

## **The Role Of Satisfaction And Commitment As Mediators Of Service Quality And Perceived Risk On The Loyalty Of Tourists Staying At Former Covid-19 Isolation Patient Hotels In Bali**

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### **Abstract**

*Tourist loyalty is widely regarded as a crucial driving force for the success of businesses in the tourism industry, including destination marketing. Tourists' choice of accommodation is greatly influenced by the attitudes or perceptions they acquire, which in turn determines their commitment to returning to the same hotel. The fundamental aim of this research is to explore how satisfaction and commitment mediate the development of tourist loyalty towards hotels in the post-COVID-19 era. The research employs a quantitative approach and entails conducting a survey among 225 foreign tourists accommodated in post-COVID-19 quarantine hotels. All data are analyzed using SEM PLS analysis. The findings of the study reveal that service quality and risk perception exert a positive and statistically significant influence on the satisfaction levels of tourists residing in post-COVID hotels. The better the service quality and the lower the travel risk perception, the stronger the satisfaction and commitment of tourists to these quarantine hotels. Satisfaction acts as a mediator in the relationship between service and commitment. Commitment is proven to mediate the relationship between service quality and tourist loyalty. Tourist loyalty to a product is not solely determined by low risk; rather, if tourists have positive perceptions, commitment performance will increase. Therefore, satisfaction acts as a precedent to commitment and tourist loyalty. Health risks can be minimized by continuing to implement health regulations in hotels, thereby enhancing tourist trust..*

**Key words:** *Service Quality, Perceived risk, Satisfaction, Commitment, Loyalty*

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## **INTRODUCTION**

The relationship theory indicates that the connection with customers is crucial in creating customer loyalty. Satisfaction alone is not sufficient to build loyalty. Tourist loyalty is considered one of the very important driving forces for the success of businesses, including destination marketing, because the level and extent of tourist loyalty significantly affect every facet of a business system (Sun, Chi & Xu, 2013). The existence of a product in business is also inseparable from customer loyalty, which is a goal in marketing and a measure of business performance (Gaskill & Winzar, 2013). Concrete actions of customer loyalty include repeat purchases and in larger quantities (Torres-Moraga, Vasquez-Parraga, & Zamora, 2008). Success in achieving destination loyalty does not depend on the initial purchase but on repeat purchases. Therefore, understanding the factors that influence the formation of loyalty to a destination becomes crucial for destination management in achieving business success.

Several studies on tourist destinations have explored the concept of tourist loyalty in recent years (Alegre and Cladera, 2009; Bigne, Sa'nchez, and Audreu 2009; Dortyol, Varinli, and Kitapci, 2014). Factors that have been reported as important antecedents in the formation of destination loyalty include tourist commitment, tourist satisfaction, followed by destination services, destination value, destination image, tourist travel motivation, level of tourist involvement, and tourists' previous experiences at the destination (Gursoy et al., 2014).

Service quality can serve as a distinguishing measure among competitors and can be utilized as a sustainable competitive advantage that enhances efficiency (Olorunniwo et al., 2006). This is supported by Gronroos (1984), who posits that service quality is a perceived assessment resulting from an evaluation process in which customers compare their service expectations with what they actually receive. Research conducted by Hengki Mangiring et al. (2018) discusses service quality as one of the factors positively influencing customer satisfaction.

As we entered the end of 2019, the world was shaken by the emergence of the Covid-19 virus, which has since become a pandemic, impacting not only the global economy but also having adverse effects on human and social dimensions. The Covid-19 pandemic was a significant shock to the global economy, including Indonesia, and had a negative impact on the tourism sector. Additionally, Bali also initiated a pilot project in three designated areas known as green zones: Ubud in Gianyar Regency, Sanur in Denpasar City, and ITDC Hotel in Badung Regency. The establishment of these zones aimed to create a pattern of healthy living and enforce strict health protocol standards during the Covid-19 pandemic, with a comprehensive vaccination policy for residents and those working around the hotels.

Tourists' choice of accommodation is heavily influenced by the attitudes or perceptions they acquire, which in turn affect their memory and commitment to whether or not they want to return to that hotel. Bali, as a destination, has utilized several hotels as quarantine facilities for patients or individuals infected with the coronavirus. This has led to anxiety among tourists planning to visit or stay at these hotels. Some hotels in Bali, such as Bali Beach Hotel Sanur, Haris Hotel, Hotel Ibis, and others, have been designated as quarantine facilities. Tourists' willingness to use these former quarantine hotels as accommodation during their visit to Bali reflects their views on these hotels, primarily concerns about the risk of infection. As a result, many of them have expressed their unwillingness to stay in hotels that have been used as Covid-19 patient isolation facilities. This, of course, has an impact on the hotel's occupancy rates, ultimately leading to a predicted decrease in hotel revenue (source: <https://news.detik.com>).

Conducting research is essential for a thorough evaluation of whether the purchases made by tourists thus far have indeed met their satisfaction, using the dimension of hotel service quality. Additionally, it's crucial to assess the behavioral inclinations that emerge following a purchase. Measuring perceived risk helps in gaining insights into the reactions of tourists, considering the pandemic and hotels being used as quarantine facilities for Covid-19 patients, and whether this will hinder tourists' desire to stay in hotels in Bali. This is also to test the findings of Suardana (2015), where tourists' perception of risk, especially safety and security, becomes a determinant of satisfaction in an individual's decision to travel. The role of perceived risk strengthens the intrinsic needs of individuals in travel decisions. Satisfaction will serve as a mediating factor in the connection between service quality and risk perception, facilitating the establishment of trust, and similarly, it will mediate commitment and foster tourist loyalty. This quality is crucial to study in relation to Bali's image as one of the world's best tourist destinations. This is evidenced by the entry of world-renowned hotel brands such as The Westin, Melia Bali, Club Med, The Luxury Collection, and others. Analysis of tourist behavior needs to be conducted to validate these claims. It will be measured through tourist satisfaction, commitment, and loyalty to the hotel's product and services used as quarantine facilities. The analysis results can be used as considerations for hotel management in creating and marketing hotels, ultimately leading to repeat purchases of the products and services they offer. Based on a survey of 100 randomly selected respondents, it is known that 72% or 72 respondents have concerns about getting infected if they rent a hotel used as a Covid-19 patient isolation facility. Meanwhile, 26% or 26 respondents have a neutral view (feel safe), and 2% or 2 respondents feel challenged and curious (Septian, 2021).

Considering the background information provided, the research objective is to examine the mediating role of satisfaction in the connection between service quality and perceived risk, with a focus on its impact on commitment. Additionally, the study aims to explore the mediating role of commitment in the relationship between service quality and perceived risk, particularly concerning its influence on loyalty.

## RESEARCH METHODS

The research was structured with a quantitative approach, employing a survey methodology. The total sample size for this study consisted of 100 tourist respondents. The population in this research comprised foreign tourists who had previously visited and stayed in Bali using accommodations that had previously been used for Covid-19 patient isolation. The tourists were allocated quotas based on each regency and city in Bali, with 25 respondents from each, resulting in a total of 225 respondents in Bali. The hotels chosen as the research focus were those that had been used as Covid-19 patient isolation facilities in each regency. The determination of the number of respondents in this research was also based on considerations related to the complexity of the measured variables and indicators. Additionally, there was no existing sample reference framework in the field to justify the actual number of visiting tourists. Therefore, a sample size of 225 respondents was used, which was deemed sufficient for analysis using the SmartPLS software. To calculate the mediation effects, the Sobel test was employed to determine whether the mediating variables could influence the relationship between the exogenous and endogenous variables or not (Ghozali, 2018: 251). In this study, the mediating variables tested were tourist satisfaction and commitment. The Sobel test was employed to gauge the magnitude of the indirect impact of the independent variable (X) on the dependent variable (Y) through the intermediary variable (Z).

The indicators for the service quality variable are adapted from the perspective of Parasuraman et al. (2012). There are five indicators used to measure service quality, namely: (1) tangibles, (2) reliability, (3) responsiveness, (4) assurance, and (5) empathy. The indicators for the perceived risk variable are adapted from the perspective of Schiffman and Kanuk (2010). They divide perceived risk into five main aspects: (1) functional risk, (2) financial risk, (3) physical risk, (4) social risk, and (5) time risk. The indicators for the satisfaction variable are adopted from the perspective of Kotler and Armstrong (2007). These indicators include: (1) product performance and (2) expectation. The indicators for the tourist commitment variable are adapted from the perspectives of Yaqub et al. (2010: 137) and Peppers and Rogers (2004:46). They encompass: (1) calculative commitment and (2) affective commitment. The indicators for the tourist loyalty variable are adapted from the perspective of Lovelock and Wright (2007). These indicators include: (1) repurchase and (2) word of mouth.

Based on this, a conceptual framework describing the relationships between variables in this study can be formulated as follows:

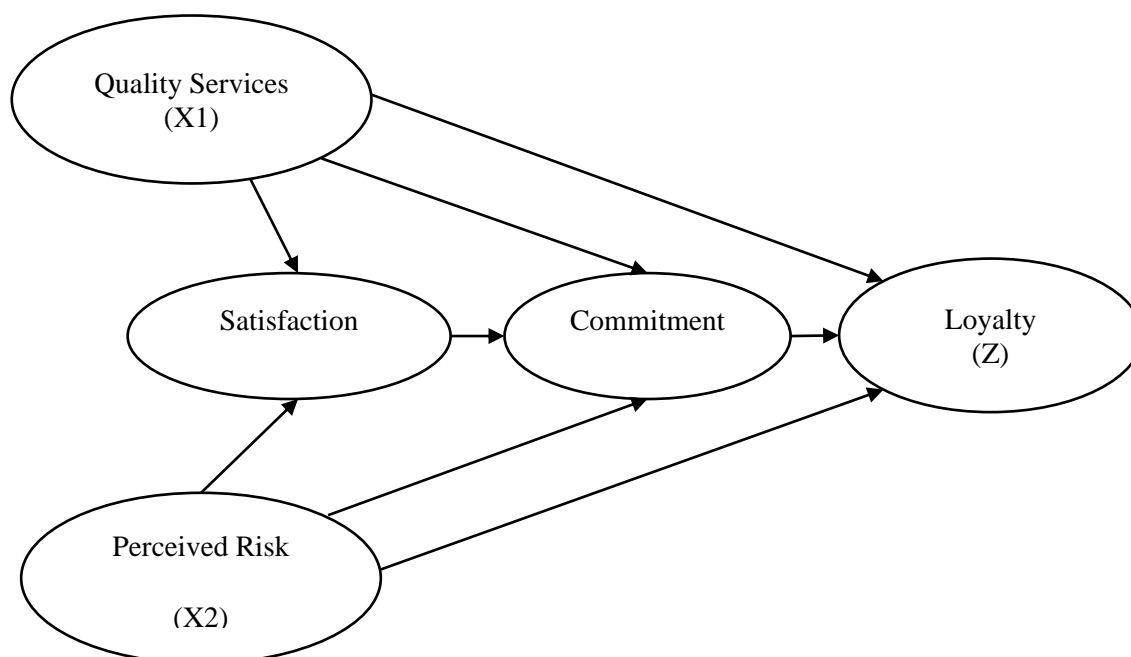


Figure 1. Research Model

Source: Parasuraman et al, (2012); Schiffman dan Kanuk (2010); Kotler dan Armstrong, (2007);  
Yaquub, et al,

The research hypotheses are derived from prior studies and are articulated as follows:

- H<sub>1</sub>** : Service quality influences the satisfaction of tourists staying in quarantine hotels in Bali.
- H<sub>2</sub>** : Perceived risk affects the satisfaction of tourists staying in quarantine hotels in Bali.
- H<sub>3</sub>** : Hotel service quality influences the commitment of tourists staying in quarantine hotels in Bali.
- H<sub>4</sub>** : Perceived risk affects the commitment of tourists staying in quarantine hotels in Bali.
- H<sub>5</sub>** : Satisfaction influences the commitment of tourists staying in quarantine hotels in Bali.
- H<sub>6</sub>** : Commitment influences the loyalty of tourists staying in quarantine hotels in Bali.
- H<sub>7</sub>** : Service quality influences the loyalty of tourists staying in quarantine hotels in Bali.
- H<sub>8</sub>** : Perceived risk affects the loyalty of tourists staying in quarantine hotels in Bali.
- H<sub>9</sub>** : Satisfaction mediates the relationship between service quality and perceived risk on the commitment of tourists staying in quarantine hotels in Bali.
- H<sub>10</sub>** : Commitment mediates the relationship between service quality and perceived risk on the loyalty of tourists staying in quarantine hotels in Bali.

## RESULT AND DISCUSSION

Bali, as one of the provinces in Indonesia, offers a wide range of natural, cultural, and man-made tourist destinations. In 2022, Bali had a total of 153 three-star hotels, accounting for 35.25% of the total star-rated hotels in Bali, providing 10,242 rooms. There were 139 four-star hotels, constituting 32% of the total, with 17,547 rooms. Additionally, there were 83 five-star hotels, making up 19.12% of the total, offering 16,164 rooms. Among these hotels, 35 were utilized as quarantine facilities for individuals who had recovered from Covid-19, with strict health protocols in place. Based on the survey of 225 respondents, the characteristics of tourists staying in these quarantine hotels, categorized by nationality, are as follows: 40% from Australia, followed by China (25%), Germany (20%), India (10%), and Southeast Asia (5%). In terms of

gender, male tourists comprised 81% of the respondents, while female tourists accounted for the remaining 19%. Regarding age groups, the majority of tourists staying in these hotels fell into the 26-35 years age range (78%), followed by those aged 17-25 (14%), 36-45 (6%), and 46-55 (2%) years. In terms of occupation, the largest group consisted of students (51%), followed by private sector employees (37%), government employees (4%), housewives (4%), military personnel (2%), and professionals/managers/executives (2%). As for the frequency of stays, the majority of tourists stayed twice (55%), followed by those who stayed three times (18%), and tourists who had visited more than three times (27%). The primary sources of information for these tourists were family and friends (52%), followed by social media (45%), and travel agents (3%).

Based on the confirmatory analysis in this research, the inference regarding the influence of the five variables, namely service quality, perceived risk, satisfaction, commitment, and loyalty, is presented in Table 1 as follows: [Please provide the table with the mean perceptions for each indicator.

No	Indicator	Rata-rata
<b>Quality Service (mean score)</b>		<b>4.00</b>
1	Hotel employees adhere to health protocols by utilizing Personal Protective Equipment (PPE), including masks, face shields, and gloves, during their interactions with guests.	4.6
2	Hotel employees consistently implement health protocols.	3.73
3	The hotel restricts crowding levels at the front office.	3.49
4	The level of crowding or gatherings in the restaurant during the stay.	4.22
5	Hotel employees have a good knowledge of health protocols.	4.44
6	The friendliness of the hotel staff is excellent during guest service.	4.03
7	The readiness of hotel employees in serving guests during the COVID-19 pandemic.	4.37
8	Hotel employees are delicate to the desires and needs of guests.	3.13
<b>Perceived Risk (mean score)</b>		<b>2.49</b>
1	There is anxiety about contracting COVID-19.	2.78
2	There is a high likelihood that there will be something wrong with the service or it won't be as promised.	2.95
3	I am worried about staying in a quarantine hotel because my friends might think I am sick.	2.59
4	When booking a hotel, there is a high likelihood that I might lose money because I can cancel my trip due to the COVID-19 pandemic.	2.14
5	The thought of staying in a COVID-19 quarantine hotel makes me feel anxious.	2.10
<b>Satisfaction (mean score)</b>		<b>4.29</b>
1	I am satisfied with the quality products at the hotel.	4.23
2	I still use the services offered even though it's a former COVID-19 patient facility.	4.22
3	The products offered meet my expectations.	4.18
4	I am satisfied with the convenience provided during COVID-19.	4.5
5	I am satisfied with the cleanliness of the hotel during the COVID-19 pandemic.	4.3

<b>Commitment (mean score)</b>		<b>4.15</b>
1	Having strong emotions towards the visited hotel.	4.26
2	Believing in the comfort of the visited hotel.	3.72
3	Getting added value when staying at the intended hotel.	4.34
4	Feeling like it's a loss when not staying at the same hotel.	4.28
<b>Loyalty (mean score)</b>		<b>4.37</b>
1	I want to stay at this hotel again.	4.55
2	If given the chance to work from Bali, I would opt to stay at a hotel that was previously used for COVID-19 quarantine.	4.18
3	I recommend colleagues/friends to choose this hotel.	4.49

Source: Researcher's findings (2022)

Table 1 describes that the perceived risk variable has a low perception (with a value of 2.1), indicating that tourists are not too afraid or anxious to stay in COVID-19 quarantine hotels. This is evidenced by the assessment of the hotel staff's service when serving guests, who have implemented health protocols well and maintained the cleanliness of the environment. This is indicated by the highest average score, which is 4.6. The indicator with the highest average score is the desire to stay again, with an average score of 4.55, meaning that tourists want to stay again in the future.

#### **Average Variance Extracted (AVE)**

The Structural Equation Model (SEM) is presented in Table 2. Testing was conducted to ensure that all constructs meet the criteria, with outer loadings > 0.70, indicating their validity. Additionally, the AVE (Average Variance Extracted) values are as follows:

<b>Variable</b>	<b>AVE Score</b>
<i>Quality Service (X1)</i>	0,645
Perceived Risk (X2)	0,790
Satisfaction (Y1)	0,879
Commitment (Y2)	0,622
Loyalty (Z)	0,726

Source: Data Result, 2022

As shown in Table 2, the AVE values meet the criteria for convergent validity with values above 0.50. After determining the validity values for each indicator, the research instrument's reliability needs to be assessed through Composite Reliability testing.

The accepted value for Composite Reliability testing should be above 0.7 to be considered reliable (Ghozali, 2014). An alternative method to measure reliability is by examining the Cronbach's alpha value, which should exceed 0.6 as a reliable measure. The values for composite reliability and Cronbach's alpha, analyzed using SmartPLS Professional 3.0, can be seen in Table 3.

<b>Variable</b>	<b>Cronbach's Alpha</b>	<b>Composite Reliability</b>
<i>Quality Service (X1)</i>	0,847	0,891
Perceived Risk (X2)	0,864	0,936
Satisfaction (Y1)	0,874	0,914
Commitment (Y2)	0,725	0,845
Loyalty (Z)	0,866	0,918

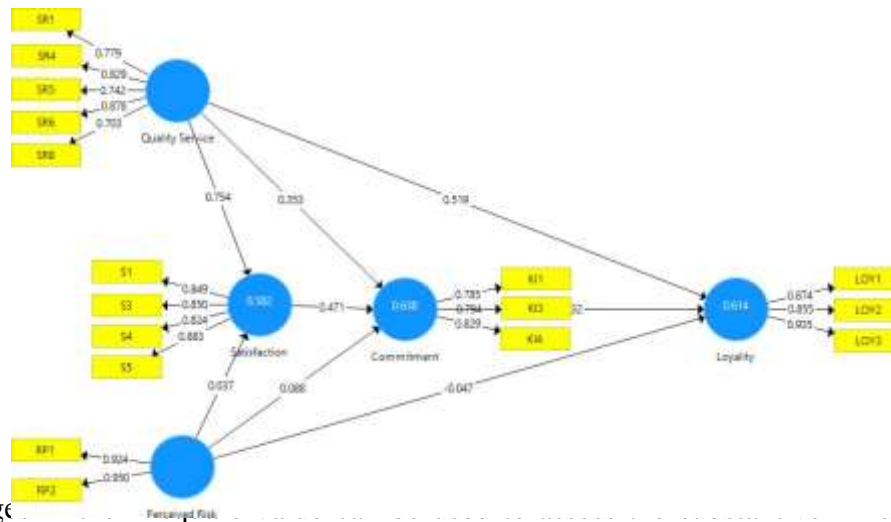
Source: Data Result, 2022

Based on the data analysis results, it can be concluded that all latent variables in this study have met the criteria for reliability. This is evidenced by having composite reliability values

above 0.7. Additionally, the Cronbach's alpha values in this study also indicate values above 0.6, so it can be concluded that all latent variables are considered reliable.

Considering the validity and reliability assessments performed, which include tests for convergent validity, discriminant validity, composite reliability, and Cronbach's alpha, it can be affirmed that all latent variables utilized in this research exhibit both validity and reliability.

### R-Square



Change in the relationship between specific exogenous latent variables and endogenous latent variables. The R-square results are considered weak when the values range from 0.19 to 0.32, moderately strong when the relationship value is between 0.33 to 0.66, and strong when the value exceeds 0.67. The results of the evaluation of these three criteria are explained in Table 4 as follows:

Variabel	R square	R Square Adjusted
Commitment	0.638	0.627
Loyalty	0.614	0.602
Satisfaction	0.582	0.573

Source: Data Result, 2022

The R-square test results indicate that the commitment variable possesses a value of 0.638, which means it has an influence of 63.8%, while the remaining 37.2% is influenced by other variables not studied in this research, indicating a moderately strong relationship. Similarly, the loyalty variable has a value of 0.614, indicating an influence of 61.4%, with the remaining 39.6% influenced by other unexamined variables, also indicating a moderately strong relationship. Furthermore, The satisfaction variable is recorded with a value of 0.582, indicating an influence of 58.2%, with the remaining 42.8% influenced by other unexamined variables, which also suggests a moderately strong relationship.

### Q<sup>2</sup> (Q-Square) Test

In the Q-square test performed through blindfolding using SmartPLS Professional, When the Q-square value exceeds 0, the model is considered to possess predictive relevance. Conversely, if the Q-square value falls below 0, the model can be classified as having limited predictive relevance (Ghozali, 2012). Here are the Q-square values for this research, as presented in Table 5 below:

	SSO	SSE	Q <sup>2</sup> (-1.SSE/SSO)
Commitment	300.000	189.109	0.370
Loyalty	300.000	166.863	0.444
Perceived Risk	200.000	200.000	
Quality Service	500.000	500.000	

Satisfaction	400.000	251.824	0.370
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Source: Data Result, 2022

In Table 5, the Q-square values are as follows: the commitment variable has a value of 0.370, the loyalty variable has a value of 0.444, and satisfaction variable value of 0.370, it can be concluded that the model in this research meets the criteria for predictive relevance as it exhibits Q-square values greater than 0.

**The Effect of Satisfaction and Commitment as Mediators of Service Quality and Perceived Risk towards Tourists' Loyalty Staying at COVID-19 Patient Isolation Hotel in Bali**

The inner structural model forecasts the causality of each latent variable, and a hypothesis is accepted or deemed significant if the T-statistic value exceeds 1.96, and the P-value is greater than 0.05, as outlined in Ghozali (2014). The detailed outcomes of the hypothesis tests for direct effects are elaborated in Table 6 below:

Variable	Original Sample	Standard Deviation	T-statistics	P Values	Description
Commitment → Loyalty	0.332	0.098	3.388	0.000	Significant
Perceived Risk → Commitment	0.088	0.066	1.331	0.092	Non-Significant
Perceived Risk → Loyalty	-0.047	0.061	0.772	0.220	Non-Significant
Perceived Risk → Satisfaction	0.037	0.073	0.503	0.308	Non-Significant
Quality Service → Commitment	0.353	0.106	3.333	0.000	Significant
Quality Service → Loyalty	0.519	0.098	5.306	0.000	Significant
Quality Service → Satisfaction	0.754	0.064	11.861	0.000	Significant
Satisfaction → Commitment	0.471	0.120	3.924	0.000	Significant

Source: Data Result, 2022

**CONCLUSION**

In light of the research outcomes and the discussions provided earlier, the following conclusions can be drawn.

1. Service quality has a positive and significant impact on the satisfaction of tourists staying in ex-Covid hotels. This means that the better the service quality, the higher the satisfaction level of tourists in ex-quarantine hotels, especially in terms of cleanliness services for Covid-19 prevention.
2. Perceived risk has a positive but not significant impact on tourist satisfaction. This means that the greater the perceived risk by tourists, the lower the satisfaction level, although it is not the main factor determining satisfaction.
3. Service quality has a positive and significant impact on the commitment of tourists staying in former COVID-19 quarantine hotels. This means that the better the service quality, the higher the level of commitment of tourists to the quarantine hotel, especially regarding cleanliness and COVID-19 prevention services.
4. Perceived risk has a positive but not significant impact on the commitment of tourists. This means that the greater the perceived risk by tourists, the lower the level of commitment, although it is not the primary factor determining satisfaction.
5. Tourist satisfaction has a positive and significant effect on tourist commitment. This means that the more satisfied the tourists are, the greater their commitment to staying at the quarantine hotel.
6. Tourist commitment has a positive and significant effect on tourist loyalty, meaning that tourists who are committed to staying at the quarantine hotel are likely to be loyal and return to the hotel.

7. Service quality has a positive and significant effect on tourist loyalty, meaning that the stronger and better the service quality provided by the quarantine hotel, the more loyal tourists are to return to the hotel.
8. Perceived risk has a negative and non-significant effect on loyalty, meaning that tourists understand the risks associated with staying at the quarantine hotel but it does not significantly influence their loyalty to the hotel. They will still stay, as long as health and patient handling procedures are carried out properly.
9. Satisfaction acts as a mediator in the relationship between service quality and the commitment of tourists staying at the quarantine hotel during COVID-19.
10. Commitment acts as a partial mediator in the relationship between service quality and the loyalty of tourists to the quarantine hotel during COVID-19.

The criteria for evaluating direct effects on the three mentioned variables are that if the T-Statistics value exceeds 1.96 and the P-Values are less than 0.05, it can be concluded that:

- 1) The influence of the service quality variable on satisfaction, commitment, and loyalty each has a t-statistic value: satisfaction variable is 11.861 (>1.96), commitment variable is 3.333 (> 1.96), and loyalty variable is 5.306 (> 1.96). For all three variables, the significance level (p-values) is < 0.05, indicating that service quality has a positive and significant impact on commitment, satisfaction, and loyalty.
- 2) The influence of the perceived risk variable on satisfaction, commitment, and loyalty each has a t-statistic value: the satisfaction variable is 0.503 (< 1.96), the commitment variable is 1.331 (< 1.96), and the loyalty variable is 0.772 (< 1.96). Furthermore, for all three variables, the significance level (p-values) is > 0.05, and only the loyalty variable has an original sample value of (-0.047). This means that the perceived risk variable has a positive but not significant impact on commitment and loyalty, and it has a negative and not significant impact on satisfaction.
- 3) The influence of commitment on loyalty exhibits a value of 3.388, which is greater than the threshold of 1.96, signifying that it has a statistically significant positive impact on loyalty (as the significance level is 0.000, which is less than 0.05). Similarly, the influence of satisfaction on commitment has a value of 3.924, exceeding the threshold of 1.96, indicating that the satisfaction variable also holds a statistically significant positive impact on commitment, as the significance level is 0.000, which is less than 0.05.

The inner structural model predicts the causality of each latent variable, and hypotheses are considered significant if the T-statistic value is above 1.96 and the P-value is above 0.05 (Ghozali, 2014). The results of indirect influence hypothesis testing are explained in Table 7 below.

<b>Variable</b>	<b>Original Sample</b>	<b>Standard Deviation</b>	<b>T-statistics</b>	<b>P Values</b>	<b>Description</b>
Quality Service → Commitment → Loyalty	0.117	0.046	2.526	0.006	Significant
Quality Service → Satisfaction → Commitment	0.355	0.103	3.438	0.000	Significant

Source: Data Result, 2022

The conditions for evaluating indirect impact on the three previously mentioned variables are as follows: the T-Statistics value must exceed 1.96, and the P-Values should be less than 0.05. In light of the provided explanation, it is evident that:

- 1) Satisfaction partially acts as a mediator for the influence of service quality on commitment. This is indicated by a direct and statistically significant effect on all variables. The T-

Statistics value stands at 3.438, which exceeds the threshold of 1.96, and the significance level is 0.000, demonstrating the statistical significance of this relationship.

- 2) Commitment plays a partial mediating role in the impact of service quality on loyalty. The value is 2.256, exceeding the threshold of 1.96, and the significance level is 0.006, indicating the statistical significance of this mediation effect.

The strong relationship is also evident in the connection between attitudes and travel intentions. The link between commitment and intention has been studied by researchers (Chow and Holden, 1997; Sirdeshmukh et al., 2002). In this study, it was found that trust has a direct impact on intention. Based on research conducted by Pratiwi and Novani (2022), the findings confirm that tourists' decisions and desires for staycations during the COVID-19 pandemic are influenced by various factors, with perceptions of COVID-19 having a significant negative effect. Goran Peric (2021) investigated the impact of Serbian tourists' risk perceptions on travel intentions during the COVID-19 pandemic, controlling for socio-demographic characteristics. The research findings indicated that risk perceptions (health, psychological, financial, and destination risks) among Serbian tourists had an insignificant impact on their travel loyalty during the COVID-19 pandemic. Regarding travel destinations, the results showed that travel risks had a negative impact on international travel, while health risks, which were on the verge of significance, proved to be predictors of international travel during the COVID-19 pandemic. Another study conducted by Afif Khairi et al. (2022) also stated that perceived risk had a negative but insignificant impact on visit intention. The research findings suggest that lower levels of risk perceived by tourists can increase satisfaction. Being satisfied with hotel facilities, comfort and security, service quality, and satisfaction because the hotel chosen for accommodation meets their expectations are sources of guest satisfaction that can lower perceived risks or make them more positive for guests.

This research aligns with and reinforces the findings of Wells and Prensky (1996), which highlight that consumer purchasing behaviors are shaped by several factors, including (1) individual characteristics such as demographics, personality, psychographics, lifestyle, culture, values, and reference groups, (2) the consumer behavior process, encompassing motivation, perception, learning, attitude formation, and decision-making, and (3) the sequence of consumer purchasing activities, starting with recognizing needs, seeking alternatives, evaluating options, making purchases, product usage, assessing the consumption experience, providing feedback, and making subsequent decisions. Similarly, in line with Stanton et al. (1991), the consumer purchasing decision process is influenced by (1) Social and group forces, which encompass culture, subculture, social class, reference groups, family and households, (2) Psychological forces, including motivation, perception, learning, personality, and attitude, and (3) Situational factors, which cover the timing, reasons, and conditions under which consumers make their purchases.

These findings also support Suardana's (2015) research, which suggested that satisfaction serves as an intermediary factor between motivation and loyalty. Good service leads to high satisfaction, which in turn fosters commitment among tourists to revisit. This aligns with the viewpoints of Gnot et al. (2006), Lee (2009), and Yoon and Uysal (2005) that factors influencing loyalty include emotional bonds and attitudes. This implies that tourists can be influenced by a product with its unique appeal tailored to its characteristics. Tourists can be identified by a product, as it may reflect their characteristics. The bond formed with a product occurs when tourists feel a strong connection with other consumers using the same product or service.

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