

Project Paper
On
Determinants of Students' Travel Intentions in the Digital Age:
The Moderating Role of Trustworthiness

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Letter of Transmittal

29th June, 2025

Professor Dr. Mohammad Amzad Hossain Sarker

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Subject: Submission of Project Paper.

Dear Sir,

This is a great honor for me to present my project paper, which is a part of the MBA Program curriculum. It is great achievement to work under your active supervision.

This paper is based on, **“Determinants of Students’ Travel Intentions in the Digital Age: The Moderating Role of Trustworthiness”**. In preparation of this paper I have followed and maintained the format and rules of a formal project paper as instructed by you. This paper gave me both academic and practical exposures.

I am thankful to you for your kind support and supervision, in the preparation of this paper and sincerely hope that I would live up to your expectations regarding the quality of my work. I tried to put my best effort for the preparation of this paper. Yet if any shortcomings arise, it will be my pleasure to answer any clarification and suggestion regarding this paper.

Sincerely yours,

Mst Tasrin Jahan Akhi

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Student's Declarations

I declare that this project paper titled “**Determinants of Students’ Travel Intentions in the Digital Age: The Moderating Role of Trustworthiness**” is uniquely prepared by me under the supervision of Professor Dr. Mohammad Amzad Hossain Sarker, Department of Marketing, Comilla University, Cumilla.

I confirm that the study is only prepared for my academic requirement, not for any other purpose and the project paper is submitted in the parts of requirements for the completion of the Degree of Masters of Business Administration (MBA). I also declare that the information embodied in this study has not been submitted to any other Universities or Institutions for the grant of any degree or diploma.

Yours Sincerely

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Supervisor's Declaration

This is to certify that, the paper work entitled **“Determinants of Students’ Travel Intentions in the Digital Age: The Moderating Role of Trustworthiness”** has been prepared by Mst Tasrin Jahan Akhi; ID: 22307004, Department of Marketing, 13th Batch, Session: 2022-2023 sincerely and under my close supervision.

This further certifies that it is an original work and suitable for the particular fulfillment of the degree of MBA. This paper is prepared for academic purposes only. I wish her all progress and success.

Dr. Mohammad Amzad Hossain Sarker

Professor

Department of Marketing

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Acknowledgment

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Regards

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Abstract

Purpose: This study aimed to investigate the factors influencing students' travel intentions in the digital age, focusing on the impact of electronic word-of-mouth (eWOM), destination image, digitalization, and perceived personalization. Additionally, the moderating role of trustworthiness in these relationships was examined.

Methodology: The research employed a descriptive and quantitative approach. Data were collected from 302 student respondents in Bangladesh using a structured questionnaire based on a five-point Likert scale. A non-probability convenience sampling method was used. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) in SmartPLS 4 to evaluate the measurement and structural model, including reliability, validity, and path analysis.

Results: The findings revealed that all four independent variables—eWOM, destination image, digitalization, and perceived personalization—positively influence students' travel intentions. Among them, digitalization had the strongest impact. Trustworthiness significantly moderated the relationship between destination image and digitalization with travel intention but had no significant moderating effect on eWOM or personalization.

Limitations: The study was limited to student respondents within Bangladesh and used convenience sampling, which may affect the generalizability of the findings. It also focused solely on digital and trust-related factors, excluding other potential influencers like safety, peer influence, or environmental concerns.

Contribution: This research contributes to the tourism and digital marketing literature by providing empirical evidence on how digital factors and trustworthiness shape travel intentions among students in a developing country. It offers practical insights for tourism marketers and policymakers to tailor digital strategies toward the youth travel segment.

Keywords: Travel intention, eWOM, destination image, digitalization, perceived personalization, trustworthiness.

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CHAPTER 1

INTRODUCTION

1.1 Introduction

The tourism and hospitality industry is recognized as one of the most fast-growing and diverse sectors in the global economy. Its influence extends beyond leisure, as it contributes significantly to employment, national income, and global connectivity. According to Roy et al. (2021), tourism and travel account for approximately 10.4% of global Gross Domestic Product (GDP) and generate about one in every ten jobs worldwide, highlighting the sector's massive economic footprint. The industry has shown consistent growth over the years, as reflected in a 4% increase in international visitor arrivals during the first quarter of 2019 compared to the same period in 2018. Moreover, the sector recorded a 3.9% growth in 2018 alone, which outpaced the global economic growth rate of 3.2% (Roy et al., 2021). These statistics demonstrate the resilience and expanding influence of the travel and tourism industry. In line with this, the World Travel & Tourism Council (WTTC, 2020) reported that in 2019, the industry contributed around USD 8.9 trillion to the global economy, representing 10.3% of the total world GDP.

Tourism not only boosts global GDP but also plays a crucial role in the economic development of low- and middle-income countries. It serves as a significant source of foreign exchange earnings, helping reduce poverty and stimulate economic activities at both national and local levels. Hossain et al. (2025) highlighted that tourism works as an economic engine by channeling foreign currency into the economies of developing countries, promoting inclusive growth and creating job opportunities. In the context of Bangladesh, tourism has made notable contributions over the years. From 2009 to 2019, the tourism industry in Bangladesh generated revenues worth USD 1.157 billion and created approximately 2.23 million employment opportunities (Quader et al., 2024). Tourist attractions in the country are mainly concentrated in major cities and regions such as Dhaka, Chattogram (Chittagong), Sylhet, Cox's Bazar, and Khulna. These areas, rich in cultural and natural heritage, attract both local and international tourists, making tourism a key contributor to the country's socio-economic growth.

In recent decades, the tourism industry has undergone a major transformation due to rapid developments in digital technology. Since the widespread use of the internet in the 1990s, digital tools have revolutionized how tourism products are promoted, sold, and consumed. Pencarelli (2020) noted that digital technologies have fundamentally changed the way travelers gather information, make bookings, and share their experiences. Travelers now use websites, mobile applications, social media, and even virtual reality to explore destinations,

evaluate offers, and interact with service providers. These platforms not only improve the visibility of tourist destinations but also allow businesses to create customized marketing strategies that appeal to specific audiences (Sarker & Dash, 2024). With the rise of social media platforms, tourists now frequently share their travel experiences, reviews, and recommendations online, thereby influencing the decisions of others (Shuvo & Islam, 2024). As a result, digital content—particularly user-generated reviews and posts—has become a powerful factor in shaping travel preferences and choices.

Among the many segments of tourists, students have emerged as a particularly valuable group. They are considered a promising market due to their flexibility in scheduling, eagerness to explore, and growing disposable income (X. Yang et al., 2024). Unlike other segments, students often travel for a mix of reasons, including education, leisure, volunteering, and cultural exchange. This group is highly influenced by digital content and peer recommendations, making them ideal targets for digital tourism marketing. Research by X. Yang et al. (2024) indicates that students make up around 22% of the global tourism market, underscoring their significance as a travel demographic. Despite this, there is limited research focused on understanding the specific travel intentions of students in Bangladesh. Most studies have overlooked this segment, even though they hold unique motivations, behaviors, and decision-making processes compared to other travelers.

Therefore, there is a pressing need to explore the travel patterns and influencing factors behind students' travel decisions in the Bangladeshi context. As the youth population continues to grow and becomes more engaged with digital platforms, tourism marketers must adapt their strategies accordingly. Understanding what motivates students to travel and how they use technology in the planning process can help businesses and policymakers design more effective and targeted tourism campaigns. Roy et al. (2021) emphasized that identifying the key factors that drive young travelers' decisions is essential for capturing this expanding market. By recognizing the role of digital tools and online interactions in shaping travel intention, the tourism industry can better meet the evolving expectations of the student traveler segment in Bangladesh and beyond.

Despite growing interest in digital influences on travel behavior, most existing studies have primarily focused on individual variables such as electronic word-of-mouth (eWOM), destination image, digitalization, or perceived personalization, and have largely examined these factors in isolation. Furthermore, the majority of this research has been conducted in

developed countries, leaving a significant gap in understanding how these digital elements interact to shape travel intentions in developing economies like Bangladesh. In particular, the student demographic an increasingly influential segment in the tourism market—has received limited attention in empirical studies, even though students exhibit distinct digital behaviors, motivations, and constraints compared to other traveler groups. Additionally, while trustworthiness is acknowledged as a key element in online decision-making, its moderating role in enhancing or weakening the effects of digital factors on travel intentions remains underexplored. This study fills these gaps by investigating the combined influence of digitalization, eWOM, destination image, and perceived personalization on student travel intentions, and by assessing the moderating effect of trustworthiness within the context of Bangladeshi students.

1.2 Problem Statement

In today's increasingly digital world, students have become a key segment in the travel and tourism market due to their familiarity with online platforms, preference for digital interactions, and active use of technology in decision-making (Pencarelli, 2020; Shuvo & Islam, 2024). Factors such as electronic word-of-mouth (eWOM), destination image, digitalization, and perceived personalization strongly influence their travel preferences and behaviors (Yang et al., 2024). While these elements have been studied individually in various global contexts, there remains a significant gap in understanding how they collectively shape travel intention—especially among students in developing countries like Bangladesh (Roy et al., 2021).

Despite the growing number of student travelers in Bangladesh, research that explores the combined effects of these digital factors on their travel intention is limited. Moreover, trustworthiness, which refers to how credible and reliable the information sources appear, has been recognized as a key factor in online decision-making (Pop et al., 2022; Zheng et al., 2022). Yet, its moderating role—how it might strengthen or weaken the influence of eWOM, destination image, digitalization, and personalization—remains underexplored in the Bangladeshi context. Without deeper insights into these relationships, tourism marketers and policy makers may struggle to design effective digital strategies tailored to students. Therefore, this study seeks to fill that gap by investigating the combined impact of eWOM, destination image, digitalization, and perceived personalization on student travel intention, while also assessing the moderating influence of trustworthiness in the Bangladesh setting.

1.3 Objectives of the study

1.3.1 Broad Objective:

To examine the collective impact of electronic word-of-mouth (eWOM), destination image, perceived personalization and digitalization on students' travel intentions, considering the moderating effect of trustworthiness.

1.3.2 Specific Objectives:

1. To investigate the effect of electronic word-of-mouth (eWOM) on students' travel intentions.
2. To evaluate the influence of destination image on students' travel intentions.
3. To analyze the impact of digitalization on students' travel intentions.
4. To assess the effect of perceived personalization on students' travel intentions and to examine the moderating role of trustworthiness in these relationships.

1.4 Research Questions

RQ1: What is the effect of electronic word-of-mouth (eWOM) on students' travel intentions?

RQ2: How does destination image influence students' travel intentions?

RQ3: What is the impact of digitalization on students' travel intentions?

RQ4: How does perceived personalization affect students' travel intentions?

RQ5: How does trustworthiness moderate the relationship between eWOM, destination image, digitalization, perceived personalization, and students' travel intentions?

CHAPTER 2

LITERATURE REVIEW

2.1 Theory of Planned Behavior

The Theory of Planned Behavior (TPB), introduced by Ajzen (1991), explains how people form intentions that lead to actions. In TPB, three main elements shape a person's intention: attitude toward the act (whether they view it positively or negatively), subjective norms (the social pressure they feel from important others), and perceived behavioral control, often called self-efficacy (their sense of how easy or hard the act will be) (Ajzen, 1991).

This study adopts TPB as its core framework for understanding why students decide to travel. Each of the study's key predictors ties back to one or more TPB components. For instance, electronic word-of-mouth (eWOM) and destination image can shape students' attitudes by creating favorable or unfavorable impressions of a trip. Perceived personalization—receiving tailored offers or content—and broader digitalization—easy online booking, virtual tours, mobile apps—can boost perceived behavioral control by making travel feel simpler and more manageable. Alongside these predictors, trustworthiness is added as a moderating factor to see whether the credibility of information strengthens or weakens their influence on intention. Bringing these pieces together under TPB offers a clear, theory-based view of the psychological and online forces that guide students' travel plans in today's digital environment.

2.2 Electronic Word of Mouth (eWOM)

Electronic word-of-mouth (eWOM) refers to the sharing of customer opinions—positive or negative—through digital platforms like social media, blogs, and online forums. These messages are often shared widely and can influence large numbers of people (Gosal et al., 2020). eWOM allows people to share their thoughts on places they have visited, services they have received, or products they have purchased. In many cases, these online reviews give future customers a better understanding of what to expect. For example, in online shopping or tourism, customers often leave reviews that other people rely on before making decisions (Abubakar et al., 2017).

What makes eWOM powerful is its speed, accessibility, and ability to reach many users. People—including travelers and students—use it to share real-life experiences, opinions, and emotions with a broad audience (Yuan et al., 2022). According to Tandon et al. (2021), about 82% of people trust online reviews when considering local businesses, and around 76% believe in the credibility of eWOM. Many researchers believe eWOM has become one of the most effective marketing tools today (Nechoud et al., 2021).

In this digital age, eWOM strongly influences how tourists think and make decisions. People frequently use social media to exchange their travel stories, either praising or criticizing destinations, services, or attractions. This shared information helps others form decisions and reduces uncertainty while planning trips (M. Rahman & Mia, 2025). Because these reviews come from real people, travelers often trust them more than traditional ads. When reviews are positive, they often inspire more people to visit that destination. This is why eWOM plays such a key role in shaping tourism trends.

Online platforms—like blogs, review websites, and social media—enable users to describe their travel experiences during or after their trips. This kind of sharing, known as eWOM, helps others understand what the travel experience might be like (Akhi et al., 2023). Chen et al. (2021) also highlight the importance of video content, such as travel vlogs, which can strongly influence people's desire to visit new places. Similarly, user-generated posts and comments not only build the image of a destination but also shape tourists' personal choices and interests (Zhang et al., 2020).

Although eWOM has been widely studied in relation to general consumer behavior, little is known about how it affects students' travel intentions, especially in the context of Bangladesh. Also, the influence of trustworthiness—a factor that may either strengthen or weaken eWOM's impact—has not been explored enough in existing studies. This research aims to address these gaps by analyzing how eWOM directly affects students' travel plans in Bangladesh and by examining how trustworthiness might change the strength of this relationship. The findings are expected to give meaningful insights into how online opinions and trust shape travel behavior in the Bangladeshi student population.

H1: Electronic Word of Mouth (eWOM) has a positive impact on students' travel intention.

2.3 Destination Image

Destination image (DI) refers to the thoughts and feelings that people associate with a particular place. It includes everything a person believes, expects, and feels about a location, whether they have visited it or not. According to Yang et al. (2024), destination image is shaped over time by various impressions, beliefs, ideas, emotions, and expectations. This concept plays a very important role in tourism research because it helps explain tourists' choices and behaviors. A tourist's image of a place influences not only their decision to visit but also how satisfied they feel after the trip. S. Yang et al. (2022) noted that destination image can directly influence how people perceive a location and how they behave when

making travel decisions. Because of this, tourism marketers focus heavily on shaping a positive image of destinations to attract more travelers (Kosmaczewska, 2022).

Goodrich (1978) explained that a more attractive image increases the chances of tourists choosing that destination, which highlights why image plays such a key role in tourism marketing (Nguyễn-Phú & Nguyễn, 2020). Beyond initial choices, destination image also affects a traveler's experience and memory. A positive image can improve their level of happiness, while also encouraging loyalty and repeat visits. Kim (2018) pointed out that tourists who are drawn to a destination because of its strong image are more likely to feel satisfied afterward. Alexandris et al. (2008) emphasized that destination image is strongly tied to customer satisfaction, motivation, and loyalty.

According to M. M. Rahman et al. (2022), there are three major features that help define destination image. The first is that people who have visited a place usually have a clearer and more detailed image than those who haven't. Second, when people don't know much about a place, they may hold a simple or even inaccurate image of it. Lastly, a destination's image is always changing and developing over time due to new experiences and changes at the destination itself.

One useful way to understand destination image is through the cognitive-affective model. This model splits image into two parts. The cognitive part includes knowledge and beliefs about a destination, such as its attractions or safety, while the affective part relates to how a person feels emotionally about the place (I. Rahman et al., 2022). These two parts together form the complete image of the destination in the mind of the tourist.

Fakeye & Crompton (1991) identified three types of destination image: organic, induced, and complex. Organic images come from non-commercial sources, like TV shows or documentaries, and are not created with the goal of promoting tourism. Induced images are created through advertisements, brochures, and marketing efforts designed to attract visitors. These images are often created by official tourism organizations. Both organic and induced images are formed before someone actually visits the place. On the other hand, complex images are developed from a tourist's direct experience with the location. This kind of image is especially important when considering whether tourists will return to a destination (I. Rahman et al., 2022).

Younger travelers are seen as an important part of the tourism market, regardless of their exact age group. Moisa (2010) stated that young people are a growing and influential segment in this field. Their behavior is mostly influenced by what they expect, what they know, and what motivates them. These factors are closely linked to one another, but it is still challenging to identify the exact reasons why young travelers are motivated to visit specific destinations. Many young people enjoy visiting new and less common places during their free time. They also tend to use specialist travel services or agencies that cater to budget or backpacker travel more than traditional travel agencies (Sizan et al., 2022).

Even though many researchers have explored destination image, there is still limited empirical evidence on how it relates to students' travel intentions—especially in the context of Bangladesh. This gap in the research needs to be addressed to better understand what motivates students to choose specific travel destinations.

H2: Destination Image has a positive impact on students' travel intention.

2.4 Perceived Personalization

In smart-tourism planning, tailoring services to the individual is recognized as a major strategic tool because it lets providers deliver new, richer layers of service that improve a trip both practically and emotionally (S. I. Lei et al., 2020). Most research on personalization in tourism and hospitality, however, still centres on the one-to-one encounters between a company and its guests. We know far less about what truly makes a service “personalised,” how that tailoring is carried out in real travel settings, or how travellers judge personalization on their phones (Riegger et al., 2021).

Across fields such as marketing, e-commerce, cognitive science, and computer science, scholars have offered many definitions of personalization. Within tourism, early work defined it as “altering a service so it aligns with the customer’s own values and weaving personally planned details into each step of the service process” (Kokko & Moilanen, 1997). Later, it was described as “acknowledging that every guest is a unique individual who should be served in line with their specific needs, wants, and lifestyle” (Pizam, 2015). Crucially, the impact of personalization only appears when users believe a message is indeed personalised. Because there is no universal standard for personalised practice—and it can take many forms—a traveller might treat a non-personalised offer as customised or, conversely, fail to see that a genuinely tailored message is meant for them. Positive results emerge only when

people perceive a message as personal, regardless of whether it truly is (S. S. I. Lei et al., 2022).

Smart-tourism concepts aim to make travel simpler and more personal. Visitors prize recommendations that fit their individual tastes, finding that such bespoke advice heightens enjoyment (Prahadeeswaran, 2023). AI-driven platforms now suggest destinations, activities, and lodging based on past behaviour, stated preferences, and even a traveller's current context. Evidence shows tourists increasingly prefer these AI-powered tools because they deliver advice that feels more relevant and meaningful (Said, 2023). Such relevance boosts satisfaction and loyalty, encouraging the spread of advanced tourism tech (Guo et al., 2023). Robust empirical findings confirm that personalization powerfully shapes tourists' willingness to adopt AI-based smart-tourism solutions; when services adapt to individual needs, they appear both more attractive and more useful (Nagar et al., 2023).

For instance, an intuitive app that draws on earlier trips to propose new sights or experiences is likely to win favour. Yet travellers' confidence in that system also hinges on its technical value—how well it actually works and how seamless the interaction feels (Marti et al., 2024). Because personalised experiences are inherently satisfying, they smooth the path to wider acceptance of AI tools in tourism. In turn, that acceptance fuels deeper integration of AI and personalisation, shaping the future of smart tourism (Musiolik et al., 2024). Stakeholders throughout the sector therefore need to focus on, and invest in, custom-built AI solutions that meet individual traveller needs.

H3: Perceived Personalization has a positive impact on students' travel intention.

2.5 Digitalization

The use of digital technology in tourism has increased the attractiveness, effectiveness, accessibility, and sustainability of tourism services (Kindzule-Millere & Zeverte-Rivza, 2022). It brings many new opportunities for tourism providers, but also creates more competition. To stay competitive, tourism businesses must adopt digital technologies. Digitalization has not only changed business activities but also improved economic outcomes in the tourism industry. It has affected various processes, including farming-related tourism, and supported economic growth both for businesses and consumers (Filipiak et al., 2023).

Digital tools and digital transformation have brought big changes in how tourism companies operate, promote their services, manage customer behavior, and handle information. These

changes have also affected internal policies and strategies across the tourism sector (Schönherr et al., 2023). Many tourism companies now use advanced digital technologies to connect better with their customers. These tools help them understand what customers want and how to improve their services. Technologies such as artificial intelligence, blockchain, machine learning, the Internet of Things, big data, virtual and augmented reality, smart devices, sensors, robots, drones, beacons, and near-field communication are leading this transformation (Samala et al., 2020).

Even though digitalization and digital transformation have become important in tourism, researchers have not yet clearly organized all the studies on this topic. While information and communication technology (ICT) has become a strong research area in tourism, more studies are needed to better understand how digitalization and transformation affect this industry (Bekele & Raj, 2025).

One important area that still needs attention is the connection between digitalization and students' travel decisions, especially when trust is involved as a moderating factor. At present, there is no clear framework to explain how digital tools like digital marketing, personalized services, and trustworthiness affect students' travel behavior. Although digital technology has made travel information more available and customized, we still don't have enough real-life data on how these tools influence students' plans to travel—particularly when trust plays a role. Therefore, it is important to examine which digital features, like online reviews, virtual experiences, and tailored travel suggestions, motivate students to travel, and how trust strengthens or weakens these effects. Exploring this topic can help tourism marketers better connect with student travelers through digital platforms.

H4: Digitalization has a positive impact on students' travel intention.

2.6 Trustworthiness

Trustworthiness is often confused with trust, though the two are not the same. Trustworthiness refers to the prior formed perceptions and accumulated experiences that make a person more inclined to trust someone or something. On the other hand, trust itself is a belief that the other party will act in good faith or fulfill responsibilities, especially under uncertain conditions (Zheng et al., 2022). When assessing the credibility of online reviews, consumers don't only consider what is written but also pay attention to the tone (valence) and emotional strength of the message. Particularly, negative online travel reviews often draw more focus, influencing perceptions of the reviewer's expertise, reliability, and honesty (Su et

al., 2022). Ladhari and Michaud (2015) highlighted that the effect of customer reviews depends on how trustworthy the reviews appear. When trustworthiness is low, the impact of the review is minimal. However, when trustworthiness is high, even a weak hotel brand can see major shifts in consumer booking decisions based on changes in emotional tone. In high-risk situations, extremely emotional reviews are often considered more seriously if they are seen as credible.

The willingness to depend on a service provider is a key factor in forming long-term customer relationships (Pop et al., 2022). In the context of tourism, building trust toward a destination helps improve customer satisfaction, loyalty, and even intention to return, along with encouraging electronic word-of-mouth (Zheng et al., 2022). Although several studies support the positive effects of building trust in tourism, there is limited understanding of how travelers actually develop this trust. Pop et al. (2022) emphasized that tourists form perceptions of trust in destinations through browsing online reviews, which further impacts their travel choices and spending behavior. As a result, trust has emerged as a critical concept in the study of tourism and hospitality (Su et al., 2022).

Travelers rely heavily on eWOM because it is often perceived as more objective and reliable compared to marketing content. However, since companies may influence these reviews through incentives, consumers have become cautious and critical of review authenticity (González-Rodríguez et al., 2022).

Abubakar and Ilkan (2016) defined destination trust as the traveler's readiness to depend on a place to deliver what it promises. This includes expectations of clear communication, reliable service, and a stress-free experience. As shown by Ladhari and Michaud (2015), the impact of reviews on customer behavior is highly influenced by the level of trustworthiness. Emotional reviews tend to have a greater influence, especially when readers perceive them as trustworthy and the situation involves high perceived risk.

In the age of social media, establishing trustworthiness is more difficult than before (Mollik et al., 2024). However, when trust exists on e-commerce platforms, it lowers users' sense of risk and increases confidence in making purchases (Wong et al., 2019). Kharouf et al. (2019) noted that trustworthiness reflects a person's or platform's reliability, whether or not they are actually trusted. Given the risky nature of online purchases, trustworthiness becomes a central factor in influencing user decisions (Ma, 2021). In fact, it has become one of the most powerful predictors of a customer's decision to buy online (George, 2023). For tourism, when

travelers see service providers as trustworthy, they are more motivated to use their services (Mollik et al., 2024).

Trust also plays a major role in how consumers accept personalized offerings. According to Purnamasari et al. (2023), customers are more open to personalized services when they trust the platform to protect their data and apply personalization fairly. AI systems in tourism collect and interpret user data to make travel suggestions (Josimovski et al., 2023), but for travelers to enjoy such services, they need to trust how their data is being used (Chakraborty et al., 2024). Trust acts as a bridge between personalization and customer behavior, especially in AI-powered tourism technology (Koo et al., 2025). The more secure and transparent a system is, the more likely travelers are to use it. Building trust through ethical data handling can improve the acceptance of personalized AI travel platforms and encourage users to adopt smart tourism solutions (Kannan et al., 2024).

Therefore, based on the reviewed literature, the following hypotheses are proposed:

H5: Trustworthiness moderates the influence of eWOM on students' travel intention.

H6: Trustworthiness moderates the influence of destination image on students' travel intention.

H7: Trustworthiness moderates the influence of digitalization on students' travel intention.

H8: Trustworthiness moderates the influence of perceived personalization on students' travel intention.

2.7 Students' Travel Intention

Travel intention represents the likelihood of purchasing a tourism product and reflects a person's preparedness to make such a purchase (Tsou et al., 2022). Within tourism studies, this intention includes the willingness of an individual to visit a specific destination, often referred to as the intention to travel (Nechoud et al., 2021). Among younger generations, particularly Gen Z, there is a strong tendency to plan trips online. These individuals frequently rely on digital platforms to search for travel-related information throughout every phase of the decision-making process (Nguyen et al., 2021). Given the heavy use of social media among university students, it becomes essential for tourism marketers to understand how this platform influences students' travel decisions. Social media also offers an effective tool to promote tourism offerings to this specific group. Despite their travel potential,

students have often been an underrepresented segment in the tourism market. However, because of academic breaks and long holidays, they typically have more available time for leisure travel than working professionals. Considering their increasing relevance, students may play a key role in shaping future tourism trends and serve as a vital source of revenue for the tourism and hospitality sector (Wang & Park, 2023).

Regardless of their exact age group, youth travelers are seen as highly valuable for the development and expansion of tourism. Moisa (2010) characterized young travelers as a vibrant and fast-growing segment within the industry. Tourists' attitudes toward a destination are largely influenced by their expectations, level of knowledge, and motivation. There is a strong link between what travelers know and what they expect, between expectations and motivation, and between motivation and attitudes. However, it remains challenging to pinpoint the exact drivers behind youth travel motivation. Young tourists are typically drawn to exploring new and lesser-known places during their free time. Moreover, backpackers and independent travelers often prefer using niche or specialized travel agencies rather than mainstream or traditional operators (Sizan et al., 2022).

This research aims to offer meaningful contributions to the current body of knowledge in several ways. Most notably, it is one of the first studies to explore the combined impact of electronic word-of-mouth (eWOM), destination image, digitalization, and perceived personalization on the travel intentions of students, especially in the Bangladeshi context. Although some of these factors have been studied individually, there is a lack of comprehensive research examining their collective influence on travel-related behavior. In addition, this study is unique in investigating how trustworthiness acts as a moderating factor in the relationships between these variables and students' intentions to travel. By concentrating on students in Bangladesh, the study offers valuable insights into how digital engagement and trust perceptions shape travel decisions in a developing country. As a result, it addresses an important gap in tourism and marketing literature by providing a more holistic understanding of youth travel behavior.

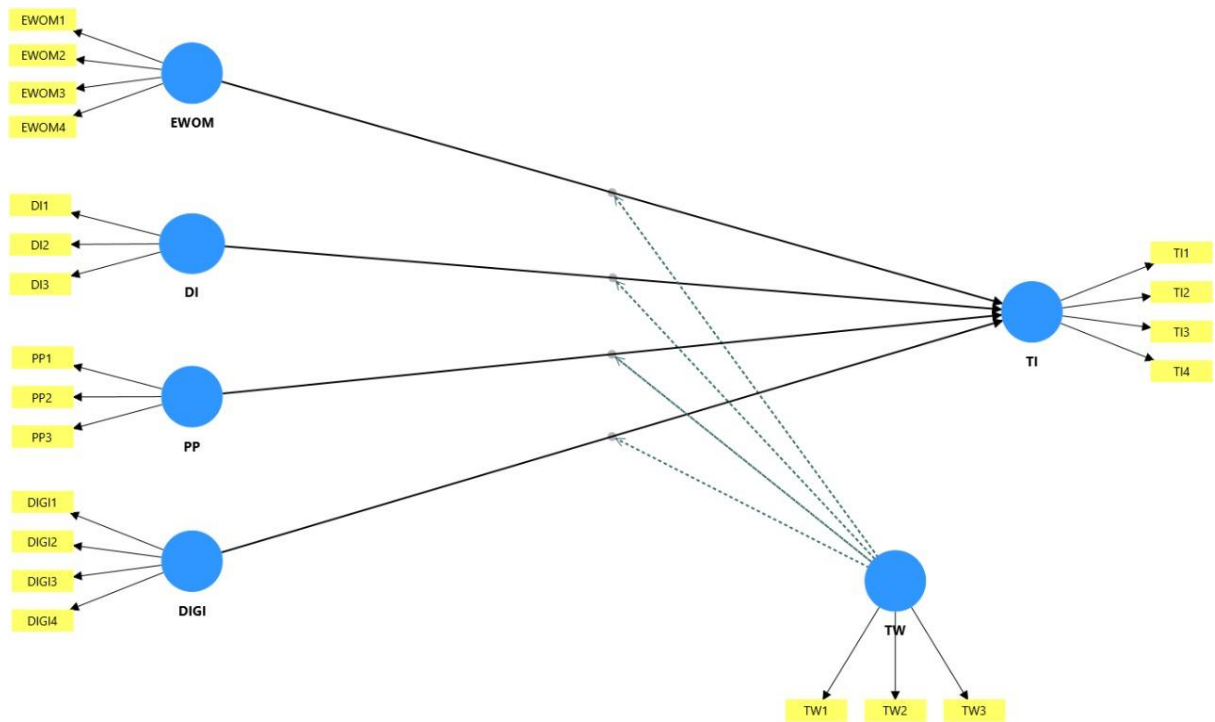


Figure 01: Framework of the Research

Note: EWOM = Electronic Word of Mouth, DI = Destination Image, PP = Perceived Personalization, DIGI = Digitalization, TW = Trustworthiness, TI = Travel Intention.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 Research methodology

Research methodology is the specific procedures or techniques used to identify, select, process, and analyze information about a topic. In this part paper will be described and determined in what way may be appropriated to identify the relationship among the variables. Research methodology normally addressed some important things related to data collect and analysis process like as suggested research design, sample size and procedure of sample selection, way questionnaire development and disbursement and presented the techniques used for numerical examination and analysis. The methodology selected for proposed study will be represented in detailed here, it is hope that the chosen methodology will generate useful information.

3.2 Research Design

Research design involves the processes which are supportive for in order to obtain the data for the construction and solution of commercial research issues (Bell, Bryman & Harley, 2022). The current study is fallen into descriptive category research based on quantitative data because in this study mainly try to describe character and find way how different variables influence the travel intentions of students.

3.3 Population and Area

A student who is visiting a place for pleasure and interest, especially when they are on holiday, will be part of the population of this study. The study focuses only on students who travel to different tourist places located in Bangladesh.

3.4 Sampling Techniques

A student who is visiting a place for pleasure and interest, especially when they are on holiday in Bangladesh will be the part of the population of this study. The respondents who are the age of 16 or older than 16 were chosen for this study sample because they have experience of browsing the internet and collecting information to guide their decision-making to visit a tourist spot. The non-probability convenience sampling technique will choose for this study. An online questionnaire is coherent with the conditions of this study, which focuses on a person who visited a tourist area.

3.5 Dependent Variable

The dependent variable in this research is the travel intention of students. Travel intention reflects how likely a student is to plan or decide to travel to a destination. The goal of this study is to understand how various digital factors impact this intention. A higher level of

travel intention means that the student is more motivated and likely to make travel plans in the near future. This variable was measured through statements in the questionnaire that explored the willingness and interest of students to travel.

3.6 Independent and Moderating Variables

The independent variables of this study include electronic word-of-mouth (eWOM), destination image, digitalization, and perceived personalization. These variables were selected because they are considered important in influencing students' travel decisions, especially in the modern digital age. In addition to these, trustworthiness was included as a moderating variable. It was used to check whether trust in the information sources could strengthen or weaken the relationship between the independent variables and the travel intention of students.

3.7 Data Collection Procedure

This study relied entirely on primary data to understand the behavior and preferences of student travelers. A structured online questionnaire was designed and distributed using Google Forms. The survey link was shared through social media platforms such as Facebook and WhatsApp, allowing wide and convenient participation. Respondents were students who were reachable through social networks and familiar with using digital tools. The online survey remained open for over a month, giving participants enough time to respond. This method was cost-effective, time-saving, and allowed for quick access to the target population regardless of their physical location.

3.8 Sample Size

The final sample size used in this study was 302 respondents. This number is considered appropriate and statistically adequate for the type of analysis conducted, which is Partial Least Squares Structural Equation Modeling (PLS-SEM). According to Hair, et al., (2017), a widely accepted rule for determining the minimum sample size is to multiply the number of measurement items by ten. Since this study used 21 items in total to measure different variables, the minimum required sample size would be $21 \times 10 = 210$. With 302 valid responses, the sample not only meets but significantly exceeds this threshold, ensuring higher statistical power and more reliable estimates. Furthermore, Barclay, et al., (1995) emphasize that larger samples increase the reliability of results and are highly recommended when analyzing models with multiple variables and paths. Hence, the sample size used in this study is robust enough to support the analytical requirements of PLS-SEM.

3.9 Measurement of Variables

To measure the variables of this study, a five-point Likert scale was used. This scale allowed respondents to indicate their level of agreement or disagreement with specific statements related to the study's constructs. The scale ranged from 1 (Strongly disagree) to 5 (Strongly agree). All the items related to eWOM, destination image, digitalization, perceived personalization, trustworthiness, and travel intention were assessed using this five-point scale. This method helped capture the opinions and attitudes of students in a consistent and simple format, making the data easier to interpret and analyze.

3.10 Data Quality Assurance

To ensure the quality of the collected data, several steps were followed. The final questionnaire was reviewed and approved by academic supervisors to ensure clarity and consistency. Only completed responses were accepted through Google Forms, reducing the chances of missing or incomplete data. Additionally, responses were checked manually to identify and remove any suspicious or duplicate entries. These steps ensured that the data collected was clean, reliable, and ready for further analysis.

3.11 Data Analysis

The collected data were analyzed using SmartPLS 4 software, which supports Partial Least Squares Structural Equation Modeling (PLS-SEM). This technique was chosen because it is suitable for testing complex models with multiple variables and does not require a large sample size or normally distributed data. The analysis process included checking the reliability and validity of measurement items, and calculating path coefficients, t-values, and p-values through bootstrapping. This allowed the researcher to test the strength and significance of the relationships among the variables and draw conclusions based on empirical data.

CHAPTER 4

FINDINGS AND ANALYSIS

4.1 Demographic Background of Respondents

Variables	Category	Frequencies	Percentages
Gender	Male	153	50.7%
	Female	149	49.3%
Age	15-20	62	20.5%
	21-25	227	75.2%
	26-30	10	3.3%
	Above 30	3	1%
Educational Qualification	Secondary School Certificate (SSC)	5	1.7%
	Higher Secondary Certificate (HSC)	32	10.6%
	Under Graduate	216	71.5%
	Graduate	33	10.9%
	Post Graduate or Above	14	4.6%
	Others	2	0.7%
Monthly Income	Less Than 10000	253	83.8%
	10001-20000	32	10.6%
	20001-30000	13	4.3%
	30001 or above	4	1.3%
Frequency of travelling per year	Below 2 times	97	32.1%
	2-4 times	153	50.7%
	3-6 times	28	9.3%
	Above 6 times	24	7.9%

Table 01: Demographic Background of Respondents

Table 01 provides an overview of the demographic characteristics of the respondents. The gender distribution is nearly balanced, with 50.7% male and 49.3% female participants. In terms of age, the majority of respondents (75.2%) fall within the 21–25 age group, followed by 20.5% in the 15–20 age range. A smaller portion of respondents are aged 26–30 (3.3%) and above 30 years (1%), indicating that the sample primarily consists of young individuals. Regarding educational qualifications, the largest group comprises undergraduate students,

accounting for 71.5% of the total sample. This is followed by graduates (10.9%), HSC holders (10.6%), postgraduates or above (4.6%), SSC holders (1.7%), and others (0.7%).

In terms of monthly income, a significant majority (83.8%) reported earning less than 10,000 BDT, which aligns with the student-dominated nature of the sample. Additionally, 10.6% have a monthly income between 10,001 and 20,000 BDT, 4.3% earn between 20,001 and 30,000 BDT, and only 1.3% earn 30,001 BDT or above. Regarding travel frequency per year, half of the respondents (50.7%) reported traveling 2–4 times annually, while 32.1% travel less than twice a year. A smaller percentage travels 3–6 times (9.3%) or more than six times (7.9%) annually. Overall, the data reflects a young, educated, and low-income population with moderate travel habits, which is consistent with the characteristics of student respondents.

4.2 Descriptive Statistics

Variables	N	Mean	Standard Deviation (SD)
EWOM	302	3.7828	.63808
Destination Image	302	3.7079	.64833
Perceived Personalization	302	3.6848	.59071
Digitalization	302	3.8404	.57021
Trustworthiness	302	3.6947	.63678
Travel Intention	302	3.8689	.60035

Table 02: Descriptive Statistics

The descriptive statistics shown in Table 02 represent that the average responses are depicted in the mean column. The mean value for Electronic Word of Mouth (eWOM) is 3.7828, Destination Image is 3.7079, Perceived Personalization is 3.6848, Digitalization is 3.8404, Trustworthiness is 3.6947, and Travel Intention is 3.8689. All the mean values are above 3 and close to 4, indicating that respondents generally agreed with the statements presented in the questionnaire.

Variability, on the other hand, can be assessed by examining the standard deviation values, which measure how dispersed the data are around the mean. The smaller the standard

deviation, the more concentrated the responses are. From Table 02, the standard deviations for all variables eWOM (.63808), Destination Image (.64833), Perceived Personalization (.59071), Digitalization (.57021), Trustworthiness (.63678), and Travel Intention (.60035) are all below 1. This indicates that there is a relatively high level of consistency in the responses, suggesting that participants had similar perceptions regarding the measured variables.

4.3 Reliability and convergent Validity

Construct	Cronbach's alpha	Composite reliability (CR)	Average variance extracted (AVE)
DI	0.713	0.839	0.635
DIGI	0.745	0.840	0.567
EWOM	0.826	0.884	0.655
PP	0.700	0.832	0.623
TI	0.765	0.850	0.586
TW	0.772	0.867	0.686

Table 3: Reliability and convergent Validity

As shown in Table 3, Cronbach's alpha values for all constructs ranged from 0.700 to 0.826, indicating satisfactory internal consistency. Although the traditional threshold for Cronbach's alpha is 0.70, values above 0.60 are considered acceptable for exploratory research (Hair et al., 2017). All constructs Destination Image (DI = 0.713), Digitalization (DIGI = 0.745), eWOM (0.826), Perceived Personalization (PP = 0.700), Travel Intention (TI = 0.765), and Trustworthiness (TW = 0.772) met or exceeded this criterion, supporting their reliability.

The Composite Reliability (CR) values were also all above the recommended threshold of 0.70, ranging from 0.832 (PP) to 0.884 (eWOM), further confirming the internal consistency of the constructs. Similarly, the Average Variance Extracted (AVE) values were all above the minimum threshold of 0.50 (Fornell & Larcker, 1981), which confirms convergent validity—meaning each construct explains more than half of the variance in its indicators. AVE values ranged from 0.567 (DIGI) to 0.686 (TW), demonstrating that the observed variables strongly represent their respective latent constructs.

These results collectively indicate that all constructs used in this study exhibit acceptable levels of reliability and validity, meeting the necessary psychometric standards for further analysis.

4.4 Discriminant Validity

We checked discriminant validity through two methods:

- Fornell-Larcker criterion:

	DI	DIGI	EWOM	PP	TI	TW
DI	0.797					
DIGI	0.525	0.753				
EWOM	0.495	0.602	0.81			
PP	0.479	0.605	0.571	0.789		
TI	0.534	0.691	0.607	0.58	0.766	
TW	0.581	0.58	0.568	0.594	0.541	0.828

Table 4: Fornell-Larcker criterion

Based on the Fornell–Larcker Criterion, discriminant validity is established for all the constructs examined in this study Destination Image (DI), Digitalization (DIGI), Electronic Word of Mouth (eWOM), Perceived Personalization (PP), Travel Intention (TI), and Trustworthiness (TW). The diagonal values in the matrix represent the square root of the Average Variance Extracted (AVE) for each construct, and they are presented in bold. These diagonal values should be greater than the inter-construct correlations in their corresponding rows and columns to confirm discriminant validity (Fornell & Larcker, 1981).

In this study, the square root of AVE for DI (0.797) is greater than its correlations with DIGI (0.525), eWOM (0.495), PP (0.479), TI (0.534), and TW (0.581). Similarly, the square root of AVE for DIGI (0.753) is higher than its correlations with other constructs, including DI (0.525), eWOM (0.602), PP (0.605), TI (0.691), and TW (0.580). For eWOM, the square root of AVE is 0.810, which also exceeds its correlations with all other constructs. The same pattern is observed for PP (0.789), TI (0.766), and TW (0.828), where the square root of each construct's AVE is greater than the corresponding inter-construct correlations.

This consistent pattern of higher diagonal values indicates that each construct shares more variance with its own indicators than with other constructs, thereby satisfying the criterion for discriminant validity. Thus, the measurement model demonstrates adequate discriminant validity, ensuring that each latent construct is conceptually distinct from the others.

- Heterotrait-Monotrait Ratio (HTMT):

	DI	DIGI	EWOM	PP	TI	TW	TW x EWOM	TW x DI	TW x PP	TW x DIGI
DI										
DIGI	0.72									
EWOM	0.64	0.76								
PP	0.69	0.827	0.742							
TI	0.72	0.713	0.754	0.79						
TW	0.78	0.753	0.704	0.81	0.69					
TW x EWOM	0.34	0.358	0.466	0.43	0.39	0.41				
TW x DI	0.42	0.356	0.366	0.41	0.32	0.38	0.806			
TW x PP	0.33	0.251	0.368	0.49	0.34	0.39	0.816	0.752		
TW x DIGI	0.36	0.327	0.382	0.3	0.3	0.31	0.799	0.781	0.724	

Table 05: Heterotrait-Monotrait Ratio (HTMT)

The provided Heterotrait- Monotrait (HTMT) ratio matrix assesses the discriminant validity among the constructs of Destination Image, Digitalization, EWOM, Perceived Personalization, Trustworthiness and Travel Intention. All HTMT values reported in the analysis range between 0.3 and 0.827, below the conservative threshold of 0.90 suggested by Hair et al. (2017), thus indicating strong discriminant validity. This confirms that the constructs measured in this study are distinct from one another, effectively capturing unique theoretical concepts, and supporting their suitability for further structural analysis and hypothesis testing.

4.5 Structural Model Results

Having established sound measurement, we tested the hypothesized model using the PLS structural model. Figure 2 illustrates the structural model with the standardized path coefficients and variance explained (R^2) for endogenous construct. Table 6 summarizes the path coefficients, t-statistics, and significance for each hypothesized direct effect.

4.5.1 Variance Explained

The model shows good explanatory power for the key outcomes. The (R^2) for Travel Intention (TI) is 0.581. The R square value for travel intention is 58.1%, which indicates that

approximately 58.1% of the variance in students' travel intention can be explained by the combined effects of the independent variables included in the model such as electronic word of mouth (eWOM), destination image, digitalization, and perceived personalization. This suggests a moderately strong level of explanatory power, meaning that these variables play a significant role in shaping travel intentions. However, the remaining 41.9% of the variance is influenced by other factors not included in the model, such as personal preferences, financial constraints, or external influences like family and social obligations. Overall, the model demonstrates a meaningful relationship between the selected predictors and students' travel intention.

4.5.2 Direct Path Coefficients

Hypothesized Path	β (Standardized)	t-value	p-value	Support?
EWOM -> TI	0.18	3.486	0.01	Supported
DI -> TI	0.168	2.966	0.03	Supported
PP -> TI	0.11	2.824	0.03	Supported
DIGI -> TI	0.422	5.95	0.03	Supported
TW x EWOM -> TI	-0.077	1.049	0.294	Not Supported
TW x DI -> TI	0.103	2.712	0.01	Supported
TW x PP -> TI	-0.059	1.178	0.239	Not Supported
TW x DIGI -> TI	0.043	3.732	0.02	Supported

Table06: Structural Model Path Coefficients and Hypothesis Testing

H1: Electronic Word of Mouth (EWOM) positively influences Travel Intention (TI)-Supported. The standardized path coefficient ($\beta = 0.180$) indicates a positive relationship between EWOM and travel intention. The t-value is 3.486, which is greater than the threshold of 1.96, and the p-value is 0.01, which is less than 0.05. These results confirm that the effect is statistically significant. This means that as individuals are exposed to more positive online reviews, opinions, and travel-related discussions (EWOM), their intention to travel increases. Hence, EWOM plays a meaningful role in shaping potential travelers' decisions.

H2: Destination Image (DI) positively influences Travel Intention (TI)-Supported. The effect of DI on TI is also significant, with a standardized coefficient of $\beta = 0.168$. The t-value of 2.966 is above the acceptable threshold (1.96), and the p-value of 0.03 is below 0.05, indicating statistical significance. This shows that a positive and attractive image of a

destination in the minds of travelers increases their desire to visit. In essence, how people perceive a destination—through its culture, safety, beauty, and offerings—greatly influences their travel plans.

H3: Perceived Personalization (PP) positively influences Travel Intention (TI)- Supported. The relationship between perceived personalization and travel intention is statistically significant, with a $\beta = 0.110$, a t-value of 2.824, and a p-value of 0.03. Since the p-value is less than 0.05 and the t-value is greater than 1.96, the hypothesis is supported. This indicates that when travel services or communications are personalized to match user preferences (e.g., tailored emails, offers, or app recommendations), people feel more connected and are more inclined to make travel plans.

H4: Digitalization (DIGI) positively influences Travel Intention (TI)-Supported. Digitalization has the strongest influence on travel intention among all independent variables, with a $\beta = 0.422$, t-value = 5.950, and p-value = 0.03. The p-value is below 0.05, and the t-value far exceeds 1.96, confirming high significance. This shows that the availability of digital tools—such as travel apps, online booking systems, digital payment, virtual tours, and social media platforms—greatly enhances users' travel intentions. Digital convenience encourages people to take action and plan trips more easily and confidently.

H5: Trustworthiness (TW) moderates the relationship between EWOM and TI-Not Supported. The interaction effect between trustworthiness and EWOM is $\beta = -0.077$, with a t-value of 1.049 and a p-value of 0.294. Since the p-value is greater than 0.05 and the t-value is below 1.96, the moderation effect is statistically insignificant. This suggests that trustworthiness does not significantly change the impact of EWOM on travel intention. In other words, whether or not the information source is trustworthy, EWOM has a stable influence on travel intention.

H6: Trustworthiness (TW) moderates the relationship between DI and TI-Supported. This moderation effect is statistically significant, with $\beta = 0.103$, a t-value of 2.712, and a p-value of 0.01. Since $p < 0.05$ and $t > 1.96$, the effect is confirmed. This means that when individuals perceive the source of destination-related information to be trustworthy (e.g., an official tourism board website or a credible travel blogger), the positive impact of destination image on travel intention becomes stronger. Thus, trust strengthens the link between DI and TI.

H7: Trustworthiness (TW) moderates the relationship between PP and TI-Not Supported. The interaction term yields $\beta = -0.059$, $t = 1.178$, and $p = 0.239$. Since the p-value is greater than 0.05 and the t-value is less than 1.96, this result is not statistically significant. Therefore, trustworthiness does not significantly influence the effect of perceived personalization on travel intention. This suggests that even if personalization is present, whether the information source is trustworthy or not doesn't noticeably alter travel decisions.

H8: Trustworthiness (TW) moderates the relationship between DIGI and TI- Supported. The analysis shows a significant moderating effect with $\beta = 0.043$, t-value = 3.732, and p-value = 0.02. Since $p < 0.05$ and $t > 1.96$, the effect is statistically significant. This implies that when people find digital platforms (like websites, apps, or social media) trustworthy, the influence of digitalization on travel intention is even stronger. Trust adds an extra layer of credibility to digital tools, enhancing users' confidence in planning or booking trips.

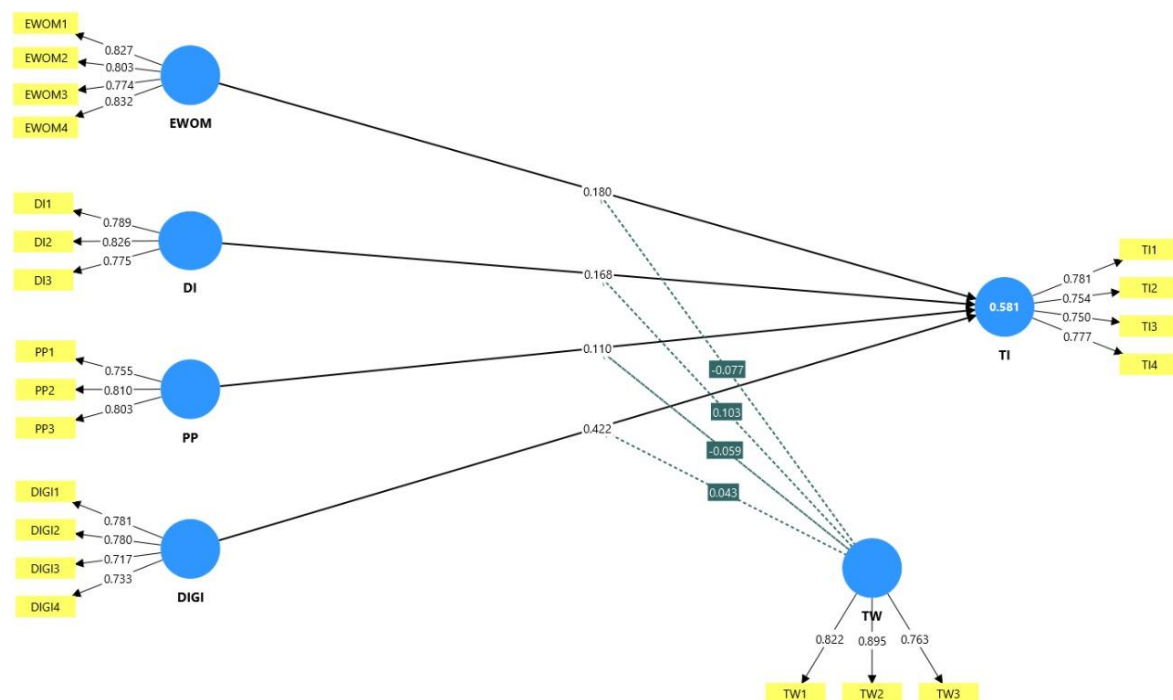


Figure2: PLS Structural Model Results with Standardized Path Coefficients (on arrows) and R^2 value (in blue circle).

Note: EWOM = Electronic Word of Mouth, DI = Destination Image, PP = Perceived Personalization, DIGI = Digitalization, TW = Trustworthiness, TI = Travel Intention.

The study aimed to investigate the factors influencing students' travel intention, focusing on four key independent variables Electronic Word of Mouth (EWOM), Destination Image (DI), Perceived Personalization (PP), and Digitalization (DIGI) along with the moderating role of Trustworthiness (TW). The results demonstrate that all four independent variables significantly and positively influence travel intention, as all their p-values were less than 0.05 and their t-values exceeded the critical threshold of 1.96. Among them, Digitalization ($\beta = 0.422$) had the strongest impact, followed by EWOM ($\beta = 0.180$), Destination Image ($\beta = 0.168$), and Perceived Personalization ($\beta = 0.110$). These findings suggest that digital tools, authentic peer reviews, attractive destination perceptions, and personalized experiences all play crucial roles in enhancing travel intentions among students.

Regarding the moderating effects of Trustworthiness, the study found significant moderation in two relationships: Destination Image $\rightarrow$ Travel Intention ($\beta = 0.103$) and Digitalization $\rightarrow$ Travel Intention ($\beta = 0.043$). This indicates that the impact of these variables is amplified when the information source is perceived as trustworthy. However, the moderating effects of Trustworthiness on the relationships between EWOM $\rightarrow$ Travel Intention and Perceived Personalization $\rightarrow$ Travel Intention were not statistically significant, as their p-values were greater than 0.05 and t-values below 1.96. This suggests that trustworthiness does not significantly change the effects of EWOM or personalization in this context.

In summary, the findings confirm that digitalization, EWOM, destination image, and personalization are all important direct predictors of travel intention. Additionally, trustworthiness strengthens certain relationships especially for digitalization and destination image but not all. These insights offer practical guidance for tourism marketers to prioritize digital transformation and build trustworthy communication, particularly when promoting destinations and digital services.

CHAPTER 5
IMPLICATION AND CONTRIBUTION

5.1 Implications for Theory

This study adds new knowledge to the existing theory about how people decide to travel. The Theory of Planned Behavior (TPB), which explains how people form their intentions based on attitudes, social pressure, and perceived control, was used in this study. What makes this research special is that it connects this theory to the modern digital world by adding factors such as electronic word-of-mouth (eWOM), destination image, digital tools, and personalized content. All these digital-era variables help us better understand how students think when planning travel. For example, if someone sees good online reviews or digital ads that match their preferences, they are more likely to want to visit that place. Trustworthiness was added as a moderating factor to see if it makes these relationships stronger or weaker. The study found that trust does not always have a big effect, but in some cases, it makes a real difference—especially when it comes to trusting destination information or digital tools. By including Bangladeshi students, this research fills a gap, since most previous studies were done in developed countries. Therefore, it helps other researchers understand how culture, income level, and technology use in a developing country like Bangladesh shape travel behavior. This contribution helps expand TPB by applying it to a new population and a new digital environment.

5.2 Contextual Implications

The findings offer important insight into the specific situation of Bangladeshi students and their travel intentions. The results show that students are comfortable using digital platforms such as social media, travel apps, and review websites when they plan trips. However, the level of trust in these digital sources is not very high. While students are influenced by online content, they remain cautious and sometimes skeptical, especially when they are unsure whether the information is real or manipulated. This is an important point for countries like Bangladesh, where digital literacy is growing but trust in digital sources still needs improvement. Moreover, students in this study mostly belong to low-income groups, which limits their travel options. Many of them travel only a few times a year and prefer budget-friendly options. This shows that although students are an active segment of digital users, their travel decisions are shaped by financial limitations. Therefore, promoting tourism among students in Bangladesh will require a deep understanding of their habits, values, income levels, and the technology they use. Context matters greatly, and strategies that work in developed countries may not work the same way in Bangladesh.

5.3 Managerial Implications

There are many lessons that travel companies, tourism marketers, and government agencies can learn from this study. First, they should focus on improving digital experiences for users. This includes making websites and apps that are easy to use, informative, and mobile-friendly, because students often search for travel options online. Next, creating a positive image of travel destinations is very important. This can be done by sharing attractive photos, fun stories, and exciting videos through official websites and social media. The more positive the image, the more likely it is that students will want to visit the place. Another important point is building trust. Since students do not fully trust online reviews and content, travel businesses should work to make their platforms more reliable. Verified reviews, clear return policies, and strong data privacy protections can help build customer trust. Also, personalization of services and communication is useful but should be done carefully. Students prefer services that feel relevant to them but not overly pushy or automated. Personalized emails or travel suggestions should be friendly and transparent. Lastly, managers should design affordable travel packages or group discounts especially for students. Since many students have limited income, making travel more accessible through lower prices, student deals, and budget-friendly options can help attract this group. Tourism stakeholders need to think creatively and responsibly about how to reach and support young travelers in Bangladesh.

CHAPTER 6

RECOMMENDATIONS AND CONCLUSION

6.1 Recommendations

Based on the findings of this study, several recommendations can be made for tourism organizations, travel agencies, and marketing professionals who wish to attract student travelers in Bangladesh. Firstly, digital tools and platforms should be made more user-friendly and informative. Travel service providers should ensure that their websites and apps are simple to navigate, updated regularly, and provide complete information about travel options. Secondly, more effort should be given to creating and sharing positive images of travel destinations, especially through social media and trusted influencers. Authentic photos, honest stories, and real customer feedback can create a more appealing image for young travelers. Thirdly, trust should be built by offering transparent, secure, and verified platforms. This can include things like verified customer reviews, secure payment options, and clear refund policies. Fourth, offering student-specific packages and discounts can attract more young travelers who usually have tight budgets. Lastly, travel businesses should use personalization tools carefully. Personalized offers should feel helpful and respectful, not pushy or overly targeted.

6.2 Limitations

Although this study provides important insights, it also has some limitations. The first limitation is that the research focused only on students from Bangladesh, which means the results may not apply to students from other countries with different cultures, lifestyles, or economic backgrounds. Secondly, the sample size was limited to 302 respondents, and the data was collected using a convenience sampling method. This may reduce the generalizability of the findings. Another limitation is that the study focused only on digital factors and trustworthiness; other factors such as family influence, safety concerns, or environmental awareness were not included. Also, data was collected through self-reported surveys, which might be affected by personal biases or misunderstandings. Lastly, while the study used a cross-sectional approach, a longitudinal approach might have shown changes in travel behavior over time.

6.3 Future Research Directions

Future researchers can expand this study in several ways. One suggestion is to include student travelers from different countries to compare travel intentions across cultures and economic backgrounds. This can help build a more complete picture of how young people from various regions think about travel. Another idea is to explore other factors that influence student travel decisions, such as social influence, emotional attachment to a place, or

environmental awareness. Also, future studies can include working youth and compare their travel patterns with student travelers. Researchers may also explore the long-term behavior of students by conducting longitudinal studies to see how their travel habits change over time. Finally, future work could use mixed methods like combining surveys with interviews or focus groups to get deeper insights into student preferences and behaviors.

6.4 Conclusion

In conclusion, this study explored the major digital factors that influence travel intentions among students in Bangladesh. The findings confirmed that electronic word-of-mouth, destination image, digitalization, and perceived personalization all have a meaningful impact on students' decisions to travel. Among these, digitalization had the strongest influence, showing that young people are highly responsive to digital services and online tools. The study also tested the role of trustworthiness as a factor that could strengthen these effects. It was found that trust can make certain relationships, like destination image and digital tools, more impactful. Overall, the research adds value to the existing knowledge by applying modern digital concepts in a local context. It also provides helpful advice for marketers and travel planners who want to engage with young travelers. Although the study had some limitations, it opens the door for future research and provides a strong foundation for understanding the travel behavior of students in the digital age.

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Appendix

Sample Survey

Determinants of Students' Travel Intentions in the Digital Age: The Moderating Role of Trustworthiness

Please tick (✓) the right boxes/ places that represents yourself.

- Q1. Your gender:** (1) Male
(2) Female
- Q2. Your age:** (1) 16 to 20 years (4) 30 or older
(2) 21 to 24 years
(3) 25 to 29 years
- Q3: Your monthly income:** (1) 15000 BDT or below (4) 25001 to 30000
(2) 15001 to 20000 (5) 30001 or above
(3) 20001 to 25000
- Q4: Your educational qualification:**
(1)SSC (4) Post Graduate
(2) HSC (5) Doctorate or higher degree
(3) Graduate
- Q5: Frequency of travelling per year:**
(1) Below 2 times
(2) 2-4 times
(3) 4-6 times
(4) Above 6 times

Guide: This study focuses the factors which influence you to create your travel intentions. Please read the following statements carefully and put your responses in the boxes [✓] that are closely representing your agreement to each statement. (Notes: 1= strongly disagree, 2= disagree, 3 = Neutral, 4 = agree, and 5 = strongly agree).

	Electronic Word of Mouth (Vieira et al., 2020).	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	I find comments on websites and tourism forums to be important.	[1]	[2]	[3]	[4]	[5]
2	I consider opinion leaders (bloggers; Instagramers, Youtubers, vloggers) important.	[1]	[2]	[3]	[4]	[5]
3	I consider the opinions of strangers on social networks to be important.	[1]	[2]	[3]	[4]	[5]
4	Images and videos I find on social networks about tourist destinations are important.	[1]	[2]	[3]	[4]	[5]

	Destination Image (Aksoy & Kiyici, 2011).	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	Bangladesh is a place that gives high importance to providing services of good quality to tourists.	[1]	[2]	[3]	[4]	[5]
2	Shops are in harmony with nature, and they reflect the characteristics of the region.	[1]	[2]	[3]	[4]	[5]
3	Most of the tourist places are open to the tourist in Bangladesh.	[1]	[2]	[3]	[4]	[5]

	Perceived Personalization Kalyanaraman and Sundar (2006); Srinivasan et al.(2002)	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	The travel information seems to be designed specifically for me.	[1]	[2]	[3]	[4]	[5]
2	The travel content targets me as a unique individual.	[1]	[2]	[3]	[4]	[5]
3	Overall, the travel recommendations are tailored to my situation.	[1]	[2]	[3]	[4]	[5]

	Digitalization (Lin et al., 2023)	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	I frequently use online platforms to search for travel information.	[1]	[2]	[3]	[4]	[5]
2	I prefer booking my travel arrangements through digital applications or websites.	[1]	[2]	[3]	[4]	[5]
3	I rely on digital maps and navigation tools during my travels.	[1]	[2]	[3]	[4]	[5]
4	I use mobile applications to enhance my travel experiences (e.g., language translators, local guides).	[1]	[2]	[3]	[4]	[5]

	Trustworthiness (Caber, Albayrak, & Crawford, 2020; Gefen & Pavlou, 2004) (Cheung & Thadani, 2012)	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	I trust the recommendations of visitors on the different types of networks.	[1]	[2]	[3]	[4]	[5]
2	I trust my friends' reviews and comments about tourism destinations in the media.	[1]	[2]	[3]	[4]	[5]
3	I trust that the reviews and recommendations I read about destinations are truthful.	[1]	[2]	[3]	[4]	[5]

	Travel Intention (Jang et al., 2009; Choi, Hickerson & Lee, 2021; Maghrifani, Liu & Sneddon, 2022).	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	There are some places I have always wanted to visit.	[1]	[2]	[3]	[4]	[5]
2	I just like to travel, to go somewhere, and to do something.	[1]	[2]	[3]	[4]	[5]
3	I would visit the tourist destination I viewed on the different platforms.	[1]	[2]	[3]	[4]	[5]
4	It is likely that I will visit all of the historical places in the future.	[1]	[2]	[3]	[4]	[5]

Thank you for your participation