

# MILLENNIAL TRAVELERS DECISION MAKING INFLUENCED THROUGH USER-GENERATED CONTENTS AND PSYCHOLOGICAL ATTRIBUTES ON DESTINATION LOYALTY TO A TROPICAL ISLAND

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**Abstract:** *An investigation into the decision-making process of millennial travellers influenced by, using user-generated contents, and other psychological factors such as pull motivation, cognitive image on destination loyalty, took place at a small tropical Island in Malaysia called Pangkor. A total of 170 respondents were selected using purposive sampling. Social cognitive theory was used to describe the phenomenon of this research. Results revealed that user-generated contents had a significant relationship on push motivation and explained 11.3% of the variance in push motivation. Push motivation had a significant relationship, but with a low influence, with destination loyalty, it had a high significant relationship with cognitive image. Meanwhile, cognitive image had a significant relationship with destination loyalty. Cognitive image and pull motivation play important roles in explaining 46.3% of the variance in destination loyalty, while push motivation alone explains 52.2% of variance in cognitive image. These findings indicate that cognitive image plays the most important role in the millennial travellers' decision making process to visit an isolated tropical island. This proves that millennial travellers use user-generated contents as an information source for guidance rather than solely using it for making decisions.*

**Keywords:** *Social media, Millennial, User-generated content*

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## **Introduction**

The millennial generation is expected to escalate on travel spending by the year 2020 globally as compared to other generations. FutureCast, reported that global travel spending among the millennials in 2016 is around \$200 billion annually. This makes them a very marketable business generation in the future. Therefore, destination management organisation (DMO) world-wide needs to tap in and re-evaluate their online marketing business strategies as the millennial will become the biggest generation contributing in the new trend of travel tourism

industry (Morrison, 2017), along with their family members. Thus, the industry needs to prepare their tourism resources, especially island tourism that is dependent on nature's environment and society's heritage digitally to increase destination loyalty. These resources need to be preserved, but at the same time, shared and passed down to new generations through tourism.

Hence, DMO has a huge obligation to create an appealing market electronically for this millennial. Additionally, DMO must diversify and develop more facilities and create stunning artificial man-made attractions to complement natural environment attraction on this small island. This is to ensure that DMO could sustain in a competitive tourism market particularly island destinations that are far away or isolated from the mainland.

New trends in the tourism industry by the DMO's and the millennial travellers involve the use of and reliance on travel apps to acquire travel related information in addition to gain price competitiveness. The notion is to create a more enjoyable and comfortable visit with less. In doing so, both would benefit profits and gain valuable visits by inducing longer island holidays. The millennial share their personal experiences, comments, and destination suggestions among friends on digitally devices via user-generated content (UGC) (Nusair, Bilgihan, Okumusa, & Cobanoglu, 2013). Ideally, UGC would push visitors' motivation, cognitive image and enhance loyalty.

The millennial are individuals born between 1980 and 1999, and they are also known as the 'net generation'. They grow up in an era of rapid technological changes. These millennial travellers are extremely curious, and take educated risks and reviews online to explore the wonders of the world (Barton, Haywood, Jhunjhunwala, & Bhatia, 2013) before taking selecting an ideal destination to their liking. They prefer authentic experiences. A self-guided booking is likely to shape the future of these travellers. They are regarded as technologically savvy users and are more occupied in online engagements such as text messaging, social networks, podcasts and blogs to search for information before making decisions (Barton et al., 2013). They have their travel brand preference with specific travel habits (Morrison, 2017).

### ***Pulau Pangkor: A Small Tropical Island of Malaysia***

Pulau Pangkor, a small beautiful Island, was previously a favourite resting place for fishermen, sailors, merchants and pirates. It was an important site to control trading in the Strait of Melaka, Malaysia. In the 17<sup>th</sup> century, the Dutch built a fort here in their bid to monopolise the tin trade [Perak](#) but they were driven out by a local ruler. The historical event of Pangkor Treaty of 1874 was a treaty signed between the [British](#) and the [Sultan of Perak](#). It was signed on 20 January 1874, on the HMS Pluto, anchored off the island of [Pangkor](#) (off the coast of Perak). The treaty was a significant event on the [Malay states](#) as it legitimised the British control of the ruler and flagged the way for British imperialism in [Malaya \(The Straits Times, 1962\)](#). A letter expressed by Raja Abdullah's desire to place Perak under the British protection, and "to have a man of sufficient abilities to show (him) a good system of government" became the "key to the door" that led to the Pangkor Treaty and British domination over the Malay States and to strengthen its monopoly on the tin industries. As a result, the Pangkor Treaty of 1874 was signed ([The Straits Times, 1962](#)). A Dutch Fort located in Teluk Gedang was built in the 1670 and it served as a safekeeping place for tin manufacturer.

This significant event has also attracted foreign tourist to visit and learn about the island leading to the signing of the Pangkor Treaty. It has a deep history in culture, economic and political struggles between the Malay palace and the British. It also led to active the British military and

also political intervention in the Malay states. The British Resident system was attached to the Sultan's court. Similar agreements and systems were later signed with other Malay states, achieving de facto British rule of the [Malay Peninsula](#) by 1914. These historical and geographical attractions were fully advertised through various social media using UGC to trigger economic growth of the island and encourage repeat visits especially among the millennial visitors to learn about historical culture. Every visitor to Pangkor can feel that a second visit is, without doubt, necessary.

## **Literature**

### ***Social Cognitive Theory***

The theoretical foundation for this study is derived from social cognitive theory (Miller, 2002). This theory claims that individual behaviour and character interacts within its setting. Cognitive powers and knowledge are used to create and change cognitive constructs and schemas. Individuals act according to their acquired thinking of the world. Using this theory, millennial visitors' individual habits and character beliefs communication using social media are crucial in their routine life (Bandura, 2003).. Their dynamic behaviour and involvement in the UGC social media play an important role in thinking, responses and values which create a new culture in their life. The cognitive process that is created via the use of internet environment influences their daily life including travelling (Bandura, 2001). Through interactive responses in UGC using the social media network as sources of personal references, they are able to make decision wisely and quickly. Traveling is part of social cognitive process. Visitors are able to be very active, aggressive and dynamic. Their external social environment is borderless making them very well informed globally and more personalised in their decision making (Bandura, 2003).

We could see that this generation's social environment interaction uses a lot of mobile communication devices to create to plan for their trip, during the trip and even after the trip. U.S. Travel Association (2010) reported that they reviewed and evaluated UGC before making travel purchases. At present, this social media is becoming a culture setting. Thus, DMO needs to fulfil customers' requirements and ensure constant communication engagement to enhance market influence. This is because the millennial visitors carry along their mobile communication devices. They use them actively while travelling to seek for advice and receive advice instantly to enjoy their vacation all the time. These millennial visitors are able to create for themselves personal travel arrangement and recreation activities based on their needs and wants. This makes them active travellers.

### ***Cognitive Destination Image***

The topic of cognitive destination image has received substantial attention in tourism research (Chen & Hsu, 2000; Gartner & Hunt, 1987; Oppermann, 1996). However, due to its complexity (Smith, 1994), multidimensionality (Gartner, 1989), subjectivity (Gallarza, Saura, & García 2002), and elusiveness (Fakeye & Crompton, 1991), no consensus has been reached for a universally accepted and reliable scale in different respondents and scenarios (Beerli & Martin, 2004). The reason to look at cognitive destination images, rather than affective destination images is because the former are directly observable, descriptive and measurable (Walmsley & Young, 1998), and they provide more concrete and interpretive meaning regarding the uniqueness of a destination. Hence, cognitive destination image receives support from an increasing number of scholars on its priority in characterising the destination (Baloglu & Brinberg, 1997; Dann, 1996; Echtner & Ritchie, 1991). According to Dibb, Simkin and Bradley's (1996) product theory, cognitive destination image has been split across images of "natural environment", "built environment", "socially responsible environment", plus "local people" to thread the ring.

Çoban (2012) claimed that destination image formation comprises of a number of tough factors which are difficult to be classified as cognitive, affective or conative. However, cognitive image is the most highly recognised due to its correlation to cognitive thinking in decision making and related to social cognitive theory. A research work by Jamaludin, Johari, Aziz, Kayat, and Yusof (2012) revealed that destination images do influence destination loyalty through tourists' satisfaction during Perak Visit Year 2012. Tourists who had visited Perak made their decision based on cognitive images rather than affective image. Nevertheless, destination image perception is highly impacted by information sources that were projected to visitors (Jamaludin, Aziz, Yusof, & Idris, 2013). Thus, favourable image is viewed as the most crucial aspect in marketing a destination. Therefore, cognitive destination image concept developed for visitors is in line with the research interest of this study.

### ***Push Motivation***

'Push and pull' motivation concept is among the most outstanding concept used in tourism related studies that remains relevant and pertinent (Chen & Chen, 2015). This theory tells us that visitors are '*pushed*' by individual or internal needs towards destinations where their needs can be satisfied. In general, the push factors are related to: (1) personal motivation such as escape, rest and relaxation, self-esteem, adventure, social interaction, personal interests, benefits expectations; (2) socio-economic factors such as income, education, occupation; (3) demographic ones such as age, gender, family life-cycle, and (4) market knowledge. Dann (1977), however, classified the push travel motivation factors into two, namely (1) anomie and (2) ego-enhancement. Anomie refers to craving beyond the feeling of isolation accomplished in daily life. The tourist wishes to be away from daily routine life, while ego-enhancement is the need to gaining recognition or status after travel (Fodness, 1994).

A past research by Yuan and McDonald (1990) identified five push motivation factors: (1) escape, (2) novelty, (3) enhancement of kinship relationships, (4) prestige, and (5) relaxation/hobbies. Out of the five, (1) novelty and (2) escape are the most forceful factors that push individual to travel abroad. Many researchers categorise the push motivation in a very unique way due to the complexity of human nature in travel. However, all illustrations believe that push motivation has a strong emotional power to force individuals in their travel decision (Baniya & Paudel, 2016). Mohammad and Som (2010) claimed that motivation factors must be integrated with other factors such image and loyalty to attract visitors to a destination. Therefore, it is necessary for this study to examine the millennial visitors who travel to this tropical island using factors such as UGC and its relationship on push motivation whose roles and impacts on repeat visits remain unclear.

### ***Destination Loyalty***

Loyalty is an extension of visitors' satisfaction. It is a concept that measures recommendations to other potential tourists in travel destination. Destination loyalty can be divided into three approaches, which are: (1) behavioural approach, (2) attitudinal approach, and (3) composite approach (Jacoby & Chestnut, 1978). Behavioural approach is related to a series of purchases. However, this approach was criticised because it did not explain how revisit would occur among tourists. Attitudinal approach expresses loyalty in terms of psychological commitment or statement of preferences. Tourists who favour a particular destination express their intention to revisit. Finally, composite loyalty approach integrates attitudinal and behavioural factors. Chi and Qu (2008) also ascertained that destination loyalty had a causal relationship with image but it must be controlled intelligently to ensure that the bonding would be lasting and beneficial to the visitors, local people and DMO. Composite approach was viewed as the most appropriate

to ensure that both elements are not neglected when measuring loyalty visitors (Jamaludin et al., 2012). This is considered as more appropriate to measure repeat visitors for a destination in Asian countries.

### **Conceptual Model**

Based on the review of related literature, this study fills the gap by proposing a research objective to understand the relationships between constructs. The main objective is to examine the effect of UGC, push motivation, cognitive image on destination loyalty. Given the importance of understanding the millennial visitors’ decision making to select a tropical island as their travel destination, this study has proposed a research model (figure 1). The following hypotheses were put forward in this study:

- H1: Cognitive Image has a positive effect on loyalty.
- H2: Push motivation has a positive effect on loyalty.
- H3: Push motivation has a positive effect on cognitive image.
- H4: User-generated content has a positive effect on push motivation.

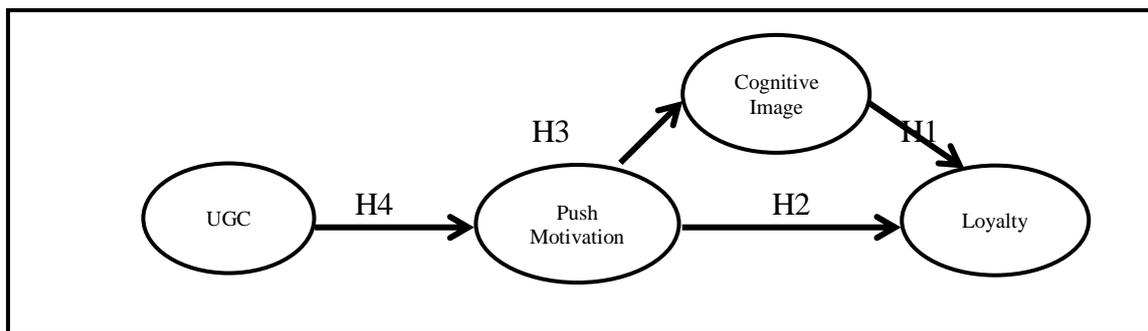


Figure 1. Conceptual Framework

### **Methodology**

A self-administrated questionnaire was distributed and collected from domestic visitors who came to Pangkor Island during the school holidays. A non-probability purposive sampling technique was used since the population of tourists who visited the Island was unknown. Only departing tourists were approached for the survey, and they were briefed about the purpose of the research. The respondents who were in the age group of 18- 37 at the time of this study were chosen to fulfil the requirement for generation Y group for the purpose of this study. The respondents responded to the survey using an online Google survey form questionnaire. The questionnaire survey was passed to respondents using mobile phones using the WhatsApp application as this was convenient for the respondents to quickly answer the questions. A total of 170 completed questionnaires were collected from respondents.

Smart PLS 3.0 was used as it is the best software to explore constructs. Further, PLS-SEM was able to maximise the variance explaining the endogenous latent constructs (Hair, Sarstedt, Hopkins, & Kuppelwieser, 2014; Ramayah, Cheah, Chuah, Ting, & Memon, 2017) in this study. The endogenous latent construct for this study is destination loyalty. Meanwhile, cognitive image, motivation and user-generated content are the exogenous latent constructs.

The research instrument was reviewed by two panel experts to ensure that the content meet the study. A pre-test was done to ensure that the questionnaire was reliable and valid before distributing it to the actual respondents. All the research variables were measured using multiple item scales adopted from previous research (Table 1). Minor amendment to words and phrases

was done to tackle the culture of the local context. The Instrument consists of (a) Cognitive Image – eight items, (b) Push Motivation – three items, (c) User-generated content – two items and (d) Loyalty – three items (Table 2). A 7-point Likert scale was used in this survey. Each item on the instrument requires respondents to define their degree of perception. The scale was ranged from a response of “1” to indicate “Strongly Disagree” to “7” which represents “Strongly Agree” (Lee & Lings, 2008). A 7-point Likert scale was chosen because it gives the respondents a wider range of the likelihood to respond and escape clutter in the data set (Eutsler & Lang, 2015).

**Table 1. Sources of Instrument Development**

Constructs	Sources of measurement	Item
Destination Loyalty	Grappi & Montanari, (2011)and Loi, So, Lo, & Fong, (2017)	3
User-generated content	Del Chiappa, Alarcón-Del-Amo, and Lorenzo-Romero, (2016)	2
Motivation	Yoon & Uysal, (2005)	3
Cognitive Image	Chi & Qu, (2008)and Baloglu, (2001)	8

## Data Analysis and Results

### *Assessment of the Reflective Measurement Model*

A confirmatory factor analysis (CFA) was conducted to test the reliability, convergent validity, and discriminant validity of the scales. As indicated in Table 2, all item loadings were larger than 0.5 (significant at  $p < 0.01$ ). All Average Variance Extracts (AVEs) exceeding 0.5 are considered as satisfactory (Bagozzi & Yi, 1988). Further, composite reliability (CR) for all the variables exceeding 0.7 is considered as satisfactory (Ramayah et al., 2017). Table 2 indicates that all the Cronbach alpha values exceeded 0.7 (Nunnally & Bernstein, 1978). Composite reliability and Cronbach’s alpha have predominantly and widely been used in quantitative research. The two reliability measures use sum scores rather than construct scores (Henseler, Ringle, & Sarstedt, 2016). In particular, Cronbach’s alpha is regarded as a lower boundary to reliability (Sijtsma, 2009), while composite reliability is regarded as an upper boundary to reliability (Cepeda Carrión, Henseler, Ringle, & Roldán, 2016). Therefore, this measurement model has achieved the requirement needed to proceed for structural model.

**Table 2. Measurement Model and Convergent Validity**

Model Construct	Measurement Item	Loading	$\alpha$	Rho A	CR <sup>a</sup>	AVE <sup>b</sup>
Cognitive Image	AI1	0.898	0.930	0.934	0.944	0.705
	AI2	0.855				
	AI3	0.903				
	AI4	0.944				
Loyalty	L1	0.955	0.944	0.945	0.964	0.900
	L2	0.964				
	L3	0.927				
Motivation	M1	0.847	0.871	0.878	0.921	0.796
	M2	0.901				
	M3	0.925				
UGC	UGC1	0.946	0.864	0.873	0.936	0.880
	UGC2	0.930				

Note. <sup>a</sup> Composite Reliability (CR) = (square of the summation of the factor loadings) / {(square of the summation of the factor loadings) + (square of the summation of the error variance)}

$$^b \text{Average Variance Extracted (AVE)} = (\text{summation of the square of the factor loadings}) / \{(\text{summation of the square of the factor loadings}) + (\text{summation of the error variances})\}$$

A discriminant validity is displayed in Table 3 using Fornell-Lacker Criterion result. It was recorded that all the indicators loaded much higher on their hypothesised factor than on other factors. Meanwhile, the squared roots of AVEs on the diagonal are higher than the values of the inter-construct on the same columns and rows (own loading are higher than cross loadings) (Chin, 1998; Ringle, Sarstedt, & Straub, 2012). In addition, the square root of the AVE was tested against the inter-correlations of the construct with the other constructs in the model to ensure the discriminant square root of the AVE exceeded the validity (Chin & Dibbern, 2010; Fornell & Larcker, 1981), and all the correlations with other variables (Table 3). Secondly, Table 4 depicts a method of discriminant analysis using cross loading between the constructs. Each indicator of cognitive image, loyalty, push motivation, UGC load is high on its own construct but low on other constructs. This indicates that discriminant validity is achieved as the constructs are distinctly different from each other (Ramayah et al., 2017).

**Table 3. Discriminant Validity using Fornel-Larcker Criterion.**

Discriminant Validity	C. Image	Loyalty	Motivation	UGC
Cognitive image	<b>0.840</b>			
Loyalty	0.668	<b>0.949</b>		
Motivation	0.722	0.571	<b>0.892</b>	
User-generated content(UGC)	0.497	0.423	0.336	<b>0.938</b>

*Note. Diagonals represent the square root of the average variance extracted while the other entries represent the correlations.*

**Table 4. Cross loading**

Items	Cognitive image	Loyalty	Push Motivation	UGC
I1	<b>0.839</b>	0.654	0.666	0.394
I2	<b>0.861</b>	0.559	0.684	0.354
I3	<b>0.848</b>	0.513	0.526	0.431
I5	<b>0.832</b>	0.542	0.498	0.358
I6	<b>0.819</b>	0.512	0.547	0.511
I7	<b>0.829</b>	0.596	0.634	0.461
I8	<b>0.850</b>	0.529	0.651	0.423
L1	0.614	<b>0.953</b>	0.495	0.406
L2	0.646	<b>0.963</b>	0.555	0.409
L3	0.640	<b>0.929</b>	0.573	0.389
M5	0.614	0.424	<b>0.850</b>	0.274
M6	0.650	0.599	<b>0.894</b>	0.340
M7	0.667	0.491	<b>0.930</b>	0.279
UGC1	0.467	0.392	0.333	<b>0.946</b>
UGC2	0.467	0.403	0.295	<b>0.930</b>

The third method of assessing discriminant validity is by using HTMT technique developed by Henseler, Ringle, & Sarstedt, 2015). Table 5 presents all the values that have fulfilled the criterion of HTMT.90 (Gold, Malhotra, & Segars, 2001) and HTMT.85 (Kline, 2016). All the items are less than 0.85 showing that the model that has established reliability and validity. In other words, it indicates that discriminant validity has been ascertained. Besides, the results of HTMT inference also revealed that the confidence interval does not show a value of 1 on any of the constructs (Hensler et al., 2015). Thus, the measurement model for this study was

measured satisfactory with confirmation of adequate reliability, convergent validity, and discriminant validity exit. After establishing the validity and reliability of this reflective measurement model, a structural model assessment was analysed, and hence, discriminant validity was confirmed.

**Table 5. Discriminant Validity using HTMT**

<b>Discriminant Validity</b>	<b>C. Image</b>	<b>Loyalty</b>	<b>Motivation</b>
Loyalty	<b>0.708</b> <i>CI</i> (0.645, 0.767)		
Motivation	<b>0.794</b> <i>CI</i> (0.715, 0.855)	<b>0.623</b> <i>CI</i> (0.521, 0.717)	
User-generated content(UGC)	<b>0.556</b> <i>CI</i> (0.455, 0.614)	<b>0.469</b> <i>CI</i> (0.340, 0.614)	<b>0.384</b> <i>CI</i> (0.215,0.516)

*Note. CI is confident interval.*

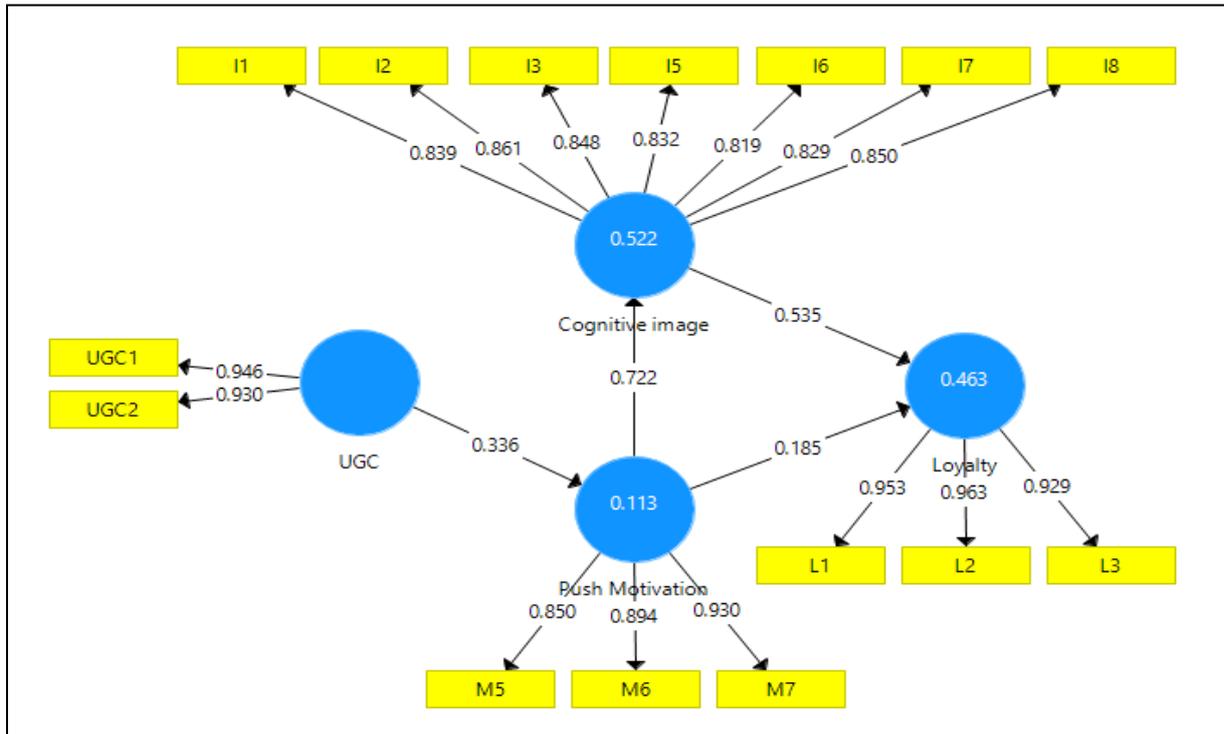
### ***Assessment of the Structural Model***

Assessment of structural model needs to be evaluated based on the five steps (Ramayah et al., 2017) of assessing for (1) collinearity issues, (2) significance and relevance of relationships, (3) level of R<sup>2</sup> (Hair et al., 2014), (4) effect sizes f<sup>2</sup> (Chin, 1988), and (5) predictive relevance Q<sup>2</sup> (Hair et al., 2014).

Based on the data given in Table 3, the Fornel-Larcker criterion results showed that there was no collinearity problem in the construct. The significant and relevant relationship of the model was assessed using the bootstrapping procedure. It is a non-parametric analysis that does not make postulation about the distribution of the data. A bootstrapping procedure of 500 samples was taken from the original sample with replacement to determine bootstrap standard errors. This process provides approximate t-values for the significance testing of the structural path in this study (Wong, 2013). The bootstrap result approximates the normality of data (Ramayah, 2014; Wong, 2013) which makes this study relevant. Consequently, the researcher evaluates the model's predictive accuracy using the coefficient of determination score (R<sup>2</sup>). Then, the level of effect size was determined using f<sup>2</sup> (Cohen, 1988). The effect size is a measure used to weigh the relative impact of a predictor construct on an endogenous construct (Ramayah et al., 2017). Finally, the predictive relevance (Q<sup>2</sup>) of the path model was evaluated using blindfolding procedure, which is a resampling technique that systematically deletes and predicts every data point of the indicators in the reflecting measurement model of endogenous construct.

### ***Interpretation of the Model***

Figure 2 presents the results of the four hypotheses testing. In order to test the significance level, t-statistics for all paths were generated using bootstrapping function. Based on the assessment of the coefficient shown in table 6, hypothesis 1,3 and 4 relationships were found to have t-value  $\geq 1.645$ , thus significant at 0.05 level of significance. Exception was for hypothesis 2 which was statistically not supported.



**Figure 2. Results of the Path Analysis**

Specifically, the predictors of H1: cognitive image  $\rightarrow$  loyalty ( $\beta=0.535$ ,  $p<0.01$ ), cognitive image are positively related to loyalty. Cognitive image has a large effect size ( $f^2 = 0.255$ ) in producing  $R^2$  for loyalty and a large predictive relevance ( $Q^2$ ) of 0.356. Subsequently, H2: push motivation  $\rightarrow$  loyalty ( $\beta = 0.185$ ,  $p<0.119$ ), push motivation are positively related to destination loyalty. Motivation has a medium effect size ( $f^2 = 0.030$ ) in producing  $R^2=0.463$  and a predictive relevance ( $Q^2$ ) of 0.412 for loyalty. Cognitive image and pull motivation are positively related to destination loyalty, which explain 46.3% of the variance in destination loyalty. The  $R^2$  value of 0.302 is above the 0.26 value, which Cohen (1988) suggest as indicating a substantial model. Then, H3: push motivation  $\rightarrow$  cognitive image ( $\beta = 0.722$ ,  $p<0.01$ ), push motivation is positively related to cognitive image, which explains 52.2% of variance in cognitive image. The  $R^2$  value of 0.522 is above the 0.26 value which is suggested by Cohen (1988) as indicating a substantial model. Motivation has large effect size ( $f^2 = 1.090$ ) in producing  $R^2$  for cognitive image and a predictive relevance ( $Q^2$ ) of 0.072. Finally, H4: UGC  $\rightarrow$  push motivation ( $\beta = 0.336$ ,  $p<0.01$ ). UGC has medium effect size ( $f^2 = 0.127$ ) in producing  $R^2$  for motivation.

The results revealed that the all the constructs have a value larger than 0 which indicates that exogenous constructs have predictive relevance ( $Q^2$ ) of the path model over endogenous construct, i.e. destination loyalty. Further, all the inner VIF values for the independent variables (user-generated content, push motivation, cognitive image) that examined for lateral multicollinearity were less than 5 indicating lateral multicollinearity is not a concern (Hair et al., 2014). All the result of t-values, coefficient of determination scores ( $R^2$ ), effect size ( $f^2$ ) and predictive relevance ( $Q^2$ ) are presented in Table 6. All the four hypotheses are supported.

**Table 6. Path Coefficients and Hypothesis Testing**

Hypo	Std. $\beta$	Std. Error	t-value	P-value	Decision	R <sup>2</sup>	f <sup>2</sup>	Q <sup>2</sup>	VIF
H1	0.535	0.110	4.842	0.000	Supported	0.463	0.255	0.356	2.062
H2	0.185	0.128	1.439	0.119	Not Supported	0.463	0.030	0.412	2.062
H3	0.722	0.052	13.908	0.000	Supported	0.522	1.090	0.072	-
H4	0.336	0.093	3.623	0.000	Supported	0.113	0.127	-	-

## Conclusion

In the current environment, it is important to understand how millennial travellers perceive cognitive images, push motivation and destination loyalty towards island destination. This generation will mature and their behaviour changes with age. This millennial generation has a huge market and so do their families. Indeed, the outcome of this research will provide a more rigorous psychometric result compared to the previous research which commonly uses traditional information sources. Cognitive image is seen a better predictor in decision making among the millennial generation even though UGC plays a minimal role in push motivation. This result proves that internal desire motivation plays an insignificant role in decision making as compared to cognitive image. DMOs are advice to look into this matter when developing e-marketing plan.

Future researchers are encouraged to test additional antecedents to loyalty and other UGC factors that lead to motivation. This may lead to a new discovery of research or a misrepresentation of the relationships tested in the study. Further theoretical refinement and addition might lead to a better result in the future. Meanwhile, other types of analysis such as thematic analysis should be considered for use and combined with quantitative analysis to provide a more rigorous result. Replicating this model is encouraged in other setting to understand their travel behaviour. Testing this model at a different point of time and comparing the changes will be more beneficial to understand their behavioural changes over time. Clearly, DMO and local authorities should not lead to a negative impact of the result. Rather, they should genuinely look to improve the benefits of using UGC to promote island tourism, its culture and the local people who will directly benefit from tourism development.

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