enduring loyalty.

The integrated model identifies which predictors retain strength when all constructs are estimated jointly and maps importance and performance within a single framework. This confirms the explanatory usefulness of the integrated specification in capturing how motivations, service quality, and satisfaction interact to shape destination loyalty.

6.2.6. Multi-Group Analysis (Indian vs. Foreign Tourists)

The multi-group analysis shows broad invariance across Indian and foreign tourists. Five paths, however, differ significantly. These paths indicate segment-specific patterns in destination loyalty.

Sat_Assurance on Destination Loyalty

Among Indian tourists, satisfaction with assurance significantly contributes to destination loyalty; however, this effect is not significant among foreign tourists. Domestic travellers rely more on confidence in staff, safety, and trustworthiness when forming loyalty. This pattern accords with evidence that assurance weighs more heavily for repeat or domestic visitors (Aliman & Mohamad, 2016).

Empathy Influence on Sat_Empathy

Empathy significantly strengthens empathy-specific satisfaction among Indian tourists, whereas this relationship is not statistically supported among foreign tourists. Among Indian tourists, personalised care and individual attention are more strongly linked to empathy-specific satisfaction. Prior work shows culturally proximate markets often value relational warmth and staff attentiveness (Han & Hyun, 2018).

Reliability Influence on Destination Loyalty

Reliability directly predicts destination loyalty for Indian tourists, while the same relationship is not significant for foreign tourists. Consistent and dependable delivery is a significant predictor for domestic visitors. Foreign tourists may treat reliability as a baseline rather than a differentiator. This result is consistent with Aliman and Mohamad (2016).

Pull Activities Influence on Destination Loyalty

Pull activities show a significant association with destination loyalty among Indian tourists, although the relationship is not significant among foreign tourists. Recreational offerings such as water sports, trekking, and bike tours were statistically supported among Indian tourists, although the coefficients were very similar across Indian and foreign tourists. Similar patterns appear in local-market studies of revisit intentions (Ayoub & Mohamed, 2024).

Push Incentives Influence on Destination Loyalty

Push incentives and purpose-oriented motivators significantly influence destination loyalty among Indian tourists, but this effect is not observed among foreign tourists. Domestic tourists respond to instrumental motives such as events, conferences, and skill-enhancing opportunities. Value-driven incentives can foster loyalty among local travellers (Wangbenmad, 2023).

Overall, Indian tourists show segment-specific effects in selected service-quality pathways: satisfaction with assurance predicts destination loyalty, reliability directly predicts destination loyalty, and empathy predicts empathy-specific satisfaction. They also show segment-specific support for incentive-oriented push motives and activity-based pull motives. Among foreign tourists, these five variant paths are not significant; their loyalty is instead associated with invariant destination and service-quality attributes, including attraction, heritage & culture, cost of living, assurance, empathy, and tangibles.

6.2.7. Multi-Group Analysis (Gender)

The multi-group analysis shows broad invariance across male and female tourists. Several paths, however, differ significantly, indicating gender-specific patterns in destination loyalty.

Sat_Assurance Influence on Destination Loyalty

For female tourists, satisfaction with assurance significantly predicts destination loyalty, whereas the corresponding relationship is not significant among male tourists. Women more readily translate satisfaction with safety, trust, and staff confidence into loyalty outcomes. This pattern aligns with evidence that assurance and relational cues are especially salient for female customers (Kwok et al., 2016).

Empathy Influence on Sat_Empathy

Among male tourists, empathy significantly shapes empathy-specific satisfaction, whereas this relationship is not significant among female tourists. Men

appear more responsive to empathetic engagement in service interactions. Prior work reports a gendered emphasis on functional and relational quality, with empathy playing a stronger role in men's satisfaction pathways (Sánchez-Hernández et al., 2010).

Sat_Empathy Influence on Destination Loyalty

Empathy-specific satisfaction contributes significantly to destination loyalty among female tourists, but the same pathway is not statistically significant for male tourists. Women place greater weight on interpersonal and emotional experiences when forming loyalty. Female guests often rely more on affective satisfaction cues (Sosianika et al., 2021).

Reliability Influence on Destination Loyalty

Reliability directly influences destination loyalty among female tourists, while this direct relationship is not significant among male tourists. Women are more attuned to dependable delivery in loyalty judgments. This is consistent with findings that reliability is a stronger determinant for female customers (Kwok et al., 2016).

Sat_Reliability Influence on Destination Loyalty

Satisfaction with reliability significantly predicts destination loyalty among male tourists, while the corresponding effect among female tourists is weaker and statistically non-significant. Men more often convert perceived dependability into loyalty via satisfaction, complementing women's more direct reliance on reliability. Evidence shows men emphasise functional consistency in loyalty evaluations (Sánchez-Hernández et al., 2010).

Responsiveness Influence on Destination Loyalty

Responsiveness significantly predicts destination loyalty for female tourists, but it does not show a significant effect for male tourists. Women are more sensitive to promptness and attentiveness. Prior research finds a stronger effect of responsiveness on female customers' satisfaction and loyalty (Kwok et al., 2016).

Responsiveness Influence on Sat_Responsiveness

The responsiveness–satisfaction relationship is stronger among female tourists than among male tourists. This underscores the central role of responsiveness in female satisfaction pathways (Sosianika et al., 2021).

Sat_Responsiveness Influence on Destination Loyalty

The path from satisfaction with responsiveness to destination loyalty was not significant for males but was negative and significant for females. This reflects a counterintuitive gender-specific pattern in which responsiveness-specific satisfaction did not translate into stronger loyalty among female tourists. Since service responsiveness itself positively predicted loyalty among females, this negative satisfaction–loyalty path should be interpreted cautiously as a possible suppression or relative-priority effect within the integrated model, rather than as evidence that responsiveness weakens loyalty.

Overall, gender-based heterogeneity is evident. Female tourists are more strongly influenced by satisfaction with assurance and empathy, as well as by the direct effects of reliability and responsiveness, reflecting heightened sensitivity to safety, attentiveness, consistent delivery, and interpersonal service experiences (Kwok et al., 2016; Sosianika et al., 2021). Among male tourists, empathy more strongly shaped empathy-specific satisfaction, while satisfaction with reliability was a stronger loyalty pathway, suggesting that dependable service is more likely to translate into loyalty through satisfaction among men (Sánchez-Hernández et al., 2010). These patterns support gender-sensitive CRM strategies tailored to segment-specific expectations.

6.3 Practical Implications

6.3.1. Regulatory Mechanisms to Enhance Destination Loyalty

The integrated model shows that assurance, tangibles, and reliability are the

strongest service-quality dimensions associated with destination loyalty, as they influence loyalty both directly and indirectly through satisfaction. Empathy also contributes to destination loyalty through a significant direct effect, whereas responsiveness is not significant in the integrated model. These findings underscore the need for stronger and more consistent regulatory safeguards focused on trust, visible service quality, dependable delivery, and personalised attention. Although responsiveness significantly influenced destination loyalty in the independent service-quality model, within the integrated model, responsiveness does not emerge as a significant overall predictor of destination loyalty. Regulatory and managerial interventions should therefore give greater priority to trust-building, safety assurance, physical service standards, and personalised service quality, while maintaining responsiveness as a baseline service requirement, particularly for tourist segments where prompt support remains more salient. The mediating effect of empathy through satisfaction is also insignificant, implying that empathy operates primarily through a direct pathway. Standards should explicitly require individual attention and care as integral elements of service delivery.

Policy design should focus on three levers:

1. **Regulatory integration.** Bring currently unregulated operators into the formal regime to ensure uniform standards and reduce variation that erodes trust and attachment.
2. **Continuous monitoring.** Institutionalise frequent audits against clear benchmarks to detect and correct service quality deviations promptly.
3. **Visible assurance.** Introduce graded quality badges or certifications tied to audit performance. Such signals strengthen perceived assurance and reliability at the point of choice.

These measures align regulation with what the model identifies as important for destination loyalty. Assurance, reliability, tangibles, and empathy have direct

effects, whereas their satisfaction-based pathways vary in strength. Policymakers should therefore prioritise interventions that build trust, maintain infrastructure, and guarantee person-centred service while ensuring that compliance signals—certification and audit outcomes—function as customer relationship management tools that publicly convey reliability and trustworthiness.

6.3.2. Segmentation Strategies for Managing Overcrowding

A segmentation strategy should redistribute visitor flows across defined zones, each promoted for a distinct experience. Heritage-rich areas should prioritise heritage-based tourism. This preserves cultural assets and offers culturally motivated visitors immersive, socially meaningful experiences in lower-congestion settings. Nature-oriented zones should host eco-trails, wellness offerings, and scenic exploration to appeal to experiential and relaxation-driven segments. Recreational and sports activities—water sports and adventure—should be concentrated in locations with adequate carrying capacity and resilient infrastructure for higher volumes.

Clear positioning by zone protects authenticity and experiential quality at cultural sites. It reduces crowding that can dilute affective bonds and provides high-capacity outlets for activity-driven tourists. Infrastructure, pricing, and quality monitoring should be tailored to each segment. This alignment sustains attraction- and activity-based pull factors while safeguarding push factors such as social connection, shared experiences, escape from routine, and belonging.

Pricing must balance affordability—a key pull factor—with sustainability. Low-cost access should not induce overcrowding or degrade service quality. Continuous quality audits and capacity thresholds should be embedded within each zone’s operating standards.

This segmentation approach disperses demand and maintains experience quality. It also supports CRM principles by tailoring delivery to motivational segments. In doing so, it helps align push and pull motivators with stronger destination-loyalty outcomes.

6.3.3. Multi-Group Analysis

The multi-group analysis supports segment-specific management under a unified quality framework. Expectations differ by gender and tourist type, so policies should be differentiated while maintaining consistent standards. For female tourists, responsiveness must be prioritised through fast-response protocols, efficient complaint handling, always-on communication channels, digital assistance tools, and visible staff availability. For all tourists, the foundations remain reliability, assurance, and tangibles. These require strict regulatory oversight, scheduled inspections, and enforceable benchmarks that strengthen safety, cleanliness, and infrastructural dependability across operators.

For Indian tourists, the segment-specific statistical support for service reliability, satisfaction with assurance, empathy-linked satisfaction, incentive-oriented motives, and pull activities calls for robust safety frameworks, transparent service delivery, operator certification, activity management, and value-based packages tied to quality compliance. Incentive mechanisms—bundled packages, seasonal discounts, and affordable ticketing—should be deployed to support repeat visitation and perceived value. Visitor flows at major attractions should be regulated to protect experience quality while maintaining affordability. For both Indian and foreign tourists, cultural engagement should be strengthened, while empathy-based service personalisation should be enhanced through individual attention, multilingual service, staff training in intercultural communication, and curated cultural programmes that emphasise authenticity and foster emotional connection.

Motivational orientations also differ. Indian tourists show a stronger segment-specific response to incentive-driven push factors, whereas attraction, cost of living, and heritage & culture remain significant destination attributes across both Indian and foreign tourists without statistically significant group differences. Packages should reflect these motives while sustaining core service quality. Although responsiveness is not a significant direct predictor in the overall model, subgroup evidence highlights its importance for female tourists. Interventions should therefore be context-sensitive: raise responsiveness where it matters most, while keeping the broader focus on assurance, reliability, and tangibles. In sum, differentiated CRM strategies that align regulatory enforcement with tailored offerings can convert segment-specific expectations into satisfaction, attachment, and durable destination loyalty.

6.4 Limitations of the Study

Despite the study's comprehensive design and rigorous analytical approach, it is important to acknowledge several limitations. First, the separate models explain different proportions of variance in destination loyalty: the push-factor model shows modest explanatory power, whereas the pull-factor and service-quality models show modest but meaningful explanatory power. This points to the possibility that additional factors, such as tourists' personality traits, social influence, or external environmental variables, may also play significant roles in shaping loyalty intentions but were not captured in this model.

The study employed a repeated cross-sectional design (multiple waves, 2022–2024), capturing tourist perceptions across periods. Although this improves temporal coverage, it is not a panel design and therefore limits causal inference and the ability to observe dynamic changes in motivations, satisfaction, and destination loyalty over multiple visits or seasons. Longitudinal studies would provide deeper insights into how these relationships evolve.

The use of self-reported survey data introduces potential biases, including social desirability bias and common method variance. Although procedural remedies, such as assuring anonymity and using validated scales, were implemented, these limitations may still influence the results.

The study was conducted in the context of Goa, which has unique cultural, environmental, and market characteristics. Thus, the generalisability of findings to other destinations or broader tourist populations may be constrained. Comparative studies across multiple destinations would help validate and extend these conclusions.

In addition to the limitations noted, this study did not examine potential differences based on resort category (e.g., 3-star, 4-star, 5-star resorts). Future research could compare tourist perceptions, satisfaction, and loyalty drivers across different types of accommodation providers to determine whether service quality and motivators vary by resort category. Such analyses would offer more targeted insights for hospitality managers in tailoring their strategies to distinct market segments.

Finally, while the study considered gender and type of tourist as moderators, it did not examine other potentially important demographic or psychographic variables (e.g., age, income level, travel frequency), which could further illuminate segment-specific destination loyalty pathways.

6.5 Directions for Future Research

Future research should build on this study by incorporating longitudinal designs to observe how tourist motivations, satisfaction, and loyalty evolve over time and across multiple visits or seasons.

Comparative studies across destinations with varying cultural, environmental, and infrastructural characteristics would enhance the generalisability of findings and test theoretical models in diverse contexts.

Additionally, examining differences in tourist perceptions, satisfaction, and loyalty drivers across accommodation categories (e.g., 3-star, 4-star, and 5-star resorts)

would provide hospitality managers with precise strategies for improving service and experiences by segment.

Researchers should also investigate how demographic and psychographic variables, including age, income, travel frequency, personality traits, and lifestyle factors, influence loyalty pathways.

Mixed-methods approaches, combining quantitative and qualitative data, would offer richer insights into tourists' emotional and cognitive processes. Finally, future work could explore the role of emerging technologies, digital platforms, and sustainability practices in shaping tourists' loyalty behaviours and expectations.

6.6 Conclusion

This study employs an integrated framework—push–pull theory, SERVQUAL, and Expectancy–Disconfirmation Theory—to explain destination loyalty. Structural equation modelling, mediation analysis, and multi-group analysis link motivational factors, service quality, service quality satisfaction, and loyalty. The approach yields a comprehensive account of how motives and delivered quality shape outcomes.

Push and pull motivations are central. Social and experiential motivators show a significant positive effect on destination loyalty, underscoring the role of emotional engagement and social connection. Push incentives and purpose-oriented motivators have minimal impact, indicating that transactional triggers did not emerge as significant loyalty drivers in this study. All four pull factors—activities, attraction, cost of living, and heritage & culture—significantly predict destination loyalty, confirming the importance of external destination attributes that enrich the experience.

Service quality exerts a substantial influence on destination loyalty. In the independent service-quality model, all five SERVQUAL dimensions—reliability, responsiveness, assurance, empathy, and tangibles—significantly predicted destination loyalty, confirming the relevance of service delivery in shaping tourists'

loyalty intentions. However, in the integrated model, assurance and tangibles emerged as the strongest dimensions, reliability remained consequential, and empathy exerted a smaller yet significant direct effect, while responsiveness became insignificant. These results indicate that the role of responsiveness weakens once push factors, pull factors, and service quality satisfaction are considered together. The significant service-quality dimensions strengthen loyalty directly and, in several cases, indirectly through service quality satisfaction. These findings are consistent with SERVQUAL's emphasis on trust, visible quality, and dependable delivery, and with EDT's mechanism that links exceeded expectations to satisfaction and destination loyalty.

Satisfaction functions as a selective mediator. Assurance, tangibles, and reliability display partial mediation, indicating dual pathways—direct effects and indirect effects via satisfaction. Empathy and responsiveness do not exhibit significant indirect effects through satisfaction, suggesting that empathy contributes mainly through its direct pathway, whereas responsiveness does not show a significant direct or indirect effect in the integrated model. The pattern supports the EDT logic that only dimensions that surpass expectations in salient ways reliably convert into satisfaction-driven loyalty.

MGA analysis shows demographic heterogeneity within an overall pattern of tourist-type invariance. For Indian tourists, incentives and activities show statistically supported effects on loyalty, empathy predicts satisfaction, reliability predicts loyalty, and satisfaction with assurance translates into loyalty; these paths are not significant for foreign tourists. However, the activity coefficients are very similar across groups, so the result should be interpreted as a difference in statistical support rather than a clearly stronger activity effect for Indian tourists. Destination attributes such as attraction, heritage & culture, and cost of living remain significant across both cohorts.

By gender, female tourists exhibit stronger direct effects of reliability and responsiveness on loyalty and convert assurance into loyalty via satisfaction.

However, the satisfaction–loyalty link for responsiveness is negative among female tourists and null among male tourists. Male tourists place greater weight on empathy in satisfaction formation and on satisfaction with reliability when converting performance into loyalty.

Assurance and tangibles, along with most push–pull effects, are otherwise invariant. IPMA and predictive-relevance diagnostics corroborate robustness: leading pull attributes and reliability are core strengths; assurance and tangibles are high-importance improvement priorities; incentives and responsiveness have lower strategic leverage.

In sum, destination loyalty is best cultivated through experiential motivations, assurance-building service, reliable delivery, visible quality, and segment-specific delivery. Managers should prioritise emotionally resonant experiences, rigorous quality assurance, and targeted interventions by type of tourist and gender. The integrated design offers a practical blueprint for aligning motivations, service quality, and satisfaction to foster durable loyalty.

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Appendix

Customer Relationship Management: A Step Towards Tourism Development

Dear Sir/Madam,

I am conducting a survey for my doctoral research work. I will be grateful if you spare a few minutes to participate in it. I assure you total anonymity for your answers. No individual responses will be released. All answers will be aggregated and will only be used for research purposes.

Thank you for your cooperation.

Alroy A. S. Mascarenhas

Research Scholar.

NOTE: Items marked with * are required.

Section A — Respondent Details

1. Name of Respondent

2. Type of Tourist *

Mark only one oval.

☐ Indian

☐ Foreigner

3. Please specify your place of origin *

4. Gender *

Mark only one oval.

☐ Male

☐ Female

☐ Transgender

5. Age *

Mark only one oval.

☐ 18–32

☐ 33–47

☐ 48–62

☐ 63 and above

6. Occupation *

Mark only one oval.

- ☐ Business
- ☐ Employee
- ☐ Professional
- ☐ Student

7. Marital status *

Mark only one oval.

- ☐ Married
- ☐ Single

8. Travelling Profile *

Mark only one oval.

- ☐ Alone
- ☐ With friends
- ☐ With family/relatives

9. Monthly income *

Mark only one oval.

- ☐ Up to Rs. 30,000
- ☐ Rs. 30,001–Rs. 50,000
- ☐ Rs. 50,001–Rs. 80,000
- ☐ Above Rs. 80,000

10. How much did you spend on visiting Goa? *

Mark only one oval.

- ☐ Less than Rs. 20,000
- ☐ Rs. 20,001 – Rs. 40,000
- ☐ Rs. 40,001 – Rs. 60,000
- ☐ Rs. 60,001 and above

11. How many days do you plan to stay in Goa? *

Mark only one oval.

- ☐ Less than 1 day
- ☐ 1 – 6 Days
- ☐ 7 days and above

12. Which month do you prefer to travel?

Check all that apply.

- ☐ January
- ☐ February
- ☐ March
- ☐ April
- ☐ May
- ☐ June
- ☐ July
- ☐ August
- ☐ September
- ☐ October
- ☐ November
- ☐ December
- ☐ No specific month

13. Which mode have you used to travel to this destination? *

Mark only one oval.

- ☐ Plane
- ☐ Bus
- ☐ Train
- ☐ Ship
- ☐ Own vehicle

14. How do you plan your trip most often? *

Check all that apply.

☐ Tour operators

☐ Travel agents

☐ Own planning

15. How often do you travel? *

Mark only one oval.

☐ Every month

☐ Once in three months

☐ Once in six months

☐ Once a year

☐ Occasional

16. Specify the number of times visited (Goa) *

Mark only one oval.

☐ 1–5 times

☐ 6–10 times

☐ 11–15 times

☐ More than 16 times

17. On arriving, which place did you reside/stay in? *

Mark only one oval.

☐ Commercial hotels/resorts

☐ Private stay (locals renting)

☐ Staying with friends/relatives

If Commercial hotels/resorts:

18. Which of the following category of hotels are you staying in?

Mark only one oval.

☐ Luxury class hotel

☐ Economic budget hotel

☐ Low budget hotel/room

If Private stay (locals renting):

19. Is this the first time that you are staying in the current place (Resort/Hotel/Rented House)?

Mark only one oval.

☐ Yes

☐ No

20. If 'No', specify the number of years as a customer/guest to this place

Mark only one oval.

☐ Less than 1 year

☐ 1–5 years

☐ 6–10 years

☐ More than 10 years

21. What were the factors that made you stay in this particular place (Resort/Hotel/Rented houses)?

Check all that apply.

☐ Lower rates for stay

☐ Stay is worth the money

☐ Making a booking was easy

☐ Hospitality offered

☐ Emotional attachment

☐ Connection to local culture and community

☐ Unique beauty

☐ Social status

22. Would you visit the same hotel/resort/rented house in future?

Mark only one oval.

☐ Yes

☐ No

23. Please specify the other services availed during your stay

Check all that apply.

☐ Pub/Bar/Nightlife

☐ Restaurant/Hotel

☐ Transport

☐ Culture/Entertainment

- [] Medical/Health
 [] Adventure/Water sports
 [] Banking
 [] Communication
 [] Shopping centres such as malls
 [] Tourism information centres

24. Rate how satisfied you are with the above services availed by you.

Service	Extremely Satisfied	Satisfied	Neutral	Dissatisfied	Extremely Dissatisfied
Pub/Bar/Nightlife	()	()	()	()	()
Restaurant/Hotel	()	()	()	()	()
Transport	()	()	()	()	()
Culture/Entertainment	()	()	()	()	()
Medical/Health	()	()	()	()	()
Adventure/Water sports	()	()	()	()	()
Banking	()	()	()	()	()
Communication	()	()	()	()	()
Shopping centres such as malls	()	()	()	()	()
Tourism information centres	()	()	()	()	()

25. PUSH FACTORS — The factors in your country/state that made you come to Goa (I am visiting Goa because)

Item	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
To celebrate special occasions with loved ones	()	()	()	()	()
To seek new and adventurous experiences	()	()	()	()	()
To escape from daily life	()	()	()	()	()

To spend time with family and friends	()	()	()	()	()
To improve career prospects	()	()	()	()	()
To gain new skills or training	()	()	()	()	()
Acquiring knowledge (education)	()	()	()	()	()
To attend events (business/conference)	()	()	()	()	()
Health treatment	()	()	()	()	()
I had a connecting flight/ train/road transit etc.	()	()	()	()	()
I received benefits of ticketing services in my country, e.g., lower fares, discount, cashback or other monetary benefits	()	()	()	()	()

26. PULL FACTORS — The factors in Goa that attracted you to Goa (I am visiting Goa because of the)

Attraction	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
The beautiful natural environment of Goa.	()	()	()	()	()
The image of Goa as a wedding destination.	()	()	()	()	()
The beautiful sunset viewing places available in Goa.	()	()	()	()	()
The beautiful and unique beaches (Calangute, Baga, Colva, Dona Paula, etc.).	()	()	()	()	()
The attractive fairs and festivals organised in Goa (Carnival, IFFI, Sunburn, etc.).	()	()	()	()	()
The markets (Mapusa Friday Market, Night Market, etc.).	()	()	()	()	()
The casinos and cruises in Goa.	()	()	()	()	()

The churches, temples, and mosques of Goa.	()	()	()	()	()
Waterfalls in Goa	()	()	()	()	()
Hidden Places to explore/trek (Kakolem Beach, Butterfly Beach, Netravali etc.)	()	()	()	()	()
The wildlife sanctuaries	()	()	()	()	()
Forts (Fort Aguada, Chapora Fort, Tiracol Fort, etc.)	()	()	()	()	()
Islands (Divar, Chorão, São Jacinto, etc.)	()	()	()	()	()
Attractive farms in Goa	()	()	()	()	()
Sports Events (ISL, World Cup etc.)	()	()	()	()	()

27. PULL FACTORS — Activities (I am visiting Goa because of the)

Activity	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Water sports activities.	()	()	()	()	()
Hiking activities.	()	()	()	()	()
Bungee jumping.	()	()	()	()	()
Scuba diving.	()	()	()	()	()
Hot air balloon rides.	()	()	()	()	()
Motorised paragliding.	()	()	()	()	()
Sports Events (ISL, World Cup etc.)	()	()	()	()	()
Photo shoot opportunities.	()	()	()	()	()
Bike tours.	()	()	()	()	()

28. HERITAGE & CULTURE (I am visiting Goa because of the)

Item	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
The hospitality and friendly nature of the people of Goa.	()	()	()	()	()
The Indian and Portuguese heritage and traditions in Goa.	()	()	()	()	()

The community festivals (Carnival, Shigmo, São João, etc.) that sustain cultural traditions.	()	()	()	()	()
The religious diversity and social harmony in Goa.	()	()	()	()	()
The artwork showcasing the historical heritage of Goa.	()	()	()	()	()
The food and clothing habits of Goan culture.	()	()	()	()	()
The religious pilgrimages and feasts in Goa.	()	()	()	()	()

29. COST OF LIVING (I am visiting Goa because of the)

Item	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Accommodation charges were reasonable and budget-friendly.	()	()	()	()	()
Food was available at affordable prices.	()	()	()	()	()
Shopping was affordable.	()	()	()	()	()
Local transportation within the destination was reasonably priced.	()	()	()	()	()
Health care facilities are economical	()	()	()	()	()
Quality goods at reasonable prices	()	()	()	()	()

30. Service Quality of Resorts/Hotels — Rate the services of the hotel/resort/private stay based on importance

Service Attribute	Not important	Slightly Important	Neutral	Important	Extremely Important
Service Quality – Reliability					
Timeliness of services provided by the resort/hotel.	()	()	()	()	()

Room service was consistently available 24×7 as promised.	()	()	()	()	()
Hotel problem-solving mechanism.	()	()	()	()	()
Special arrangements were delivered as specified and error-free.	()	()	()	()	()
Reservations were processed accurately without errors.	()	()	()	()	()
Schedule and activity details were consistently accurate and error-free.	()	()	()	()	()
Evening entertainment/recreational activities.	()	()	()	()	()
The reservation system/process was comfortable to use and easily available.	()	()	()	()	()
Problems were resolved consistently and correctly the first time.	()	()	()	()	()
Billing and financial records were always accurate.	()	()	()	()	()
Service Quality – Responsiveness					
Promptness of staff during an emergency.	()	()	()	()	()
Staff readiness to help beyond normal duty.	()	()	()	()	()
Staff promptly assisted customers whenever needed.	()	()	()	()	()

The hotel responded quickly to complaints, feedback, and suggestions.	()	()	()	()	()
Service Quality – Assurance					
Staff's understanding of customers' requirements.	()	()	()	()	()
Staff performed their duties conscientiously and responsibly.	()	()	()	()	()
Professional and knowledgeable hotel staff in answering customers' questions.	()	()	()	()	()
Staff's ability to instil confidence in customers.	()	()	()	()	()
Communication skills of the staff.	()	()	()	()	()
Consideration toward clients' property, luggage, and belongings.	()	()	()	()	()
Experienced staff.	()	()	()	()	()
The hotel staff's knowledge of regional as well as foreign languages.	()	()	()	()	()
Service Quality – Empathy					
Ability to meet the clients' specific demands.	()	()	()	()	()
The staff's availability to attend to customers.	()	()	()	()	()
Individual attention to customers.	()	()	()	()	()
Equal and just treatment to all the customers.	()	()	()	()	()

Attitude of the staff.	()	()	()	()	()
Service Quality – Tangibles					
Hygiene/cleanliness of services provided.	()	()	()	()	()
Rooms.	()	()	()	()	()
Security and safety measures.	()	()	()	()	()
Location of service access points.	()	()	()	()	()
Elegant and well-dressed employees.	()	()	()	()	()
Unique image/brand image of the hotel/resort.	()	()	()	()	()
Sauna, swimming pool, gym, playground, and babysitting, etc.	()	()	()	()	()
In-room technologies, such as telephone, voicemail, television, wake-up system, and meal ordering.	()	()	()	()	()
Technologically advanced outdoor facilities.	()	()	()	()	()
Uniforms and staff appearance are neat and consistent with the hotel's visual style.	()	()	()	()	()
Convenient location of the hotel/resort.	()	()	()	()	()
Quality food in the restaurant.	()	()	()	()	()
Appealing physical environment, interior and exterior decorations.	()	()	()	()	()
First-aid services and medical help.	()	()	()	()	()

The hotel staff are adequate to serve the customers.	()	()	()	()	()
Convenient location.	()	()	()	()	()

31. Satisfaction — Rate whether you are satisfied with the performance of the services provided by resort/hotel/private stay

Service Attribute	Extremely Dissatisfied	Dissatisfied	Neutral	Satisfied	Extremely Satisfied
Service Quality – Reliability					
Timeliness of services provided by the resort/hotel.	()	()	()	()	()
Room service was consistently available 24×7 as promised.	()	()	()	()	()
Hotel problem-solving mechanism.	()	()	()	()	()
Special arrangements were delivered as specified and error-free.	()	()	()	()	()
Reservations were processed accurately without errors.	()	()	()	()	()
Schedule and activity details were consistently accurate and error-free.	()	()	()	()	()
Evening entertainment/recreational activities.	()	()	()	()	()
The reservation system/process was comfortable to use and easily available.	()	()	()	()	()
Problems were resolved consistently and correctly the first time.	()	()	()	()	()

Billing and financial records were always accurate.	()	()	()	()	()
Service Quality – Responsiveness					
Promptness of staff during an emergency.	()	()	()	()	()
Staff readiness to help beyond normal duty.	()	()	()	()	()
Staff promptly assisted customers whenever needed.	()	()	()	()	()
The hotel responded quickly to complaints, feedback, and suggestions.	()	()	()	()	()
Service Quality – Assurance					
Staff's understanding of customers' requirements.	()	()	()	()	()
Staff performed their duties conscientiously and responsibly.	()	()	()	()	()
Professional and knowledgeable hotel staff in answering customers' questions.	()	()	()	()	()
Staff's ability to instil confidence in customers.	()	()	()	()	()
Communication skills of the staff.	()	()	()	()	()
Consideration toward clients' property, luggage, and belongings.	()	()	()	()	()
Experienced staff.	()	()	()	()	()
The hotel staff's knowledge of regional as well as foreign languages.	()	()	()	()	()

Service Quality – Empathy					
Ability to meet the clients' specific demands.	()	()	()	()	()
The staff's availability to attend to customers.	()	()	()	()	()
Individual attention to customers.	()	()	()	()	()
Equal and just treatment to all the customers.	()	()	()	()	()
Attitude of the staff.	()	()	()	()	()
Service Quality – Tangibles					
Hygiene/cleanliness of services provided.	()	()	()	()	()
Rooms.	()	()	()	()	()
Security and safety measures.	()	()	()	()	()
Location of service access points.	()	()	()	()	()
Elegant and well-dressed employees.	()	()	()	()	()
Unique image/brand image of the hotel/resort.	()	()	()	()	()
Sauna, swimming pool, gym, playground, and babysitting, etc.	()	()	()	()	()
In-room technologies, such as telephone, voicemail, television, wake-up system, and meal ordering.	()	()	()	()	()
Technologically advanced outdoor facilities.	()	()	()	()	()
Uniforms and staff appearance are neat and	()	()	()	()	()

consistent with the hotel's visual style.					
Convenient location of the hotel/resort.	()	()	()	()	()
Quality food in the restaurant.	()	()	()	()	()
Appealing physical environment, interior and exterior decorations.	()	()	()	()	()
First-aid services and medical help.	()	()	()	()	()
The hotel staff are adequate to serve the customers.	()	()	()	()	()
Convenient location.	()	()	()	()	()

32. Destination Loyalty

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
If given a chance in the future, I will revisit Goa	()	()	()	()	()
I will recommend Goa as a tourist destination to others	()	()	()	()	()
I think it is always worthwhile to visit Goa	()	()	()	()	()
If I visit Goa again, I will stay for a longer duration	()	()	()	()	()
I am pleased with my visit to Goa	()	()	()	()	()

33. Overall, how strongly do you agree that your decision to visit Goa was influenced by a combination of various incentives and experiences?

Scale: 1 = Strongly Disagree ... 5 = Strongly Agree

☐ 1

☐ 2

☐ 3

☐ 4

☐ 5

34. Overall, how strongly do you agree that your decision to visit Goa was influenced by the destination's features?

Scale: 1 = Strongly Disagree ... 5 = Strongly Agree

☐ 1

☐ 2

☐ 3

☐ 4

☐ 5

35. Overall, how satisfied are you with the quality of service of resorts, during your visit to Goa?

Scale: 1 = Extremely Dissatisfied... 5 = Extremely Satisfied

☐ 1

☐ 2

☐ 3

☐ 4

☐ 5

Publications and Presentations

Research Paper Presentations

1. Presented a paper titled “Tourist Behaviour and Accommodation Preferences: Analyzing Expenditure and Stay Motives in Goa” at 75th *All India Commerce Conference 2024 on "Viksit Bharat @ 2047"* held from 18th to 20th October 2024, organised by Govind Guru Tribal University, Banswara, Rajasthan & Pacific Academy of Higher Education and Research University, Udaipur, Rajasthan
2. Presented a paper titled “Customer Relationship Management to Enhance Destination Loyalty: Analyzing the Role of Push Factors in Goa's Tourism Sector” at *International Conference on Hospitality, Tourism & Commerce 2025 [ICHTC 2025]* held from 12th to 15th February 2025, organized by V. M. Salgaocar Institute of International Hospitality Education (VMSIHE) in collaboration with the Government College, Borda, Margao Goa (Autonomous) and Cesar Ritz Colleges, Switzerland (CRCS).

Research Articles Published:

1. The role of push factors in enhancing destination loyalty: A structural equation modelling approach to customer relationship management in tourism. *Multidisciplinary Reviews*, vol. 9, no. 7, 2026, Article e2026319. [Published online: Dec 5, 2025]. <https://doi.org/10.31893/multirev.2026319>
2. Tourist Behavior and Accommodation Preferences: Analyzing Expenditure and Stay Motives in Goa. *Journal of Tourism Insights*, vol. 14, no. 1, 2024, Article 17, pp. 1–19. <https://doi.org/10.9707/2328-0824.1451>