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How social media information processing influences tourist destination image: a heuristic-systematic model perspective

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Abstract

Purpose – This study aims to investigate how the different ways tourists process social media information shape the cognitive and affective images of a destination based on the heuristic-systematic model.

Design/methodology/approach – A questionnaire was used to collect data from 688 tourists at a rural tourism destination in China. The proposed hypotheses were examined using partial least squares structural equation modeling, which was used to assess both the measurement model (for reliability and validity) and the structural model (for path coefficients and hypothesis testing). Henseler's multi-group analysis method was used to analyze differences between Generation Y (Gen Y) and Generation Z (Gen Z).

Findings – The results of this study reveal that destination marketing organization (DMO)-generated content (DGC), tourist-generated content (TGC) and destination source credibility (DSC) have varying degrees of positive impacts on cognitive image and affective image, and perceived risk significantly mediates the relationship among them. This study also indicates that DGC shapes Gen Y's cognitive image, while TGC drives Gen Z's affective image, with DSC having a stronger impact on Gen Y.

Originality/value – This study provides a valuable framework for understanding the formation of cognitive and affective destination images in the context of informatization from an information-processing perspective, which enriches the understanding of the relationship between social media and destination image.

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Keywords Perceived risk, Heuristic-systematic model, Tourist destination image, Destination sources credibility, DMO-generated content, Tourist-generated content

Paper type Research paper

社交媒体信息加工如何影响旅游目的地形象： 基于启发式—系统加工模型的视角

摘要

研究目的 – 本研究基于启发式—系统加工模型, 探讨游客处理社交媒体信息的不同方式如何塑造目的地的认知形象与情感形象。

研究方法 – 研究通过问卷调查收集了中国某乡村旅游目的地688名游客的数据, 并采用PLS-SEM对假设进行检验， 同时评估测量模型（信度与效度）与结构模型（路径系数与假设检验）。此外， 采用Henseler多组分析方法比较Y世代（Gen Y）与Z世代（Gen Z）之间的差异。

研究发现 – 结果显示, 目的地营销组织生成内容（DGC）、游客生成内容（TGC）以及目的地信息源可信度（DSC）对认知形象与情感形象均产生不同程度的正向影响, 而感知风险在其中发挥显著中介作用。研究还发现代际差异：DGC主要塑造Y世代的认知形象, 而TGC更能驱动Z世代的情感形象, 且信息源可信度对Y世代的影响更强。

研究价值 – 本研究从信息加工视角构建了一个理解信息化情境下目的地认知与情感形象形成的理论框架, 丰富了社交媒体与旅游目的地形象关系的研究。

关键词 旅游目的地形象, 目的地营销组织生成内容, 游客生成内容, 信息源可信度, 感知风险, 启发式—系统加工模型

文章类型 研究型论文

1. Introduction

Social media has transformed how information is created and shared (Geyer *et al.*, 2024), with user-generated content (UGC) now significantly influencing daily life. Within tourism contexts, travelers increasingly rely on social platforms to search for destination-related information, which significantly shapes their evaluations of destinations and ultimately determines travel-related decisions (Villamediana *et al.*, 2019). Research has highlighted that the presentation and perception of platform-based information critically shape potential visitors' behavioral patterns (Xiang and Gretzel, 2010). Therefore, although previous studies have extensively examined how social media and UGC affect destination perceptions, it is still necessary to elucidate how tourists cognitively process multi-source social media information and how these perceptions coalesce into destination image formation.

Social media provides users with an unparalleled engagement space where they can freely consume and contribute content without time or location constraints (Kim *et al.*, 2017). In tourism, tourists increasingly share their experiences through various forms of tourist-generated content (TGC), which has become a critical reference for travel decision-making (Ruan *et al.*, 2025). Meanwhile, supply-side stakeholders such as destination marketing organizations (DMOs) use these platforms to promote destination features through DMO-generated content (DGC) (Hernandez-Ortega *et al.*, 2020). Both TGC and DGC play significant roles in shaping destination image (Geyer *et al.*, 2024), and while systematic reviews have examined UGC in this context (Gurung and Goswami, 2016; Li *et al.*, 2023), research comparing the differential impacts and synergistic effects of TGC and DGC remains limited. Although studies have analyzed destination image attributes via UGC (Qian *et al.*, 2023; Xiao *et al.*, 2022) or compared perceived and projected images through TGC and DGC (Geyer *et al.*, 2024; Qu *et al.*, 2022), few have quantitatively assessed how TGC and DGC distinctly and interactively influence destination image, leaving a key gap in understanding their combined role in tourists' pre-trip evaluations.

Beyond the content-centric processing of UGC, tourists have heterogeneous information evaluation strategies. A segment of travelers may prioritize heuristic processing over the systematic analysis of UGC, opting for simplified destination assessments to reduce cognitive effort (Son *et al.*, 2020). Concurrently, others who are aware of potential systemic biases in both TGC and DGC (García-Carrion *et al.*, 2024) may seek supplementary verification through alternative channels. In such contexts, destination source credibility (DSC), defined as the credibility of destination managers (Veasna *et al.*, 2013), emerges as a critical heuristic cue. DSC affects the acceptance of destination-related information and directly shapes destination image (Qiu *et al.*, 2022). This dual role underscores the necessity of integrating DSC into theoretical framework, particularly in an era marked by information overload and declining trust in digital platforms (Shahbazi and Bunker, 2024).

This characteristic of tourists' information processing can be explained by the heuristic-systematic model (HSM), which was proposed by Chaiken (1980) as a dual-process theory model for explaining individual information-processing behaviors. This model suggests that individuals mainly process information in social activities via two modes: heuristic and systematic (Chaiken and Ledgerwood, 2012). Systematic cues require substantial cognitive effort to process the actual content of a message (Tan *et al.*, 2021); thus, both DGC and TGC are classified as such. Conversely, heuristic cues involve low-effort processing that relies on simple decision rules based on peripheral cues (Son *et al.*, 2020); thus, DSC is classified as a heuristic cue (Table 1).

Although the elaboration likelihood model is also another important model of the dual-process theory, it assumes that the two processing methods are mutually exclusive and are influenced by the level of motivation; in contrast, HSM assumes that the two modes can coexist simultaneously and does not take into account motivational factors (Chen and Chaiken, 1999). Therefore, HSM provides a more appropriate and nuanced theoretical lens for the present study because it allows researchers to concurrently model the distinct yet potentially co-occurring influences of a heuristic cue (DSC) and systematic cues (DGC and TGC) on destination image formation.

Therefore, this study sought to address the aforementioned research gap by applying HSM to examine how social media information processing (including DGC, TGC and DSC) collectively shapes destination image. This study addresses the following research questions:

(1) How do DGC, TGC and DSC collectively influence tourists' perceptions of the cognitive and affective image of a destination?

(2) Does perceived risk mediate the relationships between these social media cues (DGC, TGC and DSC) and destination image?

(3) Do generational differences (between Gen Y and Gen Z) moderate these relationships?

Specifically, this study investigates the effects of DGC, TGC and DSC on tourists' perceptions of the cognitive image and affective image of a destination and the mediating role of perceived risk. Furthermore, considering that Generation Y (Gen Y) and Generation Z (Gen Z) are the main forces driving contemporary tourism consumption and are also the primary users of social media, they differ significantly in how they handle social media information (Ong *et al.*, 2024). Importantly, previous literature has barely discussed the differences between Gen Y versus Gen Z in the context of destination image via social media. Therefore, this study also investigates the differences between them in the relationship between social media information processing and destination image. This study contributes to further understanding of the mechanism of destination image formation based

Table 1. A classification framework of social media information cues based on heuristic-systematic model

Variables	HSM route	Core cue type	Content and processing nature	Primary expected influence
DSC	Heuristic	Source cue	A peripheral cue about the sender's attribute (trustworthiness, expertise). Requires locognitive effort based on simple rules (e.g. "official sources are credible")	As a fundamental trust signal, it has a wide-ranging foundational impact on both cognitive and emotional images
DGC	Systematic	Message cue	Factual, descriptive information about the destination (attractions, amenities and facts) released by the authorities. Requires high cognitive effort for cognitive elaboration of content quality and utility	Significantly influence cognitive image by constructing a body of knowledge; influence the affective image by demonstrating attractiveness
TGC	Systematic	Message cue	Narrative, experiential information sharing personal stories and emotions. Requires high cognitive effort for affective elaboration and empathetic immersion	Significantly influence affective image by evoking emotional resonance; The practical information contained therein may also influence cognitive image

Source(s): Authors' own work

on social media information. The findings can guide DMOs in leveraging social media to strategically enhance the images of their destinations.

2. Theoretical background and hypotheses development

2.1 Social media information and destination image

Social media features community engagement, open channels and dialog promotion, enabling the creation and exchange of UGC (Kaplan and Haenlein, 2010). Information related to destination travel is expressed by users via texts, pictures, emoticons and short videos on these platforms, forming UGC. This UGC plays a crucial role in enhancing the prominence of destination image (Tham *et al.*, 2013). From the perspective of DMOs, UGC not only actively constructs the destination image by disseminating promotional narratives aligned with diverse thematic attributes but also provides critical insights into tourists' perceived destination image.

UGC has become an essential data source for tourism research and destination image analysis (Adamış and Pınarbaşı, 2022; Wang *et al.*, 2024). While numerous studies have used UGC to construct destination image (Geyer *et al.*, 2024; Qu *et al.*, 2022), few have explored the structural relationship between UGC and destination image (Jalilvand *et al.*, 2012; Kim *et al.*, 2017). Moreover, previous studies ignored the consideration of UGC from different sources. Given that the destination information received by tourists through DGC and TGC is often inconsistent (García-Carrion *et al.*, 2024), it is vital to understand how tourists view UGC from different sources and the impact of UGC on destination image.

Following previous research (Huerta-Alvarez *et al.*, 2020), this study categorizes social media information into two sources: the supply side (DMOs: DGC) and the demand side (tourists: TGC). As established in the literature, DMOs use social media to establish destination brand identity and positive image (Mariani *et al.*, 2018), while tourists strongly shape and influence destination image by sharing knowledge, emotions and experiences (Lim *et al.*, 2012). Both sources significantly influence tourists' perceptions, but their unique effects on the cognitive and affective dimensions of the image remain under-explored.

2.2 Effect of destination marketing organization-generated content on destination image

DGC represents information that includes destination products and services published by DMOs on social media. The rise of social media has dramatically changed destination marketing practices. DMOs now actively disseminate visual and textual content to provide tourists with curated product information and to project a positive image. Furthermore, social media also provides destinations with better opportunities to communicate and interact with consumers, which is conducive to enhancing the destination's image (Koltringer and Dickinger, 2015). Consequently, social media has become an indispensable strategic tool for DMOs.

However, the actual impact of DGC on tourist attitudes and behaviors is still being determined (Sano *et al.*, 2024). Prior research on official destination websites has demonstrated that their information enhances destination image and visit intentions (Chung *et al.*, 2015). Recent studies confirm that DGC on social platforms can modify tourists' behavioral intentions and engagement patterns (Stojanovic *et al.*, 2022). DGC typically provides comprehensive, accurate, factual and positive descriptions of destinations. According to HSM, such information triggers systematic processing, prompting tourists to exert cognitive effort to analyze and integrate this information, thereby systematically constructing their understanding of the attributes and functions of the destination. At the same time, DMOs also aim to evoke tourists' emotional resonance through carefully planned content. Therefore, this study proposes the following hypotheses:

H1a. Destination marketing organization-generated content has a significant direct and positive impact on the cognitive image of a destination.

H1b. Destination marketing organization-generated content has a significant direct and positive impact on the affective image of a destination.

2.3 Effect of tourist-generated content on destination image

TGC refers to travel-related content (e.g. pictures, texts and videos) created and shared by tourists on social media (Mak, 2017). Within the context of Travel 2.0, tourists increasingly use social media to generate, share and exchange content (Sano *et al.*, 2024), fundamentally reshaping information dissemination. TGC is considered more important, reliable and interesting, and consumers have more confidence in it (Llodrà-Riera *et al.*, 2015). Therefore, it is an indispensable source for perceiving a destination image. The capacity of TGC to disseminate favorable evaluations and enhance destination image warrants significant scholarly and practical consideration. While prior research has robustly validated the utility of TGC in constructing and identifying destination image attributes (Wang *et al.*, 2024), causal investigations into how TGC directly influences destination perception remain under-explored.

As a reliable form of word-of-mouth, TGC is one of the most potent and dependable channels for influencing destination image (Ukpabi and Karjaluoto, 2018). Content shared

by tourists generally expresses their true views and emotions toward a destination, which can affect and change other tourists' perceptions (Llodrà-Riera *et al.*, 2015). TGC, as personalized narratives, real experiences and emotional expressions shared by tourists, also undergo systematic processing. Tourists immerse themselves in these stories, empathize with the publishers and form emotional feelings toward the destination atmosphere. Simultaneously, TGC contains a large amount of practical information about facilities and experiences, allowing others to extract factual knowledge and systematically construct a cognitive image. Therefore, this study suggests that TGC is one of the critical factors of destination image and proposes the following hypotheses:

H2a. Tourist-generated content has a significant direct and positive impact on the cognitive image of a destination.

H2b. Tourist-generated content has a significant direct and positive impact on the affective image of a destination.

2.4 Effect of destination source credibility on destination image

DSC is the perceived willingness and capability of destination managers to execute obligations aligned with a destination's strategic objectives (Veasna *et al.*, 2013). It determines the extent to which tourists believe destination-relevant statements are accurate and credible (Phau and Ong, 2007). As a critical non-content cue, DSC can affect tourists' attitudes and behavioral intentions toward a specific destination. In today's social media landscape, "source" has expanded beyond official DMOs to include influencers and peer contributors (Hernández-Méndez and Baute-Díaz, 2024; Ong *et al.*, 2024). Nonetheless, the fundamental heuristic processing mechanism – relying on perceived source credibility to form judgments – remains central. This study follows Veasna *et al.*'s (2013) definition and uses DSC as a heuristic factor to examine its impact on destination image.

Destination image is formed by integrating heterogeneous informational stimuli (Zhang *et al.*, 2014). Facing information overload, tourists increasingly use heuristic shortcuts (e.g. DSC) to form quick judgments without deep content processing (Chaiken, 1980). This low-effort heuristic processing can effectively reduce decision-making uncertainty and shape initial attitudes. This study posits that DSC serves as a vital cue; when information sources are perceived as credible, this credibility exerts a persuasive influence on their positive evaluations of the destination (Kani *et al.*, 2017). This logic not only applies to traditional human or institutional sources but also extends to emerging digital entities. For instance, while virtual influencers represent a novel source type (Meng *et al.*, 2025) and AI-generated content challenges the very nature of "source" authorship, their potential influence is still contingent on the audience's heuristic assessment of their credibility – a core premise this study aims to test within the established framework. Therefore, this study proposes the following hypotheses:

H3a. Destination source credibility has a significant direct and positive impact on the cognitive image of a destination.

H3b. Destination source credibility has a significant direct and positive impact on the affective image of a destination.

2.5 The mediating role of perceived risk

In tourism, perceived risk refers to tourists' subjective expectations of encountering various potential misfortunes or dangers during travel or at a destination (Tsaur *et al.*, 1997). It is a

multidimensional construct encompassing distinct facets such as physical, social-psychological and financial risks, all of which are critical to destination selection decisions (Chew and Jahari, 2014). The intangible, inseparable, variable and perishable nature of tourism services frequently elevates these risk perceptions during the decision-making process (Alcántara-Pilar *et al.*, 2018). Consequently, analyzing risk perceptions is essential for understanding the mechanisms through which social media information processing shapes destination image.

Perceived risk serves as a pivotal determinant shaping tourists' cognitive and affective evaluations of a destination and travel decision-making processes. Research confirms that travel-related risks can negatively impact destination image (Assaker and O'Connor, 2020; Xie *et al.*, 2020). This study posits that social media information processing reduces these generalized risk perceptions. When tourists engage in systematic processing of DGC or TGC, the acquired information reduces uncertainty about the destination (Lepp *et al.*, 2011). Simultaneously, a high DSC serves as a potent heuristic cue, acting as a strong low-risk signal that fosters initial trust (González-Rodríguez *et al.*, 2022). The alleviation of overall perceived risk is, thus, hypothesized to facilitate more positive cognitive and affective destination evaluations.

To establish the fundamental mediating mechanism, this study first examines perceived risk as a global, higher-order construct (Quintal *et al.*, 2010). This approach allows for a parsimonious test of the core theoretical proposition that risk reduction is a central pathway linking social media cues to image formation. Therefore, this study proposes the following hypotheses:

H4. Perceived risk mediates the relationship between destination marketing organization-generated content and (a) cognitive image and (b) affective image.

H5. Perceived risk mediates the relationship between tourist-generated content and (a) cognitive image and (b) affective image.

H6. Perceived risk mediates the relationship between destination source credibility and (a) cognitive image and (b) affective image.

Subsequently, to uncover more granular insights and acknowledge the multidimensionality of the construct, this study also conducts exploratory analysis testing physical, social-psychological and financial risks as separate mediators. This secondary analysis aims to reveal whether specific risk dimensions are uniquely tied to cognitive or affective image outcomes, thereby refining the theoretical understanding of the risk mediation pathway.

Based on the above analysis, this study proposes the model shown in Figure 1.

2.6 The differences between Gen Y and Gen Z

A generation comprises individuals born within a specific period who share formative historical, socioeconomic, cultural and political experiences (Strauss and Howe, 2009). Generation cohorts exhibit different characteristics, values, interests, expectations and behaviors, providing a macro-level for understanding tourist behaviors (Gao *et al.*, 2018). Previous studies have mainly compared Baby Boomers, Generation X and Gen Y (Luna-Cortés, 2018); only a few recent studies have begun to include Gen Z in their comparisons (Horpynich *et al.*, 2025; Liu *et al.*, 2023). Although inter-generational differences in attitudes and behaviors are recognized (Luna-Cortés, 2018), the extent to which generational differences, especially between Gen Y and Gen Z, affect the mechanisms underlying destination image remains under-explored.

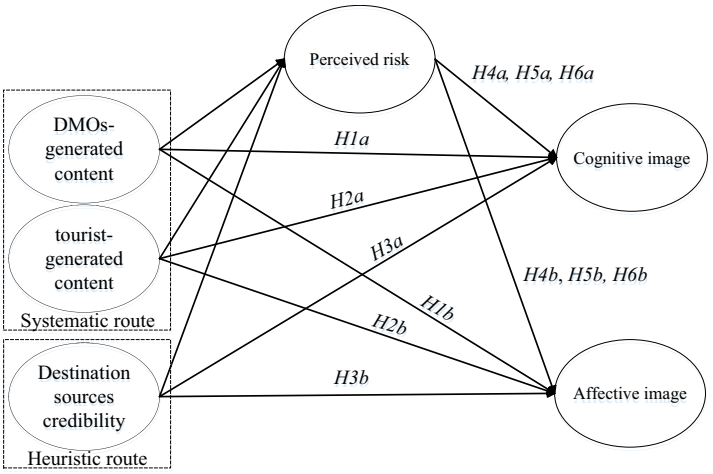

Figure 1. Research model
Source: Authors' own work

Gen Y (born 1980–1995) and Gen Z (born 1995–2009) (Lebrun and Bouchet, 2024) together represent the dominant consumer force in today's tourism market. A key distinction is that Gen Y tends to use peripheral persuasion approaches to handle information, whereas Gen Z prioritizes content quality (Ong *et al.*, 2024). This distinction reflects broader sociocultural shifts in media socialization. Gen Z, as "digital natives", has been enculturated into a participatory, networked media habitat from birth, whereas Gen Y, as "digital immigrants," adapted to this landscape later in life (Prensky, 2001). These fundamentally different media habitats likely shape their default information processing strategies. This study suggests that there may be differences between these two groups in the process of assessing destination image through social media-based information. Therefore, Gen Y and Gen Z differences are incorporated as a moderating variable in the proposed conceptual model to examine how distinct cohorts differentially influence the relationship between social media information processing and destination image.

3. Methodology

3.1 Measurements

The measurement items were adapted from established scales in the prior literature, with minor adaptations for the rural tourism destination context (Appendix Table A1). Specifically, DGC and TGC were measured separately using four items taken from Huerta-Alvarez *et al.* (2020). DSC was measured using six items adapted from Veasna *et al.* (2013). Perceived risk was operationalized using a 15-item scale from Chew and Jahari (2014), which included three dimensions: physical risk, social-psychological risk and financial risk. However, one item, "I worry that this trip will change the way my family thinks of me," exhibited a low factor loading in this study and was subsequently removed to improve the average variance extracted (AVE) values for the construct.

For destination image, measurement items were adopted from Liu *et al.* (2024), whose scale operationalized the cognitive image and affective image of Hongcun. All items across constructs were recorded on a seven-point Likert scale ranging from 1 (strongly disagree) to

7 (strongly agree). Given that the original scales were developed in English, the Chinese version of the survey was rigorously translated through back-translation (Brislin, 1980) to ensure linguistic equivalence and conceptual consistency.

3.2 Data collection and analysis

Rural tourism destinations are often in remote and secluded locations, and social media information is more important for these places (Liu *et al.*, 2024). Therefore, choosing a rural tourism destination as a study site can provide valuable insights for this research model. This study used a random sampling method to collect data in Hongcun, a rural tourism destination in China. Data were collected via a paper-based, self-administered questionnaire distributed to participants in designated areas within the destination. The survey was administered during September and October 2023. Before the survey, participants read a survey explanation and were informed that the survey was strictly for academic purposes and that no personally identifiable information was collected to ensure anonymity and compliance with ethical standards. Eligible participants who satisfied the inclusion criteria and consented to participate were administered the survey instrument.

To qualify for participation, respondents had to confirm that they were social media users and had learned about Hongcun through social media. To ensure a clear understanding of the key constructs, this study provided concise operational definitions and illustrative examples of DGC (e.g. "official posts from Hongcun's tourism board account"), TGC (e.g. "information about Hongcun shared by other tourists") and DSC (e.g. "the credibility of the source of information about Hongcun") immediately before the relevant survey sections. This approach was validated through a pilot study to confirm comprehension. A total of 800 responses were initially collected. Following rigorous data screening to exclude incomplete or inconsistent entries, 688 validated data sets were retained for analysis. The respondents were 48.1% male and 51.9% female. The majority of the participants belonged to Gen Y (37.2%) and Gen Z (56.5%) and had bachelor's degrees or above (74%). Most of the sample had over three years of social media experience (88.1%) and spent at least one hour on social media every day (88.2%).

Data analysis was performed using partial least squares structural equation modeling (PLS-SEM), following Chin's (2010) two-step approach: evaluating the measurement model's reliability and validity and testing structural relationships among latent constructs. This study also used Henseler's multi-group analysis (MGA) method to determine the significance of the differences between Gen Y and Gen Z.

4. Results

4.1 Common method bias

Harman's single-factor test was conducted to evaluate potential common method bias (Podsakoff *et al.*, 2012). The rotated factor solution demonstrated that no single factor explained more than 38.09% of the total variance, well below the critical 50% threshold. Furthermore, Kock's (2017) full collinearity assessment was applied, yielding variance inflation factor values between 1.611 and 1.945 across latent variables, significantly lower than the stringent cutoff value of 3.3. These diagnostic results collectively confirm the absence of substantial common method bias in this study.

4.2 Measurement model

The measurement model was rigorously assessed through confirmatory factor analysis, focusing on key indicators: factor loadings, Cronbach's α, composite reliability (CR) and AVE. As shown in Table 2, except for a few items with slightly lower factor loadings for

perceived risk and cognitive image, most items had factor loadings above the cutoff value of 0.7. As both CR and AVE values exceeded the recommended threshold, convergent validity was acceptable, and there was no need to delete other items with factor loadings lower than 0.7 (Rasoolimanesh *et al.*, 2017). Additionally, Cronbach's α values were greater than 0.7 for all variables, confirming the reliability of the measurements.

Discriminant validity was assessed using the heterotrait-monotrait (HTMT) ratio, a method validated as more robust than conventional approaches, such as the Fornell–Larcker criterion (Liu *et al.*, 2023). As reported in Table 3, the HTMT values for all constructs were below the threshold of 0.85, thereby establishing robust discriminant validity.

4.3 Structural model

The structural model was assessed using the coefficient of determination (R^2) for endogenous latent constructs, which measures how much variance is explained by the predictor variables (Ringle *et al.*, 2010). In this current study, R^2 values for perceived risk, cognitive image and affective image reached 0.391, 0.510 and 0.375, respectively, which signify moderate explanatory power of the predictor variables.

The goodness-of-fit index (GOF), proposed by Tenenhaus *et al.* (2005), is a model evaluation tool used to indicate the degree of fitting between the collected data and the constructed model. For this study, the GOF value was 0.522, which is higher than the 0.36 standard, indicating that the model fit well. The standardized root mean square residual (SRMR), a key diagnostic metric for PLS-SEM (Henseler *et al.*, 2016), was further evaluated. In this study, the computed SRMR of 0.068 fell well within the threshold of 0.08, corroborating the robust model fit.

4.4 Hypotheses testing and mediation analysis

The results of the hypothesis tests are presented in Table 4 and Figure 2. The results indicated that the DGC exerted a significant positive effect on cognitive image ($\beta = 0.144$ and $p < 0.01$) but showed no significant impact on affective image ($\beta = 0.073$ and $p > 0.05$), thereby supporting *H1a* and rejecting *H1b*. TGC significantly influenced affective image ($\beta = 0.140$ and $p < 0.05$) but had no statistically meaningful effect on cognitive image ($\beta = 0.084$ and $p > 0.05$), rejecting *H2a* and supporting *H2b*. DSC demonstrated a significant positive effect on both cognitive image ($\beta = 0.405$ and $p < 0.001$) and affective image ($\beta = 0.351$ and $p < 0.001$), supporting *H3a* and *H3b*.

To assess the mediating role of perceived risk, this study adopted a non-parametric bootstrapping method (Chin, 2010). The findings demonstrated that perceived risk significantly mediated the effects of DGC, TGC and DSC on both cognitive and affective destination image (Table 5), supporting *H4a–H4b*, *H5a–H5b* and *H6a–H6b*. Moreover, to gain a deeper understanding of the mediating effect of perceived risks, this study also explored different types of perceived risk as independent mediating variables. The findings show that financial risk mediates the relationship between DGC, TGC and DSC and cognitive image. Similarly, social-psychological risk mediates the influence of these three factors on affective image. However, physical risk was found to have no mediating effect whatsoever.

4.5 Multi-group analysis

To test the differences in the structural relationships between Gen Y and Gen Z in the research hypotheses, this study used MGA. The results (Table 6) revealed significant differences in structural path coefficients between generations. For Gen Y, DGC ($\beta = 0.176$ and $p < 0.01$) and DSC ($\beta = 0.400$ and $p < 0.001$) exerted significant positive effects on

Table 2. Descriptive and reliability and convergent validity

Variables	Items	Mean	SD	Loadings	Cronbach's α	Composite reliability	Average variance extracted
DGC	DGC1	4.86	1.180	0.856	0.883	*0.920*	*0.741*
	DGC2	4.84	1.164	0.882			
	DGC3	4.91	1.185	0.872			
	DGC4	4.94	1.177	0.832			
TGC	TGC1	4.77	1.165	0.797	0.844	*0.895*	*0.681*
	TGC2	4.94	1.148	0.866			
	TGC3	5.09	1.100	0.834			
	TGC4	5.25	1.115	0.804			
DSC	DSC1	4.60	1.292	0.800	*0.900*	*0.924*	*0.669*
	DSC2	4.79	1.165	0.847			
	DSC3	4.81	1.168	0.873			
	DSC4	4.98	1.146	0.852			
	DSC5	5.18	1.148	0.744			
	DSC6	4.89	1.147	0.784			
Perceived risk	PRI1	3.40	1.288	0.737	*0.923*	*0.934*	*0.502*
	PRI2	3.23	1.276	0.681			
	PRI3	3.30	1.248	0.697			
	PRI4	3.27	1.259	0.709			
	PRI5	3.27	1.285	0.695			
	PRI6	3.21	1.266	0.690			
	PRI7	3.18	1.259	0.709			
	PRI8	3.15	1.236	0.676			
	PRI10	3.38	1.268	0.695			
	PRI11	3.14	1.425	0.713			
	PRI12	3.42	1.425	0.750			
	PRI13	3.40	1.423	0.724			
	PRI14	3.39	1.431	0.753			
	PRI15	3.10	1.431	0.680			
Cognitive image	COG1	5.34	1.042	0.669	*0.950*	*0.955*	*0.501*
	COG2	4.88	1.159	0.761			
	COG3	5.05	1.156	0.698			
	COG4	5.14	1.159	0.718			
	COG5	5.49	1.055	0.669			
	COG6	4.78	1.279	0.695			
	COG7	5.15	1.076	0.681			
	COG8	5.01	1.139	0.707			
	COG9	4.92	1.284	0.730			
	COG10	4.89	1.219	0.693			
	COG11	4.73	1.281	0.709			
	COG12	4.91	1.194	0.699			
	COG13	5.05	1.191	0.763			
	COG14	5.20	1.266	0.660			
	COG15	5.48	1.129	0.660			
	COG16	5.32	1.202	0.731			
	COG17	5.43	1.185	0.679			
	COG18	5.09	1.228	0.715			
	COG19	5.24	1.174	0.763			
	COG20	5.32	1.149	0.732			
	COG21	5.26	1.186	0.721			

(*continued*)

Table 2. Continued

Variables	Items	Mean	SD	Loadings	Cronbach's α	Composite reliability	Average variance extracted
Affective image	AFF1	5.46	1.065	0.843	*0.882*	*0.919*	*0.738*
	AFF2	5.20	1.206	0.869			
	AFF3	5.27	1.179	0.883			
	AFF4	5.54	1.081	0.841			

Source(s): Authors' own work

Table 3. Discriminant validity (HTMT)

Variables	Affective image	Cognitive image	DGC	DSC	Perceived risk	TGC
Affective image						
Cognitive image	0.795					
DGC	0.500	0.579				
DSC	0.635	0.710	0.631			
Perceived risk	0.522	0.600	0.544	0.633		
TGC	0.535	0.564	0.744	0.635	0.550	

Source(s): Authors' own work

Table 4. Estimates of direct paths

Path	Path coefficient	SD	*t*-value	Results
DGC→ Cognitive image	0.144	0.046	3.109**	*H1a* supported
DGC → Affective image	0.075	0.047	$1.613^{n.s.}$	*H1b* rejected
TGC → Cognitive image	0.084	0.044	$1.839^{n.s.}$	*H2a* rejected
TGC → Affective image	0.140	0.058	2.398*	*H2b* supported
DSC → Cognitive image	0.405	0.039	10.346***	*H3a* supported
DSC → Affective image	0.351	0.047	7.529***	*H3b* supported
DGC → Perceived risk	−0.168	0.047	3.565***	
TGC → Perceived risk	−0.158	0.046	3.411**	
DSC → Perceived risk	−0.399	0.040	10.047***	
Perceived risk → Cognitive image	−0.219	0.037	5.948***	
Perceived risk → Affective image	−0.165	0.046	3.591***	

Note(s): n.s. = not significant, *$p < 0.05$,**$p < 0.01$ and ***$p < 0.001$
Source(s): Authors' own work

cognitive image, and DSC ($\beta = 0.412$ and $p < 0.001$) demonstrated a significant positive effect on affective image. For Gen Z, DSC ($\beta = 0.396$ and $p < 0.001$) showed a strong positive impact on cognitive image, while TGC ($\beta = 0.171$ and $p < 0.05$) and DSC ($\beta = 0.307$ and $p < 0.001$) significantly enhanced affective image.

The MGA results revealed statistically significant differences in path coefficients between DSC and cognitive image ($p = 0.961 > 0.95$) across Gen Y and Gen Z. Specifically, the path

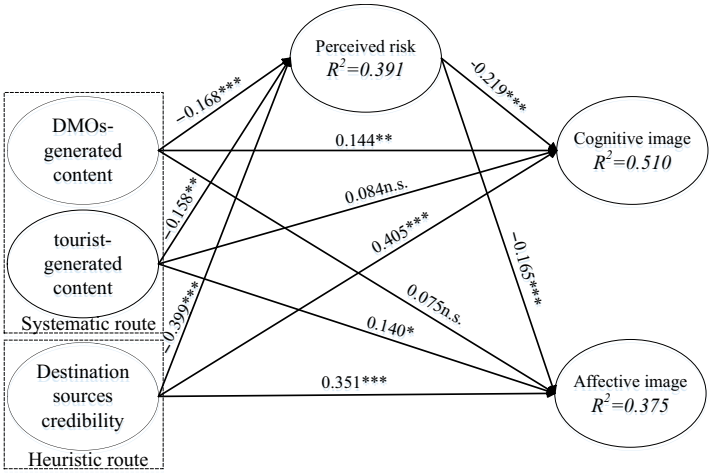

Figure 2. Results of hypotheses test (***$p < 0.001$, **$p < 0.01$ and *$p < 0.05$, n.s. not significance)
Source: Authors' own work

Table 5. Estimates of indirect paths

Indirect paths	Indirect effect	Bias	CIs 95%	Results
DGC → Perceived risk → Cognitive image	0.037**	0.000	[0.016, 0.064]	*H4a* supported
DGC → Perceived risk → Affective image	0.028*	0.000	[0.010, 0.056]	*H4b* supported
TGC → Perceived risk → Cognitive image	0.035**	0.000	[0.015, 0.059]	*H5a* supported
TGC→ Perceived risk → Affective image	0.026**	0.000	[0.010, 0.050]	*H5b* supported
DSC → Perceived risk → Cognitive image	0.087***	0.000	[0.056, 0.124]	*H6a* supported
DSC → Perceived risk → Affective image	0.066**	0.000	[0.030, 0.106]	*H6b* supported
DGC → Financial risk → Cognitive image	0.026*	0.012	[0.007, 0.053]	
TGC→ Financial risk → Cognitive image	0.027*	0.011	[0.008, 0.052]	
DSC → Financial risk → Cognitive image	0.056**	0.017	[0.027, 0.091]	
DGC → Social psychological risk → Affective image	0.027*	0.012	[0.007, 0.055]	
TGC → Social psychological risk → Affective image	0.022*	0.010	[0.005, 0.045]	
DSC → Social psychological risk → Affective image	0.059**	0.022	[0.018, 0.103]	

Note(s): *$p < 0.05$, **$p < 0.01$ and ***$p < 0.001$
Source(s): Authors' own work

coefficient difference was 0.004, indicating that Gen Y's cognitive image of a destination was more strongly influenced by DSC than Gen Z.

5. Discussion and conclusions

5.1 Conclusions

This study develops and empirically validates a conceptual framework based on HSM that elucidates the differential impacts of DGC, TGC and DSC on destination image. The

Table 6. The *p*-values of differences in path coefficients between Gen Y and Gen Z

Path	Generation Y	Generation Z	Path difference	MGA
DGC → Cognitive image	0.176**	0.110$^{n.s.}$	0.066	0.471
DGC → Affective image	0.048$^{n.s.}$	0.061$^{n.s.}$.	−0.013	0.890
TGC → Cognitive image	0.061$^{n.s.}$	0.105$^{n.s.}$	−0.044	0.622
TGC → Affective image	0.136$^{n.s.}$	0.171*	−0.035	0.758
DSC → Cognitive image	0.400***	0.396***	0.004	0.961*
DSC → Affective image	0.412***	0.307***	0.105	0.268

Note(s): n.s. = not significance, *$p < 0.05$, **$p < 0.01$ and ***$p < 0.001$
Source(s): Authors' own work

findings advance theoretical discourse on the mechanisms through which social media information – both curated (DGC) and organic (TGC) – interacts with DSC to reconfigure tourists' cognitive and affective perceptions of destinations.

First, the findings reveal a clear divergence in how DGC and TGC shape destination image. DGC significantly enhances the cognitive image but not the affective image, while TGC positively influences the affective image but not the cognitive dimension. This pattern, while contrasting with some previous studies (Kim *et al.*, 2017), empirically substantiates the distinction between DMO-projected and tourist-perceived images (Geyer *et al.*, 2024), highlighting the complementary roles of DGC and TGC. These results align with and extend the HSM. Although both DGC and TGC necessitate systematic processing, their distinct informational nature activates different subsystems. Factual DGC directs processing toward cognitive evaluation, fostering a cognitive image. In contrast, experiential TGC triggers affective processing, leading to an emotional image. This refines the HSM by demonstrating that systematic processing is not monolithic but can be cognitively or affectively oriented based on the cue's characteristics.

Second, the results support the hypothesis that DSC has a significant direct and positive impact on cognitive and affective images. This finding seems consistent with previous studies, although they did not delve into the effects of DSC on cognitive and affective images (Veasna *et al.*, 2013; Kani *et al.*, 2017). This study also found that the impact of DSC on destination image was greater than that of both DGC and TGC. This finding suggests that, in an age of information overload, tourists are likelier to process information in a heuristic way to save time and cost. This might also be related to cultural background. China has the characteristics of collectivism and a high-power distance (Hofstede, 2011). The enhanced influence of DSC could be partly attributed to the high value placed on in-group harmony and shared opinions within collective cultures.

Third, the results reveal that perceived risk mediates the influence of DGC, TGC and DSC on cognitive image and affective image. The findings align with theoretical expectations that social media information and source credibility shape destination image by modulating tourists' perceived risk. The findings also offer a more nuanced understanding of risk mediation mechanisms. Specifically, financial risk mediates the influence of DGC, TGC and DSC on cognitive image, while social-psychological risk mediates their effects on affective image. This aligns with the notion that cognitive evaluations are often tied to utilitarian, cost–benefit assessments (Quintal *et al.*, 2010), whereas affective responses are more sensitive to identity and social belonging concerns (Williams and Soutar, 2009). By contrast, physical risk did not demonstrate a mediating effect, possibly because of the context of a rural tourism setting perceived as low-threat. These results refine and extend the

proposition that social media serves as a critical risk-reduction mechanism (Noh and Vogt, 2013), highlighting that different risk dimensions operate through distinct cognitive and affective pathways.

Additionally, the results reveal distinct generational pathways in image formation: DGC significantly shapes cognitive image for Gen Y but not Gen Z, whereas TGC significantly influences affective image for Gen Z but not Gen Y. This indicates that each content type functions through different generational mechanisms. Furthermore, Gen Y's cognitive image is more strongly influenced by DSC compared to Gen Z, which aligns with Ong *et al.* (2024), who found that Gen Z is more susceptible to broad social media influence, while Gen Y relies more on peripheral cues. These patterns are explained by the HSM and generational media socialization. As digital immigrants, Gen Y uses DSC as a heuristic cue for efficient cognitive validation, favoring peripheral processing. In contrast, Gen Z, as a digital native, excels in the systematic affective processing of TGC, engaging deeply with peer narratives to form emotional connections. Thus, generational identity moderates HSM pathways, specifying for whom and how different content types operate. Importantly, the moderating role of generational cohorts may be interpreted as not merely an age effect but also a proxy for embeddedness in different sociocultural media environments.

5.2 Theoretical contributions

This study makes three pivotal contributions to the literature on tourism marketing and digital communication. First, it advances the HSM by applying and extending it within the novel context of destination image formation. While HSM has been used in persuasive communication (Xie *et al.*, 2023), its application to disentangle the complex effects of organic (TGC) versus institutional (DGC) systematic cues alongside a heuristic source cue (DSC) in tourism is scarce. This study successfully integrates both heuristic (DSC) and systematic (DGC, TGC) cues into a unified HSM framework for examination, revealing a synergistic yet distinct relationship between them, overcoming limitations of prior isolated investigations (Huerta-Alvarez *et al.*, 2020; Qiu *et al.*, 2022). This study not only validate HSM's core premise in this domain but also reveal a critical functional specialization: DGC, as a factual systematic cue, is primarily routed to shape cognitive image, whereas TGC, as an experiential systematic cue, predominantly shapes affective image. This finding moves beyond confirming HSM's utility to refining its granularity, demonstrating that systematic processing is not monolithic but comprises distinct sub-pathways with attitudinal consequences.

While HSM provides a clear theoretical lens for classifying DGC and TGC as systematic cues because of their substantive content, this study acknowledges the contextual complexity of user engagement. As noted in recent literature (Rita *et al.*, 2022; Liu *et al.*, 2023), certain elements within the UGC ecosystem (such as aggregate ratings, summary scores or high-level popularity metrics) can themselves serve as potent heuristic cues, enabling quick judgments with minimal cognitive effort. The findings and model apply most directly to the elaborated, narrative content of DGC and TGC that requires systematic processing. The potential for simplified UGC elements to function heuristically represents a valuable content-level boundary condition. Moreover, platform affordances (such as algorithmic curation and visibility of peer endorsements) create digital contexts that may systematically moderate reliance on heuristic versus systematic processing. Thus, the applicability of the findings is delineated by both content complexity and platform architecture, outlining key boundary conditions for the framework.

Second, this study elucidates the "black box" by introducing and validating a nuanced risk-based mediation mechanism. This study transcends merely establishing direct effects

between social media cues and destination image by uncovering how these effects occur. The differential mediation of financial risk (for cognitive image) and social-psychological risk (for affective image) provides a more precise psychological account of the underlying process. This answers calls for deeper mechanism-oriented research in tourism social media, moving from correlation to clearer causation.

Third, this study establishes generational cohort as a key theoretical boundary condition. The findings demonstrate that the proposed HSM pathways are not universal. The heightened reliance of Gen Y on heuristic credibility (DSC) versus Gen Z's responsiveness to affective systematic processing of TGC contextualizes HSM within the critical framework of media socialization. This shifts the theoretical conversation from "do these cues work?" to "for whom do they work best, and why?", significantly enhancing the model's explanatory power and practical relevance.

5.3 Managerial implications

The findings of this study yield actionable strategies for DMOs to optimize social media engagement and strategically cultivate destination image. First, DMOs must move beyond blanket social media posting. To build cognitive capital (e.g. for first-time visitors), investment should prioritize high-quality, detailed and utility-focused DGC. Concurrently, to fuel emotional appeal, resources must be directed toward curating and amplifying authentic TGC that showcases visceral experiences. This implies a dual strategy: producing official content that informs, while actively fostering a community where positive visitor narratives can thrive (e.g. through featured user campaigns or photo contests).

Second, as DSC exerts a foundational influence surpassing even content effects, managing perceived credibility must be a core organizational priority. This extends beyond consistent messaging to encompass platform-specific reputation management (e.g. responding professionally to all reviews), leveraging trusted endorsers (e.g. collaborations with credible influencers aligned with destination values) and transparent communication, especially during crises. DMOs should view every online interaction as an investment in their credibility stock. Moreover, when promoting tourist destinations, managers need to invest more in marketing communication and destination promotion, as well as strengthen the reputation of the destination, shape positive and firm brand beliefs and thereby enhance tourists' perceptions of the credibility of the destination source (Baek *et al.*, 2010).

Third, DMOs should audit their communications through a risk-mitigation lens. Information addressing financial security (e.g. clear pricing and refund policies) can directly enhance cognitive evaluations. Content that alleviates social-psychological concerns (e.g. showcasing welcoming locals and diverse visitor types) can bolster affective connection. Furthermore, marketing efforts must be generationally tailored: for Gen Y, emphasize credentials and expert endorsements (leveraging heuristic processing); and for Gen Z, prioritize authentic, peer-driven storytelling on visual platforms like TikTok or Instagram Reels (leveraging affective systematic processing).

5.4 Limitations and future research directions

This study has some limitations that should be addressed in future work. First, it was conducted in rural tourism destination in China. While this offers a valuable case-specific understanding, it limits the generalizability of the findings to other cultural settings. Future studies could replicate this research in different cultural contexts to allow for cross-cultural comparisons, which are crucial for explaining destination image evaluations (Lee and Park, 2023). Such work would validate the proposed model and explicitly test the moderating role of culture.

Second, this study did not focus on a specific social media platform, which precludes an examination of how platform-specific affordances moderate information processing. Subsequent research could examine how destination image is shaped within a particular platform's context and could explicitly model such affordances as boundary conditions that moderate the pathways in our framework to advance a more context-sensitive theory. Moreover, although sufficient samples were obtained for Gen Y and Gen Z, the small sample size of Gen X (n = 43) limited meaningful analysis for this cohort, possibly reflecting recruitment challenges (e.g. coverage bias in online surveys). Future work should use targeted sampling strategies to better understand Gen X's perceptions and their continuity with or divergence from younger generations.

Third, although demographic variables were controlled for, potential omitted variable bias (e.g. individual characteristics or travel motivations) cannot be ruled out. Because of this study's cross-sectional design, the results should be interpreted as robust associations rather than causal relationships. Longitudinal designs or more comprehensive psychological measurements are recommended to strengthen causal inferences.

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Appendix 1

Table A1. Measurement items of all constructs

Constructs	Measurement items	Source
DMOs-generated content	DGC1_I am satisfied with content generated by destination organizations in Hongcun on social networks DGC2_The level of content on social networks from destination organizations in Hongcun meets my expectations DGC3_Content on social networks from destination organizations in Hongcun is very attractive DGC4_Compared to social network content from other destinations, content generated by destination organizations in LHongcun is effective	Huerta-Alvarez *et al.* (2020)
Tourist-generated content	TGC1_I am satisfied with content generated by other tourists on social networks about Hongcun as a tourist destination TGC2_The content generated by other tourists about Hongcun on social networks is very attractive TGC3_The content generated by other tourists about Hongcun on social networks provides me with different ideas about this destination TGC4_The content generated by other tourists about Hongcun on social networks helps me formulate ideas about this destination	Huerta-Alvarez *et al.* (2020)
Destination source credibility	DSC1_Information claims from Hongcun are believable DSC2_I expect Hongcun will keep its promises DSC3_Hongcun is committed to delivering on its claims DSC4_Hongcun has a name I can trust DSC5_Hongcun has the ability to deliver what it promises DSC6_Hongcun would deliver what it promises	Veasna *et al.* (2013)
perceived risk	PRI1_I worry about food safety problems in Hongcun PRI2_I worry that there may be epidemic diseases in Hongcun. PRI3_I worry about natural disasters in Hongcun PRI4_I worry about getting hurt in a car accident in Hongcun	Chew and Jahari (2014)

(*continued*)

Table A1. Continued

Constructs	Measurement items	Source
	PRI5_I worry about encountering thieves in Hongcun	
	PRI6_I worry that a trip to Hongcun will not be compatible with my self-image	
	PRI7_I worry that a trip to Hongcun will change the way my friends think of me	
	PRI8_I worry that I will not receive personal satisfaction from a trip to Hongcun	
	PRI9_I worry that a trip to Hongcun will change the way my family think of me	
	PRI10_I worry that a trip to Hongcun will not match my status in life	
	PRI11_I worry that I will not receive good value for my money in Hongcun	
	PRI12_I worry that tourist product in Hongcun will not be of good value for my money	
	PRI13_I worry that a trip to Hongcun unexpected extra expenses than I had anticipated	
	PRI14_I worry that a trip to Hongcun will be more financially burdening than other trips	
	PRI15_I worry that a trip to Hongcun will have an impact on my financial situation	
Cognitive image	COG1_The climate here is pleasant	Liu *et al.* (2024)
	COG2_The availability of accommodation here is good	
	COG3_The cleanliness and hygiene here is good	
	COG4_There are interesting places to visit	
	COG5_It has attractive natural attractions and scenery	
	COG6_This is a quiet place	
	COG7_There are high quality restaurants	
	COG8_There is orderly management here	
	COG9_There is high quality service here	
	COG10_There are high quality homestay here	
	COG11_There are good sport facilities here	
	COG12_There are suitable shopping facilities here	
	COG13_The gastronomy here is good	
	COG14_There are featured products here	
	COG15_There are distinctive buildings and dwellings here	
	COG16_There are different style of homestay here	
	COG17_There is a deep historical and cultural foundation here	

(*continued*)

Table A1. Continued

Constructs	Measurement items	Source
	COG18_There are attractive performance activities here COG19_There are warm and friendly homestay hosts here COG20_There are unique lifestyle here COG21_There are simple folk customs here	
Affective image	AFF1_This destination is pleasant AFF2_This destination is arousing AFF3_This destination is exciting AFF4_This destination is relaxing	Liu *et al.* (2024)

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