



**CRUISE VISITORS' INTENTION TO RETURN AS LAND
TOURISTS AND RECOMMEND A VISITED
DESTINATION. A STRUCTURAL EQUATION MODEL**

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Cruise visitors' intention to return as land tourists and recommend a visited destination. A structural equation model

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Abstract

This study analyses cruise visitors' travel experience, their intention to return to a destination as land tourists and the probability to recommend. Consumer's satisfaction is evaluated by taking into account the economic production factors, that is human and physical capital. "Satisfaction with prices" is also included to evaluate the monetary value of the overall purchasing experience. Safety in the harbour is considered as a further attribute. The empirical data were collected via a survey of cruise ship passengers that stopped in Cartagena de Indias (Colombia) during 2009. A structural equation model (SEM) is developed. The findings reveal that satisfaction is positively affected by human and physical capital, while overall satisfaction positively influences customers' loyalty. Loyalty is also positively influenced by prices, whereas negatively by an unsafe perception. Finally, loyalty positively effects both the probability of return as land tourists and to recommend, though with a different magnitude.

Keywords: cruise; customer's satisfaction; loyalty; probability of return; probability of recommend; SEM.

JEL Codes: C30; E43; I83.

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1 Introduction

Cruise sector has experienced an important expansion over the past twenty years. Brida and Zapata (2010) report an average annual growth rate of 7.4% in the number of worldwide cruise passengers over the period 1990-2008. The participation of the cruise sector in the international number of tourists corresponds to approximately 2% and revenue of cruise corporations represents about 3% of the total international tourism receipts (Kester, 2002; Klein, 2005; Dowling, 2006).

Despite cruise lines provide an important economic stimulus to many destinations, research in this field is still rather modest. In particular, the impact can be important for ports and destinations, thanks to relevant economic multiplier effects. The economic impacts of the cruise activity on a destination are associated with different types of cruise related expenditure. These include passengers and crew-related expenditure (e.g. retail spending during the visit, pre/post-cruise expenditure, shore excursions, incidentals, departure tax), vessel-related expenditure (e.g. passenger embarkation charges, fuel costs, port dues, port agency fees, pilotage, water, garbage, berthage, stevedoring, towage, miscellaneous expenses, dry dock charges, State conservancy dues) and supporting expenditure that includes direct payments by ship owners within the destination (see Dowling, 2006 and Dwyer et al., 1998, 2004).

Besides, the cruise activity may also provide the destination an additional benefit of establishing longer-term customer relationships, as thousands of people may return as independent land tourists. Customers may also recommend the destination to relatives and friends. This argument is generally used by policy makers to give incentives to the cruise lines to be a port of call of their routes. However, make passengers return to a destination is not an easy task, for several reasons such as: cruisers stay in the destination just for a few hours (six on average); cruisers are in general repeat cruise travellers (Petrick, 2004); the cruise experience consistently exceeds expectations on a wide range of important vacation attributes; cruise product delivers unparalleled customer satisfaction.

According to Florida Caribbean Cruise Association (2009) survey, cruisers indicate they would return for land-based vacations to the following destinations: Caribbean (50%), Bahamas (21%), Hawaii (13%), Mexico (13%), Europe (12%) and Alaska (11%). During the development of this research project, researchers were informed on a specific program to encourage cruise ship passengers to return to the islands for a land-based vacation. Every port gives cruisers a special coin as part of the program. The coins are etched with a famous landmark or logo of each destination

and represent specific values for extended stays and/or discounts. For example, if a passenger plans to return to the Caribbean, he/she should browse through the special accommodation deals offered on the program's website. Despite the implementation of such a program and the cruiser's intention to return, so far, Cartagena hotels have not reported reservations as a result of it. On the one hand, it may be possible that the program has not effectively been advertised, as the hotel managers have also pointed out. On the other hand, it can also be noted there may be further factors affecting the revisit decision process. This is the reason why, for business and marketing strategies, it is essential to identify and analyze what factors influence the intention to return to a destination.

During the visit to a cruise destination, passengers have the opportunity to experience the attractions of the area. It is likely that a positive experience in a given destination may influence the likelihood of a return visit as a land tourist. Hence, for cruise destinations, it is important to understand which factors are likely to affect the likelihood of a return visit.

Although this is a very important topic, the literature has dedicated very little attention on this issue and, to the best of our knowledge, only a few papers have studied the factors that affect a cruise ship passenger's stated intention either of returning to a destination or recommend are (see Gabe et al., 2006; Silvestre et al., 2008; Hosany and Witham, 2010; Andriotis and Agiomirgianakis, 2010). The present paper contributes to the literature by analysing cruise visitors' intention to return to Cartagena de Indias (Colombia) and the probability to recommend by adopting a structural equation model (SEM). The empirical analysis is based on data from passenger surveys conducted during the second semester of 2009. The sample of the survey consists of 1,361 cruise passenger interviewed before their return to the cruise ship. Satisfaction is likely to be one of the main determinants of the probability of a return visit as a land tourist. Hence, in the survey, amongst other information, the level of consumer's satisfaction is included taking into account both the human and physical capital as production factors. Human capital is defined in terms of "satisfaction with the tour guide" and "satisfaction with the bus and taxi drivers". Whereas, physical capital is defined by "satisfaction of harbour facilities and services" and "satisfaction with transport". "Satisfaction with prices" is also included as an extra exogenous variable to evaluate the monetary value of the overall purchasing experience in Cartagena. Finally, safety is added as a further attribute (Huang and Sarigöllü, 2008).

The empirical findings provided in this paper give destination managers, local government and policy makers valuable information to

formulate private and public development and marketing strategies for repeat tourism inland visits.

The paper is organized as follows. In Section 2, a literature review on customer's satisfaction and the probability of return to a given destination is provided. In Section 3, an overview of the cruise industry in Cartagena is given. Section 4 provides a description of the data, methodology and empirical findings emerging from the present investigation. Concluding remarks are provided in the last section.

2 Factors that influence the likelihood of return to a destination: a literature review

Repeat visitors represent an important business opportunity for tourist destinations. These customers are known in the literature as psychocentric, mainly risk adverse, who choose the vacation destination on the base either of their own or friends and family past experience (Sinclair and Stabler, 1997). According to different authors, tourists are more confident returning to a familiar place (Prentice & Andersen, 2000; Gursoy & McCleary, 2004). They perceive an emotional attachment to the destination, they desire to experience new places or revisit those where enjoyed previously (Gitelson and Crompton, 1984; Moutinho and Trimbel, 1991; Kyle et al., 2003; Silvestre et al., 2008). Familiar and satisfied customers with the destination provide a constant income source that can be used to further develop the business (Oppermann, 2000). Hence satisfaction is one of the main factors that drives tourists to return to the same destination. This is supported by several empirical studies (Juaneda, 1996; Kozak, 2001; Lau and McKercher, 2004; Petrick, 2004; Yoon and Uysal, 2005; Alegre and Cladera, 2006).

Although the literature on the likelihood to return to a tourist destination is extensive, little is known on the cruisers' intention to return as land tourists to the visited destination. Only a few researches have focused on the probability of returning to a cruise tourism destination (Gabe et al., 2006; Silvestre et al., 2008; Hosany and Witham, 2010; Andriotis and Agiomirgianakis, 2010). The study of tourist' satisfaction is regarded as an important indicator for destination managers to evaluate the probability of return (Petrick, 2005). The level of satisfaction have been broadly analyzed and the literature has demonstrated that tourists are likely to revisit those destination they were highly satisfied of (Kozak 2000 and 2001; Petrick, 2004 and 2005, Um et al., 2006; Gen-Quing and Hailin, 2008; Alegre and Cladera, 2006 and 2009). However, satisfaction is not the only factor affecting the return intention (Alegre and Cladera, 2009). Several studies have examined other aspects affecting the likelihood of tourists return to a

destination. In Table 1, a summary of the main papers and the factors that influence a return visit is provided. Basically, two models are used to analyze the probability of return: the logit model and the SEMs.

In a study conducted in the port of call Bar Harbor (Gabe et al., 2006), authors use a logit regression to examine the factors that affect a cruise ship passenger's intention of returning to the visited port. The factor "number of visits" has evidenced a positive effect on the probability to return. These authors and others (Moutinho and Trimbel, 1991) found that passengers who are repeat visitors are more likely than first-time visitors to state their intention to return. Another factor that depicts a negative influence is "distance". A long-haul cruise trip reduces the likelihood of returning. The number of hours spent at the port also seems to influence the returning intention. For passengers, this factor means extra time used to discover new places and get more information about the destination. This study reveals that demographic and economic factors such as "household income" do not play an important role in explaining the likelihood to return.

Campo et al. (2010) evaluate the likelihood to return to a Spanish destination, focusing on the travelling group composition. They analyze how tourist satisfaction, the destination image and previous visiting experience may influence the tourist's decision to repeat a visit. The findings show that, on the one hand, tourists travelling as a family with children are more likely to revisit depending on the level of satisfaction rather than on their previous experience. On the other hand, the probability of return of tourists accompanied by a partner is more affected by their past experience rather than actual satisfaction. However, the intention to revisit by the group of single travellers does not depend on any of the mentioned factors.

Alegre and Cladera (2009) use a structural equation model to analyze the determinants of a repeat visit, focusing on such as satisfaction and the number of prior visits. The findings show these two variables have a positive effect on the likelihood to return, though satisfaction is the main determinant.

Wang (2004) studies the behaviour of repeat travellers from Mainland China to Hong Kong, demonstrating how the number of visits is a factor that positively influences not only the likelihood to return but the economy of the destination.

3 The case study: Cartagena

Cartagena de Indias is a large seaport on the North coast of Colombia that was a major centre of colonial Spanish settlement in the Americas.

Cartagena is the capital of the department of Bolivar, with a population more than 800 hundred thousands people. The city continues to be an economic hub as well as a very popular tourist destination. Cartagena de Indias is an UNESCO World Heritage site and many of Cartagena's Spanish Colonial buildings and fortifications still stand: the Castle of San Felipe, the walls around the Old City, the undersea wall across Bocagrande and the forts of San Jose and San Fernando at Bocachica. Many colonial buildings can also be found in the Old City, including the Palace of the Inquisition, a cathedral and a Jesuit college.

Cruise tourism is an increasingly important sector of the tourism industry in Cartagena de Indias. However, little is known about cruise tourism development in this destination. Cruise passengers are excursionists arriving in Cartagena on board ship and return to the ship each night to sleep on board. As they do not strictly spend the night in an accommodation structure in the country, they are not included in the category of tourists. The cruise activity constitutes an increasing share of all tourism visits to the country, with approximately one in five tourist arrivals in 2009. In average, the time that an overnight tourist remains in the destination is approximately five days, while that of a cruise passenger is less than 5 hours. Cruise ships first arrived in the country in the 1990s. According to data provided by the Sociedad Portuaria Regional de Cartagena, 246,951 cruise passengers arrived aboard cruise ships during the 2008/2009 cruise year (that is, the twelve months beginning in May, 2008 and ending in April, 2009). These included 242,144 in transit passengers and 4,807 passengers embarking on their cruises in Cartagena. Of the in transit passengers, an estimated 205,822 passengers (85 percent) disembarked and visited Cartagena.

Three cruise lines hold an increasingly large market share of the cruise tourism industry in Cartagena (accounting for more than 60% of all cruise ship passengers in 2009): Carnival Cruise Lines, Royal Caribbean International and Star Cruises. Note that this degree of market power could provide particular negotiation challenges to current and potential port communities. Cruise tourism visitation in Cartagena de Indias is strongly seasonal, demonstrating more than 98% of all arrivals during the October–April period. The arrivals of land tourists to Cartagena have two peaks, one in the period December-January and the other in June-August. As a result, cruise tourists only produce crowding effects on tourist experience during the winter season.

The majority of cruises having Cartagena de Indias as a port of call last from four to seven days and include up to five port stops. The fact that

most cruise ships stay around five hours means that cruise passengers can only participate to a limited number of activities. When cruise passengers arrive at the port, they can stay onboard; they can join a guided excursion or tour; they can explore the city on their own, or hire a taxi for sightseeing. The most popular sites for cruisers in Cartagena are the Old City, the San Felipe castle, the Pierino Gallo shopping area and the Heredia Theater.

4 The structural equation model and findings

4.1 Survey

Based on the literature review and discussions with Cartagena cruise stakeholders (including port managers, tour operators and local and national government tourism offices) a survey was designed. The questionnaire was submitted to onshore visitors before their return to the cruise ship during October and November 2009 by trained assistants. It consists of 23 questions that were compiled in four sections (see Appendix A). The first section collects demographic information. The second section assembles information on the trip, such as the main reason for choosing it and how the cruise trip was bought. The third section contains questions on visitors' expenditure behavior. Finally, in the fourth section, tourists were asked to indicate their satisfaction with the port of call around twenty different items, with a five-point Likert scale, ranging from 'very dissatisfied' to 'very satisfied'. Moreover, their perception of security was assessed through a four-point Likert scale, ranging from 'very unsafe' to 'very safe'. The questionnaire was translated into two languages: Spanish and English. The population of this study consists of passengers older than 18 years old who disembarked from the cruise trip to the city of Cartagena between September 27 and November 14, 2009. During this period, 28 cruise ships arrived in the port with 42,936 passengers. The questionnaire was submitted to 1,451 visitors and after a revision 1,213 were retained as valid and without any missing values.

In Table 2, a summary of the descriptive statistics of the sample is presented. The great majority of the respondents were from the United States (56.6%), followed by the Venezuelans (16.7%). More than 70% of the sample was married. More than half of the cruise visitors were more than 56 years old and had either a college level of education or a college degree. Their income was almost equally spread between 26 and 75 thousand US\$ dollars. Almost one third (25.1%) were first tourists cruise and the vast majority (87.8%) was a first-time visitor in Cartagena.

4.2 Conceptual model and research hypotheses

For evaluating tourists' loyalty, the proposed structural model includes the following exogenous variables: satisfaction, prices and safety. This parametric approach allows one to establish the causal relationships running from these three variables to loyalty. These relationships are presented in Figure 1.

Based on the theoretical literature (e.g. Reisinger and Mavondo, 2006), the following hypotheses are formulated:

H1: Tourist satisfaction has a positive influence on tourist loyalty.

H2: Safety has a negative influence on tourists' loyalty, as there is the a priori believe that the more unsafe tourists consider a destination, less is their loyalty.

H3: Satisfaction with prices has a positive impact on loyalty.

Tourists satisfaction is evaluated by taking into account the economic production factors, that is human and physical capital. The first latent variable "satisfaction with human capital" is supposed to be positively affected by "satisfaction with the tour guide" and "satisfaction with the bus and taxi drivers". The second latent variable "satisfaction with physical capital" is assumed to be positively affected by "satisfaction of harbour facilities and services" and "satisfaction with transport". The observed variables, used as a measure of loyalty to the destination, are the "probability of return" and the "probability to recommend". "Safety" and "satisfaction with prices" are included into the model as further exogenous variables (see Figure 2).

The hypothetical model is estimated by using a SEM procedure in the R software (Fox, 2002). A SEM simultaneously estimates and tests a series of hypothesized inter-related dependency relationships amongst a set of latent (unobserved) constructs, each measured by one or more observed variables (Reisinger and Mavondo, 2007). Specifically, it is assumed that there is a causal structure among a set of latent variables, and the observed variables are indicators of the latent variables. The model consists of two parts, the measurement and the structural equation model. On the one hand, the measurement model specifies the relationship between the latent constructs and the corresponding observed variables. It also assesses the reliability and validity of the latent variables (Hair et al. 1995; García and Martínez, 2000). On the other hand, the structural equation model specifies the causal relationships among the latent variables, describes the causal effects, and assigns the explained and unexplained variance (Diamantopoulos and Siguaw, 2000; Jöreskog and Sörbom, 2001). In analyzing the structural

model fit, the standardized estimated parameter, that links the two latent constructs in terms of sign and statistical significance, are tested.

The input in a structural equation model is the observed covariance matrix. The goodness of fit test (as the null hypothesis) compares such an observed covariance matrix with the estimated matrix of covariance computed by the model. However, the fit of the model must be assessed on both for the measurement and structural model by using a variety of fit measures. The χ^2 goodness-of-fit test is the best known index of absolute fit and is used as a general indicator of how well the model complies with the available data. The χ^2 value should be low and not statistically significant (Oom do Valle et al. 2006).

For the model estimation, the variance of the latent variables is assumed to be equal to one, that means the model is fit under the standardized solution. The model is then estimated by Maximum Likelihood (ML), that in the optimization procedure uses the Newton – Raphson algorithm.

As the observed variables in the model are ordinal, the polychorical matrix of covariances is calculated within the estimation. However, the ML fitting criterion together with polychoric correlations produces consistent estimators of the parameters of the model, but the standard errors are not consistent (Fox, 2002). Consequently the bootstrap technique is used to compute the relevant standard errors.

4.3 Findings

The SEM helps one to derive important management, marketing and policy directions. The empirical results are provided in Tables 3-5. As Reisinger and Mavondo (2006) point out, less parsimonious models are often penalized (as an example see Lee et al., 2008). To this respect, the SEM achieved in the present paper can be considered as a parsimonious and well-specified model. The non-significant and small value of the χ^2 , the most used index in all computer programs, indicates a good fit. Both the goodness of fit index (GFI) with a value close to one and the adjusted GFI (used to adjust for the degrees of freedom relative to the number of included variables) with a value greater 0.90 reflect a good model fit. As a further measure the root mean square residuals (RMSR) is zero reflecting the average amount of variances and covariances not accounted for by the model, hence the goodness of fit of the SEM. The Bentler-Bonnet fit and the Tucker- Lewis index, that compares and absolute null model with the theoretical model, shows a value greater than 0.90 and close to one, again indicating the goodness of fit. The Bentler comparative fit index (CFI),

greater than 0.90 and close to one, denotes that the best approximation of the population value.

For the measurement model, the factors obtained denote a validity acceptance level. The coefficients of variance extracted and reliability show that the factors are able to capture the model proposed (Table 5).

The empirical findings show that satisfaction is positively affected by human and physical capital. Hence, economic agents may attract more tourists by enhancing the level of investment and efficiency in human resources, and promoting education and professional training. They should also expand investment in infrastructure, services and their overall quality.

Notably, human and physical capital satisfaction positively effects loyalty to Cartagena. However, both the coefficients (i.e. b_1 , b_2) are not statistically significant. Nevertheless, it is worthwhile noticing that the covariance coefficient (d_1) is statistically significant and equal to 0.87. Hence, this implies that the partial satisfaction latent variables are also highly correlated to each other, positively contributing to the overall goodness of the fit of the estimation.

Loyalty is also positively influenced by prices. Hence, the more satisfied customers' are with the overall purchasing experience the higher their loyalty to Cartagena. As UNWTO (2003) emphasises, normal inland shopping can range from small (e.g. souvenirs, food and beverages postcards) to large purchases (e.g. crafts, electronic goods, jewellery). Besides, from the survey it emerges that 47.3% of cruise tourists in Cartagena acquired souvenirs (with an average expenditure of 14 US\$ dollars), while 17.4% bought jewellery (with an average expenditure of 22 US\$ dollars), taking only into account those have a positive expenditure. In Cartagena, precious stones, such as emerald, can be purchased for a relatively low price compare to other countries, such as the United States. Hence, cruise tourists can be a key channel to enhance growth in the jewellery market thanks also to recommendations to friends and family. Local traders may be particularly interested in this business expansion and even pay commission to cruise lines. Additionally, this market may be able to produce significant multiplier effects within the local economy.

As a further outcome, the coefficient of "safety in the harbour" presents a negative sign that implies that loyalty decreases as the destination is perceived as unsafe. Therefore, it is desirable that Cartagena authorities invest more in public security in order to reduce crime. This will give the possibility to marketing Cartagena as a safe tourist destination.

Finally, the loyalty to Cartagena has been disaggregated into two further components, that is the probability of a return visit as a land tourist and the

probability to recommend. In both the cases, a positive coefficient is estimated that implies that an increase in loyalty enhances such probabilities. However, the coefficient of the probability to recommend (0.944) is higher than the one of the probability of returning as a land visitor (0.537). This outcome is in line with the a priori believe that respondents may give a bias response in the former case, whereas a more spontaneous and true response may be obtained in the latter case.

5 Conclusions

Despite cruise sector has been experiencing a remarkable growth in recent years, there are a very few papers that investigate such a niche economic activity. The present study has contributed to this thread of literature, by investigating cruise visitors' travel experience, their intention to return to a destination as land tourists and the probability to recommend. To this aim, microeconomic data were collected via a survey of cruise ship passengers that stopped in Cartagena de Indias (Colombia) during the third semester 2009.

From a theoretical perspective, a sound structural equation model based on economic theory has been developed, where customers' satisfaction has been evaluated by taking into account the economic production factors, that is human and physical capital. Satisfaction in prices and safety have also been added as extra determinants of customers' loyalty. From an empirical perspective, statistical issues have been carefully considered. On the one hand, all the tests have assessed the goodness of fit of the SEM. On the other hand, dealing with ordinal variables, a bootstrap technique has been implemented for the confidence intervals in order to obtain a better approximation of the distribution for the estimated parameters.

The findings have indicated that satisfaction is positively affected by human and physical capital, while overall satisfaction positively influences customers' loyalty. Loyalty is also positively influenced by prices, whereas negatively by an unsafe perception. Finally, loyalty positively effects both the probability of return as land tourists and to recommend Cartagena to friends and family, though the coefficient magnitude of the latter is higher.

These results are of a particular importance for drawing business, marketing and policy directions. Local policy makers should incorporate cruise tourism as part of a comprehensive repeat tourism strategy. Overall, Cartagena should build an image of a high quality destination, able to provide visitors safety and value for money. These characteristics may further enhance visitors' satisfaction, and hence their intention to revisit this destination as inland tourists and to spread positive word-of-mouth. By

developing marketing segment strategy, destination managers have the opportunity to reach first visitors as well as potential return visitors. Particularly, high spending tourists are able to positively affect businesses and local employment. This process will then produce further economic multiplier effects within the local economy, activating a virtuous mechanism of growth.

A potential limitation of these type of studies is that the investigation is mainly focused on the intention of cruise passengers to return to the destination, without almost any information on whether these plans translated into actual future visits. Future studies may extend such a strand of research with additional survey aimed at assessing the percentage of land tourists that had previously visited a destination as cruise passengers and to characterize this population.

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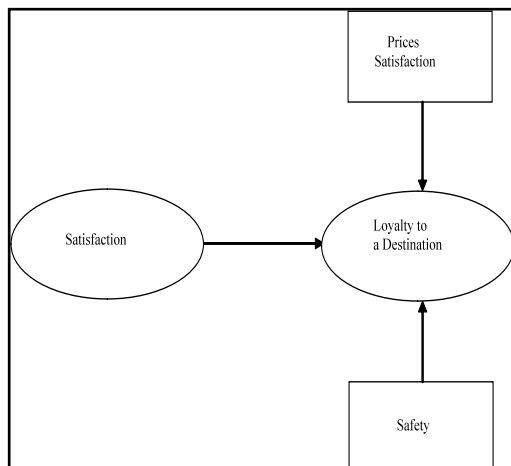


Fig. 1 The proposed research model

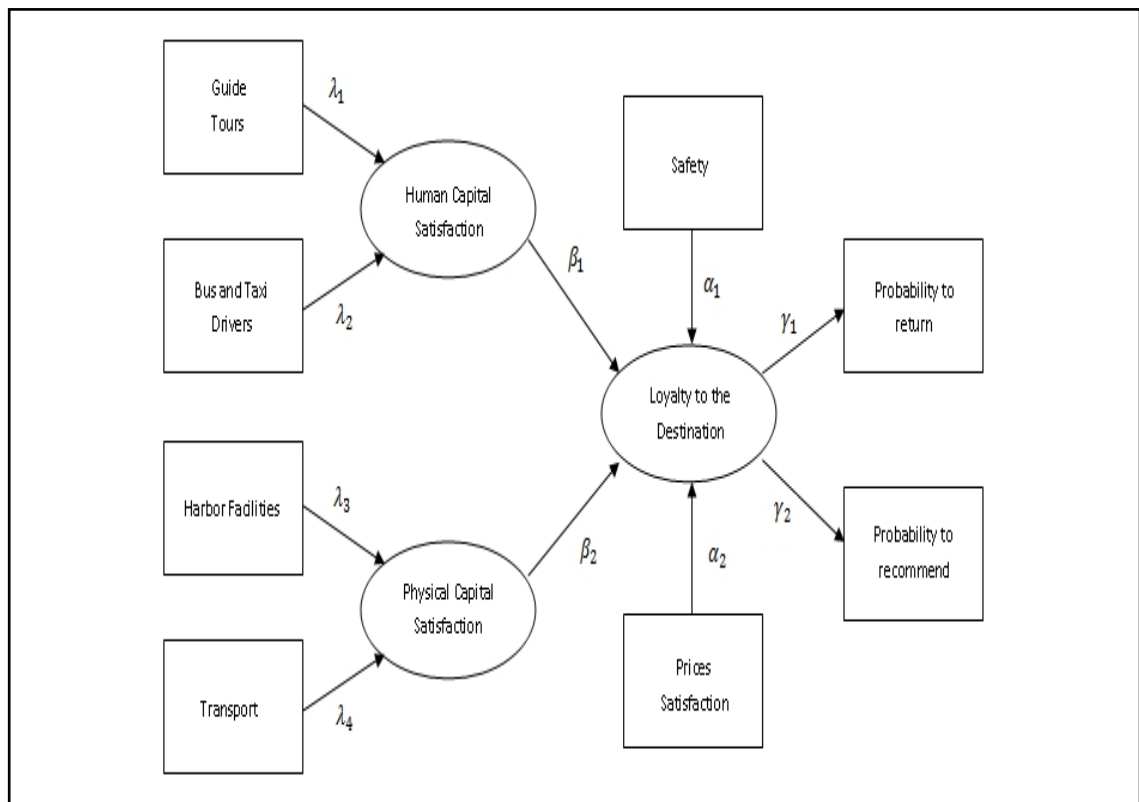


Fig. 2 The Structural Equation Model

Table 1

Different factors affecting the probability of return to a destination

AUTHORS	FACTORS	MODEL
Sampol (1996); Gitelson and Crompton (1984)	Age (Older visitors are more likely to return than younger ones)	LOGIT
Moutinho and Tirmble (1991)	Distance between place of residence and the destination	LOGIT
Murphy et al. (2000)	Perceptions of the travel experience	SEM
Gabe et al. (2006)	Household income; Number of visits; Length of stay in the destination; Distance between the respondent's place of resident and destination	LOGIT
Alegre and Cladera (2006)	Number of visits	LOGIT
Um et al. (2006)	Perceived quality of service provided, perceived value for money, travel distance	SEM
Correia at al. (2007)	Individual characteristics, travel-related variables	LOGIT
Alegre J. and Cladera M. (2009)	Number of visits; level of satisfaction	SEM
Campo-Martínez, Garau-Vadell and Martínez-Ruiz (2010)	Group composition, tourist satisfaction, destinations' image, prior experience	LOGIT

Table 2

Characteristics of cruise ship tourists to Cartagena de Indias

Residence (%):		Age (% in category)	
USA	56.6	>56	64.4
Europe	8.8	46-55	16.5
Canada	9.3	26-45	16.8
Venezuela	16.7	16-25	1.6
Other Latin-American countries	5.0	< 15	0.7
Education		Income (% in category)	
Below high school	2.16	< \$25.000	8.4
High school	18.07	\$26.000-\$50.000	14.5
College/ degree	56.57	\$51.000-\$75.000	16.2
Postgraduate	23.20	\$76.000-\$100.000	10.4
First cruise (% yes)	25.1	\$101.000-\$150.000	8.0
First visit (% yes)	87.8	>\$150.000	7.5
Marital Status (% married)	75.4	Don't Know/No Answer	34.9
Intend to return (% yes)	46.3	Recommend (% yes)	59.2

Table 3
Goodness of fit tests

Model Chi - Square	2,8191
p - value = 0,94519	DF= 8
GIF	0,99941
Adjusted GIF	0,99736
RMSEA	0
Bentler - Bonnett NNFI	0,99889
Tucker - Lewis NNFI	1,0072
Bentler CFI	1

Table 4
SEM results

	Estimate	Inf 95%	Sup 95%
λ_1	0,748	0,683	0,814
λ_2	0,846	0,783	0,901
λ_3	0,618	0,534	0,677
λ_4	0,842	0,784	0,909
β_1	0,105	-0,124	0,365
β_2	0,119	-0,157	0,400
α_1	-0,190	-0,257	-0,121
α_2	0,156	0,107	0,222
γ_1	0,538	0,457	0,615
γ_2	0,944	0,778	1,101

Table 5
Variance extracted and reliability

	Variance Extracted	Reliability
Human Capital Satisfaction	0,637	0,775
Physical Capital Satisfaction	0,546	0,529
Loyalty to the Destination	0,585	0,569

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