



# How Wellness Tourists Become Loyal: A PLS-SEM Test of the Destination Image–Satisfaction–Desire Pathway with Gender MGA

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**Abstract:** This study examines how loyalty intentions are formed in wellness tourism and whether the underlying mechanism differs by gender. Data were collected through an email-based, anonymous survey of former customers of a major Romanian health tourism resort ( $N = 343$ ; February 2023–November 2025). The proposed model links Destination Image, Satisfaction, Desire, and Loyalty Intention, extending the classic destination image–satisfaction–loyalty chain by introducing Desire as a motivational bridge. The model was tested with PLS-SEM, followed by measurement invariance assessment and multi-group analysis (MGA) for males versus females. Results support all direct hypotheses and the serial mediation pathway (Destination Image  $\rightarrow$  Satisfaction  $\rightarrow$  Desire  $\rightarrow$  Loyalty Intention) in both gender groups and in the pooled sample, indicating a robust loyalty-formation structure. MGA further suggests statistically significant gender-based differences across the structural paths, implying that men and women rely to different degrees on image-driven evaluations versus motivational conversion processes when forming loyalty intentions. Practically, the findings recommend that wellness destinations prioritize strengthening destination image and satisfaction while also designing experiences that actively stimulate desire to return, and tailor communication and retention strategies by gender to maximize loyalty outcomes.

**Keywords:** gender segmentation, PLS-SEM, MGA, wellness tourism, loyalty

## 1. INTRODUCTION

Tourism is inherently a people-centered phenomenon, and its fundamental premise is the existence and active participation of tourists, whose decisions and behaviors ultimately generate demand and co-create the tourism experience (Goeldner & Ritchie, 2012). Given that demographic characteristics play a decisive role in the travel industry (Prayag & Ryan, 2012) and that the segment of female tourists is prevalent worldwide (UNWTO, 2019), this research is guided by social role theory, which posits that women and men tend to behave differently based on their social position and socially defined expectations (Archer, 1996). Accordingly, we examine whether loyalty is formed differently as a function of respondents' gender, assessing this relationship in the context of consumers of a well-known health tourism destination in Romania. Building loyalty toward a tourism product represents a more reliable and economically advantageous approach to securing business success, as the relationship between loyalty and profitability is widely recognized as positive (Bowen & Chen, 2001). Prior studies have examined tourists' perceptions under the differential effects of age and gender (Assaker et al., 2015; Tosun et al., 2024). Other work has extended this perspective by integrating additional determinants, such as the moderating role of the number of prior visits and online reviews on perceptions related to loyalty, satisfaction, and overall destination image (Iqbal et al., 2023). However, to the best of our knowledge, quantitative research exploring the destination image–satisfaction–desire–loyalty intention relationship under the potential influence of respondents' gender across traveler groups (men versus women) remains limited or absent. In this study, we aim to investigate between-group differences by drawing on the destination image–satisfaction–loyalty conceptual framework and by integrating desire as an antecedent of loyalty. The core destination image–satisfaction–loyalty intention model has been widely used in tourism research to explain loyalty formation (Prayag & Ryan, 2012; Assaker et al., 2015).

However, this triad remains largely evaluative. To better explain how satisfaction translates into loyalty intention, we introduce desire as a motivational link that converts positive evaluations into a conative

readiness to act. This extension is consistent with prior research (Lam et al., 2011; Siu et al., 2012) and with goal-directed theory, which positions desire as the proximal determinant of intention (Perugini & Bagozzi, 2001, 2004).

To test the proposed framework, we employ Partial Least Squares Structural Equation Modeling (PLS-SEM), complemented by multi-group analysis (MGA) and permutation tests. The study examines gender-based differences within a complex modeling setup that can accommodate both reflective and formative constructs, assessing the moderating role of gender on the relationships in the proposed model.

## **2. THEORETICAL FRAMEWORK AND HYPOTHESES**

### **2.1. Destination Image, Tourist Satisfaction, Loyalty**

Destination image, as defined by Tasci et al. (2007), represents an interactive system of tourists' thoughts, opinions, feelings, visualizations, and intentions toward a destination. Early work typically distinguished two core components, cognitive and affective, but subsequent research expanded this framework by adding a conative component that captures behavioral tendencies (Agapito et al., 2013). Given the multidimensional nature of destination image in the present study and to maintain parsimony in the structural model, we operationalize destination image as a second-order construct that integrates its cognitive and affective dimensions.

Tourist satisfaction refers to the extent to which travel expectations are met by the actual experience and it is commonly conceptualized as an overall evaluative judgment formed by comparing expected and experienced performance and is widely recognized as a key driver of revisit and recommendation intentions (Zeng et al., 2021). In destination contexts, satisfaction is also treated as multidimensional, shaped by tourists' assessments of destination attributes and situational conditions, thereby functioning as a central mechanism through which favorable perceptions translate into positive behavioral responses (Eid et al., 2019; Iqbal et al., 2023). Customer loyalty, in turn, reflects a relatively stable preference that supports repeat visitation and favorable advocacy, particularly when post-consumption evaluations are positive (Wei & Lin, 2020). In tourism research, loyalty is most often operationalized behaviorally through revisit intention and positive word-of-mouth, connecting it directly to the long-term sustainability of destinations and tourism providers (Zeng et al., 2021; Iqbal et al., 2023).

Consistent with this logic, the literature frequently conceptualizes the destination image–satisfaction–loyalty intention relationship as a causal chain in which destination image acts as a primary antecedent of satisfaction, while satisfaction functions as a key condition for behavioral loyalty outcomes. Assaker et al. (2015) validate a structural model where destination image positively influences satisfaction and exerts both direct and indirect effects (via satisfaction) on loyalty, indicating that a favorable image fosters more positive post-visit evaluations and stronger loyalty intentions.

### **2.2. Introducing Desire in the Destination Image–Satisfaction–Loyalty Chain**

Although the Destination Image → Satisfaction → Loyalty Intention sequence is widely applied, it remains largely evaluative and may not fully capture the transition from being satisfied to forming a firm intention to act in the future, since satisfaction does not always translate automatically into loyalty (Oliver, 1999). Research in services and experiential consumption suggests that post-consumption satisfaction often activates conative “approach” tendencies, including a motivational desire to extend or repeat the experience. Empirical evidence supports this mechanism: Lam et al. (2011) show that customer satisfaction increases desire to stay, while Siu et al. (2012) treat the satisfaction–desire link as a core driver of approach behaviors and identify conditions that can strengthen this effect. This position is theoretically grounded in the Model of Goal-Directed Behavior, which frames desire as the proximal determinant of intention and the mechanism through which evaluations and emotions are translated into behavioral intentions (Perugini & Bagozzi, 2001). Importantly, desire is conceptualized as distinct from intention (Perugini & Bagozzi, 2004), and in decisions that are costly and require planning (such as travel), motivational processes are particularly relevant for the enactment of intentions (Bagozzi et al., 2003). Beyond tourism, desire has also been documented as a mediator (including in serial mediation structures) toward intentions in health/wellbeing and retail contexts (Pan et al., 2025).

Given the well-established destination image → satisfaction → loyalty pathway (Assaker et al., 2015), the evidence that satisfaction predicts desire (Siu et al., 2012), and the goal-directed frameworks

positioning desire as the proximal driver of intention (Perugini & Bagozzi, 2001, 2004), we propose the following hypotheses addressing direct effects and a serial mediation mechanism (D.I. → Sat. → Des. → L.Int.):

**H1:** Destination Image has a positive direct effect on tourist Satisfaction.

**H2:** Destination Image has a positive direct effect on Loyalty Intention.

**H3:** Satisfaction has a positive direct effect on Desire.

**H4:** Desire has a positive direct effect on Loyalty Intention.

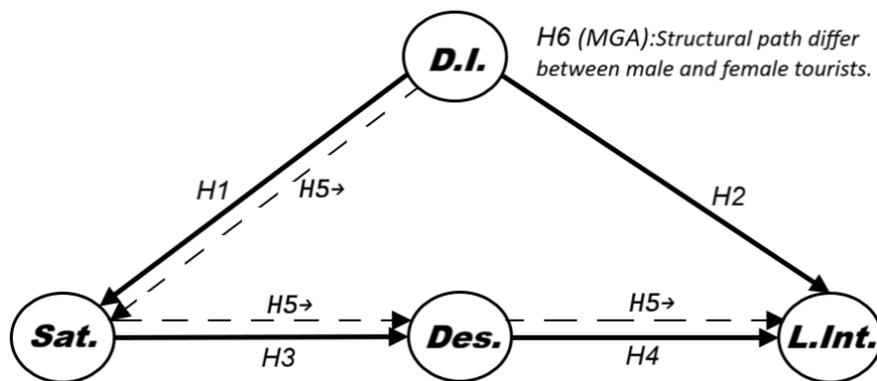
**H5:** The effect of Destination Image on Loyalty Intention is serially mediated by Satisfaction and Desire, such that Destination Image increases Satisfaction, Satisfaction increases Desire, and Desire increases Loyalty Intention (D.I. → Sat. → Des. → L.Int.).

**2.3. The Role of Gender in Consumer Segmentation**

Within tourism marketing, gender is increasingly treated as a key segmentation variable because men and women may differ in how they evaluate destination-related cues, translate those evaluations into satisfaction, and ultimately develop loyalty. Assaker et al. (2015) show that the structural relationships in the destination image–satisfaction–loyalty model vary in strength across men and women, implying that similar destination stimuli can yield different levels of satisfaction and loyalty intention depending on gender. Similarly, Tosun et al. (2024) identify gender as a moderator in the relationships linking destination service quality, affective image, and revisit intention, suggesting differentiated loyalty responses across gender groups. At a broader level, the UNWTO report on women in tourism emphasizes that gender systematically shapes roles, opportunities, and behaviors in tourism, reinforcing the importance of incorporating a gender perspective in both policy and research (UNWTO, 2019). Accordingly, we propose the following hypothesis:

**H6 (Gender MGA):** Gender moderates the proposed structural model, such that at least one structural path differs significantly between male and female tourists.

The graphical representation of our conceptual model and the proposed relationships are detailed in Figure 1.



**Figure1.** The conceptual model

Source: Developed by the authors

**3. MATERIALS AND METHODS**

**3.1. Data Collection**

Data were obtained through an email-based survey administered to former users of wellness services at a large Romanian health tourism complex. Personalized invitations were sent to potential participants. The data-collection window extended from February 2023 to November 2025. From a customer base of more than 13,400 individuals, 1,780 were contacted, resulting in 343 valid questionnaires retained for analysis. The response rate remained stable at approximately 20% throughout the collection period. Participation was voluntary and conducted in accordance with GDPR requirements. The questionnaire was written in Romanian and completed by native Romanian speakers, with no incentives provided.

### 3.2. Respondent profile

The final dataset included 343 valid responses and largely reflects a clientele of repeat wellness visitors. Most participants (86%) reported using the spa's services at least once per year (or more often), typically for stays of six days or longer. Women accounted for the majority of the sample (65.6%). The age structure was concentrated in older cohorts, with 69.3% of respondents aged 55 and above. Consistent with the profile of returning guests, visit frequency was substantial: 56.6% stated they return annually and 30.6% reported multiple visits per year. Although income was not measured directly, the relatively high price level of the resort's services suggests a predominantly above-average income segment.

### 3.3. Research Instrument and Construct Measures

In this study, Destination Image was modeled as a formative latent construct, meaning that the indicators form the construct and that changes in the indicators imply changes in the construct itself (Jarvis et al., 2003). Destination Image was assessed using two affective items (e.g., "While experiencing the spa services, I feel happy"; "While experiencing the spa services, I feel relaxed"), adapted from Eid et al. (2019) and Han et al. (2017), and four cognitive items (e.g., "When I intend to revisit this spa, I know I will enjoy a variety of medical therapies and wellness options"; "When I intend to revisit this spa, I know I will have pleasant interactions with the staff"; "When I intend to revisit this spa, I know I will spend time in a clean and comfortable environment"; "When I intend to revisit this spa, I know I will enjoy a pleasant atmosphere"), adapted from Han & Ryu (2012) and Assaker et al. (2015). Satisfaction was measured with three items adapted from Eid et al. (2019) and Han et al. (2017) (e.g., "I think I made a good decision when I chose to use this spa's services"; "I am pleased with my decision to use this spa's services"; "Overall, I am satisfied with my decision to benefit from this spa's services"). Loyalty intention was measured with four items adapted from Han et al. (2017) (e.g., "I consider this spa to be my preferred choice for spa services"; "I intend to be a regular guest of this spa"; "I will recommend this spa to my friends/family"; "I will say positive things about this spa to my friends/family"), and finally, desire was assessed using three items adapted from Han et al. (2017) (e.g., "I desire to use this spa's services again"; "I strongly desire to benefit again from this spa's health resources"; "I intend to revisit this spa in the near future"). All items were measured on a 7-point Likert scale ranging from 1 (strongly disagree) to 7 (strongly agree). To ensure contextual fit and content validity, the items were reviewed by academic experts in hospitality as well as spa industry practitioners. Gender was measured with a single question offering two response options, which were used to classify respondents into male and female groups for the multigroup analysis.

### 3.4. Method of Analysis

The empirical model was estimated in SmartPLS 4 using Partial Least Squares Structural Equation Modeling (PLS-SEM). PLS-SEM is particularly suitable for prediction-oriented and exploratory theory development, especially when the structural model is complex and when sample size and distributional issues are potential concerns (Hair et al., 2017). First, the reflective measurement model was evaluated in terms of reliability and validity, based on indicator loadings ( $>0.70$ ), composite reliability (CR  $>0.70$ ), average variance extracted (AVE  $>0.50$ ), and discriminant validity checked through the Fornell–Larcker criterion and HTMT ratios. Second, the structural model was examined by inspecting path coefficients, their statistical significance (t- and p-values) obtained via bootstrapping with 5,000 subsamples, and the explained variance ( $R^2$ ) of endogenous constructs. Finally, Multi-Group Analysis (MGA) was applied to compare the predefined groups and test whether the estimated structural paths differ significantly across them (Nguyen et al., 2025). In line with prior methodological work, such between-group comparisons can be interpreted as discrete moderation, since significant path differences reflect moderating effects associated with group membership (Assaker et al., 2015).

## 4. RESULTS

### 4.1. Reliability and Validity

Consistent with standard PLS-SEM reporting practice, the evaluation was carried out in two stages, the measurement model and the structural model, with the first stage focusing on establishing the adequacy of the measures in terms of reliability and validity (Hair et al., 2017; Sarstedt et al., 2017; Ringle et al.,

2018). Internal consistency was assessed through both Cronbach’s alpha and composite reliability (CR). Because these indicators rely on different assumptions, they were reported for each time-specific subsample as well as for the pooled dataset (Table 1). Following commonly accepted thresholds, alpha values  $\geq 0.70$  indicate satisfactory internal consistency (Sarstedt et al., 2017), while CR values  $> 0.70$  further support measurement reliability (Ringle et al., 2018), confirming that the constructs meet the recommended reliability criteria (see Table 1). Convergent validity was subsequently examined using the Average Variance Extracted (AVE), applying 0.50 as the minimum benchmark (Ringle et al., 2018). Since all constructs exceeded this threshold, convergent validity was supported for both the separate subsamples and the pooled analysis.

**Table1.** Reliability and convergent validity

	Males			Females			Complete		
Items	Alpha	CR	AVE	Alpha	CR	AVE	Alpha	CR	AVE
Des.	0.929	0.953	0.875	0.857	0.913	0.777	0.886	0.929	0.814
L.Int.	0.916	0.941	0.800	0.908	0.935	0.783	0.916	0.941	0.798
Sat.	0.859	0.914	0.780	0.877	0.924	0.803	0.871	0.921	0.795

Source: Developed by the authors

Discriminant validity was assessed for the constructs across the three datasets using the Heterotrait–Monotrait (HTMT) ratio. In line with the conservative cutoff proposed by Henseler (2015), HTMT values  $\leq 0.90$  were interpreted as indicating satisfactory discriminant validity. All HTMT values obtained in this study remained below the 0.90 threshold, providing support for adequate discriminant validity among the constructs (see Table 2).

**Table2.** Discriminant validity HTMT

	Des.			L. int.		
	Males	Females	Complete	Males	Females	Complete
L. int.	0.815	0.851	0.820			
Sat.	0.897	0.687	0.770	0.834	0.657	0.727

Source: Developed by the authors

For the outer model, we assessed possible multicollinearity by inspecting variance inflation factor (VIF) statistics, following standard PLS-SEM evaluation guidelines (Sarstedt et al., 2021; Hair et al., 2017). In all three time-based subsamples, the VIF values stayed below the widely used threshold of 5.00 (Hair et al., 2017), suggesting that collinearity is not a material issue in the measurement model. The VIF outputs for all datasets are reported in Table 3.

**Table3.** Collinearity statistics (VIF)

	Outer model							
	Img.1	Img.2	Img.3	Img.4	Img.5	Img.6	L.Int.1	L.Int.2
VIF Males	4.613	4.611	4.61	2.395	2.502	3.82	3.757	2.94
VIF Females	3.067	3.476	4.019	3.04	1.884	2.561	2.783	2.707
VIF complete	3.41	3.733	3.815	2.628	2.013	2.797	3.247	2.895
	L.Int.3	L.Int.4	Sat.1	Sat.2	Sat.3	Des.1	Des.2	Des.3.
VIF Males	2.987	2.768	1.967	2.335	2.303	3.833	3.851	3.46
VIF Females	2.892	3.145	2.335	2.486	2.377	2.404	2.188	1.957
VIF complete	2.893	3.083	2.169	2.437	2.437	2.782	2.579	2.329
	Inner model							
	Des. → L.int.		D.I. → L.Int.		D.I. → Sat.		Sat. → Des.	
VIF Males	4.037		1		1		4.037	
VIF Females	1.682		1		1		1.682	
VIF complete	2.123		1		1		2.123	

Source: Developed by the authors

4.2. Structural Model

Next, the structural model was evaluated by inspecting the standardized path coefficients, assessing their statistical significance through bootstrapping with 5,000 resamples (t- and p-values), and examining the explanatory power of the endogenous constructs using R<sup>2</sup> values (Hair et al., 2017; Sarstedt et al., 2017). The analysis tested four direct hypotheses (H1–H4) and one serial mediation hypothesis (H5). To report results across the study design, the estimates were presented for three datasets: the male subsample, the female subsample, and the full sample. As shown in Table 4, the direct paths and the mediation effect were estimated alongside the R<sup>2</sup> values for Satisfaction, Desire, and Loyalty Intention, indicating the model’s predictive strength in each dataset. Overall, the pattern of supported relationships across datasets provides evidence for a robust nomological structure linking destination image, satisfaction, desire, and loyalty intention within the proposed framework.

Table 4. Direct relationships and mediation analysis

	Males				Females				Complete			
	β	T	P	Results	β	T	P	Results	β	T	P	Results
H1: D.I → Sat.	0.852	14.415	0	Supp. **	0.689	10.679	0	Supp. **	0.748	14.692	0	Supp. **
H2: D.I. → L.Int	0.639	6.161	0	Supp. **	0.36	3.194	0.001	Supp. **	0.399	4.664	0	Supp. **
H3: Sat. → Des.	0.803	10.288	0	Supp. **	0.602	6.674	0	Supp. **	0.68	9.764	0	Supp. **
H4: Des. → L.Int.	0.199	2.008	0.022	Supp. **	0.524	4.861	0.0	Supp. **	0.45	5.262	0.00	Supp. **
H5: D.I. → Sat. → Des. → L.Int.	0.136	1.97	0.024	Supp. **	0.217	4.1	0	Supp. **	0.229	4.538	0	Supp. **
		<b>R-Sq</b>				<b>R-Sq</b>				<b>R-Sq</b>		
Desire		0.644				0.363				0.463		
Loyalty intention		0.669				0.645				0.623		
Satisfaction		0.726				0.474				0.559		
Note. **Relationships are significant at P < 0.05, hypothesis is supported.												
Note. *Relationships are not significant at P > 0.05, hypothesis is not supported.												
β = Beta Coefficient, T = t-Statistics, P = Probability (P) value.												
<i>Source: Developed by the authors</i>												

4.3. Multigroup Analysis

The structural model was additionally examined through a multigroup analysis (MGA), we applied this procedure to evaluate whether the estimated relationships differ across gender-based subsamples. MGA enables formal statistical testing of between-group differences in path coefficients (Sarstedt et al., 2017; Ringle et al., 2018) and has become common in recent PLS-SEM research for assessing heterogeneity across subgroups (e.g., Nguyen et al., 2025). SmartPLS was used because its visual interface and built-in routines for bootstrapping and advanced assessments, including mediation, moderation, and multigroup testing facilitate the estimation and comparison of complex models, including those with interaction terms (Hair et al., 2017). The MGA results are summarized in Table 5.

Table 5. Multi-group analysis

Path	Difference (Males / Females)	p value
Des. → L.Int.	-0.325	0.016
D.I. → L.Int	0.279	0.033
D.I. → Sat.	0.163	0.036
Sat. → Des.	0.2	0.049
Difference = β_males – β_females; p-values < 0.05 indicate significant between-group differences.		<i>Source: Developed by the authors</i>

5. DISCUSSIONS

Across genders, the findings support the proposed model, with all hypotheses confirmed in the male, female, and full samples. Destination image strongly predicted satisfaction (H1: males β = 0.852, p < 0.001; females β = 0.689, p < 0.001; full β = 0.748, p < 0.001), reinforcing the well-established argument

that favorable destination perceptions translate into more positive post-consumption evaluations (Eid et al., 2019; Assaker et al., 2015). At the same time, destination image also showed a significant direct effect on loyalty intention (H2: males  $\beta = 0.639$ ,  $p < 0.001$ ; females  $\beta = 0.360$ ,  $p = 0.001$ ; full  $\beta = 0.399$ ,  $p < 0.001$ ), suggesting that perceptual assets can generate behavioral loyalty beyond satisfaction alone.

We found strong support for the motivational extension via desire, as satisfaction significantly increased desire in all datasets (H3: males  $\beta = 0.803$ ,  $p < 0.001$ ; females  $\beta = 0.602$ ,  $p < 0.001$ ; full  $\beta = 0.680$ ,  $p < 0.001$ ), aligning with services and hospitality evidence that satisfaction activates approach-oriented motivation (Lam et al., 2011; Siu et al., 2012). Desire, in turn, positively predicted loyalty intention across groups (H4: males  $\beta = 0.199$ ,  $p = 0.022$ ; females  $\beta = 0.524$ ,  $p < 0.001$ ; full  $\beta = 0.450$ ,  $p < 0.001$ ), supporting the Model of Goal-Directed Behavior view that desire channels evaluations into future behavioral intentions (Perugini & Bagozzi, 2001, 2004) and mirroring tourism evidence that desire strengthens loyalty-related outcomes (Han et al., 2017). Accordingly, the serial mediation effect was significant for males, females, and the pooled sample (H5: males  $\beta = 0.136$ ,  $p = 0.024$ ; females  $\beta = 0.217$ ,  $p < 0.001$ ; full  $\beta = 0.229$ ,  $p < 0.001$ ), consistent with the idea that satisfaction does not automatically become loyalty, but often operates through conative mechanisms (Oliver, 1999; Bagozzi et al., 2003). Finally, MGA indicates that gender significantly differentiates all four direct paths (all  $p < 0.05$ ), echoing prior work that loyalty formation can vary by gender and supporting segmentation logic in tourism behavior research (Assaker et al., 2015; Tosun et al., 2024; UNWTO, 2019); notably, three relationships are stronger among men (D.I.→Sat., D.I.→L.Int., Sat.→Des.), whereas the desire-to-loyalty conversion is stronger among women (Des.→L.Int.).

## **6. CONCLUSIONS**

The findings consolidate a coherent loyalty-formation mechanism in wellness tourism, suggesting that loyalty intention is best understood as the outcome of a sequential process in which destination-related perceptions shape post-experience evaluations, these evaluations stimulate desire, and desire subsequently supports intention-based loyalty. This matters because favorable evaluations alone do not guarantee loyalty, as rather, loyalty is more convincingly explained when the motivational step “desire to re-engage with the wellness offer” is explicitly modeled, consistent with the view that post-consumption evaluations may be necessary but not sufficient for loyalty to emerge (Oliver, 1999).

From a managerial standpoint, the results imply that operators should treat desire as a designable lever, as beyond delivering competent services, they should purposefully cultivate future-oriented motivation through experience staging, personalized wellness pathways, and clear articulation of benefits that guests can anticipate upon return. Importantly, the multigroup evidence confirms that gender is a meaningful source of heterogeneity in how loyalty is constructed. While the overall chain holds across both groups, the results indicate that men’s loyalty formation is more strongly driven by upstream evaluations and motivation building (destination image more strongly shapes satisfaction and satisfaction more strongly stimulates desire, and destination image also exerts a stronger direct influence on loyalty intention), whereas for women, the final conversion step is more decisive, as desire translates more strongly into loyalty intention. This pattern supports the broader argument that men and women can respond differently to the same destination cues and experience evaluations, producing distinct pathways to loyalty (Assaker et al., 2015). Consequently, a one-size-fits-all loyalty strategy is likely inefficient, as perceived image consistency and post-experience confirmation may be especially effective for male segments, while initiatives that intensify motivational pull and facilitate the translation of desire into a clear “reason to return” may be particularly effective for female segments, consistent with the role of desire as a proximal driver that channels evaluations into future intentions (Perugini & Bagozzi, 2001).

The findings indicate that loyalty in wellness tourism is motivational rather than purely evaluative, requiring operators to actively convert satisfaction into desire. Additionally, loyalty mechanisms differ by gender, suggesting that communication and program design should target the stage at which each segment’s loyalty is most responsive.

Limitations should be acknowledged, as the present study relies on self-reported intentions rather than observed behavior, and the single-destination, Romanian context, may limit generalizability and future research could test the model across destinations and cultures, incorporate broader gender categories and intersectional segmentation.

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