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Abstract: This paper will investigate the key determinants affecting consumers' travel planning behaviour towards revisiting an international destination after the new normal vibes of the COVID-19 outbreak. Two main elements of destination image, including cognition and affection evaluation and perceived psychological risk, are examined to highlight the link between travellers' trust and their planning behaviour of the pre-trip stage nowadays. This cross-sectional study collected data by convenience sampling among the 439 respondents across the whole of Vietnam. The results were analysed by SEM, stating that the cognition perception towards pandemic-related content has a positive relationship on consumer trust in the post-pandemic era. Interestingly, affection evaluation and perceived psychological risk have no effect on trust in this context. The new role of personality has been significantly moderated by the links of cognition, risk and trust, as well as the interaction between e-trust and planning behaviour towards destination. The findings are expected to contribute to the knowledge of planning behaviour towards revisiting a destination.

Keywords: destination image; cognition; affection; perceived psychological risk; e-trust; personality; travel; tourism; pandemic.

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1 Introduction

COVID-19 has caused dramatic life-threatening health challenges among people worldwide. The spread of the disease-ridden coronavirus has severely endangered human lives, and protection measures such as lockdowns have formed a critical risk to people’s livelihoods (Sharma and Mahendru, 2020). Since human mobility increasingly becomes the inherent nature in their living standards and constantly changing lives, the tourism and hospitality sectors are particularly vulnerable to a variety of risks, including crime, terrorism, war, disaster and transmissible disease (Caber et al., 2020; Goffman, 2020). The coronavirus (COVID-19) pandemic continues to hit hard, with the global tourism and travel industry possibly declining by a percentage of between 58% and 78% with regard to international arrivals in 2020, which roughly equals a loss of USD 320 billion (COVID, 2020). Given the immediate infection of COVID-19, most countries have announced the implementation of strict prevention approaches (e.g., quarantines, lockdown, travel ban and social distancing) to regulate human mobility and thus restrict transmission (Zheng et al., 2021b). During the outbreak, tourists mostly suffered sequences of unexpected situations and events, and were subjected to high infection risks.

As an illustration, since the prohibitions of country borders were executed, many international tourists were banned from visiting destinations, with little advance notice. Tourists' travel plans were severely disrupted leading to an unpredictable economic damage in tourism such as flight and hotel cancellations, health-related checks and various travel restrictions by particular states and countries (Kim et al., 2021). In response to this, the development of a vaccine and treatment for coronavirus has dramatically enabled a strong momentum of recovery and confidence return, with almost three times as many international arrivals in the very first quarter of 2023 (UNWTO, 2022; Komodromos et al., 2022).

Given the increasing signs of improvement in resuming travel or revisiting, the rapid concerns should be significantly enlightened by the demand and desire for travelling again among people worldwide. *First*, the given disasters and crises delivered emerging notifications to travelling and sharing together that might have triggered fear and stress (Rivera, 2020). Furthermore, the relative consequences of apprehension about health may have been increased among tourists as big concerns when making a decision for destinations and even intra-activities at places. Many studies have attempted to exemplify the major antecedences of destination image to predict the likelihood of revisiting towards intra-pandemic destinations including planned travel behaviours (Li et al., 2020; Rasoolimanesh et al., 2021; Lu and Atadil, 2021), revisit intention by media coverage (Deng et al., 2021) and destination's risk regulation (Sun et al., 2022). Nevertheless, significant research gaps still remain due to the increasing rate of travellers' perception enlightening differences between revisiting with and/or without prior experiences about physical and psychological concerns, especially international destinations at states or countries in new returns of tourism and hospitality. *Second*, the tourism literature has established many empirical and theoretical underpinnings of health-related risk perception or emerging concerns during the planned trip (Kim et al., 2021), and even preventative travel behaviour (Huang et al., 2020). Worse still, the uncertainty and ambiguous perception of high-risk activities and fears in social media sources led to significant reductions in travel demand (Zheng et al., 2021a). While two dimensions of risk, such as perceived severity and perceived susceptibility, have recently been investigated as major predictors to enlighten the importance of health risks (Huang et al., 2020), a detailed consideration of the tourism literature reveals that the perceived psychological risk is still lacking discussion despite its significance in travel decisions, especially information seeking in pre-state as indicated in this paper. Regarding the behavioural outcomes, the most recent studies have predicted travellers' intention and behaviour to revisit both domestic and international routes (Zheng et al., 2021a; Ivanova et al., 2021; Li et al., 2021; Xie et al., 2021), yet the latest papers in existence have investigated the potential outcomes during post-pandemic and post-traumatic tourism behaviour, especially their information seeking involvement and conation.

To address the above-mentioned gaps, this paper therefore develops and empirically tests various relationships in the connection between a two-dimensional destination image model, perceived psychological risk and mediator of e-trust towards international destination for resuming travel post-pandemic. After that, the outstanding return of international tourism and hospitality has reshaped travellers' perception, comprehension as well as their tendency for activity planning and information seeking. Thus, this study is motivated to explore the insights of how tourists generate their perception and evaluation of their given destinations, and how their perceived risk of the psychological side simultaneously affects their trust from information obtained on social media.

Furthermore, the aim refers to examining the structural relationships of e-trust and online travel planning behaviour as well as the moderating associations directed by travellers' personality. Consumers also obtain different kinds of information at different contexts and/or destinations by the planning stage in a process to which they belong (Seabra et al., 2007; Ongsakul et al., 2021).

2 Literature review, theoretical background and hypothesis development

2.1 Theoretical foundation

This study adopts three major theories as the foundation in the proposed model to uncover the perspectives of destination image and health concerns through psychological risk and its impacts on travellers' online trust, as well as the indirect and direct relationships of these constructs in the online planning behaviour, especially moderated by aspects of personality in post-pandemic tourism. First, the circumstances of trust, risk perception and revisit intention in tourism have been theoretically explained by information integration theory (IIT) which enables the description of how individuals integrate a variety of information sources to make an overall assessment towards a certain object (Anderson, 1981). Similarly, IIT suggests that consumer decision-making is determined by the contents they have received and processed from external and internal stimuli. In this context, IIT posits that tourists' decisions whether to visit/resume their trips to international destinations are decided by their perception of risk or safety and perception of image through cognition and feeling towards the destination from related information on social networking and sharing sites/communities. Second, protection motivation theory (PMT) explains how individuals intellectually evaluate a particular concern or threat in their environmental context and thus generate protective behaviours to avoid the risks (Floyd et al., 2000). Originally introduced by Rogers (1975), PMT was established in the concept of the cognitive and affective conceptualisation of behaviours to predict the health-related perception/attitude (Bhati et al., 2021), and it even evoked the protective motivation and different coping manners when taking a trip or revisiting a destination (Zheng et al., 2021b). Third, the health belief model (HBM) has been largely explained as predicting the major antecedences of positive behaviours regarding health literature (Janz and Becker, 1984). In the recent studies, HBM has extended its research scope from only health-behaviour into various terms including HBM travel avoidance of Ebola crisis (Cahyanto et al., 2016), behavioural intention to adopt the contact tracing app used for COVID-19 (Walrave et al., 2020), intention of cruise service usage through perceived values and trust (Yuen et al., 2021) and, interestingly, the travellers' willingness to have their vaccinations prior to travel (Suess et al., 2022). Thus, the combination of integrative models is expected to enlighten more uniqueness in the originality of this study.

2.1.1 Online travel planning behaviour in the new recovery of tourism and hospitality

Following the essentials of the consumer decision-making process, the five main stages were adapted in the context of tourism and hospitality associated with three major steps in the travel planning process, namely:

- 1 'pre-trip' including need recognition, information search and alternative evaluation
- 2 'during trip' stating by actual purchase decision for taking the trip
- 3 'post-trip' indicating by post purchase evaluation when completing the trip and its evaluation phase (Cox et al., 2009).

Additionally, the study by Xiang et al. (2015) has theoretically discussed the significant implications of information technology and consumer behaviour in using the internet for travel planning. By adopting the value-based adoption model, the concept of travel information searching was measured by value perspective such as reliability, enjoyment, complexity and perceived effort (Chung and Koo, 2015). Furthermore, organising a vacation or a trip is well-distinguished amongst travel decisions as an integrative activity that engages travellers in searching for any information related to the destination, and even various types of information at pre-trip, during-trip and post-trip for convenience in the draft of a plan (Fesenmaier and Jeng, 2000; Jun et al., 2007). By the context of pre-trip, travel planning behaviour is represented substantially by information seeking, indicating as a process of making sense when individuals interpret information from their own points of view (Kuhlthau, 1991). A person is likely to seek obtaining further information from another and gaining if she or he comprehends the capability of knowledgeable people and those who have valuable experience in a particular subject matter; it is not even costly to receive information as expected (Kuhlthau, 1991; Raj and Kajla, 2018; Drosos and Skordoulis, 2018). Recent studies have gradually investigated more aspects of information seeking the new tourism and hospitality such as impacts of Gen Y's characteristics on dining information seeking behaviour during a trip (Bilgihan et al., 2014; Monfared et al., 2021), variance of seeking behaviour by tourists' level of participation in the planning process (Eletxigerra et al., 2021). Interestingly, the latest study is found to be a rare contribution in the literature of information seeking behaviour in tourism towards health concerns in the new return (Zimmerman, 2021).

2.2 Factors of destination image, perceived psychological risk

2.2.1 Destination image with cognitive perception and affective evaluation

The concept of destination image has been significantly gained from a broad attention in the study of tourism marketing literature in recent decades (Akgün et al., 2020), especially during the rough time of the pandemic (Nadeau et al., 2021; Ahmad et al., 2021). Destination image is still defined as a complex and sophisticated construct in the research of tourism literature, even though it has been explored in various ways (Akgün et al., 2020). As a principle of destination image, a consensus is distinguished on two main ingredients, namely cognitive perception and affective evaluation towards perceived image of destination (Baloglu and McCleary, 1999). Furthermore, the extension of this definition was seen by scholars as being the sum of an individual's beliefs, ideas and impressions towards a specific destination. Both physical and psychological dimensions of image are derived from various sources obtained and/or observed on online platforms and sharing communities, prior to actually visiting the tourism places.

First, cognition involves the state of particular objects, places or persons being known and considered (Baloglu and McCleary, 1999), while affection delivers how a person feels about the object in a given context (Baloglu and Brinberg, 1997; Hallmann et al., 2013) and conation or behaviour stands for how they behave or act when exposed to this information (Pike and Ryan, 2004). A cognitive component is established as the concept of the beliefs, perception or knowledge about destination subsequently resulted from cognitive evaluation (Yilmaz and Yilmaz, 2020). Tourists are likely to be favourable in their perception as destination management enables the provision of a good combination of convenience and comfort criteria including safety of public, transportation and infrastructure, travel facilities and uniqueness, as well as the novelty of events and attractions (Folgado-Fernández et al., 2017; Kim, 2014). Furthermore, Marinao Artigas et al. (2017) presented the key role of trust towards a given destination indicated as a consequential antecedence of tourists' satisfaction and loyalty through both evaluation of cognition and affection. Their study also emphasises the contribution of cognitive perception as a substantial ability to support trust towards places or attractions.

Second, the term of emotion demonstrates a mental state which is described as a brief and intense emotional feeling among individuals (Ouyang et al., 2017), and indicated by consumer behavioural responses to a stimulus (Ali et al., 2016; Loureiro and Kaufmann, 2013). Previously, studies argue that individuals have to interpret the information processing before developing an emotional evaluation (Ouyang et al., 2017; Roseman et al., 1990), and the subsequent appraisal outcomes of their previous experiences and external stimuli (Peng, 2004; Zhang et al., 2018). In tourism perspectives, the affective image element represents individuals' emotional responses and feelings towards the destination as their intended plan (Baloglu and Brinberg, 1997; Kim et al., 2019). Although affective evaluation does not have as much influence as cognitive image, it still has a significant relationship on trust as indicated in tourists' expectations of being cheerful, happy, fun and lively during their trip (Nicoletta and Servidio, 2012; Fancourt et al., 2020). Given the preceding literature of destination image, the following hypotheses should be proposed:

- H1 Cognitive perception is positively related to travellers' e-trust towards the international destination.
- H2 Affective evaluation is positively related to travellers' e-trust towards the international destination.

2.2.2 Perceived psychological risk

Risk perception is largely well-established as the cognition or the comprehension of negative consequences to involve in unanticipated and/or undesirable products, services or engagement towards objects (Reisinger and Mavondo, 2005; Ritchie and Jiang, 2019). Theoretically, the literature of risk perception can be explained by both PMT (Rogers, 1975) and IIT (Anderson, 1981). During the travel decision process, tourists tend to be more curious about various risks, particularly the current COVID-19 situation. Thus, perceived travel risk should be substantiated undoubtedly among available destinations including physical, mental, health-related, performance, quality, etc. Among these given concerns of travellers, the study by Chua et al. (2021) suggests that health risk relates highly to their behavioural decisions because of their likelihood of being dangerous in health-related hazards caused by the pandemic at that specific time. Previous studies

confirm the health risk perception as emerging worries for international trips that could threaten the level of safety when visiting foreign places (Chien et al., 2016; Abraham et al., 2021; Park and Reisinger, 2010). Perceived psychological risk is one of three health-based dimensions that are justified in the context of tourism during the pandemic (Chua et al., 2021), especially international travel in the latest version of this paper. The concept of psychological risk refers to “undesirable [and] might signify a disappointing travel experience” (Sönmez and Graefe, 1998). For instance, concerns could be indicated as missing a scheduled flight (Simpson and Siguaw, 2008), female corporeal susceptibility including sexual harassment, violence and assault (Kim et al., 2017; Khoo-Lattimore and Gibson, 2018), physical security and safety in solo travel (Brown and Osman, 2017). Hence, the following hypotheses are proposed:

- H3 Perceived psychological risk is positively related to travellers’ e-trust towards the international destination.
- H4 Perceived psychological risk is positively related to travellers’ online planning behaviour towards the international destination.

2.3 *E-trust and its mediating role*

With regard to the body of tourism literature, the concept of trust is defined as the credibility and reliability of the critical features related to tourists’ perception about certain destinations (Marinao Artigas et al., 2017). The definition of trust is also distinguished as a psychological state comprising the intention to accept vulnerability based upon positive expectations of the intentions or behaviour of another (Rousseau et al., 1998). A fundamental term for trust was first proposed by psychologists in the 1950s (Deutsch, 1958) and has since been extended widely in fields of management and blockchain (Yang et al., 2021a; Yagitala and Prince Mary, 2021), sociology (Frederiksen, 2012; Meyer and Ward, 2013), and marketing and communication (Ebrahim, 2020; Kim and Kim, 2021). In more recent studies, trust has been further expanded in the core service industries with care and enthusiasms including health care, health-based internet of things (IoT) systems (Dhagarra et al., 2020; Xie et al., 2020; Abou-Nassar et al., 2020) and especially tourism blockchain technology, tourism and hospitality (Calvaresi et al., 2019; Dutta et al., 2021; Palácios et al., 2021).

As can be seen in the results, trust has been explored in association with many main constructs among various fields of research outcomes such as travel behavioural intention (Rasoolimanesh et al., 2021), travel decisions (Shin et al., 2022), travel actual behaviour (Agag and El-Masry, 2016), and even in tourists’ behavioural involvement (Sharma and Klein, 2020; Choi et al., 2021). Additionally, the involvement of uncertainty in the study of behaviour facilitates the role of trust as an important antecedence to hold society as a strong entity and underpins the relationships among individuals’ attitudes, behaviours and actual decisions (Fancourt et al., 2020). Trust has been widely examined in recent public literature of tourism, especially in the time of restrictions during the pandemic. Kim and Liu (2022) suggest in their study that the measure of the social distancing impact travel-related purchase intention is mediated by trust in decisions for restaurants and accommodation. Marinao Artigas et al. (2017) state that trust was investigated as a consequence of destination image evaluation with cognition and affection, as well as the reputation of destinations. Moreover, travellers are likely interested in reading or searching online reviews on social media routes, obviously to obtain first-hand

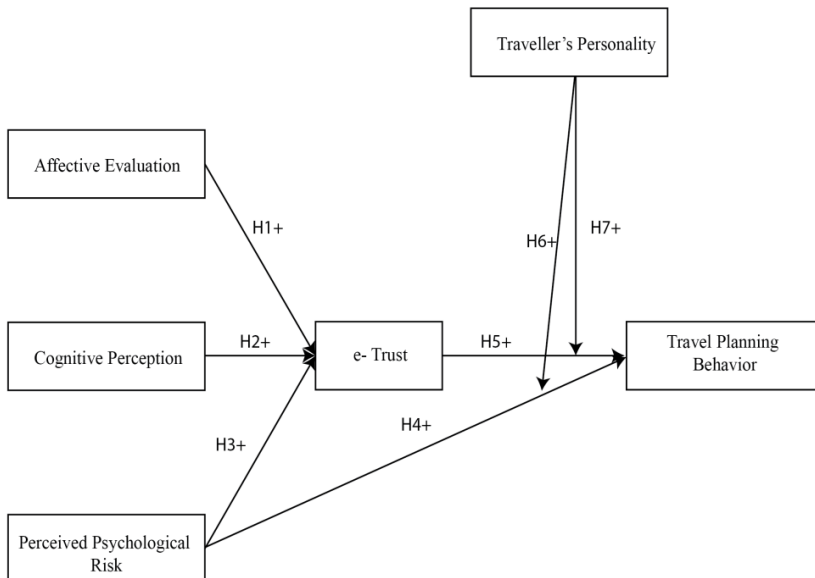
information from prior experiences to get uncertainty avoidance in their trip (Jung et al., 2018; Gharibi et al., 2020). Thus, the potential role of trust as a mediator between the measures of destination image evaluation and perception of psychological risk and online planning behaviour towards any future trips will be proposed as:

H5 E-trust is positively related to travellers' online planning behaviour towards international destination.

2.4 Traveller's personality and its moderating role

Personality is explained as "the dynamic organisation within the individual of those psychophysical systems that determine his/her unique adjustments to his/her environment" (Allport, 1937). As a rule in reality, no two people look alike or behave in the same manner (Leung and Law, 2010). However, commonalities can still be identified amongst different people. A person could be judged as open-minded (i.e., hardly, or not dogmatic at all), innovative and humorous in their buying consideration and behaviour towards travel-related products, services and information. Nonetheless, other consumers could possess other directed traits and be closed-minded so they seem to be sceptical for the level of given information. In the research of Leung and Law (2010), the outcomes provide a comprehensive review on the role of personality in the tourism and hospitality industry by adopting Larsen and Buss's (2005) six domains of personality including "dispositional, biological, intra-psychic, cognitive/experimental, social and cultural and adjustment".

Figure 1 Proposed theoretical framework and hypotheses



To be specific, the relationship between personality and leisure behaviour in tourism is importantly validated by trait perspective in personality. Since character traits are often applied when the needs of personality convey specific psychological features (Jin et al., 2012). Amongst popular dimensions of personality domains, the big-five factors model

(or big-five model) is significantly outstanding in tourism and behaviour research including Neuroticism, Extraversion, Openness, Agreeableness and Conscientiousness (John and Srivastava, 1999). Neuroticism is a dimension as an individual's likelihood to have an insecure and nervous disposition. This person would tend to suffer continuously anxious feelings, emotional instability, and regular unhappiness and aggression. The contribution of this dimension is proposed to explore the image of tourism restrictions during the COVID-19 pandemic (Lamb et al., 2020), and thus was reasonably encompassed in the model.

- H6 'Traveller's personality moderates the relationship amongst perceived psychological risk and their online planning behaviour towards international destination'.
- H7 'Traveller's personality moderates the relationship amongst e-trust and their online planning behaviour towards international destination'.

3 Methodology

3.1 Data collection and sampling

The testing of online planning behaviour during the pre-trip organisation, as indicated in the literature review, was conducted by a controlled population of interest in a specific country such as Vietnam. Regardless of regional differences among the three main areas of Vietnam, including the north, the south and the central region in perception and level of trust, thus in their online activities before the trip, Vietnamese tourists have their outstanding insights captured over one particular time. This study conceptualised this noteworthy period as the time spanning from when tourists were at their current location/home country to the time of their future destination formation and preparation with offline and online activities from exposures on online text-based and video-based contents. Potential respondents were randomly invited to join in the survey through online platforms, in which they were asked for their perceptual evaluation of their given destination and level of psychological risk from the fears of the health pandemic through information on social networking and sharing sites towards travel. Furthermore, the new vibe of tourism recovery is likely to be better administrated for data collection at the appropriate period, i.e., from the 10th July to the end of August 2022. Due to the given convenience and support of the nation, government and state in new recovery (Lu et al., 2022), the collected data would be seemly free from any bias that may result from the significance of pandemic.

To improve the availability and/or the accessibility, a convenience sampling technique was administered personally in data collection (Anwar et al., 2020, 2021). The structure of the questionnaire was then built through a proficient online-based survey instrument, which has previously been approved in tourism research with satisfactory results (Ali et al., 2018; Aych et al., 2013). The questionnaire was mostly designed on a Google form and was composed of closed-ended questions and then measured by using a five-point Likert scale. The questionnaire was first developed in English and then

translated into Vietnamese. The Vietnamese version was subjected to double-translation by being translated back into English by another bilingual to ensure consistency of meaning. The link to the questionnaire was attached to an email (and also via a forum on Facebook) and was then delivered to a convenience sample of travel-intended consumers amongst Internet users through social networking and sharing sites in three main areas of Vietnam. A total of 483 responses were finally gathered, although 33 questionnaires were rejected for different reasons, such as information bias cases, unanswered items and when 11 or more successive same scores occurred, which may be put down to respondents not answering the questions correctly or seriously, this yielded a total of 439 usable questionnaires.

3.2 Questionnaire design

The survey instrument used in this study was developed following the procedures recommended by Churchill (1979); and DeVellis and Thorpe (2021) for suggesting a standardised survey instrument. The method used in this paper had multi-item scales that were primarily generated from existing scales in previous related studies, as these are moderately well-established in the tourism literature background. The original scales were adapted to reflect the given context of recovery tourism in Vietnam through social media generated contents. All measurement constructs and items were adapted from previous studies for the purposes of validity and reliability, and were operationalised using a five-point Likert-type scale, ranging from 1 for strongly disagree to 5 for strongly agree. Online travel planning behaviour was assessed by five scales as shown in Table 1. Although measurement scales of travel behaviour are eagerly available (Sönmez and Graefe, 1998; Kim et al., 2020; Chen and Petrick, 2014) on social media content and sharing, the scales are critically established to predict tourists' behaviour, especially online behaviour to arrange the activities in their own coming international trip, focusing on online planning, and behaviour during the pre-trip stage. After that, the construct of online travel planning behaviour comprises five elements to be inferred by influential factors by following the process described in previous studies (Cox et al., 2009; Choi et al., 2011). Consequently, the scale of destination image (Baloglu and McCleary, 1999) including cognitive perception and affective evaluation with five items for each that was informed by prior studies (Lamb et al., 2020; Perpiña et al., 2021; Chi and Qu, 2008). Furthermore, there are five elements demonstrated in perceived psychological risk to validate the level of psychological mechanism better by which travellers cause health-based risk perception (Wong and Yeh, 2009). The construct of e-trust was verified with five items (Wang et al., 2014; Filieri et al., 2015) to measure the impact of destination image and perception of psychological risk among tourists in the recovery of international tourism and hospitality. Finally, the term of personality was employed in this study to moderate the variety of new relationships, including the aforementioned six domains, notably in previous papers (Donnellan et al., 2006; Huang et al., 2014). Before the implementation, the questionnaire was verified by a pilot test with a sample of 35 respondents over a seven-day period, which led to paraphrasing and deleting items that were ambiguous or too similar to each other. As for the results, there were no issues regarding the questionnaire's item transparency and understandability.

Table 1 Factor analysis of all measurement items

<i>Constructs</i>	<i>Code</i>	<i>Measurement items</i>	<i>Factor loading</i>	<i>CR</i>	<i>α</i>	<i>AVE</i>
Affective evaluation (AFF)	AFF1	I prefer to relax mentally and physically for a future trip.	0.751	0.865	0.862	0.564
	AFF2	I prefer to find the thrills and excitement for a future trip.	0.642			
	AFF3	I prefer to be entertained for a future trip.	0.811			
	AFF4	I prefer to be in serenity for a future trip.	0.693			
	AFF5	I prefer to enrich myself intellectually.	0.847			
Cognitive perception (COG)	COG1	I have an image of a safe and secure environment.	0.655	0.879	0.877	0.594
	COG2	I have an image of health service and drug problems.	0.746			
	COG3	I have an image of entertainments and engaging activities/shows/exhibitions.	0.827			
	COG4	I have an image of quality and variety of both accommodation and transport.	0.807			
	COG5	I have an image of breath-taking natural scenery (beach, mountain, lake etc.) and renowned heritage attraction.	0.816			
Perceived psychological risk (PPR)	PPR1	Visiting destinations that are badly affected by the COVID-19 outbreak is risky at the moment.	0.772	0.905	0.904	0.658
	PPR2	I feel uncomfortable in visiting/revisiting anywhere at the moment.	0.830			
	PPR3	I feel domestic tourism is as equally risky/dangerous as international tourism.	0.902			
	PPR4	Tourists should avoid visiting destinations seriously affected by the COVID-19 outbreak.	0.801			
	PPR5	I feel nervous about international travel at the moment.	0.747			

Table 1 Factor analysis of all measurement items (continued)

Constructs	Code	Measurement items	Factor loading		
			CR	α	AVE
E-trust (ETR)	ETR1	Travel information reviews on social media do not deceive customers.	0.819	0.887	0.613
	ETR2	Travel information reviews on social media fulfil the commitments they have made.	0.730		
	ETR3	Travel information reviews on social media provide information in an honest way.	0.770		
	ETR4	I have confidence in promises made by travel-related shared contents on social media.	0.709		
	ETR5	With SNS consultation on social media, I feel that I know what to expect from the destination before I travel there.	0.883		
Personality (PST)	PST1	I am nervous of travel-related pandemic information on social media at the destination.	0.846	N/A	N/A
	PST2	I am often anxious of terrible things happening at my destination.	0.851		
	PST3	I am often angry at travel-related pandemic information on social media at destination.	0.790		
	PST4	I am very vulnerable of any terrible things which may happen at my destination.	0.724		
	PST5	I am often feeling 'just miserable' about the travel-related pandemic information on social media at destination.	0.903		
	PST6	I am self-consciousness of travel-related pandemic information on social media at destination.	0.621		
Online planning behaviour (OPB)	OPB1	When I had already chosen the destination, I was seeking information about accommodation options.	0.813	0.912	0.635
	OPB2	When I had already chosen the destination, I began to search for ideas on where to go at that destination.	0.808		
	OPB3	When I had already chosen the destination, I tried to narrow down my choice of destinations.	0.831		
	OPB4	When I had already chosen the destination, I began to search for travel agency and tour operator websites.	0.796		
	OPB5	When I had already chosen the destination, I began to search for airlines or other transportation.	0.760		
	OPB6	When I had already chosen the destination, I began to search for map and weather sites.	0.778		

3.3 Data analysis

The data was analysed through structural equation modelling (SEM) which known as a measurement technique over simple regression tools, since it enables researchers to test a series of dependence relationships simultaneously (Hair et al., 2010). This research undertook a two-step approach as the measurement model and the structural model. Further, this research considered all the necessary aspects involved in SEM analysis to ensure the reliability and validity of the findings (Nunkoo and Ramkissoon, 2012; Monteiro et al., 2017; Pratyameteetham and Atthirawong, 2017). Henceforward, it was appropriate to use SEM to validate the relationships between the constructs in this study.

4 Empirical findings

4.1 Sample profile

This part illustrates the characteristics of the 439 respondents in this survey. The ages of the sample members are largely accounted for in the range of 19–25 with 60.4%, of 26–29 with 15.7%, interestingly, of 20–34 with 16.3% and the rest with 7.6%; and the division of gender is 45.3% male and 54.7% female. In terms of monthly income, the proportion is divided approximately with 39.4% of '\$500–\$1000' and 31.7% of 'above \$1000–\$1500'; whereas equivalently 3.4% of 'above \$1500' and 25.5% of 'below \$500'. The majority of respondents account for university/college students at 50.1%, followed by office staff/employment with 39.6% and the rest with 10.3%; and currently live in the three main areas of Vietnam as the south at 48.7%, the north at 31% and the central region at 20.3%. Due to the large scale of age taken, there are equivalent proportions among marital status as single, married, divorced and other with 57.6%, 21.6%, 0.7% and 20%, respectively. For frequency of sources exposed on social media, the majority of '5–8 sources' with the highest percentage at 52.6% that respondents experience on online contents for tourism related products or information during their pre-trip.

4.2 The measurement model

Exploratory factor analysis (EFA) was firstly used to identify the multidimensionality of the constructs. The Bartlett test was significant at $p = 0.000$ and the KMO score was 0.847, achieving greater than the threshold of 0.6, and indicating the adequacy of the sample size as well as the existence of the latent factors. The EFA indicated a total of four variables with eigenvalues of 1 or more, and the total variance of the four derived factors was appropriately 69.34%.

Next, Tables 1 and 2 show that the convergent validity and discriminant validity were assessed using the Fornell and Larcker (1981) criterion. *Convergent validity* was assessed using the Cronbach's alpha, composite reliability (CR) and average variance extracted (AVE). As presented in Table 1, the factor loadings for all the constructs used in this study were above the cut-off value of 0.5, with the highest value of PST5 (personality) at 0.903 and lowest value of PST5 (Personality) at 0.621. Reliability was assessed for each construct by Cronbach's alpha, which ranged from 0.862 (Affective evaluation) to 0.912 (online planning behaviour), which indicates a very good level used to signify the reliability of factor analysis; above 0.7 cut-off values are acceptable (Hair et al., 2010).

Next, as the AVE values were greater than 0.5 and the CR values were above 0.7, the internal consistency and convergent validity of the measurement variables were satisfactory (Fornell and Larcker, 1981). As can be seen in the results, AVE values ranged from 0.564 (affective evaluation) to 0.658 (perceived psychological risk), and the cr values ranged from 0.865 (affective evaluation) to 0.912 (online planning behaviour). Therefore, the convergent validity and internal consistency of the measurement variables are accepted.

Discriminant validity, which was verified through the AVE value, is larger than the maximum shared variance (MSV), and the squared root of AVE is larger than all the inter-construct correlations between the potential variables, indicating no issues with discriminant validity (Fornell and Larcker, 1981). Table 2 shows that these requirements of all factor values have been confirmed, thus supporting discriminant validity.

Table 2 Discriminant validity

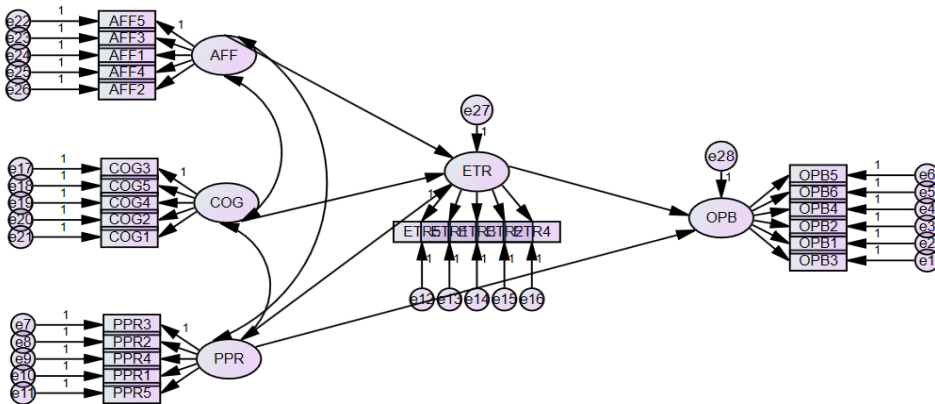
CR	AVE	MSV	MaxR(H)	OPB	PPR	ETR	AFF	COG
OPB	0.912	0.635	0.048	0.917	0.797			
PPR	0.905	0.658	0.013	0.920	-0.112*	0.811		
ETR	0.887	0.613	0.022	0.902	-0.132*	-0.020	0.783	
COG	0.879	0.594	0.048	0.885	-0.219***	0.022	0.147**	0.771
AFF	0.865	0.564	0.010	0.879	0.063	0.100†	0.007	0.019 0.751

Notes: Significance of correlations: † $p < 0.100$; * $p < 0.050$; ** $p < 0.010$; *** $p < 0.001$.

4.3 The structural model

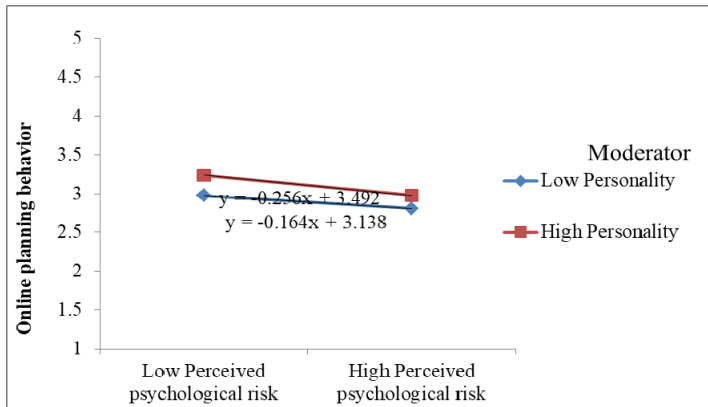
The overall model fit was validated using the relative/normed chi-square (χ^2/df), yielding a value of $\chi^2/df = 2.365$, which is lower than the recommended threshold of 3, the chi-squared value was 688.121 and all factor loading values were statistically significant ($p = 0.000$). The goodness-of-fit index (GFI) was 0.895, and the comparative fit index (CFI) was 0.939; RMSEA was 0.056, which indicates that they are moderate fit indices (Hair et al., 2010; Browne et al., 1993). Overall, the structural equation model achieves a good fit.

Figure 2 Structural equation model fitness (see online version for colours)

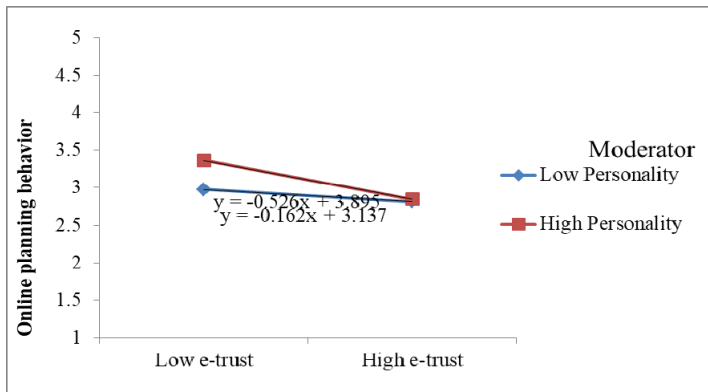


The structural model measurement illustrated above in Figure 2 was performed for further verification of the proposed relationships among the variables. Estimation of the regression weights determined in Table 3 indicate the first associations of e-trust including affective evaluation, cognitive perception and perceived psychological risk, and the second association of online planning behaviour including e-trust.

Figure 3 (a) Moderating effect of personality regarding to perceived psychological risk
 (b) Moderating effect of personality regarding to e-trust (see online version for colours)



(a)



(b)

Table 3 Structural model estimation

Hypothesised paths	Estimate	S.E.	C.R.	ρ	Results
E-trust ← affective evaluation	0.005	0.048	0.105	0.916	Not supported
E-trust ← cognitive perception	0.170	0.060	2.817	0.005	Supported
E-trust ← perceived psychological risk	-0.021	0.046	-0.453	0.651	Not supported
Online planning behaviour ← e-trust	-0.133	0.051	-2.617	0.009	Supported
Online planning behaviour ← perceived psychological risk	-0.098	0.044	-2.221	0.026	Supported

Note: ρ values = 0.000

Results shown in Table 3 reveal that tourists’ affective evaluation is not correlated with e-trust ($\beta = 0.005, \rho > 0.05$), and not supporting H1, while their cognitive perception is positively significant with e-trust ($\beta = 0.170, \rho < 0.05$), which supports H2. As postulated in H3 and H4, perceived psychological risk among travellers indicated an insignificant effect on e-trust ($\beta = -0.021, \rho > 0.05$), not supporting H3. Interestingly, perceived psychological risk showed a significant impact on online planning behaviour for the future trip or revisit ($\beta = -0.098, \rho < 0.05$), supporting H4. Finally, e-trust indicated a significant positive relationship on online planning behaviour among tourists ($\beta = -0.133, \rho < 0.05$), supporting H5.

4.4 The mediating analysis

The cause-effect relationships among cognitive perception, affective evaluation, e-trust and online travel planning behaviour are estimated for the investigation of conducting mediation analysis with the bootstrapping approach (Hayes, 2009). The analysis process is taken with the bootstrapping of 2,000 samples and work at a 95% level of bias-corrected confidence intervals. As for the results, Table 4 indicates that cognitive perception has significant relationships on e-trust; further e-trust is associated with online planning behaviour towards international destination during pre-trip. Excitingly, affective evaluation and perceived psychological risk are not significantly related to e-trust through destination-related information in social media. Furthermore, the associations between cognitive perception, perceived psychological risk and online planning behaviour are not fully mediated by e-trust; only affective evaluation is fully mediated by e-trust.

Table 4 Products of mediation analysis

Relationships	Paths of mediation	Estimate	ρ	Conclusion
Cognitive perception – e-trust – planning behaviour		-0.001	0.883	No mediation
Affective perception – e-trust – planning behaviour		-0.021*	0.030	Full mediation
Perceived psychological risk – e-trust – planning behaviour		0.003	0.517	No mediation-0.098

Notes: non-significant (ns) at $\rho < 0.10$; *** $\rho < 0.001$, ** $\rho < 0.010$, * $\rho < 0.050$

4.5 The moderating analysis

To understand the moderating role of travellers’ personality further, this study mean centres all variables in the data to avoid the problems of high collinearity with the original constructs during the process of analysis (Frazier et al., 2004). Furthermore,

mean centring of variables significantly makes the step of result interpretation more effortless (Dawson, 2014). The work of independent, dependent and moderating variables and interaction were also all integrated in the model for the testing (Collier, 2020). Prior to testing for moderating effects, the confirmation of model fit with a comparative fit index is above-established to ensure the analytical requirements. As shown in Table 5, personality is positively related to the online planning behaviour ($\beta = 0.106$, $\rho < 0.05$) and its interaction with perceived psychological risk is insignificant ($\beta = -0.021$, $\rho > 0.05$), *failing to support Hypothesis 6*. Finally, the results reveal that personality and its interaction with e-trust is significant to online planning behaviour ($\beta = -0.130$, $\rho < 0.05$), thus signifying to *supporting Hypothesis 7*.

Table 5 Results of moderating effect estimates

	<i>E-trust</i>	<i>Online planning behaviour</i>
Personality	0.142**	0.106*
Perceived psychological risk \times personality		-0.021
E-trust \times personality		-0.130*

Notes: * $\rho < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Path estimates are standardised:

Model fit: $\chi^2/df = 2.365$, GFI = 0.895, CFI = 0.939, RMSEA = 0.056.

To illustrate the moderating effects of travellers' personalities, this study plotted the relationships at two levels of moderating factor, indicating high and low levels of personality (neuroticism) correspondingly. Figure 3(a) acknowledges that respondents with high levels of neuroticism in personality have a higher level of online planning behaviour regarding perception of risk towards travel activities and concerns. Hence, the online planning behaviour is more likely to be evoked by travellers with low perceived psychological risk towards their international destination, especially when they are engaged with high personality. Meanwhile, Figure 3(b) suggests that respondents with high levels of neuroticism in personality have higher levels of online planning behaviour. Here, the online planning behaviour may be stimulated by travellers with low e-trust towards information about international destination, especially when they are engaged in high personality.

5 Discussion

Overall, the research findings indicate that some hypotheses are supported with statistically significant paths of this model. Among the unprecedented levels of human fears and mental panic in travel planning, the outstanding knowledge gaps have been investigated in understanding individuals' perception of destination image and risk in post-pandemic travelling. First, the findings show that cognitive perception among travellers towards international destinations, activities and health-related information significantly elicits their trust or belief in given sources, *providing support for Hypothesis 2*. This is in line with the argument that a decision maker of travel alternatives should decide whether to trust the related information and even authors' perception (Pan et al., 2021). Marinao Artigas et al. (2017) also confirm that cognitive perception significantly contributes to the consequences of trust in a destination. Interestingly, these findings are inconsistent with the study of Su et al. (2014), which states that perception of destination

image was not significant to trust towards information about service providers at destinations. Hence, in order to reinforce the level of trust in online sources towards tourist destination, travel service providers, the agents and the government must thus coordinate to strengthen the convenience and suitability of facilities, service quality and safety, uniqueness of attractions and events and especially fearlessness of pandemic concerns. Second, *H1 and H3 are unsupported hypotheses*, indicating that the affective evaluation and perceived psychological risk were both found to be insubstantial predictors in explaining the level of trust towards online destination information. Paradoxically, the used of affective evaluations of destinations by authors of online generated contents are alongside their perceived credibility among the tourists decision-making process (Iordanova and Stainton, 2019). Marinao Artigas et al. (2017) also explain that the results of trust are fostered by affective perspectives towards given destination information, although with less influence than cognitive perception. Tourists will thus expect to be more involved in experiences which are joyful, relaxing and happy about landscapes, sightseeing and a variety of recreations and entertainment as well as religious and/or folklore events provided at the destination. The results are partially less to support with the previous study that tourists' perception of health risk increases the level of trust in the airline travel intention, which was not specifically mentioned in psychological perspectives among travel concerns in the post-pandemic era (Garaus and Hudáková, 2022). Excitingly, the previous results of psychological risk indicate that second-order latent variables of health risk perception are completely inconsistent with the findings (Chua et al., 2021), showing that, when tourists' perceptions of psychological concerns are less, this strengthens their trust or belief towards current situations of travel and health issues.

Third, and most remarkably, *hypothesis H4 found similarly strong support* which hypothesised an impact of perceived psychological risk of international destination through virtual generated contents and sharing sites on online planning behaviour for future trips. Recent studies indicate the strong similarity among findings that various dimensions of risk perceptions might provoke the use of diverse information sources and knowledge (Sharifpour et al., 2013). Additionally, Oshriyeh et al. (2022) consistently indicate that tourists who have a higher variety of risk perception are likely to use different ways of gathering information sources, providing them accurately before travelling to international places. Further research might undoubtedly disentangle the nature of each type of risk among the changing human behaviour due to unstoppable technology, marketing communication, and lifetime events and personal contexts especially. Fourth, *hypothesis H5 did find a strong support* that exerts an effect of e-trust through online travel contents on online planning behaviour for further related searching and preparation steps. This study thus contributes to the notable body of literature highlighting that the significant role of trust impacts tourists' consumer decision journey with various activities, particularly information searching and alternative evaluation before their trip (Pop et al., 2022). Furthermore, the actual social media usage of social vacation was examined to exert an impact from trust towards online sources for travel planning (Sakshi et al., 2020). In order to comprehend the online planning behaviour among tourists effectively with various sources of information compared with their perception and concerns, companies are building the appropriate levels of trust in promoting programs and generated contents from destinations, agents and practitioners, especially content creators and/or knowledge sharers.

Fourth, this is the first attempt at demonstrating the new role of personality indicated as neuroticism moderating the linkage between tourists' perceived psychological risk, e-trust and online planning behaviour. Although the new returns of hospitality products and services, tourism offerings are stably back with vaccination and restriction reliefs since the COVID-19 pandemic, considering their behavioural responses when travelling at international destinations or attractions, their personalities were found to be not as significant as the condition to enhance the facilitation of psychological risk to related planning behaviour for future trips. Surprisingly, the level of trust online among tourists to understand more about their intended destinations was fully moderated by their personality to their behaviours, particularly protective and preventive activities including searching and seeking information.

5.1 Theoretical contribution

This study provided some theoretical implications. *First*, this conceptualisation exhibits that human-technology interactions contribute to a new shift and, essentially, there are various levels of user's e-trust towards the expected mental destination and assisting their planning behaviour for pre-trip stage. Although the important effects of trust have been dramatically considered in two recent years of pandemics including public trust in facilitating mitigation of threat, fear and travel avoidance (Zheng et al., 2021b), trust in government and its dealing ability of risks (Paek and Hove, 2019; Li et al., 2021) and destination trust through online review valence and emotional intensity (Su et al., 2021), the prompt understanding of a two-dimensional destination image and perceived psychological risk and its relationships to e-trust brings new knowledge bases. This study explicitly explores perspectives of trust through online contents by tourists' perception and evaluations of the given destinations. The endless changes in physical and mental life of health and pandemic related consequences facilitate an increasing awareness of psychological risks in future trips, especially international places. *Second*, the findings contribute to a novel role in the tourism literature by demonstrating the perspectives of affective and cognitive dimensions to tourists' responses through new context-based contents on social networking and sharing sites. Even though prior studies advocated the significant effects of these dimensions such as the cognitive and emotional effects of only risk perception (Kim et al., 2021), country and destination image (Yang et al., 2021b), basic mental representation of multitudes of facts and emotional components in tourist-to-tourist interaction (Yang, 2016), waiting perception and empathy as moderator through risk message frame (Xie et al., 2021), this study interestingly enriches the body of destination image literature by the new investigation of a safe travel environment, health service and assurance of destination government, as well as ensure quality of accommodation and transport system in the new recovery. Obviously, these findings also deliver the new evaluation in mentally and physically relaxing states among tourists for their trip after the infectious disease of coronavirus. *Third*, a further originality is the new integration of a very basic IIT, PMT and HBM, indicated by tourists' perception of risk which facilitates people health-driven behaviour towards destination information. The study sheds light on both the abovementioned knowledge gaps and also further enlarges the standpoints of risk perception to overcome the concerns of destination tourism management, government, travel products and services and health-bases issues among tourists towards foreign countries. Furthermore, perceived psychological risk is known as subjective predictors indicating the subsequent consequences and concerns caused from

people's prior experiences and knowledge about infected diseases in travelling (Matiza, 2022). The outcomes broadly deliver better solutions to manage tourist perception of images and offerings at the destination including managing marketing communication, media profile at country and domestic tourism cultures and policies.

5.2 Practical contribution

There are also several practical implications provided in this study. *First*, the overwhelming and panic-ridden mental concerns caused by the pandemic are being steadily relieved due to government strategies and vaccination coverage in the most infected countries, particularly Vietnam. The emotional state of public fear has decreased as results in the increasing level of tourists' safety for both domestic and international travel in the post-pandemic context. Hence, understanding tourists' destination image perspectives can offer more insights for tourism service providers and policy makers in order to deliver the destination values competently and promptly and further tourists' expectations for their trip. Furthermore, more attention should be gained from destination management organisations to enhance the effectiveness of any marketing campaigns and public-shared contents on sites. The high level of a safe and secure environment, health services and drug problems, entertainment and engaging activities, harmless accommodation and transportation as well as mental and physical joyfulness, trip excitement and serenity should be encouraged to communicate explicitly through social media towards targeted tourists. *Second*, the study also confirmed the new concept of psychological risk among travellers' perceptions and their effects on future consequences. The social-psychological issues play an important role in tourists' decision-making of vacation destination, especially their changing mindset and behaviour in the post COVID-19 outbreak period. Therefore, the necessity of reducing pandemic-aroused prejudice is suggestively heartened among the enlarged community that is motivating the returns of tourism and hospitality after an infectious disease over the past two years. *Third*, the comprehension of online planning behaviour before a trip provides tourists with more opportunities and alternatives to justify their calmness of health issue information from the destination and its management system. Travel agents and companies are getting more benefits from travel-related searching and seeking since negative or positive sides of information towards the consequences of the pandemic might lessen or strengthen tourists' decisions as well as knowledge sharing on sites.

6 Limitation and future research

There are still certain limitations to this study that are a cause for consideration, especially in the direction of future research perspectives. *First*, the restrictions of resources, time and level of stability at foreign countries, the data for this study were gathered by an online survey on the Google Cloud Platform and social networking sites for sharing from most residents in three regions in Vietnam. Therefore, the consequences may limit the generalisability of the findings. Future research can thus apply a direct survey as giving an offline invitation to join the survey with brief guidance to get more actual perspectives from tourists as facts. Future studies might deeply investigate their concerns in other regions (e.g., nearby countries or different-context countries) and/or other stages of the pandemic (e.g., after outbreak with post-pandemic health

consequences, new policies for new returns at international destination). *Second*, human personality and even their level of trust towards particular objects or information use may vary across tourists at different periods of travelling with different kinds of emotion, both during and post-crisis. As such, this study was further implemented as a cross-sectional examination with only quantitative analysis at recent post-pandemic months in Vietnam and, importantly, each individual carries their own personality traits that can be distinguished from others. Thus, the generalisability of these findings might be impossible at various cultures, contexts and even behavioural mindsets at a larger scale. Given these complexities, future works should enlarge their research scope and findings with a mix-method approach or go more deeply into qualitative analysis for broader explanations.

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