COVID-19-based threat vs coping appraisal: effect of psychological risk on customer engagement and behavioral intentions

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Abstract

Purpose – Drawing upon protection motivation theory and service-dominant-logic, the authors develop a model, which examines the influence of perceived psychological risk and social media involvement (SMI) on customer-brand-engagement (CBE), brand co-creation and behavioral intention during COVID-19 outbreak in the tourism context. The current research also explores the mediating effect of CBE, and moderating role of tourism-based threat/coping appraisal in the proposed associations.

Design/methodology/approach – To investigate such issues, the authors deploy a sample of 320 tourism consumers by adopting partial least squares-structural equation modeling or (PLS-SEM).

Findings – PLS-SEM findings revealed that SMI positively impacts tourism-CBE. Secondly, results revealed the customer brand engagement's significant-positive effect on brand co-creation and behavioral intent. Third, results showed the social media's and psychological risk's indirect impact on co-creation and behavioral intent, as mediated through customer brand engagement. Fourth, results exposed a significant/negative moderating effect of threat appraisal and significant/positive moderating role of coping appraisal in projected relationships. **Research limitations/implications** – Given the study's focus on pandemic-based SMI, CBE and co-creation, the authors contribute to the existing tourism marketing literature, which also generates plentiful avenues for further research, as delineated.

Practical implications – This research facilitates tourism brand managers to better understand the drivers of CBE and paves the way for managers to develop CBE and threat/coping strategies during pandemic.

Originality/value – Despite the increasing understanding of social media, CBE and co-creation in tourism, limited remains identified regarding the association of these, and associated, factors during pandemic, as thereby explored in the current research.

Keywords Perceived psychological risk, Social media involvement, Customer brand engagement, Threat and coping appraisal, Behavioral intention, COVID-19 tourism pandemic

Paper type Research paper

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IHTI Introduction

The COVID-19 outbreak impacts the health, businesses and tourism at global level (Colmekcioglu *et al.*, 2022; Sengel *et al.*, 2021; UNWTO, 2021). Following the suggestions of World Health Organization, global tourist destinations are instigating different sorts of tourism restrictions, like imposing quarantines, entry bans, closing of tourism attractions/ sites, and travel restrictions with regards to global pandemic (Bremser *et al.*, 2021; Zheng *et al.*, 2021). Health or pandemic-related issues such as, perceived psychological risk, threat appraisal (i.e. perceived severity) or coping appraisal (i.e. self-efficacy) have put tourism sites on lockdown in different nations (Dayour *et al.*, 2020; Bae and Chang, 2020). Consequently, destination marketing organizations and policy makers have encouraged domestic travel as a proposed tactics in pandemic situations which hinder global tourism (UNWTO, 2021).

Recently, research has focused on tourism pandemics, although a handful of studies explored health (pandemic)-related risks (Bremser *et al.*, 2021; Zheng *et al.*, 2021). During recent decades, many health-related crises, especially pandemics entails callous destruction to tourism industry at global and national levels like Ebola; Fan *et al.* (2022) or SARS; Pine and McKercher (2004). Published research including Itani and Hollebeek (2021) and Bremser *et al.* (2021) underlined various health and psychological risks including tourist's risk perception or threat as essential elements in effecting future travel re-visit intentions. These studies consider protection motivation theory or (PMT) and service-dominant logic or (SDL) as best frameworks to study such issues (Itani and Hollebeek, 2021; Wong and Yeh, 2009). While, health-related perceived risk can differ amongst tourists, it is considered as a vital factor in visitor's decision making (Sánchez-Cañizares *et al.*, 2021). Accordingly, there exists a need to consider the pandemic's effect on tourism by developing tactics to switch this disruption into transformative avenues (Dayour *et al.*, 2020; Itani and Hollebeek, 2021). Thus, further research is required to answer the queries, how the tourism industry would recover and respond the global pandemic (Rather *et al.*, 2022a; Bremser *et al.*, 2021; Khawaja *et al.*, 2021).

In the contemporary globe, development of social media technology is a worldwide phenomenon (Li *et al.*, 2020). Various prevalent tourism social media platforms/sites including Booking.com, TripAdvisor, and/or Facebook help tourism and hospitality brands/ organizations to promote their offerings to consumers (Li *et al.*, 2021) and develop bonds with consumers beyond the service offerings (So *et al.*, 2021a; Rather and Hollebeek, 2021; Kanje *et al.*, 2020). Consumers are engaged in social media channels to build enduring relationships with brands (Narangajavana *et al.*, 2018). Thus, social media involvement (SMI) has critical marketing implications (Li *et al.*, 2020). The tourism-based social media literature also explores consumer behaviors and has obtained substantial attention (Li *et al.*, 2021; Harrigan *et al.*, 2019).

Relatedly, published research has claimed that, customer buying patterns and business activities are changed due to COVID-19 (e.g. Naeem, 2021; Bhati *et al.*, 2020). Social media brands may develop into a crucial, meaningful part of customers' every-day lives, and likely to participate in conversations and share information regarding many tourism-social media firms/brands (Yu *et al.*, 2020; Li *et al.*, 2020). Thus, widespread publicity of COVID-19 into social media may impact visitors' perceived risk, thus changing their attitude, behavior and/or perception toward the destination/brand (Sánchez-Cañizares *et al.*, 2021; Rather, 2021a). Social media allows tourism companies/brands to widely adopt customer brand engagement (CBE) strategies in building consumer-brand relationships (So *et al.*, 2021b). For instance, tourism brands/organizations might increase their interactions with consumers by persuading consumer to comment online, vote and/or share their tourism-based experience on social media platforms (Harrigan *et al.*, 2019). CBE thereby acts as a critical factor that increases customer loyalty, brand usage-intent, consumer's review endeavor, value cocreation and subjective well-being, which are known as key marketing strategies in tourism (Li *et al.*, 2021; Chen *et al.*, 2017). CBE has been also linked with many key brand/business

performance indicators including sales increases and better competitive benefits (Rather *et al.*, 2022b; Kumar and Pansari, 2016).

Although, empirical CBE-based research in tourism-based social media context is relatively nascent and limited (Li et al., 2021; So et al., 2021a), particularly during (vs pre-) the pandemic. Moreover, irrespective of research in CBE and brand co-creation have developed; most studies examine CBE/brand co-creation in regular market conditions (Khoi and Le, 2022; Rather, 2020; Harrigan et al., 2019; Pansari and Kumar, 2017) producing a substantial research gap relating to less regular conditions, like COVID-19 pandemic. To put it differently, during the pandemic, consumer behavior is likely to display unique dynamics (by revealing high perceived risk; Itani and Hollebeek, 2021; Chua et al., 2020), thus challenging some of the insights obtained into literature in normal market conditions and warrants more examination. Thus, it is important to explore perceived risks and SMI's role in CBE, cocreation and behavioral intention during (vs pre-) pandemic (Acikgoz and Tasci, 2022: Bremser et al., 2021). Scholars have also investigated CBE mediator relationship (Hollebeek et al., 2014: Leckie et al., 2021). Although, to our best knowledge, no study has investigated the associations between SMI, perceived risk, CBE, brand co-creation and behavioral intention within the same model during the pandemic. Consequently, we encouraged by research questions of whether CBE mediates and moderate the association between SMI/perceived risk and co-creation/behavioral intention. Based on the above gaps, we propose following key research questions:

- *RQ1.* Does SMI and perceived risk effects CBE, brand co-creation and behavioral intention?
- *RQ2.* To what extent does CBE mediates and threat/coping appraisals moderate the relationships between the proposed relationships amid pandemic situations?

To address these research questions and gaps, we emphasize on following purposes. From the theoretical perspective, we contribute to existing research by using SDL- and PMTinformed perspectives to examine the effects of tourism-based SMI and perceived risk on CBE. As outlined, as prior research have examined these constructs, limited remains identified regarding their conceptual links during (vs *before*) the pandemic, thus requiring more inquiries. This research widens and supplements recent tourism/marketing literature (Leckie et al., 2021; Li et al., 2021), which calls for further investigation into the drivers, dynamics and outcomes of CBE during the outbreak. Second, however, extant literature has examined the customer engagement's nomological framework, little remains recognized about the influence of CBE on brand co-creation and behavioral intent (e.g. Rather and Hollebeek, 2021; Harrigan et al., 2019) to underline the CBE's critical role during (vs pre) the pandemic. Third, we examine the mediating role of customer brand engagement in affecting the relations between SMI/brand co-creation, perceived risk/brand co-creation, SMI/ behavioral intention and perceived risk/behavioral intention during pandemic, thus extending previous research like Rather et al. (2021), Hussain et al. (2020), and Harrigan et al. (2019).

Fourth, we also explore the moderating role of tourism threat-based perceived severity and coping appraisal-based self-efficacy in hypothesized associations. While most empirical research views perceived severity/self-efficacy as an antecedents affecting specific proposed links (Itani and Hollebeek, 2021; Zheng *et al.*, 2021; Liu *et al.*, 2016), we envisage that the strength of the explored links will vary across tourists displaying different threat/coping appraisal levels. From managerial view, our findings suggest tourism managers (marketers) can increase tourists brand co-creation and behavioral intention through CBE and SMI, therefore generating fundamental practical and strategic implications during (vs *pre*) the pandemic.

Theoretical background and hypotheses development

Protection-motivation-theory in tourism marketing

The PMT was developed by Rogers (1975) to elucidate how emerging health-related issues impact the person's behavioral changes and attitudes (Rogers and Prentice-Dunn, 1997). PMT suggests that individuals usually attain their decisions due to the two cognitive (i.e. threat and coping appraisal) processes (Wang *et al.*, 2019; Rather, 2021b). PMT has been widely applied in tourism literature (Rather *et al.*, 2022b; Itani and Hollebeek, 2021; Bhati *et al.*, 2020). Threat appraisal includes perceived threat-severity, which refers the beliefs regarding magnitude or significance of threat (Witte, 1996). Coping appraisal entails the evaluation of health protective-behavior intentions and responses to evade threat and its effects to generate perceived self- or response efficacy (Zhao *et al.*, 2016; Rogers, 1975). *Self-efficacy* refers to people's beliefs regarding *if* (s)he is capable to execute the recommended coping responses (Itani and Hollebeek, 2021; Milne *et al.*, 2000). Threat and coping appraisals drive individual's course of actions and motivational intents in protecting themselves from perceived-threat (Itani and Hollebeek, 2021; Liu *et al.*, 2016).

In this digital world, social media can profoundly affect visitors' behaviors, attitudes or intents (So *et al.*, 2021b). From the last decade, various destination marketing and tourism campaigns have been carried out by means of technological/social media platforms (Li *et al.*, 2021; So *et al.*, 2021b; Harrigan *et al.*, 2019). Massive COVID-19 coverage into social media may affect visitors' perceptions, behaviors or attitudes (Huynh, 2020), although at the same time sensational or negative media coverage about COVID-19 gets people's attention (Naeem, 2021; Zheng *et al.*, 2020). Published literature has developed PMT-informed framework during pandemic to study the role of social media effectiveness on consumer attitudes/ behaviors (Bremser *et al.*, 2021; Rather, 2021b; Bhati *et al.*, 2020). Drawing on PMT-based lens, research advocated that various destinations use social media platforms to alter visitors' risk perceptions and their destination selection during COVID-19 pandemic (Naeem, 2021; Huynh, 2020).

Further, Chua *et al.* (2020) deployed protection motivation theory to probe the effect of health perceived risk on tourists' attitude toward travel, mental wellbeing and perceived uncertainty, which consequently impacts temporal/long-term avoidance behavior during the COVID-19 crises. Recently, Itani and Hollebeek (2021) revealed that tourist's perceived threat severity/self-efficacy increases social distancing behavior, which consequently enhances or diminishes tourists' intention-to-use virtual reality (VR) personal tours during COVID-19. Following these studies, our research extends PMT- and SDL-informed perspectives during pandemic to ascertain the roles of SMI and perceived risk on customer brand engagement, which consequently affecting co-creation and behavioral intent to manage tourism-destination brands amid crises. Additionally, this research explores the moderating role of tourism threat-based perceived severity and coping appraisal-based self-efficacy in proposed links (Figure 1).

Service-dominant logic in tourism marketing

Given that COVID-19 pandemic and the remedies generated to preclude transmission, like social-distancing or travel restrictions have produced critical challenges for tourism industry, thus a response strategy becoming the most crucial theme for tourism destination brands/ firms (UNWTO, 2021; Bhati *et al.*, 2020). Research advised that tourism management during pandemic needs changes in their services, offerings or products (Hoang *et al.*, 2021). Research by Blazquez-Resino *et al.* (2015) and Rather *et al.* (2019), view SDL as a research paradigm in which consumers as (pro-) active suppliers to his/her service experiences, to participate into brand-related (social-media discussions), helping other consumers and/or co-innovating service-offerings toward the brand, thus revealing a level of service personalization and



collaboration. Another key aspect of SDL, wherein exchange processes, intangibility and relationships are central (Vargo and Lusch, 2004). SDL is especially relevant in tourism sector, which is heavily relied upon visitors' experience, advocating that visitors and service providers interact closely at all the stages of their relationship (e.g. Rather *et al.*, 2019; Shaw *et al.*, 2011).

Given SDL's extensive focus and application on consumer-brand interactivity or value, that is fundamental for tourism brands/firms (Shaw *et al.*, 2011; Payne *et al.*, 2008). In other words, SDL acknowledges the active involvement of customers (tourists) in the enhancement of their personal experiences, wherein value is generated through the interaction process with the tourism/destination brand's resources (Javed and Awan, 2022; Hollebeek and Rather, 2019). In this context, SDL provides a conceptual framework, which can help tourism-service firms/brands to generate a competitive advantage and to recognize how the customer is becoming pivotal for the growth of tourism brands and for value co-creation process during COVID-19 (Hoang *et al.*, 2021; Mollenkopf *et al.*, 2021), in an attempt to enhance higher levels of tourist's behavioral intentions during the COVID-19 outbreak.

Social-media involvement, psychological risk and CBE interface

As outlined, many widespread tourism social media platforms/sites assist tourism brands/ firms to promote their offerings among consumers (Li *et al.*, 2021). Customers are engaged in social media to develop long-term relationships and connections with brands (So *et al.*, 2021b; Narangajavana *et al.*, 2018). Existing research have revealed that customers with higher levels of involvement toward a specific brand exhibit increased levels of engagement in retail brand context (Vivek *et al.*, 2014). Customer brand engagement research with social media brands (e.g. Rather and Hollebeek, 2021; Harrigan *et al.*, 2019), or retail brands (Hollebeek *et al.*, 2014) illustrated that customer-based brand involvement positively impacts CBE dimensions including affection, cognitive processing and activation. Further, in mobile phone brand context, social media involvement positively effects customer brand engagement with it (Leckie *et al.*, 2021). Thus, we propose that tourists' SMI positively impacts the level of customers' brand engagement with tourism destinations/sites during the pandemic.

As noted, PMT-informed lens aims to explain the emerging health/pandemic-related attitudes and behaviors (Rather, 2021a; Rogers, 1975). Adopting PMT-lens, social media may likely effect tourists engagement and behavior (Bhati *et al.*, 2020). Similarly, published research also employed PMT to investigate tourists' behavior/attitude and engagement as

they are affected by risk perceptions toward destinations/sites during crises (Bhati *et al.*, 2020; Wong and Yeh, 2009). Psychological risk arises once an incident triggers like psychological-discomfort, worry, anxiety, concern or regret (Sánchez-Cañizares *et al.*, 2021; Chua *et al.*, 2020). Prior research indicated that, perceived psychological risk, which is the level of potential loss, is well anticipated to negatively affect brand engagement or attitude toward certain behavior (Chua *et al.*, 2020). Indeed, in various tourism-related studies, scholars including Sánchez-Cañizares *et al.* (2021) and Quintal *et al.* (2010) have established such kind of negative association. Therefore, we suggest:

- *H1.* Visitors' social-media involvement positively affects the level of customers' brand engagement.
- *H2.* Visitors' perceived psychological risk negatively affects the level of customers' brand engagement.

CBE and brand co-creation interface

CBE has been defined as customer's positively valenced brand-based emotional, cognitive and behavioral activity during [or related] to specific customer-brand interactions (Hollebeek *et al.*, 2014, 2019). Similar to CBE, the concept of brand co-creation refers to a combined (co)creation of value due to firm/brand and consumer, to allow the consumer to (co)construct the service experiences (Prahalad and Ramaswamy, 2004). Tourism practitioners are concerned into the likelihood of engaging tourists in co-creation so as to develop consumer value (Nangpiire *et al.*, 2021). According to SDL (Javed and Awan, 2022; Hollebeek and Rather, 2019; Ranjan and Read, 2016), value has not been simply (co)created by organizations/brands, although (co)created by consumers as well (Grissemann and Stokburger-Sauer, 2012). As visitors become engaged with time, they likely share their individual experience (or information) with others (Rehman *et al.*, 2022; Bahri-Ammari *et al.*, 2021; Vo-Thanh *et al.*, 2021).

Further, when consumers are engaged or involved toward a brand, they might become direct stakeholders in the process of value co-creation (Vargo and Lusch, 2016). In the field of social media-based destination perspective, brand engagement assists the development of emotional ties with customers, increasing their co-creation (Ranjan and Read, 2016). Past studies confirmed a significant linkage between CBE and co-creation (Rather *et al.*, 2021; Nangpiire *et al.*, 2021), though, this link is still evolving with other behavioral-factors (e.g. behavioral intention; Rather *et al.*, 2021) during (vs *pre*-) pandemic. Hence, we posit:

H3. Visitors' brand engagement positively affects the level of customer's brand cocreation.

CBE and behavioral intention interface

Behavioral intention, reflects person's intent to engage into a behavior (Oliver, 1997), is a constantly utilized proxy for actual consumer/tourist behavior (Itani and Hollebeek, 2021; Rather and Camilleri, 2019; Rather, 2018a, b; Lam and Hsu, 2006). In marketing context, consumer-led behavioral intent mostly focuses on consumer's resolve to (re)-purchase a brand/product or disseminates brand-linked word-of-mouth (Abbasi *et al.*, 2022; Khan *et al.*, 2021; Rather and Jaziri, 2022; Huang and Hsu, 2009). Prior literature has highlighted the role of consumer engagement as a key driver of brand loyalty with tourism and hotel brands (So *et al.*, 2021b; Thomas-Francois *et al.*, 2021; Harrigan *et al.*, 2019). Recently, Li *et al.* (2021) established the effect of customer engagement on visitor's brand loyalty through brand attachment and trust.

Likewise, CBE is expected to develop the fundamental relationship-marketing tenets of tourist's revisit intent/retention through impacting customer experience (Rather and

Hollebeek, 2021; Islam *et al.*, 2021). Existing research further reveals the role of CBE in developing customer's behavioral intent. Such as, in tourism-based context, tourist's brand engagement positively affects visitor's behavioral intent, encompassing their intention to recommend the brand to other tourists (Rasoolimanesh *et al.*, 2022; Hussain *et al.*, 2020). In other words, we propose that tourists encourage strong behavioral intentions with an attraction/destination, if they are engaged toward that tourism-destination/site. Following these arguments, we propose:

H4. Visitors' brand engagement positively affects the level of customers' behavioral intentions.

CBE as a mediator

As indicated by SDL-informed lens, tourist-destinations/attractions adopt social media technology, which directly affect tourists' attitudes, intentions and behaviors (Li *et al.*, 2021). As outlined, following SDL-perspective, social media may encourage customer engagement, which consequently impacts visitor's intents and behaviors (Li *et al.*, 2021; Narangajavana *et al.*, 2018). Prior research have asserted that in consumer/brand relationship context, customer brand engagement play a critical *mediating* role linking consumer perceptions and behavioral intents (Li and Wei, 2021; Rather and Hollebeek, 2021; Harrigan *et al.*, 2019). While engagement acts as a *psychological* and *emotional* state arises into the service experience process (So *et al.*, 2021a; Hollebeek *et al.*, 2014), published research have applied CBE's mediating effect in the *pre*-pandemic era (Li and Wei, 2021; Rather *et al.*, 2018).

Relatedly, adopting PMT viewpoint, earlier research proposed the perceived risk's direct influence on customer behavior (Chua *et al.*, 2020; Huynh, 2020). Similarly, customer engagement's influences on co-creation as well as behavioral intent have been recognized (Nangpiire *et al.*, 2021; Shawky *et al.*, 2020). Irrespective of these developments, limited remains known about customer brand engagement's possible in direct impact on co-creation and behavioral intention during (vs *pre*) the pandemic. Therefore, we posit:

- H5. Visitor's CBE mediates the association linking SMI and co-creation (H5a); perceived risk and co-creation (H5b).
- H6. Visitor's CBE mediates the association linking SMI and behavioral intention (H6a); perceived risk and behavioral intention (H6b).

Moderating roles of threat and coping appraisal

As discussed, PMT theory suggests that, threat- and coping-appraisal aspects are necessary in predicting health/pandemic-related behavioral intentions (e.g. Wang *et al.*, 2019; Rogers, 1975). Existing research have established that threat/coping aspects (i.e. perceived severity/ self-efficacy) might be fundamental constructs that influence visitor's behaviors and attitudes in crises (Zheng *et al.*, 2021; Liu *et al.*, 2016). We investigate *whether* threat/coping factors (perceived severity and self-efficacy) would transform the visitor's attitude (behavior) to re-visit site/attraction in near future. Considering that perceived severity and efficacy moderates the link between social media/perceived risk and travel intent within cruise context (Bhati *et al.*, 2020; Liu *et al.*, 2016). Hence, we investigate that threat/coping appraisals (that is, perceived severity and self-efficacy) ensuing from the pandemic moderate/s the link among SMI/CBE; CBE/co-creation; along with CBE/behavioral intention toward destinations. Following these advices, we propose:

H7. Visitors' threat appraisal- (perceived severity) moderates-the link between SMI and CBE (H7a); CBE and co-creation (H7b); CBE and behavioral intention (H7c).

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H8. Visitors' coping appraisal- (self-efficacy) moderates-the link between SMI and CBE (H8a); CBE and co-creation (H8b); CBE and behavioral intention (H8c).

Methodology

Measurement

Both self-efficacy and perceived severity were measured from Itani and Hollebeek (2021) and Zhao *et al.*'s (2016) studies. A sample item of perceived severity includes – "*I believe the threat of COVID-19 outbreak is significant*". Social media involvement was gauged through fouritem scale from Yoo and Donthu (2001) research. A sample items includes "*Social media is very important to me during the current situation*". The CBE was assessed by three-dimensional measurement scale that highlights affective (4-items), cognitive (3-items) and behavioral engagement (3-items) from Hollebeek *et al.*'s (2014). A sample measurement item (affective engagement) states: "*I feel very positive when I visit this destination*".

Tourist's brand co-creation includes co-production and value-in-use was borrowed from Grissemann and Stokburger-Sauer's (2012) instrument. The perceived psychological risk was adopted by four-items from Wong and Yeh (2009) study. Finally behavioral intention was measured through three-items from Huang and Hsu (2009) and Rather and Hollebeek (2021). A sample measurement item states "*I plan to visit this destination again in future*". We deployed 7-point Likert scale in the survey questionnaire (Appendix). Prior to conduct final data collection, we pilot tested 50 participants to ensure measurement clarity and content validity of scales.

Data collection and sampling

The survey questionnaire encompassed two sections. The first section comprised 32 scaleitems for our seven modeled constructs, followed by second part included respondent's demographic profile. We adopt a quantitative method employing a self-administered questionnaire to assemble survey data. Following Itani and Hollebeek (2021) and Rather (2020) studies, convenience-based sampling was adopted to collect data via self-reported survey questionnaires during the second wave of COVID-19 in April–May, 2021. In addition, non-probability convenience sampling has been recognized as a robust data collection technique (Rather and Hollebeek, 2021; Rather, 2017). The lead author managed three-field investigators, who collected the survey data from domestic visitors according to pandemic social distancing rules and were approached to visitors in main tourism attractions/sites (Bremser *et al.*, 2021). All the participants were approached in similar conditions and the purpose/nature of study were revealed to them so as to reduce coverage error (Itani and Hollebeek, 2021).

We used survey questionnaire to measure the variables delineated in our conceptual model. We used two screening questions (1) who has used social media platforms (Facebook, Instagram, LinkedIn) and destination pages to pursue travel-related information, (2) who had travelled previously to well-known attractions/destinations/sites in Jammu and Kashmir, India like (Pahalgam, Kokernag, Daksum, Varinag, etc.). The respondents, who answered "*yes*" proceeded to continue the survey. These attractions are well-known tourism destinations and wherein the tourism/travel industry makes a main contribution to GDP (Rather, 2020). The figure of active COVID-19 cases and deaths registered in India further renders it one of the more effected nations by virus (Statista, 2021), revealing its relevance for our study.

After distributing 500 surveys, we obtained 320 usable responses, signifying 64% response rate. Table 1 shows the demographic/travel characteristics of participants. 55% of participants were male, and 45% included female, while 33% were aged 20–30, 28% were 31–40, 26% were aged 41–51, and 13% were 52 or over.

Variables	Categories	Respondents' percentage	Frequency	based threat vs
Gender	Male	55	177	coning
	Female	45	143	coping
Age (years)	20-30	33	108	appraisai
	31-40	28	90	
	41-50	26	81	
	Above 51	13	41	
Education	Secondary level or lower	11	35	
	Graduation	39	125	
	Post-graduation	38	122	
	Others	12	38	
Past visit	One time	11	35	
	2 times	22	70	
	3 times	36	114	Table 1.
	4 and more	31	101	Sample characteristics

Common method variance

Common method variance (CMV) was evaluated following Podsakoff *et al.'s* (2003) method. At the start, Harmans' single factor analysis was operated to evaluate if there exists CMV. Results illustrate that 29% (below 50%) of variance was reported by first factor. Thus, we can suggest that the current research data has no CMV problems. Moreover, we used variance inflation factors (VIFs) to assess the CMV. The values of VIF for our study variables extending from 2.102 to 3.187 (below 5.0 cutoff value) establishing the lack of multicollinearity or CMV concerns (Parrey *et al.*, 2019; Hair *et al.*, 2017).

Results

Measurement model assessment

We deploy partial least squares-structural equation modeling (PLS-SEM) to test the modeled hypotheses (Hair *et al.*, 2017; Raza *et al.*, 2020), is extensively adopted in tourism and marketing research (Abbasi *et al.*, 2022; Rather *et al.*, 2022b). Table 2 presents the psychometric properties that is (reliability and validity) of modeled constructs. Cronbach's alpha values, factor loadings, composite reliability values and constructs' average variance extracted (AVEs) were all exceeding the threshold standards, thus supporting the measures' reliability and convergent validity (Hair *et al.*, 2017). As revealed in Table 2, the skewness/kurtosis statistics illustrated that the scores were within the standard range of ± 2 , confirming the data's normal distribution. Following, Fornell and Larcker (1981), square roots of all factor's AVEs were exceeding the respective latent variable correlation, showing reasonable discriminant validity. Moreover, heterotrait-monotrait (HTMT) ratios were below 0.90 cut-off (Henseler *et al.*, 2016), also verifying discriminant validity (see Table 3).

Assessment of the structural model

To investigate the structural model and test our proposed research hypotheses, we used PLS-SEM to assess the associations between the modeled constructs. These relationships ranging from H1 to H4 were calculated by path coefficients, effect size, standard error, p-value, f^2 , R^2 and Q^2 (Rasoolimanesh *et al.*, 2022; Henseler *et al.*, 2016; Falk and Miller, 1992). Table 4 indicates the hypotheses, R^2 and Q^2 results. Hypothesized in H1, SMI promotes customer brand engagement, exercising a robust effect ($\beta = 0.624$, p = 0.000). Proposed in H2, perceived psychological risk has negative and significant effect on customer brand

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Social Media Involvement (SMI) ($a = 0.903$, $CR = 0.892$, $AVE = 0.761$, $VIF = 2.134$, $SD = 1.35$, SMI 0.89 -0.45 SMI 2 0.82 -0.13 SMI3 0.81 -0.56 SMI4 0.85 -0.62 Perceived Psychological Risk (PRK) ($a = 0.924$, $CR = 0.857$, $AVE = 0.745$, $VIF = 3.141$, $SD = 1.39$ PRK1 0.87 -0.37 PRK2 0.84 -0.23 PRK3 0.79 -0.62 PRK4 0.76 -0.43 Cognitive Engagement (CEN) ($a = 0.926$, $CR = 0.910$, $AVE = 0.743$, $VIF = 2.546$, $SD = 1.31$, CEN1 CEN3 0.91 -0.43 Affective Engagement (AEN) ($a = 0.925$, $CR = 0.905$, $AVE = 0.707$, $VIF = 3.187$, $SD = 1.41$, AEN1 0.90 -0.43 Affective Engagement (AEN) ($a = 0.935$, $CR = 0.905$, $AVE = 0.707$, $VIF = 3.187$, $SD = 1.41$, AEN1 0.87 -0.66 AEN3 0.75 -0.46 AEN3 0.91 -0.43 Affective Engagement (AEN) ($a = 0.915$, $CR = 0.905$, $AVE = 0.707$, $VIF = 3.187$, $SD = 1.41$, AEN1 0.87 -0.67 ACTS -1.08 -1.05	M = 4.84) -0.51 -0.36 -0.78 0.97 M = 4.73) 0.65 -0.34 -0.73 0.84
SMI 0.8290 0.025 0.025 0.013 SMI2 0.82 -0.13 SMI3 0.81 -0.56 SMI4 0.85 -0.58 Perceived Psychological Risk (PRK) ($\alpha = 0.924$, CR = 0.857 , AVE = 0.745 , VIF = 3.141 , SD = 1.39 PRK1 0.87 -0.37 PRK2 0.84 -0.23 PRK3 0.79 -0.62 PRK4 0.76 -0.43 Cognitive Engagement (CEN) ($\alpha = 0.926$, CR = 0.910 , AVE = 0.743 , VIF = 2.546 , SD = 1.31 , CEN10.900 -0.43 CEN3 0.990 , AVE = 0.707 , VIF = 2.546 , SD = 1.41 , AEN1 0.85 -0.62 PRK4 0.79 -0.62 PRK3 0.792 , CR = 0.905 , AVE = 0.743 , VIF = 2.546 , SD = 1.31 , CEN1 0.990 -0.43 CEN1 0.926 , CR = 0.910 , AVE = 0.770 , VIF = 2.546 , SD = 1.41 , AEN1 0.85 -0.62 0.767 CINE 0.707 , VIF = 2.546 , SD = 1.41 , AEN1 0.925 , CR = 0.905 , AVE = 0.707 , VIF = 3.187 , SD = 1.41 , AEN1 0.887 -0.76 AEN3 0.775 -0.76 BEN3 0.767 BEN2 <td>$\begin{array}{c} -0.51 \\ -0.36 \\ -0.78 \\ 0.97 \end{array}$ $\begin{array}{c} 0.65 \\ -0.34 \\ -0.73 \\ 0.84 \end{array}$</td>	$\begin{array}{c} -0.51 \\ -0.36 \\ -0.78 \\ 0.97 \end{array}$ $\begin{array}{c} 0.65 \\ -0.34 \\ -0.73 \\ 0.84 \end{array}$
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	$\begin{array}{c} -0.36 \\ -0.78 \\ 0.97 \end{array}$ $\begin{array}{c} 0, M = 4.73 \\ 0.65 \\ -0.34 \\ -0.73 \\ 0.84 \end{array}$
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	$-0.78 \\ 0.97 \\ 0, M = 4.73 \\ 0.65 \\ -0.34 \\ -0.73 \\ 0.84$
SMI40.85 -0.58 Perceived Psychological Risk (PRK) ($\alpha = 0.924$, $CR = 0.857$, $AVE = 0.745$, $VIF = 3.141$, $SD = 1.39$ PRK10.87 -0.37 PRK20.84 -0.23 PRK30.79 -0.62 PRK40.76 -0.43 Cognitive Engagement (CEN) ($\alpha = 0.926$, $CR = 0.910$, $AVE = 0.743$, $VIF = 2.546$, $SD = 1.31$, CEN1CEN20.85 -0.47 CEN20.85 -0.47 CEN3 0.910 , $AVE = 0.743$, $VIF = 2.546$, $SD = 1.31$, CEN1 0.926 , $CR = 0.910$, $AVE = 0.743$, $VIF = 2.546$, $SD = 1.31$, CEN1 0.900 -0.47 CEN2 0.855 -0.47 CEN2 0.875 -0.47 $CEN2$ 0.875 -0.43 $Afective Engagement (AEN) (\alpha = 0.935, CR = 0.905, AVE = 0.707, VIF = 3.187, SD = 1.41, AEN1-0.75AEN30.75-0.67AEN30.75-0.46AEN30.750.923, CR = 0.923, AVE = 0.720, VIF = 2.102, D = 1.47, BEN10.920-0.840.76$	0.97 $0, M = 4.73$ 0.65 -0.34 -0.73 0.84
Perceived Psychological Risk (PRK) ($\alpha = 0.924$, $CR = 0.857$, $AVE = 0.745$, $VIF = 3.141$, $SD = 1.39$ PRK1 0.87 -0.37 PRK2 0.84 -0.23 PRK3 0.79 -0.62 PRK4 0.76 -0.43 Cognitive Engagement (CEN) ($\alpha = 0.926$, $CR = 0.910$, $AVE = 0.743$, $VIF = 2.546$, $SD = 1.31$, CEN1 0.90 -0.47 CEN2 0.85 -0.89 -0.43 Affective Engagement (AEN) ($\alpha = 0.935$, $CR = 0.905$, $AVE = 0.707$, $VIF = 3.187$, $SD = 1.41$, AEN1 0.87 AEN1 0.87 -0.67 AEN2 0.75 -0.46 AEN3 0.75 -0.46 AEN4 0.88 -0.32 Behavioral Engagement (BEN) ($\alpha = 0.915$, $CR = 0.923$, $AVE = 0.720$, $VIF = 2.102$, $D = 1.47$, BEN1 0.91 BEN2 0.89 -1.05 BEN3 0.74 -0.83 Brand Co-creation (BCO) ($\alpha = 0.908$, $CR = 0.846$, $AVE = 0.694$, $VIF = 2.537$, $SD = 1.53$, $M = BCO1$ 0.79 BCO1 0.79 -0.76 BCO2 0.90 -0.54 BCO3 0.86 -0.67 <	P, M = 4.73) 0.65 -0.34 -0.73 0.84
PKK1 0.87 -0.37 PK2 0.84 -0.23 PKK3 0.79 -0.62 PK4 0.76 -0.43 Cognitive Engagement (CEN) ($\alpha = 0.926$, $CR = 0.910$, $AVE = 0.743$, $VIF = 2.546$, $SD = 1.31$, CEN1 0.90 -0.47 CEN2 0.85 -0.89 CEN3 0.91 -0.43 Affective Engagement (AEN) ($\alpha = 0.935$, $CR = 0.905$, $AVE = 0.707$, $VIF = 3.187$, $SD = 1.41$, AEN1 0.87 -0.67 AEN2 0.78 -1.08 AEN3 0.75 -0.46 AEN4 0.88 -0.32 Behavioral Engagement (BEN) ($\alpha = 0.915$, $CR = 0.923$, $AVE = 0.720$, $VIF = 2.102$, $D = 1.47$, BEN1 0.91 -0.87 BEN2 0.89 -1.05 BEN3 0.74 -0.83 Brand Co-creation (BCO) ($\alpha = 0.908$, $CR = 0.846$, $AVE = 0.694$, $VIF = 2.537$, $SD = 1.53$, $M =$ BCO1 0.79 -0.76 BCO2 0.90 -0.54 BCO3 0.866 -0.67 BCO4 0.91 -1.03 Behavioral Intention (BIN) ($\alpha = 0.928$, $CR = 0.871$, $AVE = 0.736$, $VIF = 2.646$, $SD = 1.61$, M BIN1 0.90 -0.84	$0.65 \\ -0.34 \\ -0.73 \\ 0.84$
PRK2 0.84 -0.23 PRK3 0.79 -0.62 PRK4 0.76 -0.43 Cognitive Engagement (CEN) ($\alpha = 0.926$, $CR = 0.910$, $AVE = 0.743$, $VIF = 2.546$, $SD = 1.31$, CEN1 0.90 -0.47 CEN2 0.85 -0.89 CEN3 0.91 -0.43 Affective Engagement (AEN) ($\alpha = 0.935$, $CR = 0.905$, $AVE = 0.707$, $VIF = 3.187$, $SD = 1.41$, AEN1 0.87 -0.67 AEN2 0.78 -1.08 AEN3 0.75 -0.46 AEN4 0.88 -0.32 Behavioral Engagement (BEN) ($\alpha = 0.915$, $CR = 0.923$, $AVE = 0.720$, $VIF = 2.102$, $D = 1.47$, BEN1 0.91 -0.87 BEN2 0.89 -1.05 BEN3 0.74 -0.83 Brand Co-creation (BCO) ($\alpha = 0.908$, $CR = 0.846$, $AVE = 0.694$, $VIF = 2.537$, $SD = 1.53$, $M =$ BCO1 0.79 -0.76 BCO2 0.90 -0.54 BCO3 0.86 -0.67 BCO4 0.91 -1.03 Behavioral Intention (BIN) ($\alpha = 0.928$, $CR = 0.871$, $AVE = 0.736$, $VIF = 2.646$, $SD = 1.61$, M BIN1 0.90 -0.84	-0.34 -0.73
PRK3 0.79 -0.62 PRK4 0.76 -0.43 Cognitive Engagement (CEN) ($\alpha = 0.926$, $CR = 0.910$, $AVE = 0.743$, $VIF = 2.546$, $SD = 1.31$, CEN1 0.90 CEN2 0.85 -0.47 CEN3 0.91 -0.43 Affective Engagement (AEN) ($\alpha = 0.935$, $CR = 0.905$, $AVE = 0.707$, $VIF = 3.187$, $SD = 1.41$, AEN1 0.87 AEN1 0.87 -0.67 AEN2 0.78 -1.08 AEN3 0.75 -0.46 AEN4 0.88 -0.32 Behavioral Engagement (BEN) ($\alpha = 0.915$, $CR = 0.923$, $AVE = 0.720$, $VIF = 2.102$, $D = 1.47$, BEN1 0.91 BEN2 0.89 -1.05 BEN3 0.74 -0.83 Brand Co-creation (BCO) ($\alpha = 0.908$, $CR = 0.846$, $AVE = 0.694$, $VIF = 2.537$, $SD = 1.53$, $M = BCO1$ 0.79 BCO3 0.86 -0.67 BCO4 0.91 -1.03 Behavioral Intention (BIN) ($\alpha = 0.928$, $CR = 0.871$, $AVE = 0.736$, $VIF = 2.646$, $SD = 1.61$, M BIN1 0.90 -0.84	-0.73
Cognitive Engagement (CEN) ($\alpha = 0.926$, $CR = 0.910$, $AVE = 0.743$, $VIF = 2.546$, $SD = 1.31$, CEN1 0.90 -0.47 CEN2 0.85 -0.89 CEN3 0.91 -0.43 Affective Engagement (AEN) ($\alpha = 0.935$, $CR = 0.905$, $AVE = 0.707$, $VIF = 3.187$, $SD = 1.41$, AEN1 0.87 AEN1 0.87 -0.67 AEN2 0.78 -1.08 AEN3 0.75 -0.46 AEN4 0.88 -0.32 Behavioral Engagement (BEN) ($\alpha = 0.915$, $CR = 0.923$, $AVE = 0.720$, $VIF = 2.102$, $D = 1.47$, BEN1 0.91 BEN1 0.91 -0.87 BEN2 0.89 -1.05 BEN3 0.74 -0.83 Brand Co-creation (BCO) ($\alpha = 0.908$, $CR = 0.846$, $AVE = 0.694$, $VIF = 2.537$, $SD = 1.53$, $M = BCO1$ 0.79 BCO2 0.90 -0.54 BCO3 0.86 -0.67 BCO4 0.91 -1.03 Behavioral Intention (BIN) ($\alpha = 0.928$, $CR = 0.871$, $AVE = 0.736$, $VIF = 2.646$, $SD = 1.61$, M BIN1 0.90 -0.84	0.84
Centre Engagement (EEV) ($a = 0.926$, $CR = 0.916$, $AVE = 0.746$, $VII = 2.046$, $SD = 1.01$, CEN1 0.90 -0.47 CEN2 0.85 -0.89 CEN3 0.91 -0.43 Affective Engagement (AEN) ($a = 0.935$, $CR = 0.905$, $AVE = 0.707$, $VIF = 3.187$, $SD = 1.41$, AEN1 0.87 -0.67 AEN2 0.78 -1.08 AEN3 0.75 -0.46 AEN4 0.88 -0.32 Behavioral Engagement (BEN) ($a = 0.915$, $CR = 0.923$, $AVE = 0.720$, $VIF = 2.102$, $D = 1.47$, BEN1 0.91 -0.87 BEN2 0.89 -1.05 BEN3 0.74 -0.83 Brand Co-creation (BCO) ($a = 0.908$, $CR = 0.846$, $AVE = 0.694$, $VIF = 2.537$, $SD = 1.53$, $M =$ BCO1 0.79 -0.76 BCO2 0.90 -0.54 BCO3 0.86 -0.67 BCO4 0.91 -1.03 Behavioral Intention (BIN) ($a = 0.928$, $CR = 0.871$, $AVE = 0.736$, $VIF = 2.646$, $SD = 1.61$, M BIN1 0.90 -0.84	M = 4.16
CEN2 0.85 -0.89 CEN3 0.91 -0.43 Affective Engagement (AEN) ($\alpha = 0.935$, $CR = 0.905$, $AVE = 0.707$, $VIF = 3.187$, $SD = 1.41$, AEN1 0.87 -0.67 AEN2 0.78 -1.08 AEN3 0.75 -0.46 AEN4 0.88 -0.32 Behavioral Engagement (BEN) ($\alpha = 0.915$, $CR = 0.923$, $AVE = 0.720$, $VIF = 2.102$, $D = 1.47$, BEN1 0.91 -0.87 BEN2 0.89 -1.05 BEN3 0.74 -0.83 Brand Co-creation (BCO) ($\alpha = 0.908$, $CR = 0.846$, $AVE = 0.694$, $VIF = 2.537$, $SD = 1.53$, $M =$ BCO1 0.79 -0.76 BCO2 0.90 -0.54 BCO3 0.86 -0.67 BCO4 0.91 -1.03 Behavioral Intention (BIN) ($\alpha = 0.928$, $CR = 0.871$, $AVE = 0.736$, $VIF = 2.646$, $SD = 1.61$, M BIN1 0.90 -0.84	101 - 4.10) 1.56
CEN3 0.91 -0.43 Affective Engagement (AEN) ($\alpha = 0.935$, $CR = 0.905$, $AVE = 0.707$, $VIF = 3.187$, $SD = 1.41$, AEN1 0.87 -0.67 AEN2 0.78 -1.08 AEN3 0.75 -0.46 AEN4 0.88 -0.32 Behavioral Engagement (BEN) ($\alpha = 0.915$, $CR = 0.923$, $AVE = 0.720$, $VIF = 2.102$, $D = 1.47$, BEN1 0.91 -0.87 BEN2 0.89 -1.05 BEN3 0.74 -0.83 Brand Co-creation (BCO) ($\alpha = 0.908$, $CR = 0.846$, $AVE = 0.694$, $VIF = 2.537$, $SD = 1.53$, $M =$ BCO1 0.79 -0.76 BCO2 0.90 -0.54 BCO3 0.86 -0.67 BCO4 0.91 -1.03 Behavioral Intention (BIN) ($\alpha = 0.928$, $CR = 0.871$, $AVE = 0.736$, $VIF = 2.646$, $SD = 1.61$, M BIN1 0.90 -0.84	0.78
Affective Engagement (AEN) ($\alpha = 0.935$, $CR = 0.905$, $AVE = 0.707$, $VIF = 3.187$, $SD = 1.41$, AEN1AEN10.87 -0.67 AEN20.78 -1.08 AEN30.75 -0.46 AEN40.88 -0.32 Behavioral Engagement (BEN) ($\alpha = 0.915$, $CR = 0.923$, $AVE = 0.720$, $VIF = 2.102$, $D = 1.47$, BEN1 0.91 BEN20.89 -1.05 BEN30.74 -0.83 Brand Co-creation (BCO) ($\alpha = 0.908$, $CR = 0.846$, $AVE = 0.694$, $VIF = 2.537$, $SD = 1.53$, $M =$ BCO1 0.79 BCO20.90 -0.54 BCO30.86 -0.67 BCO40.91 -1.03 Behavioral Intention (BIN) ($\alpha = 0.928$, $CR = 0.871$, $AVE = 0.736$, $VIF = 2.646$, $SD = 1.61$, M BIN10.90 -0.84	1.21
AEN1 0.87 -0.67 AEN2 0.78 -1.08 AEN3 0.75 -0.46 AEN4 0.88 -0.32 Behavioral Engagement (BEN) ($\alpha = 0.915$, CR = 0.923, AVE = 0.720, VIF = 2.102, D = 1.47, BEN1 0.91 BEN2 0.89 -1.05 BEN3 0.74 -0.83 Brand Co-creation (BCO) ($\alpha = 0.908$, CR = 0.846, AVE = 0.694, VIF = 2.537, SD = 1.53, M = BCO1 0.79 BCO2 0.90 -0.54 BCO3 0.86 -0.67 BCO4 0.91 -1.03 Behavioral Intention (BIN) ($\alpha = 0.928$, CR = 0.871, AVE = 0.736, VIF = 2.646, SD = 1.61, MBIN1 0.90 -0.84	M = 4.12
AEN2 0.78 -1.08 AEN3 0.75 -0.46 AEN4 0.88 -0.32 Behavioral Engagement (BEN) ($\alpha = 0.915$, $CR = 0.923$, $AVE = 0.720$, $VIF = 2.102$, $D = 1.47$,BEN1 0.91 -0.87 BEN2 0.89 -1.05 BEN3 0.74 -0.83 Brand Co-creation (BCO) ($\alpha = 0.908$, $CR = 0.846$, $AVE = 0.694$, $VIF = 2.537$, $SD = 1.53$, $M =$ BCO1 0.79 -0.76 BCO2 0.90 -0.54 BCO3 0.86 -0.67 BCO4 0.91 -1.03 Behavioral Intention (BIN) ($\alpha = 0.928$, $CR = 0.871$, $AVE = 0.736$, $VIF = 2.646$, $SD = 1.61$, M BIN1 0.90 -0.84	1.72
AEN3 0.75 -0.46 AEN4 0.88 -0.32 Behavioral Engagement (BEN) ($\alpha = 0.915$, $CR = 0.923$, $AVE = 0.720$, $VIF = 2.102$, $D = 1.47$,BEN1 0.91 -0.87 BEN2 0.89 -1.05 BEN3 0.74 -0.83 Brand Co-creation (BCO) ($\alpha = 0.908$, $CR = 0.846$, $AVE = 0.694$, $VIF = 2.537$, $SD = 1.53$, $M = BCO1$ BCO2 0.90 -0.54 BCO3 0.86 -0.67 BCO4 0.91 -1.03 Behavioral Intention (BIN) ($\alpha = 0.928$, $CR = 0.871$, $AVE = 0.736$, $VIF = 2.646$, $SD = 1.61$, M BIN1 0.90 -0.84	1.43
AEN4 0.88 -0.32 Behavioral Engagement (BEN) ($\alpha = 0.915$, $CR = 0.923$, $AVE = 0.720$, $VIF = 2.102$, $D = 1.47$, BEN1 0.91 -0.87 BEN2 0.89 -1.05 BEN3 0.74 -0.83 Brand Co-creation (BCO) ($\alpha = 0.908$, $CR = 0.846$, $AVE = 0.694$, $VIF = 2.537$, $SD = 1.53$, $M =$ BCO1 0.79 -0.76 BCO2 0.90 -0.54 BCO3 0.86 -0.67 BCO4 0.91 -1.03 Behavioral Intention (BIN) ($\alpha = 0.928$, $CR = 0.871$, $AVE = 0.736$, $VIF = 2.646$, $SD = 1.61$, M BIN1 0.90 -0.84	0.67
Behavioral Engagement (BEN) ($\alpha = 0.915$, $CR = 0.923$, $AVE = 0.720$, $VIF = 2.102$, $D = 1.47$,BEN10.91 -0.87 BEN20.89 -1.05 BEN30.74 -0.83 Brand Co-creation (BCO) ($\alpha = 0.908$, $CR = 0.846$, $AVE = 0.694$, $VIF = 2.537$, $SD = 1.53$, $M = BCO1$ BCO20.90 -0.76 BCO30.86 -0.67 BCO40.91 -1.03 Behavioral Intention (BIN) ($\alpha = 0.928$, $CR = 0.871$, $AVE = 0.736$, $VIF = 2.646$, $SD = 1.61$, M BIN10.90 -0.84	0.87
BEN1 0.91 -0.87 BEN2 0.89 -1.05 BEN3 0.74 -0.83 Brand Co-creation (BCO) ($\alpha = 0.908$, CR = 0.846, AVE = 0.694, VIF = 2.537, SD = 1.53, M = BCO1 0.79 -0.76 BCO2 0.90 -0.54 BCO3 0.86 -0.67 BCO4 0.91 -1.03 -1.03 Behavioral Intention (BIN) ($\alpha = 0.928$, CR = 0.871, AVE = 0.736, VIF = 2.646, SD = 1.61, M -0.84	M = 4.01)
BEN2 0.89 -1.05 BEN3 0.74 -0.83 Brand Co-creation (BCO) ($\alpha = 0.908$, CR = 0.846 , AVE = 0.694 , VIF = 2.537 , SD = 1.53 , M = BCO1 0.79 -0.76 BCO2 0.90 -0.54 BCO3 0.86 -0.67 BCO4 0.91 -1.03 Behavioral Intention (BIN) ($\alpha = 0.928$, CR = 0.871 , AVE = 0.736 , VIF = 2.646 , SD = 1.61 , M BIN1 0.90 -0.84	1.65
BEN3 0.74 -0.83 Brand Co-creation (BCO) ($\alpha = 0.908$, $CR = 0.846$, $AVE = 0.694$, $VIF = 2.537$, $SD = 1.53$, $M = 0.79$ BC01 0.79 -0.76 BC02 0.90 -0.54 BC03 0.86 -0.67 BC04 0.91 -1.03 Behavioral Intention (BIN) ($\alpha = 0.928$, $CR = 0.871$, $AVE = 0.736$, $VIF = 2.646$, $SD = 1.61$, M BIN1 0.90 -0.84	1.59
Brand Co-creation (BCO) ($\alpha = 0.908$, $CR = 0.846$, $AVE = 0.694$, $VIF = 2.537$, $SD = 1.53$, $M = BCO1$ BCO1 0.79 -0.76 BCO2 0.90 -0.54 BCO3 0.86 -0.67 BCO4 0.91 -1.03 Behavioral Intention (BIN) ($\alpha = 0.928$, $CR = 0.871$, $AVE = 0.736$, $VIF = 2.646$, $SD = 1.61$, M BIN1 0.90 -0.84	0.62
BCO1 0.79 -0.76 BCO2 0.90 -0.54 BCO3 0.86 -0.67 BCO4 0.91 -1.03 Behavioral Intention (BIN) ($\alpha = 0.928$, CR = 0.871, AVE = 0.736, VIF = 2.646, SD = 1.61, M BIN1 0.90 -0.84	= 3.89)
BC02 0.90 -0.54 BC03 0.86 -0.67 BC04 0.91 -1.03 Behavioral Intention (BIN) ($\alpha = 0.928$, CR = 0.871, AVE = 0.736, VIF = 2.646, SD = 1.61, M BIN1 0.90	-0.84
BCO3 0.86 -0.67 BCO4 0.91 -1.03 Behavioral Intention (BIN) ($\alpha = 0.928$, CR = 0.871, AVE = 0.736, VIF = 2.646, SD = 1.61, M BIN1 0.90 -0.84	1.01
BCO4 0.91 -1.03 Behavioral Intention (BIN) ($\alpha = 0.928$, CR = 0.871, AVE = 0.736, VIF = 2.646, SD = 1.61, M BIN1 0.90 -0.84	1.23
Behavioral Intention (BIN) ($\alpha = 0.928$, CR = 0.871, AVE = 0.736, VIF = 2.646, SD = 1.61, M BIN1 0.90 -0.84	0.45
DINI 0.00 -0.04	= 4.32
BIN2 0.89 -0.47	-0.75
BIN3 0.92 -0.63	-0.95
Perceived Severity (PSV) ($\alpha = 0.936$ CR = 0.875 AVE = 0.763 VIF = 3.112 SD = 1.41 M =	4.97)
PSV1 086 -063	0.95
PSV2 0.92 -0.59	1.45
PSV3 0.89 -0.88	1.03
PSV4 0.91 -0.89	0.85
Self-efficacy (SEC) ($\alpha = 0.921$, CR = 0.881, AVE = 0.754, VIF = 3.137, SD = 1.41, M = 4.91)	
SEC1 0.87 -0.74	0.62
Table 2 SEC2 0.84 -0.83	0.87
Construct and SEC3 0.90 -1.02	1.35
measurement item's Note(s): α = Cronbach's alpha, CR = composite reliability, AVE = average variance variance variance inflation factor, SD = standard deviation, M = mean	extracted,

engagement ($\beta = -0.206$, p < 0.000), therefore supporting H2. Hypothesized in H3 and H4, customer brand engagement advances enhanced co-creation; $\beta = 0.635$, p = 0.000), as well as tourist's behavioral intention ($\beta = 0.647$, p = 0.000), thereby producing powerful impacts equally.

Factor	SEC	SMI	AEN	CEN	BEN	PRK	BCO	BIN	PSV	COVID-19-
SEC	0.87	0.51	0.54	0.55	0.47	0.45	0.49	0.53	0.45	coning
SMI	0.55	0.85	0.50	0.45	0.46	0.51	0.50	0.46	0.53	coping
AEN	0.52	0.56	0.84	0.46	0.52	0.46	0.51	0.57	0.56	appraisai
COE	0.47	0.50	0.57	0.87	0.57	0.54	0.49	0.50	0.49	
BEN	0.48	0.47	0.46	0.52	0.88	0.55	0.48	0.49	0.52	
PRK	0.52	0.55	0.53	0.51	0.50	0.86	0.56	0.50	0.55	
BCO	0.53	0.44	0.48	0.50	0.53	0.47	0.82	0.46	0.53	
BIN	0.46	0.51	0.57	0.52	0.53	0.55	0.57	0.85	0.56	
PSV	0.52	0.54	0.43	0.46	0.45	0.46	0.48	0.50	0.84	Table 3
Note(s): diagonal	Italic font = are estimate	= square-ro ed correlation	ot of the AV ons	E. Above it	alic diagona	l factors are	e HTMT rat	ios. Under 1	the italic	Fornell–Larcker and HTMT ratios

Relationships	β	t- statistics	f²	Result
H1: Social media involvement \rightarrow CBE	0.624	7.53	0.27	Accepted
H2: Perceived risk \rightarrow CBE	-0.206	3.02	0.07	Accepted
H3: CBE \rightarrow co-creation	0.635	8.73	0.29	Accepted
H4: CBE \rightarrow behavioral intention	0.647	9.36	0.33	Accepted
Note(s): Effects are significant at 0.001 l co-creation: $R^2 = 0.678$; $Q^2 = 0.176$; behave	evel; Customer b rioral Intention: R	rand engagement: R^2 $R^2 = 0.694, Q^2 = 0.19$	$Q^2 = 0.446; Q^2$	= 0.I43; brand

Mediation and moderation analysis

Following Hayes and Scharkow (2013) approach, we evaluate mediation analysis by deployed product-of-coefficients technique through bootstrap resampling. The confidence intervals (CIs) for in-direct effect did not incorporate zero, indicating mediation results supports for H5a, H5b, H6a and H6b (Table 5). Lastly, moderating effects of perceived severity and self-efficacy in modeled associations among SMI/CBE, CBE/co-creation, as well as CBE/behavioral intention were assessed using PLS-SEM-based technique of Fassott *et al.*'s (2016). The study findings advise the presence of significant/negative moderating interaction effect of threat appraisal (perceived severity), thus corroborating H7a/b/c, and significant/positive moderating effect of coping appraisal (self-efficacy), thereby supporting H8a/b/c; Table 6).

	IV	Mediator	DV	β	S.E	LLCI	ULCI	Decision
H5a H5b	$SMI \rightarrow C$ Perceive	$CBE \rightarrow co-creat$ d risk $\rightarrow CBE$	ion → co-	0.325 0.318	0.038 0.043	0.127 0.139	0.253 0.245	S S
H6a	$SMI \rightarrow 0$	$CBE \rightarrow behavion$	oral	0.357	0.041	0.285	0.387	S
H6b	Perceive behavior	d risk \rightarrow CBE ral intention	\rightarrow	0.349	0.045	0.371	0.375	S
Note(s): $IV = Indirect variable, DV = Direct variable, SE = Standard error$								

Table 5. Mediation effects

Discussion and conclusions IHTI

Conclusions

The COVID-19 pandemic has substantially affected consumer behavior and expectations (e.g. restraining customer mobility; Itani and Hollebeek, 2021; UNWTO, 2021), yielding new challenges to destinations/attractions. To overcome such challenges, tourism destinations are increasingly introducing social media and perceived risk/safety measures. While the increasing understanding of SMI, CBE and co-creation in tourism-destination marketing, limited remains identified regarding the association of these, and associated, factors during pandemic, as thereby explored in this current research. This research thus extends recent marketing and tourism research (Li et al., 2021; So et al., 2021b), which calls for more research to explore social media involvement and CBE during pandemic. Second, we uncover tourist's CBE to positively impact the development of their brand co-creation and behavioral intention, thus extending Harrigan et al.'s (2019). Li et al.'s (2021) and Rather et al.'s (2021), highlighting CBE's key purpose in dealing with tourist-destination brands during (vs pre-) pandemic.

Third, this research identified perceived psychological risk and SMI's indirect impact on co-creation and behavioral intent, as mediated through CBE during pandemic, therefore extending prior research involving Hussain et al. (2020) and Harrigan et al. (2019). Fourth, the current article explores the moderating role of threat and coping appraisal (perceived severity and self-efficacy) in proposed links, revealing key managerial insights. As most empirical research consider perceived severity/self-efficacy as an antecedents affecting specific proposed links (Itani and Hollebeek, 2021; Zheng et al., 2021), we predict that the strength of explored links will vary across tourists exhibiting different threat/coping appraisal levels. Next we confer the key theoretical and managerial implications, following a discussion of limitations and further research opportunities.

Theoretical implications

The present research contributes to tourism and marketing literature by examining the drivers, dynamics and outcomes of customers' brand engagement during the pandemic, which remains tenuous so far. For example, Li et al. (2021) and So et al. (2021a, b) recommended that, future research can explore CBE in social media/tourism context. From the perspective of social media (tourism) brands, CBE is unexplored (Rather *et al.*, 2021; Harrigan et al., 2019). Therefore, we respond to these researchers calls by exploring the effect of SMI-based CBE on co-creation and behavioral intent with destination-brands in pandemic. Specifically, given the pandemic's ability to significantly change consumer's engagement and behavior (Colmekcioglu et al., 2022; Bremser et al., 2021); it is essential to attain extra insight into these dynamics. Particularly, we offer a preliminary analysis of the effects of consumer's perceived psychological risk, social media involvement on their brand engagement, which consequently effecting co-creation and behavioral intent during the pandemic. Although, our findings alters the research from Li *et al.* (2021), which established that CBE did not directly

	Paths	β	SD	<i>t</i> -value	<i>p</i> -value	Remark	Mod			
	H7a: SMI \times Perceived severity \rightarrow CBE	-0.243	0.202	3.245***	0.007	S	Yes			
	H7b: CBE \times Perceived severity \rightarrow BCO	-0.269	0.213	4.742***	0.005	ŝ	Yes			
	H7c: CBE \times Perceived severity \rightarrow BIN	-0.312	0.195	5.526***	0.006	S	Yes			
	H8a: SMI \times Self-efficacy \rightarrow CBE	0.291	0.116	7.350***	0.000	S	Yes			
	H8b: CBE \times Self-efficacy \rightarrow BCO	0.254	0.106	5.675***	0.000	S	Yes			
Table 6	H8c: CBE \times Self-efficacy \rightarrow BIN	0.318	0.103	8.331***	0.000	S	Yes			
Moderating results	Note(s): ***p < 0.01, S = Supported, Mod = Moderation									

impact loyalty intent with tourism brands. We establish that CBE directly effects co-creation and behavioral intent, which are consistent with So *et al.* (2021b) and Nangpiire *et al.* (2021). It may due to the lack of intangibility and transparency exist in tourism services (Blazquez-Resino *et al.*, 2015). Thus, the results supplement nomological framework of SMI, CBE and cocreation offered by Li *et al.* (2021), So *et al.* (2021b) and Harrigan *et al.* (2019).

Second, existing research have explored the psychological processes by which CBE effects co-creation, behavioral intention or loyalty in various contexts, including retail brands, mobile brands, national parks or hotel brands (Leckie et al., 2021; So et al., 2021b). Although, to our best knowledge, no research has explored the mechanisms by which CBE affects co-creation and behavioral intention with destinations during the pandemic. Thus, the present study complement and modifies the tourism/marketing literature by integrating the roles of SMI and perceived risk suggested by Leckie et al. (2021) and Sánchez-Cañizares et al. (2021). Further, our findings alter the study of Bae and Chang (2020), which found that perceived risk have a significant positive effect on customer attitude in tourism context. We identify perceived risk's significant/negative effect on CBE during the pandemic, which is similar to the findings offered by Sánchez-Cañizares et al. (2021) and Chua et al. (2020). Third, our results indicated that CBE mediates how SMI and perceived risk is associated with cocreation and behavioral intention. Thus, CBE might be considered as a bridge, which links the relationship between SMI/perceived risk and co-creation/behavioral intent in tourism during the pandemic. The findings appear to alter and supplement the tourism/marketing literature, which considers CBE as a key mediator (Li and Wei, 2021; Shawky et al., 2020; Hollebeek et al., 2014).

Fourth, we examined the moderating role of tourism threat-based perceived severity and coping appraisal-based self-efficacy in modeled associations. While most empirical works focus on the main/mediating effect-based relationships (Itani and Hollebeek, 2021; Chua *et al.*, 2020), scholarly insight of their potentially moderating role remains limited, as outlined. In particular, our research investigated the moderation effects and providing empirical foundation on how perceived severity corresponding to COVID-19 crises negatively influenced, and self-efficacy positively affected the direct-positive links between SMI/CBE, CBE/co-creation and CBE/tourist's behavioral intentions during pandemic, providing a catalyst for further research (Bremser *et al.*, 2021; Itani and Hollebeek, 2021; Bhati *et al.*, 2020). Sample research issues involve: To what extent may visitors' perceived severity and self-efficacy moderate the proposed associations outside (vs during) pandemics? Acikgoz.

Finally, though, past works emphasized either *integrated duality theory framework*, *planned behavior, reasoned action*-theories into tourism-behavioral research (Stylos, 2022; Chua *et al.*, 2020; Quintal *et al.*, 2010; Lam and Hsu, 2006), our study builds on SDL and PMT-perspectives, which imparts vital implications for marketing/tourism-scholars in adopting such estimated associations to theory rooted in COVID-19 outbreak. Uncovering the links between such constructs via PMT/SDL-informed lens, the current study can contribute by strengthening economic-revival into tourism sector thereby revealing a plethora of additional research avenues. For example, to what level does our recognized positive associations of customers' SMI or perceived risk effects brand attachment, cautious travel intents or travel avoidance during/post pandemic? Colmekcioglu *et al.* (2022) and Sánchez-Cañizares *et al.* (2021). These contributions also augment further research prospects underlined in section "limitations and future research".

Managerial implications

The current study also provides insights for tourism and marketing practitioners. First, our results suggest that tourism destination marketers need to build marketing strategies which highlight the role of tourism-derived SMI on CBE. Social media have becoming a critical

factor in tourism (Li *et al.*, 2021), thus tourism destination-management practitioners and marketers need to offer both online or (offline) tools (So *et al.*, 2021b; Harrigan *et al.*, 2019). In a competitive tourism environment characterized by global COVID-19 pandemic, elevated customer demands and customer uncertainty toward traditional brands/advertising (Rather, 2021a; Hollebeek *et al.*, 2021), tourism and destination marketers are recommended to develop differing service interaction/social media platforms (Li *et al.*, 2021; Rather, 2022), such as mobile apps, e-commerce websites or online brand communities (Naeem, 2021; Zheng *et al.*, 2020) in building customer's cognitive and psychological connections with the destination (Li *et al.*, 2021) during the pandemic. Destination marketers may also require to encourage CBE at destinations to obtain a competitive advantage. Destinations require to expand stakeholder participation in tourism planning process involving regional communities, other stakeholders (travel agencies) and so on.

Second, destination marketers might envisage personalized services to stimulate CBE and co-creation by using visitor's big data. Considering visitor's behavioral data can be employed to foster site/destination services, promotions for target clients and travel packages. For instance, online travel agencies (e.g. *Expedia, TripAdvisor.com*) aid consumers by posting reviews/ratings about their site (destination) experience. Exploiting big data can construct unique insight by exposing the link among marketing activities, customers' co-creation and their behavioral intention (So *et al.*, 2021b; Harrigan *et al.*, 2019). Relatedly, by providing tourists destination/site-related quizzes, their cognitive resource investments are provoked. To raise visitors affective brand-engagement, various brands are employing (online) brand (destination)- communities (e.g. *I love Amsterdam!!* Facebook communities). Such consumer resource investments, in turn, would likely to develop customers more positive site/destination-related responses (i.e. value co-creation/behavioral intention; Higgins and Scholer, 2009).

Third, perceived risk influences CBE that consequently effects co-creation and behavioral intention, thus destination managers should uncover that tourist's travel experience might be positive while seeking to reduce the risk perception evolves due to pandemic (Sengel *et al.*, 2021; Bae and Chang, 2020; Chua *et al.*, 2020). Any communication regarding efforts to increase safety and health issues, hygiene measures or cleanliness are important to reduce the potential tourists' psychological barriers regarding risk of traveling during the pandemic and develop their engagement, co-creation or revisiting intent toward destination (UNWTO, 2021). Furthermore, destination managers can use tourism-marketing efforts, location-based marketing activities, managerial tracking in tourist initiatives might be used to revise service/product development, innovative promotional campaigns, or formal marketing research to confirm the protection of destinations during crises compared to non-crises era (Hollebeek *et al.*, 2021; Itani and Hollebeek, 2021).

At last, results corroborate the moderation effects of perceived severity and selfefficacy, which illustrated that perceived severity negatively influenced and self-efficacy positively affected the proposed relationships during the pandemic. Thus, tourism marketers, managers or destination marketing organizations need to furnish relevance in their conveying risk reduction tactics, marketing/tourism strategies and/or advertising initiatives to strengthen customer's brand engagement, which, – in turn – cultivates visitor's co-creation and behavioral intentions during the crises (Itani and Hollebeek, 2021). Published research also highlighted the value of using social media as a crucial factor in provoking threat (Naeem, 2021; Zheng *et al.*, 2020), thus destination managers should wisely use social media to communicate a sense of safety and (quality) of tourism environment that would diminish potential visitors' risk perception and stimulate their brand co-creation and behavioral intent during the outbreak times (Dayour *et al.*, 2020; Rather, 2021b; Hollebeek *et al.*, 2021).

Limitations and future research

The present article also presents many limitations that require additional consideration. Firstly, the current study was cross-sectional in design, proposing that the data was assembled at a specific occasion. As a result, longitudinal-based research would supply novel generalizable conclusions. Second, we adopted quantitative examination to investigate the causal associations between the study's constructs. Given the theoretical model complexity, future research can be adopted to with qualitative analysis or mix-method to increase the framework's explanations in different contexts, nations or cultures (Kumar and Pansari, 2016). Third, future investigation would explore other predictors of CBE/co-creation involving brand image, brand love, word-of-mouth, self-brand congruence, service recovery, satisfaction, affective commitment, emotions and eWOM (Stylos, 2022; Islam *et al.*, 2021; Shams *et al.*, 2020a, b; Kanj *et al.*, 2020; Rather *et al.*, 2022a, b) to confer extra understanding in the post-pandemic.

Fourth, we explore two critical consequences of CBE, i.e. behavioral intention and cocreation. Hence, new factors may be employed like stakeholder engagement (Hollebeek *et al.*, 2022), brand trust (Hollebeek *et al.*, 2019), employee engagement (Marques *et al.*, 2022), perceived value and self-identification (Kahraman and Cifci, 2022; Bahri-Ammari *et al.*, 2021; Rather and Hollebeek, 2019), brand coolness (Khoi and Le, 2022), brand attachment/experience, cautious travel intents and travel avoidance (Zorlu *et al.*, 2022; Jaziri and Rather, 2022; Sánchez-Cañizares *et al.*, 2021), which can also produce additional insights during/after COVID-19. Finally, this paper explored the moderating effect of psychological fear and protection motivation; therefore, future scholars are advised to study *extra*-interaction variables such as behavioral control or socio-demographic factors like gender or age in investigating the study's relationships (Kautish *et al.*, 2022; Pansari and Kumar, 2017).

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Further reading

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(The Appendix follows overleaf)

JHTI	Appendix
	Social Media Involvement (SMI) Social media is very important to me during the current situation I am very involved with social media during the current situation
	I use social media very often during the current situation I consider myself a social media expert during the current situation Perceived Psychological Risk (PRK)
	Currently travelling to destinations seriously affected by COVID-19 is risky I should avoid visiting destinations badly affected by COVID-19 pandemic Currently, I feel uncomfortable travelling anywhere
	Cognitive Engagement (CEN) Visiting this destination stimulates my interest to learn more about it
	I think about this destination a lot when I'm visiting it Affective Engagement (AEN) Visiting this destination makes me happy
	I feel very positive when I visit this destination I'm proud to visit this destination I feel good when I visit this destination
	Behavioral Engagement (BEN) I spent a lot of time visiting this destination compared with other destinations I visit this destination the most
	Whenever I'm visiting destinations, I usually visit this destination Brand Co-creation (BCO) I have the intention to discuss this co-creation experience with the brand
	I am interested in participating in this co-creation experience I intend to actively involved (participated) in this co-creation experience I have used my experience from past visits so as to arrange this trip
	Behavioral Intention (BIN) I plan to visit this destination again in future I would recommend this destination to my friends and family I plan to participate in the same activities
	Perceived Severity (PSV) I believe the threat of COVID-19 outbreak is significant I think that COVID-19 outbreak is of high risk I think COVID-19 outbreak is serious The COVID-19 outbreak is harmful
	Self-Efficacy (SEC) I know how to take precautions against COVID-19 pandemic by following the suggested response by- government agencies I can effectively follow the suggested precautions by health authorities to avoid getting COVID-19 pandemic L can protect myself from being infected by COVID-19 pandemic to follow health authorities' suggestions
	Team protect my sear nom being interest by COTID to paractime to tokovi meanin authorities suggestions

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