True Loyalty or Switching Fear? How Switching Costs Sustain Loyalty in Health Tourism: An Extended TPB Approach

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Abstract: *This study investigates whether loyalty intention in health tourism reflects genuine preference or is sustained by switching-related constraints. Building on the Theory of Planned Behavior (TPB), we propose an extended model that integrates switching cost as a context-specific determinant of loyalty intention and examines the mediating roles of attitude and perceived behavioral control (PBC). Data were collected via an online survey administered to Romanian customers of a premium health and spa destination across two operational periods (N = 235). The model was tested using PLS-SEM. Results show strong explanatory power for loyalty intention (R^2 = 0.657). Attitude is the dominant predictor of loyalty intention (β = 0.585), while subjective norms (β = 0.133) and PBC (β = 0.117) exert smaller but significant effects. Switching cost has significant direct effects on attitude (β = 0.370), PBC (β = 0.292), and loyalty intention (β = 0.149). Mediation analysis indicates a significant indirect effect of switching cost on loyalty intention through attitude (β = 0.217), whereas mediation through PBC is not supported. The findings suggest that loyalty intention is primarily preference-based, yet reinforced by switching costs that shape customers' evaluations of staying. Implications for ethical retention strategies and future research directions are discussed.*

Keywords: *TPB; switching cost; PLS-SEM; loyalty; tourism*

1. INTRODUCTION

Health tourism, an increasingly prominent intersection of healthcare services and travel experiences, has attracted growing demand and scholarly attention in recent years. At the same time, demand in this sector is sensitive to wider socio-economic conditions, which makes forecasting tools such as system-dynamics modelling particularly valuable for anticipating market trajectories (Vetitnev et al., 2016).

In this context, building product (or provider) loyalty represents a safer and more economically advantageous strategy for ensuring business success, given that the relationship between loyalty and profitability is widely recognized as positive (Bowen & Chen, 2001). To examine consumers' intention to remain loyal, the present study applies a modified version of the Theory of Planned Behavior (TPB). Consistent with prior literature and with the need to test the study's hypotheses, the model is extended by introducing switching cost as an additional construct. This variable is included to assess whether it independently influences loyalty retention and whether attitude and perceived behavioral control (PBC) mediate the relationship between switching cost and loyalty. In other words, the study investigates whether, within this particular setting, the perceived cost of changing to a similar provider shapes the process through which loyalty is formed and maintained. However, switching costs remain comparatively underexplored in field of services, despite substantial evidence that they can meaningfully shape customer decision-making (Temerak & Elk-Manstrly, 2019).

Literature review and hypotheses development

1.1. The Theory of Planned Behavior (TPB)

TPB posits that behavioral intention is the strongest predictor of actual behavior and this intention is influenced by three key factors: attitude toward the behavior, social norms, and perceived behavioral control (Ajzen, 1991). TPB has been widely applied across various disciplines, including health tourism, to predict and understand health-related behaviors (Soliman, 2019). For instance, it has been used to predict intentions to visit destinations post-pandemic, with a focus on health awareness and non-pharmaceutical interventions as significant determinants (Pahrudin, 2021). Within the context of

preventive health behaviors, studies highlight the critical roles of social norms and perceived behavioral control in shaping intentions to engage in health tourism activities (Godin & Kok, 1996).

These findings demonstrate TPB's utility in crafting marketing strategies and guiding policy development in global health tourism. To enhance the accuracy of predicting behavioral intentions, this study leverages TPB's flexibility by incorporating switching cost, allowing for a more nuanced understanding of consumer behavior.

1.2. Loyalty Intention

Within the framework of the Theory of Planned Behavior (TPB), loyalty intention is influenced by the interaction of three primary components: attitude, subjective norms, and perceived behavioral control (Ajzen, 1991).

Among the two main approaches to studying loyalty (attitudinal and behavioral), the attitudinal approach is frequently employed by researchers to investigate wellness spa loyalty (Han et al., 2017). In contrast, behavioral loyalty focuses on observable actions, such as repeat visits or frequent purchases of services, with metrics like visit frequency serving as key indicators (McKercher et al., 2012). Loyalty research in the tourism sector highlights the need to reevaluate its conceptualization due to the industry's unique characteristics (McKercher et al., 2012).

1.3. Attitude

In the framework of the Theory of Planned Behavior (TPB), attitude serves as a fundamental predictor of behavioral intention, as it encapsulates an individual's evaluative stance toward engaging in a specific behavior, with this evaluation being shaped by behavioral beliefs and by the perceived desirability of anticipated outcomes (Ajzen, 1991; Conner & Armitage, 1998), directly influences the strength and direction of intention.

When applied to loyalty intention, a positive attitude toward a service or experience, shaped by factors such as value, and satisfaction, reinforces an individual's intent to return or remain loyal to the provider. This connection is grounded in the belief that favorable outcomes, such as enhanced well-being or high service standards, are consistently associated with the service (Perugini & Bagozzi, 2001). Based on this theoretical foundation, we hypothesize:

Hypothesis: **H1**: Attitude has a direct and positive effect on loyalty intention.

1.4. Subjective Norms

Within the Theory of Planned Behavior (TPB), subjective norms represent the perceived social pressure to engage in or refrain from a specific behavior, reflecting the expectations of significant others and the individual's motivation to align with these expectations (Ajzen, 1991). This construct underscores the role of social influence in shaping intention, as individuals often base their decisions on the perceived approval or disapproval of those they consider important, such as family, friends, or colleagues (Armitage & Conner, 2001). Moreover, subjective norms not only provide the motivation to conform but also act as a lens through which individuals assess the social acceptance of their choices, aligning their intentions with perceived social approval (Perugini & Bagozzi, 2001). Consequently, subjective norms emerge as a powerful predictor of loyalty intention, illustrating how social dynamics and normative pressures guide decision-making. Based on the conceptual framework and the literature review, we peopose:

Hypothesis: **H2**: Subjective norms have a positive influence on loyalty intention.

1.5. Perceived Behavioral Control

Perceived Behavioral Control (PBC), a cornerstone of the Theory of Planned Behavior (TPB), captures an individual's evaluation of their ability to perform a specific behavior, encompassing internal resources (e.g., knowledge, skills, confidence) and external constraints (e.g., situational factors) that may facilitate or hinder execution (Ajzen, 1991). In the context of loyalty intention, PBC influences a customer's confidence in their ability to remain loyal, taking into account practical factors like financial constraints, competing alternatives, or personal preferences.

PBC complements attitude and subjective norms by addressing the feasibility of action, providing a pragmatic lens through which individuals evaluate their capacity to maintain loyalty (Schifter & Ajzen, 1985). Moreover, PBC acts as a bridge between motivation and action, linking an individual's intention to the likelihood of actual commitment through their perceived control over the decision-making process (Conner & Armitage, 1998).

Building upon this conceptual framework, we propose the following hypothesis:

Hypothesis: **H3**: Perceived behavioral control has a positive influence on loyalty intention.

1.6. Switching Costs

Switching cost is a critical construct in consumer behavior, representing the perceived barriers (monetary, psychological, and procedural) that consumers associate with changing from one service provider to another (Burnham et. al, 2003). These barriers significantly shape customer attitudes, intentions, and behaviors by creating a sense of commitment or inertia. In the context of the Theory of Planned Behavior (TPB), switching cost directly and indirectly influences key constructs, including attitude, subjective norms, perceived behavioral control (PBC), and loyalty intention.

Switching costs have both tangible and intangible components. On the one hand, they include financial penalties or additional expenses incurred during the transition to a new service provider. On the other hand, they encompass less tangible elements, such as the emotional stress of leaving a trusted provider or the time and effort required to establish a new relationship (Jones et al., 2000; Burnham, 2003). High switching costs often reduce the perceived ease of leaving, thereby increasing the likelihood of loyalty. For customers, the psychological dimension of switching costs reinforces the belief that remaining with the current provider is a more viable and less risky option (Burnham et al., 2003).

Based on the conceptual framework and the literature review, the following hypotheses are proposed:

Hypothesis: **H4**: Switching cost positively influences attitude.

Hypothesis: **H5**: Switching cost positively influences loyalty intention.

Hypothesis: **H6**: Switching cost positively influences perceived behavioral control.

1.7. Attitude and Perceived Behavioral Control as Mediators

Within the Theory of Planned Behavior (TPB) framework, attitude and perceived behavioral control (PBC), are not only direct predictors of behavioral intention but can also function as critical mediators, translating external factors into actionable intentions. These mediators bridge the influence of contextual variables, such as switching costs with loyalty intention, offering a nuanced understanding of behavior formation.

Research has demonstrated that TPB components effectively mediate the effects of external variables across diverse domains. For instance, Liao et al. (2007) utilized TPB components as mediators to investigate the relationship between customer satisfaction and behavioral intentions. Similarly, studies in consumer loyalty, tourism, and environmental conservation emphasize the role of these mediators in converting external determinants into intention-driven behavior (Han et al., 2010; Lam & Hsu, 2004).

By mediating the relationship between contextual variables, these constructs deepen the explanatory scope of TPB. Based on the literature and the proposed chain of relationships, the following hypotheses are formulated:

Hypothesis: **H7**: Attitude mediates the relationship between switching costs and loyalty intention.

Hypothesis: **H8**: Perceived behavioral control mediates the relationship between switching costs and loyalty intention.

The graphical representation of our conceptual model and the proposed relationships are detailed in Figure 1.
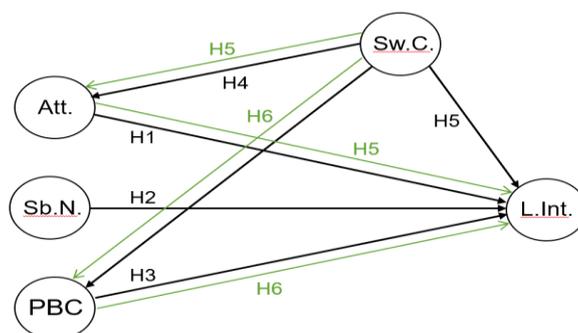
Figure1. *The conceptual model*

Source: Developed by the authors

2. MATERIALS AND METHODS

2.1. Data Collection

The data collection process involved the dissemination of personalized email invitations to potential participants of the study. The questionnaire was exclusively sent to individuals who had availed wellness, medical and spa services within the designated tourist complex between June 2022 to November 2024. Customers provided their consent to participate in surveys in compliance with european GDPR regulations, the first 235 responses received were utilized for the purpose of this research.

The questionnaire was developed in the Romanian language and exclusively completed by native speakers of Romanian. No incentives or rewards were offered to respondents to be utilized during their subsequent visits to the location.

2.2. Sampling Profiles and Measurement Model

Among the participants, a significant majority (85.5%) of them engage in utilizing the services provided by this health&spa center for a minimum of six days annually. Notably, the distribution of respondents across genders is considerably, with females accounting for 62,6% of the sample. Furthermore, a substantial proportion (89.3%) of the respondents indicated traveling distances exceeding 200 km to access this spa, while only 4.7% of the respondents can be considered locals, traveling from less than 50 km.

Regarding age demographics, the respondents' distribution is as follows: 3% were under the age of 35; 9.4% were between 35 and 44 years old; 21.3% were between 45 and 54 years old; 32.3% were between 55 and 64 years old; 26.8% were between 65 and 74 years old, and 7.2% were over 75 years old. Notably, the questionnaire did not include a query regarding income levels, but it can be considered that the guests have above-average incomes, given that this health&spa center charges the highest rates in its geographic region.

2.3. Measurment Model

To investigate the impact of the variables examined in this study, a comprehensive measurement instrument was developed using a 7-point Likert scale. The tool incorporated elements of the Theory of Planned Behavior (TPB) alongside additional variable of switching cost. This framework was informed by prior research on loyalty in the hospitality industry, utilizing scientifically validated constructs (Han & Ryu, 2012; Han et al., 2017; Perugini and Bagozzi, 2001) that were adapted to suit the specific context of this study. The construct validity of the measures used was verified both by practitioners in the industry and by members of the academic community in the hospitality industry. Table 1 summarizes the sources for the instruments and items.

Table1. *Source of measurement and items.*

Construct	Source	Items
Loyalty intention	Han et al. (2017)	If I am given an opportunity, I intend to be a regular guest of this spa.
		I will recommend my friends/family to visit this spa.
Attitude	Perugini & Bagozzi (2001)	
		I think that it would be wise to revisit this spa in the coming months.
		I think that it would be delightful to revisit this spa in the coming months.
		I think that it would be atractive to revisit this spa in the coming months.
Perceived behavioral control		
		For me, revisiting this spa in the coming months would be easy.
		If I want to, it is very likely that it will be easy for me to revisit this spa in the coming months.
Subjective norms		
		Most people who are important to me think that I should revisit this spa to benefit from therapies.

		Peoples whose opinions I value would prefer me to revisit this spa to benefit from therapies.
Switching cost	Han & Ryu (2012)	
		If I switch to a new spa center, I could not use the benefits from the loyalty program and other discounts I currently enjoy.
		Switching to a similar spa center would increase costs, such as paying a higher price for therapies.
		For me, the costs in time and effort to switch to another spa center are high.
		In general, it would be inconvenient and a hassle to switch another spa center.

Source: Developed by the authors

3. RESULTS

3.1. Reliability and Validity

The structural equation modeling is divided into two key assessments: the measurement model and the structural model. First, the measurement model assessment involves evaluating construct reliability and validity (Latif et al., 2022; Hair et al., 2017). Construct reliability was measured using Cronbach's Alpha and Composite Reliability (CR), with results presented in Table 2, with each metric uses distinct formulas and methodologies. According to Hair et al. (2017), a composite reliability value above 0.60 is deemed acceptable, ensuring that all three time-related constructs in the study meet the required reliability standard (see Table 2).

Next, the analysis assesses convergent validity through the Average Variance Extracted (AVE), with a minimum acceptable threshold of 0.50 (Ringle, 2018). As the Average Variance Extracted (AVE) values for all constructs were above 0.50, the convergent validity for these samples is confirmed.

Table2. *Reliability and convergent validity*

Items	Alpha	CR	AVE	
Attitude	0.927	0.930	0.873	
Loyalty Intentiom	0.883	0.883	0.895	
Percieved Behavior Control	0.913	0.925	0.920	
Subjective Norm	0.905	0.914	0.913	
Switching Cost	0.800	0.810	0.714	

Source: Developed by authors

3.2. Discriminant Validity and Collinearity

Discriminant validity was assessed using the Heterotrait–Monotrait (HTMT) ratio. Following Henseler (2015), a cutoff of 0.90 was adopted. All HTMT values fell below 0.90, indicating adequate discriminant validity for the constructs (see Table 3).

Table3. *Discriminant validity using HTMT*

	Att.	L. Int.	PBC	Sb. N.	Sw.C.
Att.					
L. int.	0.855				
PBC	0.708	0.653			
Sb. N.	0.473	0.554	0.376		
Sw. C.	0.422	0.545	0.334	0.542	
				Source: Developed by authors	

For the structural (inner) model, potential multicollinearity among predictor constructs was assessed using variance inflation factor (VIF) values, following PLS-SEM guidelines (Hair et al., 2017). All VIF values were below the commonly used threshold of 5.00 (Hair et al., 2017), indicating that collinearity is not a concern in the structural model. The VIF are reported in Table 4.

Table4. *Collinearity statistics (VIF)*

Att. -> LYINT	1.957
PerBh. -> LYINT	1.761
SbN. -> LYINT	1.426
SwCst -> Att.	1
SwCst -> LYINT	1.335
SwCst -> PerBh.	1
Source: Developed by the authors	

3.3. Structural Model

The proposed hypotheses were tested and, as shown in Table 5, most direct effects were supported (H1–H7), whereas H8 was not; these findings—including the mediation paths—will be used to describe how the relationships evolve across the three time periods. The structural model further demonstrates meaningful explanatory power, with R-squared values for the endogenous constructs ranging from 0.085 to 0.657 (from weak to substantial per Hair et al., 2013), while the standardized path coefficients (β) indicate the strength and direction of effects and the associated t- and p-values confirm their statistical significance, particularly for the model's key outcome, loyalty intention. These results will be utilized to explain the evolution of these relationships across the three time periods.

Table5. *Direct relationships and mediation analysis*

	β	T	P	Results
H1: Att. → L.Int.	0.585	6.549	0	Supp.**
H2: Sb.N.. → L.Int	0.133	2.442	0.007	Supp.**
H3: PBC → L.Int.	0.117	1.898	0.029	Supp.**
H4: Sw.C → Att.	0.37	4.488	0	Supp.**
H4: Sw.C. → L.Int.	0.149	2.662	0.004	Supp.**
H4: Sw.C. → PBC	0.292	3.563	0	Supp.**
H5: Sw.C.→Att.→ L.Int.	0.217	3.874	0	Supp.**
H6: Sw.C.→PBC.→ L.Int.	0.034	1.503	0.066	Not Supp.*
		R-Sq		
Desire		0.137		
Loyalty intention		0.657		
Percived behavioral control		0.085		
Note.*Relationships are not significant at P> 0.05, hypothese is not supported				
Note.**Relationships are significant at P< 0.05, hypothese is supported				
β = Beta Coefficient, T = t –Statistics, P= Probability (P) value				
Source: Developed by the authors				

4. DISCUSSION

This study explained loyalty intention in a health tourism context by extending the Theory of Planned Behavior (TPB) with switching cost as a context-specific predictor. Across the TPB predictors, attitude is the dominant driver of loyalty intention (β = 0.585), consistent with the TPB premise that intention is largely shaped by evaluative beliefs and anticipated outcomes (Ajzen, 1991; Conner & Armitage, 1998). This aligns with prior tourism and hospitality studies where positive evaluations strongly predict revisit or choice intentions (Han et al., 2010; Lam & Hsu, 2004; Soliman, 2019) and with wellness/spa research emphasizing the centrality of evaluative processes in loyalty formation (Han et al., 2017).

Subjective norms also show a significant, though smaller, effect (β = 0.133), supporting the role of social influence while reflecting the variability of normative effects highlighted in meta-analytic TPB evidence (Armitage & Conner, 2001). In health-related tourism behaviors, endorsement from important others may legitimize revisiting decisions, especially when trips are tied to therapies or prevention (Godin & Kok, 1996). PBC exerts a positive but modest direct effect (β = 0.117), indicating that

perceived ease matters, yet appears less central than evaluative motivation in this sample (Ajzen, 1991; Schifter & Ajzen, 1985).

The added construct, switching cost, plays a meaningful role as both a direct and indirect "anchor" of loyalty intention. Switching cost increases loyalty intention directly ($\beta = 0.149$) and also strengthens attitude ($\beta = 0.370$) and PBC ($\beta = 0.292$), consistent with the view that switching barriers are multidimensional and can discourage defection while shaping how customers evaluate staying (Burnham et al., 2003; Jones et al., 2000). This pattern matches findings in services showing that switching barriers support staying intentions even when alternatives exist (Temerak & El-Manstrly, 2019). Importantly, the results nuance "true loyalty vs. switching fear": the strong attitude–intention link suggests genuine preference is central, while switching cost indicates a parallel constraint-based component, echoing tourism loyalty debates about mixed motivations behind repeat intentions and behaviors (McKercher et al., 2012).

Mediation results clarify the mechanism. The indirect effect via attitude is significant ($\beta = 0.217$), suggesting switching costs reinforce loyalty primarily by strengthening positive evaluations of the current provider—consistent with arguments that switching barriers can elevate perceived value and rationalize staying (Kim et al., 2004) and with TPB extensions where external variables operate through core cognitions (Liao et al., 2007). By contrast, the PBC-mediated pathway is not supported ($\beta = 0.034$, $p = 0.066$), implying that switching costs translate less through perceived feasibility and more through evaluative judgments in this context, where many respondents appear to be experienced repeat visitors.

5. CONCLUSIONS

The findings of this study suggest that extending the Theory of Planned Behavior with switching cost provides a compelling account of loyalty intention in a health tourism setting. The model explains a substantial share of variance in loyalty intention ($R^2 = 0.657$), indicating that customers' willingness to remain loyal can be meaningfully understood through the interplay of core TPB cognitions and context-specific barriers associated with changing providers (Ajzen, 1991). This result implies that loyalty intention is not a random or purely habitual response, but a structured, belief-driven intention grounded in how customers evaluate revisiting and how they perceive the consequences of leaving.

A central implication of the results is that loyalty intention appears to be primarily preference-based rather than purely constraint-driven. The dominance of attitude as a predictor signals that customers' intentions are strongly tied to their evaluative judgments about the provider and the anticipated benefits of returning. In the health and spa context, attitude likely encapsulates perceived therapeutic effectiveness, overall service value, and the emotional desirability of the experience, which together translate into a strong motivational foundation for loyalty. This does not eliminate the relevance of constraints, but it suggests that, for many customers, continued patronage is anchored first in perceived value.

At the same time, switching cost emerges as a meaningful stabilizer of loyalty intention, operating in more than one way. Its direct contribution indicates that the perceived losses associated with changing providers can independently support retention, consistent with the idea that switching costs function as multidimensional barriers with financial, procedural, and psychological components (Burnham et al., 2003). However, the more informative insight is that switching cost also appears to shape the way customers evaluate their current provider.

A further nuance is provided by the mediation results, which imply that the "control" pathway is not the primary route through which switching cost supports loyalty intention. Although perceived behavioral control is significant as a direct predictor, the non-significant indirect effect via PBC suggests that switching-related barriers do not mainly operate by making revisiting feel more feasible; instead, they are more likely to influence the perceived desirability and justification for staying. This pattern is plausible in a sample dominated by experienced visitors, for whom the practicalities of revisiting may be relatively familiar and stable. Taken together, the evidence points to a mixed form of loyalty in which preference and constraint coexist, though the balance appears tilted toward preference-driven loyalty. This is important because tourism loyalty has long been criticized for conflating repeat intentions with genuine attachment; repeat behavior and intention can reflect satisfaction and positive evaluation, but also inertia and barriers that discourage switching (McKercher et al., 2012).

From a managerial perspective, the results imply that loyalty strategies in health tourism should be designed to strengthen positive evaluations , since attitude is central, the highest-return investments are likely those that enhance perceived outcomes and value, as consistent therapeutic quality, staff competence and empathy, clear communication of benefits, and personalization of treatment and service bundles. The significance of subjective norms suggests that managers can ethically amplify social reinforcement by cultivating credible word-of-mouth, referral initiatives, and community cues that validate revisiting, particularly in segments where health decisions are discussed within families.

The study also carries several limitations that should temper the interpretation of its implications. The evidence is based on a single destination and the data are cross-sectional and self-reported, meaning that the model captures intention rather than observed behavior; while TPB assumes intention precedes behavior, the intention–behavior link is not directly tested here (Ajzen, 1991). Additionally, the switching cost construct aggregates multiple dimensions, as financial, procedural, and psychological could reveal differentiated mechanisms, particularly in a health tourism setting where trust and continuity may matter.

These limitations suggest several promising directions for future research. A priority would be to decompose switching cost into distinct dimensions and test whether each dimension influences attitude, perceived control, and loyalty intention differently (Burnham et al., 2003). Longitudinal designs would allow researchers to connect intention to actual repeat behavior and to observe how loyalty shifts across time, especially around service disruptions, renovations, or price changes. The explanatory scope of the model could also be strengthened by incorporating health-tourism-specific constructs such as trust, perceived risk, satisfaction, and perceived therapeutic efficacy, which may help account for the relatively low explained variance in perceived behavioral control. Finally, multi-group analyses comparing first-time visitors and experienced repeaters, as well as customers traveling different distances, could clarify whether "true loyalty" and "switching fear" mechanisms operate differently across segments.

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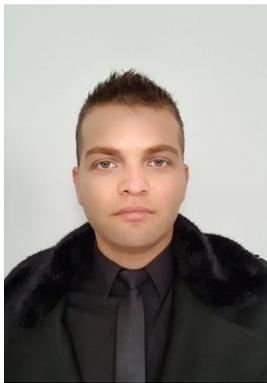
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