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THE ROLES OF TECHNOLOGY ACCEPTANCE, USER CREDIBILITY AND COVID-19 PERCEIVED HEALTH RISK IN TOURIST'S SOCIAL MEDIA USER-GENERATED-CONTENT USAGE INTENTION

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ABSTRACT

This study examines the direct effects of technology acceptance (perceived usefulness and ease of use), trustworthiness, expertise, and the moderating effect of COVID-19 perceived health risk on tourists' social media User-Generated-Content (UGC) usage intention. The study

respondent was 233 Malaysian tourists who travelled domestically for leisure during the COVID-19 pandemic. The study hypotheses were examined using multiple regression analysis. The hypotheses testing indicates that perceived usefulness, ease of use, trustworthiness, and expertise significantly affect future usage of social media UGC. In addition, the findings confirm that perceived health risk does not affect the user trustworthiness and future usage of social media UGC. The findings assist tourism stakeholders in understanding tourist behaviour towards social media UGC, especially during the COVID-19 pandemic. The tourism business and policymakers should continuously improve and monitor their UGC platform, especially since UGC was deemed one of the vital information dissemination channels during the COVID-19 pandemic.

1. INTRODUCTION

Tourism is one of the service industries that has become a significant source of income for numerous countries (Habibi et al., 2018; International Civil Aviation Organization (ICAO), 2018; Sofronov, 2018). The diverse ecosystem, various cultures, the modernisation of attractions, and technology adoption are the main reasons for increasing tourists' intentions to travel outbound. Recently, social media has become the most preferred platform to interact with people, start a business, spread the latest news, education, sport, and other functions that could be easier to handle (van Djick & Poel, 2013). Mohsin (2020) stated that curently there are more than 3.5 billion active social media users globally.

Social media has been described as a digital public involvement storytelling process, creating emotions and affecting public and personal life boundaries (Papacharissi, 2015). The information shared through social media is known as User-Generated Content (UGC). UGC can be described as online content that includes testimonials, feedback, funny videos, short films, photos, and more (Mayrhofer et al., 2020). Currently, UGC is frequently shared through social media platforms like Facebook, Instagram, Tik Tok, and Youtube. Social media UGC content has contributed to promoting tourism products and services worldwide (Manap & Adzharudin, 2013; Javed, Tuckova & Jibril, 2020). Similarly, social media UGC has been widely used to share information regarding COVID-19.

The novel Coronavirus (COVID-19) significantly impacts the tourism industry due to unprecedented mobility restrictions (Gössling et al., 2020). The decline in tourism has also clearly impacted the number of jobs available in the tourism sector, which affected employment in the tourism industry (Hanafiah et al., 2021; Skare et al., 2021). According to the United Nations World Travel Organization (UNWTO) (2019) reports, the COVID-19 pandemic has resulted in a 1.1 billion drop in international tourist arrivals in 2019. Subsequently, the COVID-19 pandemic affected more than 100 million jobs, mainly in the tourism and hospitality sectors (Seyfi & Hall, 2021). Reportedly, approximately 75 million jobs in the travel industry were at risk due to the pandemic (Zenker & Kock, 2020). As a result, the travel and tourism GDP loss was up to USD2.1 trillion in 2020 alone (Škare et al., 2021).

Besides that, the COVID-19 pandemic has increased the number of potential dangers associated with travel, lowering visitors' desire to travel and adversely influencing the demand for the tourism industry in the future (Hanafiah et al., 2021; Zenker & Kock, 2020). When it comes to travel planning during or after a pandemic, travellers' willingness to travel was influenced by their perception of COVID-19 health risks. Tourists were more likely to avoid or postpone their vacation if a perceived risk was notably high (Kovacic et al., 2020; Bratic et al., 2021). According to Matiza (2020), tourist behaviour has changed to more collectivistic due to COVID-19. One of the key reasons is that global limits on domestic and international travel and border closures have significantly reduced the number of travellers.

The shift from international to domestic travel has been one of the most noticeable effects of the pandemic on tourist behaviour. First, domestic travel has grown in popularity due to COVID-19, limiting outbound travel. The COVID-19 pandemic has never stopped the intention of people to travel domestically or globally after lengthy mandatory stay at home orders and travel restrictions. Furthermore, many travellers have become accustomed to avoiding huge crowds due to the virus. They will seek out less congested tourist spots in the future, reducing the appeal of overloaded tourist spots (Hanafiah et al., 2021; Kour et al., 2020; Zenker & Kock, 2020). Even in the middle of a pandemic, the rising UGC content about tourism and travel influences numerous people to travel (Wood, 2020; Dedeoglu et al., 2020; Flores-Ruiz et al., 2021). The increase in social media usage reflects how consumers depends on UGC to search out travel information.

Recent studies propose that tourists' personal experiences and exposure, amplified by social media's emotional contagion and information dissemination, can substantially impact their travel views, intentions, and future behaviour (Aryani et al., 2018; Manap & Adzharudin, 2013; Morand et al., 2021; Nguyen, 2020). Besides, it is essential to understand the changes on/from the demand side, as proposed by various researchers such as Nair and Sinha (2020), Hanafiah et al. (2021), Kour et al. (2020) and Zenker and Kock (2020). Notably, previous tourism research has focused on studying how tourists develop their perceived risk and the impacts of the latter on tourists' decision-making processes and future travel intentions (Aliperti & Cruz, 2019, Araña & León, 2008). Some research has been done on the impact of social media on tourists' mental health (Zheng et al., 2020) and the usage of social media in crisis information systems and communication (Sigala, 2021; Yu et al., 2020). However, the impact of crisis communication and social media on perceived risk has been completely overlooked.

Based on the concise discussion about the issues or the matter of contention, this study investigates the attributes associated with the roles of social media user-generated content in influencing travel intention during the COVID-19 pandemic. Specifically, this study analyses the influence of perceived usefulness, perceived ease of use, trustworthiness and expertise of travellers on social media UGC. The findings of this study can be valuable to tourism businesses and policymakers. It could be used as a reference for travel operators to help improve their online visibility, especially in the social media realm and support further research on social media's effect on travel behaviour. Besides, studies of this nature remain limited, particularly in Malaysia. Consequently, the study findings are expected to contribute to the literature on online marketing and the evolving literature on the impact of the COVID-19 pandemic on the tourism industry.

2. LITERATURE REVIEW

Tourism has been one of the industries that have been affected due to technology's rapid changes. Social media plays an essential role in the tourism industry for both tourists and providers in information dissemination. This shift away from the traditional news paradigm significantly impacts social perceptions and narrative framing, which also happens in the tourism realm (Rathore, 2020).The

340

social media platform allowed tourists to explore and access information about their travel planning. Users on the internet are more likely to gather the information that supports their worldviews, dismiss dissenting information, and establish polarised communities around shared narratives (Yu & Ko, 2021). Meanwhile, in the providers' context, they are free to share and create content about their tourism products and services globally (Tuclea et al., 2020). Notably, when polarisation is high, it is easy for misinformation to spread. Fake news and erroneous information, according to certain research, spread quicker and further than fact-based news; however, it could be a platform-specific effect (Wood, 2020; Dedeoglu et al., 2020; Flores-Ruiz et al., 2021).

Numerous theoretical models have been developed from psychology and sociology theories to explain technology acceptance and use (Rahman et al., 2021; Silva & Dias, 2008; Venkatesh & Davis, 2000). Davis' (1985) Technology Acceptance Model (TAM) proposed that a person's current attitude could be determined by taking into account their primary goal as well as values held before actual behaviour (Davis, 1985; Sommer, 2011). According to the basic technology assumptions proposed by Brandon-Jones and Kauppi (2018), people's use of technology is affected by their acceptance of it, which is impacted by two cognitive factors: perceived usefulness and ease of use. Perceived ease of use can be described as the extent to which a person believes that the use of a particular system or application on social media is easily accessible without the need for any effort and capability (Mohamad et al., 2021; Wirtz & Göttel, 2016).

Meanwhile, perceived usefulness is the degree to which a person believes that using a particular system would enhance their performance in completing a task (El-Haddadeh et al., 2012). According to Aryani et al. (2018) and Nguyen (2020), if the technological system is designed to provide user satisfaction through usefulness and ease of use, it is considered high quality. This includes the ease of learning, the usefulness of the system, and the ease of performing a job or task, where users will find it easier to work with the system than doing it manually. Besides, according to Ayeh et al. (2016), perceived usefulness and perceived ease of use influence travellers' intention to use UGC. Similarly, both utilise the Technology Acceptance Model (TAM) to explore online travel reviews' influence on travel behaviour.

Researchers also claimed that information's reliability, accuracy, confidentiality, and privacy influence people to trust the information sources (Mahat & Hanafiah,

341

2020; Moorhead et al., 2013). The sources of information presented on social media by user-generated content can only be trusted if the information source is certified, competent and trustworthy by the information's recipient. According to Li et al. (2020), trust is vital for online tourism marketing because it increases the interest in purchase behaviour. Due to the lack of verification of identification, there is always a question of whether the creator of the information can be considered trustworthy in publishing the information provided, as well as whether the knowledge possessed is sufficient to ensure that the information shared is reliable (Wang et al., 2014). As a result, previous research has shown that both the users and the content quality can influence the trustworthiness and credibility of UGC. It was observed that travel-related UGC is more reliable than information created or uploaded by official tourism organisations (Fotis et al., 2012). However, there are cases where the user is concerned about their trust in the reliability of online travel reviews as the sources can modify and misuse in various ways (Fan et al., 2018).

The credibility theory argues that user trustworthiness and expertise play essential roles in online information acceptance and usage (Wang et al., 2014). Notably, trustworthiness has been a significant concern in consumers' interaction with online commerce facilities (Fan et al., 2018). Trustworthiness influences several consumer outcomes, including attitude toward a message, information adoption, and online purchase adoption, highlighted in a prior study in various circumstances, including tourism (Wu & Cheng, 2018). Furthermore, previous studies on the use of online travel reviews highlight the trustworthiness of the information as an important predictor of favourable usage intentions among travellers (Ayeh, 2015; Hussain et al., 2017; Nair & Sinha, 2020). Besides trustworthiness, expertise is also the major component or antecedent of information acceptance. Lyle et al. (2014) and Hussain et al. (2017) describe user expertise as a person's skill, knowledge, and qualification. If the experts have a higher level of credibility, they will offer more significant influence on the public. These factors were found to affect usage intention in various online settings substantially.

From the tourism point of view, the experts in travelling for leisure can be described as someone with a lot of experience or knowledge in travelling. Ayeh (2015) and Zhao et al. (2015) similarly highlight the importance of expertise factors in adopting UGC and online travel. Morand et al. (2021) also highlight the influence of tourism ambassadors as destination image inducers within the online realm. On the

342

other hand, Escobar-Rodríguez et al. (2017) and Tan and Ooi (20118) reported the significant influences of expertise on online and mobile shopping behaviour. Nonetheless, it is essential to note that most UGC does not include identity verification. Hence, there will always be uncertainty about whether the creator of the information is reliable and trustworthy and whether they have sufficient knowledge and expertise to ensure that the information they were posting is reliable (Wang et al., 2014).

2.1) HYPOTHESIS DEVELOPMENT

Most technology adoption studies reported that perceived usefulness positively influences travellers to use social media when planning their vacation. The UGC content posted on social media, such as reviews about any website, is beneficial for travellers to plan their trip during COVID-19 more efficiently. The perceived usefulness relates to how much a travel customer believes that reading online evaluations on social media helps them plan a trip. In the context of e-text (Baker-Eveleth & Stone, 2015), instant messaging (Wang et al., 2012), mobile service and online travel services (Abbas & Hamdy, 2015), perceived usefulness is positively connected with continuation intention (Li & Liu, 2014).

On the other hand, the perceived ease of using social media UGC can influence travel intention through clear and understandable travel information (Manap & Adzharudin, 2013). The availability of many platforms and websites on social media helps the traveller find any information needed to plan their vacation. The previous study asserts that if the system is designed to provide user satisfaction through ease of use, it is considered high quality. This includes the ease of learning and using the system and the ease of performing a job or task, where users will find it easier to work with the system than to perform it manually (Aryani et al., 2018; Nguyen, 2020).

Meanwhile, the trustworthiness of travel information sources presented by user-generated content is also a factor influencing travellers to accept the information for planning their travel. Due to the lack of verification of identification, there is always the question of whether the creator of the information can be considered trustworthy in publishing the information provided, as well as whether the knowledge possessed is sufficient to ensure that the information shared is reliable (Wang et al., 2014). Hence, previous studies on online travel review usage and adoption also included

trustworthiness as a predictor of usage intention. They consistently found trustworthiness to be a vital determinant for travel intention or travel recommendation (Ayeh, 2015; Hussain et al., 2017). In the meantime, the availability of travel experts in sharing travel information on social media influences tourists to review and plan their vacations. Furthermore, Zhao et al. (2015) assert that in the absence of physical and environmental indicators (UGC) and online settings, the users often rely on other indicators, such as positive reviews, the number of people to review, and the number of reviews posted by information creator.

Past research has examined the effect of perceived health risk on tourism and identified risk as a multi-dimensional framework (Matiza, 2020; Adam, 2015; Liu et al., 2016). They claimed that individuals at risk of disease protection will take numerous precautions to avoid this risk, such as refusing to travel. The possible risks of travelling would alter tourist behaviour, leading them to cancel travel plans or avoid specific risky destinations (Pennington et al., 2011; Schroeder et al., 2013). With COVID-19, the potential threat not just affects the decision to which tourist area to visit but also whether to travel or not in the first place (Huanga et al., 2020; Hui & Fumin, 2020; Matiza, 2020) and their trustworthiness in travelling information (Liu et al., 2016; Neuburger & Egger, 2020; Rosselló et al., 2017). Hence, the following hypotheses are proposed within the context of social media UGC usage intention:

H_1: Perceived usefulness of UGC influences tourists' social media usage intention during the COVID-19 pandemic.

H_2: Perceived ease of use of UGC influences tourists' social media usage intention during the COVID-19 pandemic.

H_3: Trustworthiness of UGC influences tourists' social media usage intention during pandemic COVID-19.

H_4: Expertise of UGC influences tourists' social media usage intention during the COVID-19 pandemic.

H_5: Perceived health risk of COVID-19 moderates the effect of UGC trustworthiness on tourists' social media usage intention during the COVID-19 pandemic.

The research model of this study (Figure 1) was developed by extending the current literature with perceived risk dimension. This study extended the Technology

Acceptance Model (TAM) by including trustworthiness, expertise and perceived health risk construct. Specifically, there are four independent variables (perceived usefulness, perceived ease of use, trustworthiness, and expertise), one moderating variable (perceived health risk) and tourist's social media usage intention as the dependent variable.
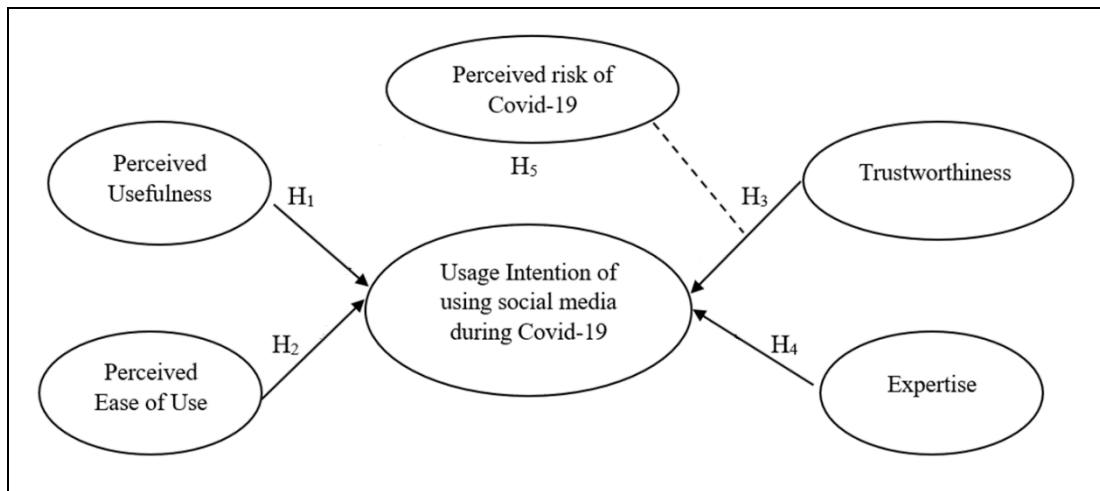
Figure 1: Study Framework
Adopted from Assaker (2019) and Li et al. (2020)

3. METHODOLOGY

The quantitative research method was used. In line with the cross-sectional study based on the positivism paradigm, the study population includes Malaysians who have the experience of travelling before and during the COVID-19 pandemic. Through the purposive sampling technique, the study respondents were purposely selected using the screening questions: i) 18 years old and above; ii) domestic travellers actively using social media for travel planning and information searching during the COVID-19 pandemic.

The survey instruments were adapted from previous studies, with basic modifications to suit the study settings (Ayeh, 2015; Assaker, 2019l; Li et al., 2020). A five-point Likert scale was used to get the opinions of the participants. Table 1 reports the research instruments.

Variables	No. of items	Sources	Measurement
Perceived Usefulness	3	Ayeh (2015) and Assaker (2019)	Likert scale (1=strongly disagree to 5=strongly agree)
Perceived Ease of Use	3	Ayeh (2015) and Assaker (2019)	
Trustworthiness	4	Ayeh (2015) and Assaker (2019)	
Expertise	3	Ayeh (2015) and Assaker (2019)	
Perceived Health Risk	3	Li et al. (2020)	

Table 1: Survey Instruments

The sixteen (16) survey items were paraphrased as clearly as possible with simple words and language to reduce potential ambiguities. The questionnaires were designed in English and Malay languages. The research item's reliability and internal consistency were tested and validated. First, several research methodology experts were involved during the pretesting stage and served as assessors to ensure the face and content validity of the items. As problems with survey items were not encountered, the pilot study was then conducted to identify problems or deficiencies in the instruments. Based on the reliability assessment, each construct's Cronbach's Alpha value exceeded the minimum value (0.70) without item deletion, which can be considered as valid and reliable.

The surveys were collected through online surveys via Google Form. Besides physically sharing the QR code at selected locations, survey links were shared through social media via the snowball approach to ensure respondents' strong distribution and participation. Participation was voluntary. The data collection process took two months to complete, from June until July 2021, with 223 valid responses. Most of the respondent were female (n=170, 76.2%), and the remaining were male (n=53, 23.8%). Most of them were between 18 to 35 years old (n=197, 85.2%), undergraduate degree holders (n=130; 58.3%) status and 183 of them (82.1%) were single.

The data was analysed using SPSS (Version 23). The descriptive analysis was used to report the respondents' demographic results. The Kolmogorov-Smirnov test examined the data normality, which reflects normal data distribution. The data were

then subjected to Common Method Bias (CMB) as a self-reported questionnaire was used to collect data. Harman's single-factor approach (Fuller et al., 2016) was utilised and confirmed no issues with CMB. Next, the data was analysed descriptively and the study hypotheses were tested using multiple linear regression analysis.

4. FINDINGS

4.1) Descriptive Analysis

Table 2 reports the descriptive analysis for each of the study constructs. All items were measured using a five-point Likert scale, from 1 reflecting strongly disagree to 5 reflecting strongly agree.

Coding	Items	N	Mean Score	Std. Deviation
Perceived Usefulness				
PU1	Social media helps me resolve doubts when I plan a trip during the COVID-19 pandemic	223	4.22	0.711
PU2	Social media helps me plan a trip during the COVID-19 pandemic in a more efficient way	223	4.27	0.736
PU3	The social media postings during the COVID-19 pandemic is beneficial when I plan a trip	223	4.35	0.673
Perceived Ease of Use				
PEOU1	It is easy to find travel information during COVID-19 on social media	223	4.30	0.726
PEOU2	The social media postings on travel information during COVID-19 are easy to understand.	223	4.28	0.701
PEOU3	The social media postings on travel information during COVID-19 are clear and understandable	223	4.20	0.735
Trustworthiness				
TRU1	The social media content about travel information during COVID-19 is reliable	223	4.02	0.808
TRU2	The travel information during COVID-19 in social media is produced with integrity	223	4.00	0.808
TRU3	The social media content about travel information during COVID-19 is honest	223	3.99	0.802
Expertise				

EXP1	I am experienced in online tourism information searching	223	4.00	0.872
EXP2	I am an expert in travel for leisure	223	3.66	0.935
EXP3	I am knowledgeable in tourism products	223	3.77	0.854
EXP4	I am qualified to offer travel advice if needed	223	3.60	0.916
Usage Intention				
UI1	I intend to continue using social media to obtain travel information during the COVID-19 pandemic	223	4.07	0.747
UI2	I will always try to use social media to obtain travel information during the COVID-19 pandemic	223	4.15	0.806
UI3	I expect to continue to use social media to obtain travel information during the COVID-19 pandemic	223	4.19	0.765
Risk Perceptions				
PR1	I feel nervous about travelling because of the high COVID-19 pandemic cases	223	4.12	.721
PR2	Travelling is risky because of the COVID-19 pandemic	223	4.01	.855
PR3	I would feel very uncomfortable travelling because of the COVID-19 pandemic	223	3.89	.743

Table 2: Mean Score and Standard Deviation

Looking at the respondents' responses on the perceived usefulness of UGC, they perceived social media postings during the COVID-19 pandemic to be highly useful in planning a trip (M=4.35, SD=0.673). They also perceived social media UGC helps them resolve their doubts when planning a trip during the COVID-19 pandemic (M=4.22, SD=0.711). They also agreed that social media helps plan a trip during the COVID-19 pandemic more efficiently (M=4.27, SD=0.736). Next, in terms of perceived ease of use of UGC information, the majority of the respondents claimed that it is easy to find travel information during COVID-19 on social media (M=4.30, SD=0.726), and the social media postings on travel information during COVID-19 is clear and understandable (M=4.20, SD=0.735). The respondent also agreed that social media postings on travel information during COVID-19 are easy to understand (Mean=4.28, SD=0.701).

Based on the descriptive analysis of trustworthiness, most respondents agree that social media content about travel information during the COVID-19 is reliable (M=4.02, SD=0.808) and honest (M=3.99, SD=0.802). Meanwhile, they also agreed that social media travel information during COVID-19 in social media is produced

348

with integrity (M=4.00, SD=0.808). Focusing on respondents' perception of their expertise, most of them claimed they are well experienced in searching online information on travel for leisure (M=4.00, SD=0.872). Besides, they also claimed that they are knowledgeable about tourism products (M=3.77, SD=0.854) and qualified to offer travel advice if needed (Mean=3.60, SD=0.916).

In terms of social media usage intention during the COVID-19 pandemic, the majority of the respondents claimed that they expect to continue using social media to obtain travel information (M=4.19, SD=0.765) and intend to continue using the social media UGC to obtain travel information during the on-going COVID-19 (M=4.07, SD=0.747). They also perceived themselves to continue using social media to get travel information during COVID-19 (M=4.15, SD=0.806). Table 2 also reports the respondents' perceived health risk to travel during COVID-19. Most respondents felt nervous about travelling because of the high COVID-19 cases (M=4.12, SD=0.721), perceived it would be risky travelling due to the COVID-19 pandemic (M=4.01, SD=0.855), and felt very uncomfortable travelling (M=3.89, SD=0.743).

4.2) Hypotheses Testing

The study hypotheses were tested using multiple linear regression analysis. Multiple linear regression is a common statistical technique utilised to predict the cause-and-effect phenomenon. It reports the linear relationship between the explanatory (independent) variables and the response (dependent) variable. Table 3 reports the multiple regression analysis outputs.

Hypotheses	Std. β	T-statistics	P-value	Result
H$_1$: Perceived Usefulness > Usage Intention	0.240***	3.655	.000	Accepted
H$_2$: Perceived Ease of Use > Usage Intention	0.165**	2.111	.036	Accepted
H$_3$: Trustworthiness > Usage Intention	0.202***	3.009	.003	Accepted
H$_4$: Expertise > Usage Intention	0.321***	6.130	.000	Accepted

Table 3: Regression Analysis Output
Note: R^2=0.538; Adj. R^2=0.529; F-Change: 63.452***; $p<0.05$**; $p<0.001$***

Table 3 depicts that perceived usefulness, ease of use, trustworthiness, and expertise can explain 53.8 per cent of the variances in usage intention. The four

independent variables can reliably predict usage intention (F-Change=63.452***). The first hypothesis posited that the perceived usefulness of UGC positively and significantly influences tourists' social media usage intention during the COVID-19 pandemic. The regression beta coefficient of the perceived usefulness showed a positive and significant value (β=0.240***). This result indicates the perceived usefulness of UGC positively and significantly influences tourists' social media usage intention. Therefore, the first hypothesis (H$_1$) is supported. The findings confirm that the UGC perceived usefulness influences travellers' intention to use social media during the COVID-19 pandemic. This result aligns with Aryani et al.'s (2018) and Nguyen's (2020) propositions where ease of learning in using the technology influences future usage behaviour.

The second hypothesis proposed that the perceived ease of use of UGC positively and significantly influences tourists' social media usage intention during the COVID-19 pandemic. The perceived ease of use regression beta coefficient reported a significant positive value (β=0.165**). This result indicates the perceived ease of use of UGC positively and significantly influences tourists' social media usage intention. Therefore, the second hypothesis (H$_2$) is supported. Similarly, the finding is supported by research from Ayeh (2015) and Casalo (2011), who found that perceived ease of use (PEOU) influences traveller's intention to use UGC either directly or indirectly.

Meanwhile, the third hypothesis posited that the trustworthiness of UGC significantly influences tourists' social media usage intention during the COVID-19 pandemic. The regression beta coefficient showed a positive and significant value (β=0.202***). This result indicates the traveller's trustworthiness of UGC positively and significantly influences their social media usage intention. Therefore, the third hypothesis (H$_3$) is supported. The authentic sources of information in the UGC, which possessed information integrity, influenced user intention to use social media during the COVID-19 pandemic (Fan et al., 2018). Nonetheless, proper use of travel content needs to be applied along with the strict standard operating order to raise the trust of tourists.

Next, the fourth hypothesis posited that the user expertise positively and significantly influences social media usage intention during the COVID-19 pandemic. The regression beta coefficient reported a positive and significant value (β=0.321***). This result indicates that user expertise positively and significantly influences social

350

media usage intention. Therefore, the fourth hypothesis (H$_4$) is supported. Notably, the user expertise in online information searching and tourism products influences them to continue using the social media UGC for travel planning. Similarly, Zhao et al. (2015) assert that expert users often rely on positive reviews, the number of people to review, and the number of reviews posted by information creators in making informed decisions.

The fifth hypothesis investigates to what extent the perceived health risk of COVID-19 moderate effect of UGC perceived usefulness, perceived ease of use, trustworthiness, and user expertise on tourist's social media usage intention during the COVID-19 pandemic. In this analysis, the predictors comprised trustworthiness as the independent variable and the social media usage intention as the dependent variable, while the moderating criterion referred to perceived health risk. This study opted for the Chin et al. (2003) proposition to determine the moderating effect. They suggested examining the proposed model with a moderating effect by; (1) the main effect under consideration, (2) the moderator variable's main effect on the criterion variable, and (3) the effect on an interaction variable (predictor x moderator). Table 4 shows moderating effect result as proposed in the study.

Moderating Effect	Std. β	T-statistics	P-values	Result
H$_5$: Trustworthiness + Perceived Risk -> Usage Intention	-0.112	0.213	0.774	Not significant

Table 4: Moderating Effect of the Perceived Health Risk
Note: $p < 0.05^{**}$; $p < 0.001^{***}$

Table 4 reported that perceived health risk did not significantly moderate the relationship between trustworthiness and usage intention (β=-0.112; t=0.213). The negative beta value reflects the adverse effect of perceived health risk on the inter-relationship between trustworthiness and usage intention. Therefore, the fifth hypothesis was rejected. This result contradicts Lee et al.'s (2020) and Tavitiyaman and Qu's (2011) studies that asserted that perceived health risk affects behavioural intention. In other words, it could be concluded that the perceived health risk associated with COVID-19 was not strong enough to deter users' adoption and usage of social media UGC platforms.

5. CONCLUSION

This study provides valuable knowledge about the COVID-19 pandemic that has affected the tourism industry globally on the roles of social media user-generated content in influencing post-pandemic travel intention. The current study's findings confirm that social media has mainly influenced travel intention during this pandemic. Typically, social media plays a main role in choosing travel attractions by recommending the destinations to attract tourists. UGC has a strong influence in influencing the selection of tourists attractions, especially during the COVID-19 outbreak. Besides, UGC is a crucial information platform that profoundly impacts tourist behaviour.

This current study encourages tourism scholars to see and use the COVID-19 as a transformative opportunity to reform their mindsets in designing and conducting research and for tourism institutions to reset their standards and metrics for motivating and evaluating tourism research's purpose and role impact. Besides, crises hasten technological innovation and transformation. However, these should not be regarded as unavoidable, unquestioned, or impossible to reshape and re-adjust to meet actual needs and meaningful ideals. It is the responsibility of academics to guarantee that COVID-19 tourist research goes beyond the norms to understand and explore new phenomena within the ever-changing tourism behaviour realm.

There are several implications worth mentioning in this study. First, this study provides valuable knowledge on how social media user-generated content could influence its intention to travel post the pandemic. Social media plays a prominent role in choosing travel attractions by recommending the destinations to attract tourists. Moreover, social media user-generated content strongly influences tourists' travelling behaviour. There are limited studies on how the COVID-19 pandemic affects how travellers behave online. The current study's findings confirm that social media still plays a vital role in influencing travel intention even during the COVID-19 pandemic.

In practical terms, it is essential to understand how social media user-generated content affects tourist behaviour, especially during the current COVID-19 outbreak, primarily because of an abundant number of misleading information, mostly from the UGC platforms. This misleading information could decrease the trustworthiness of the UGC on social media. Crises may hasten technological innovation and

transformation, and such postulations would encourage tourism scholars to research more on the transformative effects of COVID-19 within the tourism and hospitality realm. As COVID-19 is unavoidable, it is not impossible to reshape and re-adjust the current tourism marketing strategies and policies to generate meaningful ideas. Perhaps, it is the responsibility of academics to guarantee abundant exemplary studies of COVID-19's impact on the tourism and hospitality realm to prepare the tourism industry for the post-pandemic era.

This study has certain limitations. The researchers planned to conduct the survey over a more extended period and via face-to-face settings. Unfortunately, due to the movement control resulting from COVID-19, the researchers had to entirely utilise an online survey platform. It is challenging to acquire many responses since it is tough to persuade responses online. The correctness and trustworthiness of the collected data were entirely dependent on the online survey attributes. Moreover, this study did not consider the possible moderating effects of the demographic profiles (e.g., age, gender, etc.). Future research suggests collecting a larger sample and testing the study framework using structural equation modelling, including the model fit and effect size. Besides, future studies could test the moderating effects of gender or age as an example via the multi-group analysis.

Acknowledgement

Conflict of Interest

The authors declare that they have no conflict of interest.

Consent to participate

Written informed consent was obtained from the respondents before the interview.

Consent for publication

The participants consented to the submission of the data to the journal.

Ethical Statement

The research reported in this paper is conducted in accordance with general ethical guidelines in psychology-related research. This material is the authors' own original work, which has not been previously published elsewhere. The paper is not currently being considered for publication elsewhere. The paper reflects the authors' own research and analysis truthfully and completely.

Declaration of competing interest

The author declares that they have no known competing financial interests or personal relationships that could have influenced the work reported in this paper.

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Appendix: Questionnaire

Section A: Demographic Profiles

Gender
    a. Male

    b. Female

Age
    a. 18 to 25 years old

    b. 26 to 35 years old

    c. 36 to 45 years old

    d. 46 to 55 years old

    e. 56 years old and above

Educational level
    a. High school certificate

    b. Undergraduate Degree

    c. Postgraduate Degree

    d. Other:

Marital status
    a. Single

    b. Married

Occupations
    a. Student

    b. Government servant

    c. Private sector servant

    d. Unemployed

    e. Businessman

    f. Other:

Section B: Respondents Perceptiion
Likert scale (1=strongly disagree to 5=strongly agree)

Perceived Usefulness
    a. Social media helps me resolve doubts when I plan a trip during the COVID-19 pandemic

    b. Social media helps me plan a trip during the COVID-19 pandemic in a more efficient way

    c. The social media postings during the COVID-19 pandemic is beneficial when I plan a trip

Perceived Ease of Use
    a. It is easy to find travel information during COVID-19 on social media

b. The social media postings on travel information during COVID-19 are easy to understand.

c. The social media postings on travel information during COVID-19 are clear and understandable

Trustworthiness

a. The social media content about travel information during COVID-19 is reliable

b. The travel information during COVID-19 in social media is produced with integrity

c. The social media content about travel information during COVID-19 is honest

Expertise

a. I am experienced in online tourism information searching

b. I am an expert in travel for leisure

c. I am knowledgeable in tourism products

d. I am qualified to offer travel advice if needed

Usage Intention

a. I intend to continue using social media to obtain travel information during the COVID-19 pandemic

b. I will always try to use social media to obtain travel information during the COVID-19 pandemic

c. I expect to continue to use social media to obtain travel information during the COVID-19 pandemic

Perceived Health Risk

a. I feel nervous about travelling because of the high COVID-19 cases

b. Travelling is risky for my health because of COVID-19

c. I feel it is dangerous travelling because of COVID-19