

# The drivers of the intention to cruise during the Covid-19 pandemic: the role of the willingness to share personal information

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## Abstract

**Purpose of the paper:** *The recent Covid-19 crisis has increased consumers' need/obligation to share personal data with companies, which may have an impact on the intention to buy. Our study explores this issue focusing on the cruise industry, where we investigate the mediating role of the willingness to share personal information in the relation between the intention to cruise and different antecedents.*

**Methodology:** *We performed a PLS-SEM applied to a sample of 661 Italian cruisers.*

**Results:** *We found that, during the current Covid-19 scenario, the intention to cruise is primarily affected by familiarity and reputation. The willingness to share highly sensitive information mediates the relation between trust in the personnel, familiarity, corporate reputation and the intention to cruise.*

**Research limitations:** *The main limitation is related to the focus on Italian respondents. Secondly, the data collection method was Internet-based and one-shot, while an experimental methodology and/or a longitudinal exploration could provide more robust results.*

**Practical implications:** *This study provides some managerial implications aimed at reinforcing the positive attitude of potential consumers to share personal information.*

**Originality of the paper:** *To the best of our knowledge, this is the first specific study aimed at investigating the relationship between the willingness to share personal information and the intention to buy in the cruise industry, examining the role of several antecedents such as multilayer trust, familiarity, corporate reputation and health risk perception.*

*Key words: intention to cruise; willingness to share personal information; trust; reputation; Covid-19*

## 1. Introduction

Cruise tourism is one of the most susceptible industries to crises and disasters (Tarlow *et al.*, 2012). In recent years, in fact, several critical events have affected the cruise industry, attracting global media attention (Mileski *et al.*, 2014): the last one is related to the Covid-19 pandemic.

In the current pandemic, cruise ships became the worst scenario within the global tourism, since a cruise ship is an optimal field for infectious diseases: the environment is closed, the contacts between

cruisers (coming from many countries) are very high and the crew is often transferred between ships (Gössling *et al.*, 2020). That's why the CDC (U.S. Department of Health and Human Services Centers for Disease Control and Prevention) director issued a No Sail Order for cruise ships effective from March 14, 2020, which started a long period of cessation of activities for the cruise industry.

The first cruise ship to set sail after the pandemic on August 16, 2020, was *MSC Grandiosa*, in Italy. During the 2020 summer, cruise lines created "bubble" holidays, imposing swabs for all passengers before departure and creating bubbles on the mainland to avoid contagions, but with the increase of contagions during the late autumn and winter of 2020, cruises were stopped again and the companies were forced to postpone the scheduled departures.

In Italy, thanks to the vaccination campaign, cruises restarted in March 2021, before other countries. The security protocols applied by the cruise lines are, however, severe. In fact, in order to ensure the safety of passengers and crew, passengers are asked for a Covid-19 vaccine certification or proof of a negative antigenic test made 48 hours before boarding (if they do not possess a vaccine certificate). Moreover, all the guests must have a Covid-19 test before boarding, followed by others mid-cruise. Notwithstanding the vaccine certification is not mandatory, the vaccine passport allows for a significant improvement in the cruise experience (e.g. excursions). International companies, such as Royal Caribbean International and Norwegian Cruise Line, stated that guests must have completed the vaccination course at least 14 days before joining a cruise, so the green pass resulting from a test or healing is not enough. An antigen test at boarding is also requested by both companies for vaccinated people and people are asked to declare their medical state and their previous contacts, together with their medical symptoms.

The sector's plans of recovery have been postponed to after the autumn 2021, because the virus variant Omicron has also spread quickly in Europe and the winter schedule has changed. In the Italian market, the ships have continued to operate in the Mediterranean, in the United Arab Emirates (Expo Dubai) and in Saudi Arabia, albeit with a modified itinerary due to the impossibility of visiting Egypt and Jordan. The decision of the US has been even more severe: the US CDC has raised the alert level from 3 to 4, recommending to avoid cruises despite the vaccination requirement for boarding. However, cruise companies are waiting to overcome the current impasse of a couple of months, hoping that Omicron will actually evolve into the form of a "simple flu" for those who added the booster (third dose) to the vaccination cycle. For the summer 2022, no changes in scheduling have been announced and cruise companies are oriented to a full recovery. For instance, in Italy, 5.98 million passengers are expected to be handled in Italian ports during 2022 (+ 118% on 2021) (Italian Cruise Day, 2021). This confidence in the future is also demonstrated by the confirmation of the industrial investment plans in new ships.

However, the recovery of the cruise industry is strictly connected to the observance of strict procedures and protocols, whose implementation requires, among others, the traceability of information related to health and

personal contacts of cruisers. Hence, in this new post-Covid-19 scenario, cruisers are asked to provide a bundle of personal information in order to participate in the cruise experience. The recent Covid-19 crisis seems in this sense to have overturned the information flow: together with the information released by cruise companies related to security management issues, the need/obligation to share data with companies also emerged from the consumer side. The sharing of info is not only *ex ante*, but also during the holiday in order to create “bubbles” and participate in onshore and offshore activities.

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The release of information from the consumer side has, however, stressed the importance of personal data privacy and of consumers’ willingness to share personal health information. In some cases, sharing personal data can threaten one’s privacy, especially in the case of personal health data. Despite the privacy concerns, some consumers still choose to disclose their sensitive information, particularly when they perceive tangible benefits of information exchange (Zaheer and Trkman, 2017). In this case, the benefit is the possibility to cruise again. Therefore, the willingness to share personal data may be an important factor that could influence the intention to take a cruise in the future.

Crisis literature has already highlighted that consumer intention to take a cruise may be affected by different factors (Penco *et al.*, 2019), such as familiarity, social motivation, loyalty (Petrick *et al.*, 2012), corporate reputation, corporate responsibility (Penco *et al.*, 2019) or trust (Castaldo *et al.*, 2021). The Covid-19 pandemic seems, however, to have stressed the importance of another factor: the willingness to share personal information.

Therefore, taking the current Covid-19 situation into account, this study aims to answer the following questions: *Which factors have a greater influence on the intention to cruise in this pandemic period? Is consumers’ willingness to share personal information in this pandemic period influencing the intention to cruise?*

In this vein, based on crisis management and marketing literature, the present paper tries to investigate how a critical event could influence consumer intention to take a cruise in the future and, in particular, whether there are specific variables (multilevel trust, prior corporate reputation, health risk and familiarity) that may influence the likelihood of such an event to impact consumer intention to cruise. Moreover, considering the increasing importance of personal data sharing, the paper is also aimed at analysing the mediating role of consumers’ willingness to share information between such variables and the intention to cruise. Despite the emerging importance of this topic, we are aware of no previous studies focusing on how, in a critical event, the willingness to share information may affect consumers’ intention to buy.

This empirical research is based on the development of a structured questionnaire submitted to an online panel of cruisers, completed by some personal interviews with expert cruisers, in order to understand the validity of the constructs used in the study. Overall, 661 cruiser opinions have been used to test the research hypotheses. In seeking to focus on the aforementioned issues, the present study contributes to extant academic literature in several ways. The study adds empirical evidence to previous

literature on crisis and management literature, focusing on some factors that may affect the likelihood of a critical event to influence the intention to cruise - multilayer trust, previous corporate reputation, familiarity and health risk - together with the mediating role of consumers' willingness to share personal information. Secondly, it advances tourism management literature by exploring the impact of a peculiar aspect of the Covid-19 crisis - the necessity to release personal health information - on the intention to cruise.

The study also presents several managerial implications. It highlights and analyses the factors that cruise line managers should consider when dealing with the willingness to share information, which in turn may have an impact on consumers' intention to take a cruise in the future. Moreover, it highlights the role of corporate reputation management and multilayer trust in dealing with such negative situations.

The remainder of this paper is organized as follows. The second section addresses the extant literature on the factors that may influence the intention to cruise during the current pandemic, providing the theoretical framework and developing the research hypotheses. Section 3 explains the research design and method. Section 4 describes the major empirical findings and discusses the outcomes. Section 5 presents the conclusions, together with academic and practical implications.

## 2. Literature review

The Covid-19 pandemic has deeply impacted the cruise industry, affecting millions of passengers and people employed directly or indirectly in the industry. After several cruise ships presented confirmed Covid-19 cases onboard, and after the many deaths on the *Diamond Princess* cruise ship moored in Yokohama Bay (Mallapaty, 2020), the industry remained blocked for many months. This was mainly due to the closed environment and numerous interactions between cruisers and crew members that led to crowding problems and the difficulty in maintaining social distancing, which in turn increased the level of health risk.

Given the pandemic's devastating impact on the cruise industry, it is important to understand the factors that may have an influence on the intention to take a cruise in the future. The Covid-19 pandemic is not the first shock event that has impacted the industry: attention towards risky events has in fact become an imperative (Mileski *et al.*, 2014), as they could reduce cruisers' intention to take a cruise in the future.

In this context, crisis management literature has already highlighted that consumer intention to take a cruise after or during a crisis may be affected by different factors, such as personal emotions such as anger, empathy and sadness (Penco *et al.*, 2019), familiarity, social motivations (Hung and Petrick, 2011), loyalty (Petrick *et al.*, 2012), corporate reputation, and self-confidence (Valencia and Crouch, 2008). In the Covid-19 scenario, health risk perceptions and trust in the cruise company have also been reported as important drivers of intention to cruise (Castaldo *et al.*, 2021). Another factor is connected to the fear of contracting Covid-19 (Radic *et al.*, 2021).

Cruise scholarship has devoted considerable attention to examining such drivers, also in the Covid-19 era; however, there is a notable paucity of research on the role of the willingness to share information in influencing the intention to take a cruise. Because in the restart of the operations the need to share health personal data with cruise companies has emerged from the consumer side, it is critical to also include among the drivers the willingness to share information.

The study of all these factors allows cruise operators to better adapt their communication strategies and contribute to the implementation of risk management plans on cruise ships (Le and Arcodia, 2018). On the cruise companies' side, in fact, the Covid-19 pandemic has led to the development of risk management policies and measures for guaranteeing the sustainability of cruise tourism. The main risk management measures include the port country's epidemic prevention capacity, the analysis of the potential disease transmission, the design and construction of cruise ships, and characteristics of cruise tourism activities (Li *et al.*, 2021).

## 2.1 Trust

Trust is a complex and multilayer concept that intervenes at different levels: (1) the individual level, such as trust inclination (Martin, 2018); (2) the company level, such as trust in the retailer (Aguirre *et al.*, 2015); trust in the community of sellers (Pavlou and Gefen, 2004); trust in the intermediary (Gefen and Pavlou, 2012), or trust in third parties (McCole *et al.*, 2010); as well as (3) at the societal level, such as trust in the Internet (Belanche *et al.*, 2014); general institutional trust (Kehr *et al.*, 2015) or country-specific trust (Grosso *et al.*, 2020). Trust owns a crucial role in situations characterized by uncertainty where risk dominates. In these contexts, trust plays an essential role in absorbing risk and, consequently, minimizing the level of uncertainty (Luhman, 1979; Mishra, 1996).

Trust is a mitigating force capable of generating certainty even in situations characterized by risk. Trust can therefore contain the level of risk that the uncertainty associated with a given situation raises: it is an attitude that allows making a decision under a risk condition (Luhman, 1979). Specifically, trust implies replacing an external risk that may be difficult to manage (such as the health risk linked to Covid-19) with a relational risk, which is more intellectually manageable.

There is much evidence on the positive relationship between trust and behavioural intentions (Singh and Sirdeshmukh, 2000). Specifically, the researchers found that the role of trust is fundamental in service sectors, such as tourism and, above all, in the world of cruises (Forgas-Coll *et al.*, 2014; Wu *et al.*, 2018). Trust makes it possible to contain the perceived risk in these sectors and to stimulate consumers' purchasing intentions (Castaldo, 2007; Castaldo *et al.*, 2021; Laroche *et al.*, 2004); consequently, trust is a determining component in the preservation of the relationship between the company and customers.

We, therefore, considered the trust construct as one of the elements that can lead consumers to contain the perception of risk and vulnerability that the Covid-19 pandemic has brought with it.

More specifically, following a multidimensional concept of trust, we assume that the level of trust addressed to a specific cruise company, to its personnel, and to the cruise industry as a whole, can play an active role in “absorbing” the perceived risks deriving from potential crowding situations and the desire for greater health safety, thus supporting consumers’ intention to cruise again.

*H1a: During a health crisis, such as Covid-19, consumers’ trust in the cruise industry enhances the intention to cruise*

*H1b: During a health crisis, such as Covid-19, consumers’ trust in the cruise company enhances the intention to cruise*

*H1c: During a health crisis, such as Covid-19, consumers’ trust in the personnel of the cruise company enhances the intention to cruise*

## 2.2 Familiarity

In general terms, familiarity refers to previous experience that creates a relatively stable cognitive structure and carries the expectation of possible situations and results in subsequent contact with someone or the use of something (Chen *et al.*, 2019; Kaptein *et al.*, 2013). Familiarity is a concept referring to one’s previous associations, connections, and knowledge, which is closely related to trust (Komiak and Benbasat, 2006). Familiarity, allowing customers to accumulate knowledge and experience, reduces the uncertainty of expectation through the increased understanding of what has happened in the past (Luhmann 1979).

The familiarity construct (Alba and Hutchinson, 1987) has already been explored in the marketing domain (Graeff, 2007; Lin, 2013). In particular, familiarity is considered a driver that affects consumers’ decision-making processes (e.g. Ha and Perks, 2005; Komiak and Benbasat, 2006; Milman and Pizam, 1995).

In particular, the literature has explored the relationship between familiarity and behavioural intention, finding that familiarity with a brand creates a positive attitude toward the brand itself. It reinforces the behavioural intentions (i.e. repurchase and word-of-mouth intentions), especially if the perception of the product/service performance is high (Söderlund, 2002). In other words, the more familiar consumers are with a specific brand, the more they tend to develop positive attitudes toward that brand.

Only limited studies have addressed the impact of familiarity in the tourism and hospitality domain (Park *et al.*, 2019) and they analysed, in particular, the familiarity with a destination (Fridgen, 1987; Hahm and Severt, 2018; Milman and Pizam, 1995). In cruise tourism, Milman and Pizam (1995) suggested that travel experience is linked to familiarity so that when familiarity increases, customer expertise tends to increase as well. During a crisis in particular, familiarity with a well-known brand is presumed to have positive effects in terms of the reduction of uncertainty (Ryschka *et al.*, 2016) and a strong brand reduces adverse public perceptions. The role of familiarity in the Covid-19 pandemic has been studied in terms of impact on intention to cruise (Castaldo *et al.*, 2021;

Roth-Cohen and Lahav, 2021): in crisis situations, high levels of familiarity with the cruise experience or a certain brand help decrease the perception of risk, enhancing a positive attitude toward cruises and, consequently, the intention to cruise.

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*H2: During a health crisis, such as Covid-19, consumers' familiarity with cruises enhances the intention to cruise*

### 2.3 Reputation

Corporate reputation can be defined as an overall evaluation of an organization made by consumers (and stakeholders in general), related to the extent to which they see the firm as “good” or “bad” (Laufer and Coombs, 2006). Reputation has been shown to influence consumers' reactions to critical events: in particular, like trust and familiarity, it has been found to reduce their uncertainty (Walsh *et al.*, 2009).

Siomkos and Kurzbard (1994) specifically found that consumers' intention to purchase after a product harm crisis increased if the corporate reputation was good. Siomkos (1999) confirmed these findings by showing that when a company affected by a critical event has a good corporate reputation and its response strategies towards its consumers are positively perceived, the negative impact on consumers' purchase intentions decreases.

In the cruise industry, Penco *et al.* (2019) reported that a prior good reputation is a factor that mitigates critical events' negative effect on future decisions to cruise by preserving consumers' confidence in the company and its products/services (Souiden and Pons, 2009).

A positive prior corporate reputation will probably lower the feelings of anger, increasing sympathy towards the company (Cleeren *et al.*, 2008; Jin *et al.*, 2010). Coombs and Holladay's (2012) study of the *Costa Concordia* crisis demonstrated that faith holders' postings on Facebook supporting the initial crisis response from Carnival Cruise Line and expressing sympathy for the victims helped the company to recover faster from the reputational threat.

Customers with better perceptions of corporate reputation are therefore more likely to have favourable behavioural intentions, which can mitigate a critical event's effect (Penco *et al.*, 2019). We assume that a cruise line's previous positive reputation will help sustain consumers' positive attitude towards undertaking a cruise, even during the Covid-19 period (Castaldo *et al.*, 2021). Such reputation will probably lower the feeling of uncertainty due to the current situation. Thus, the following hypothesis is proposed:

*H3: During a health crisis, such as Covid-19, a previous positive corporate reputation enhances the intention to cruise*

### 2.4 Perceived health risk

In the last few years, the increasing number of outbreaks of infectious diseases, such as Ebola, bird flu, Sars, and Covid-19, has stressed the

importance of safety and security, especially in the tourism and hospitality domain. Now more and more tourists consider safety as one of the most important drivers of the complex travel decision-making process (Kozak *et al.*, 2007; Liu *et al.*, 2016; 2017), which may change tourists' risk perception.

Risk perceptions refer to the overall amount of uncertainty perceived by consumers about a specific purchase (Holland *et al.*, 2021). Risk has in fact been found to be a situation-specific and multifaceted construct (Le and Arcodia, 2018), which creates negative emotions related to anxiety, insecurity, and fear about the consequences of a purchase decision.

There is a higher level of risk associated with travel products and services due to their intangibility, high cost, and complex decision-making. This concept therefore presents a deterring impact on the intention to travel to locations that are perceived risky (Henthorne *et al.*, 2013; Jonas *et al.*, 2011; Kozak *et al.*, 2007;). In the context of cruise travel, in fact, passengers' risk perceptions have been reported to affect their intention to travel, in terms of hesitations to take cruises or cancellation of bookings (Bowen *et al.*, 2014).

Health problems, in particular, are one of the major risks in the tourism industry (Mizrachi and Fuchs, 2016): health risks in travel are wide and cover issues from sickness due to unfamiliar foreign food or hygiene problems, respiratory diseases, stressing consequences associated with cruising, to viral diseases and global pandemics (Liu *et al.*, 2016; Liu and Pennington-Gray, 2016; Mizrachi and Fuchs, 2016), such as the Covid-19 pandemic.

Notwithstanding their centrality in tourist risk perceptions, not a wide literature has focused on health-related risks, especially in the cruise industry, but following the recent studies related to the Covid-19 pandemic (Castaldo *et al.*, 2021; Holland *et al.*, 2021), we expect a negative impact of such risk on the intention to travel. Thus, the following hypothesis is proposed:

*H4: During a health crisis, such as Covid-19, perceived health risk diminishes the intention to cruise*

### *2.5 The willingness to share personal information*

Consumer data has been found to be a crucial resource for companies (Pallant *et al.*, 2022) since it may lead to a range of insights and market intelligence activities in order to gain a competitive advantage (Plangger and Montecchi, 2020). Yet accessing this data increasingly requires consumers to willingly participate in data exchange, even if citizens seem increasingly concerned about their personal privacy (Phelps *et al.*, 2001). Privacy relates to consumers' ability to "control the use, release, collection, storage, and access to their personal data" (Plangger and Montecchi, 2020, p. 33).

The recognition of the role of data for companies operating in business to consumer (BtoC) markets and the importance consumers put on privacy have increased the interest of scholars, who started to focus on the relationship between consumer data and the value companies can extract



from this data, but also on consumer willingness to share data with firms (Aiello *et al.*, 2020; Markos *et al.*, 2017).

An individual's decision to disclose information is commonly considered a rational choice made by weighing the costs, concerns, and benefits of disclosure (Keith *et al.*, 2013), known as "privacy calculus" (Beke *et al.*, 2021; Culnan and Armstrong, 1999; Dinev and Hart, 2006; Kehr *et al.*, 2015). While privacy calculus is crucial to consider, it is however important to state that consumers may not be consistent regarding their data privacy behaviours. Sometimes, the high level of consumer privacy concern appears to have little impact on consumers' shopping behaviours (Phelps *et al.*, 2001). Most consumers are in fact willing to give up some of their privacy to participate in a consumer society. They can voluntarily give away personal data by posting details of their private life on social networks or using online shopping websites, which include profiling functions.

This problem has been explored by the privacy-paradox literature, which describes the dichotomy of information privacy attitude and actual information privacy behaviour, which sometimes can be very different (Lee and Cranage, 2011). This dichotomy has been exacerbated by the emergence of digital technologies, and in particular by the mobile phone, which is able to capture personal information more closely (Sutanto *et al.*, 2013).

The problem of privacy paradox has been studied in the tourism domain (Lee and Cranage, 2011), but also in health care (Zhu *et al.*, 2021), whose services have been made available on mobile platforms, and it can also be relevant in the Covid-19 scenario (Ameen *et al.*, 2022).

After the long stop of operating activities, the restart of the cruise industry has been based on severe protocols, which ask consumers to share personal health information with the cruise companies. The present pandemic has, in this way, overturned the flow of information during a crisis: usually, companies hit by a crisis share the essential information with stakeholders in order to overcome the crisis itself; in this case, instead, the flow of information is bidirectional, with consumers having to share personal data in order to cruise again.

Consumers are therefore asked to share their personal and health information (e.g. health status, living habits, or phone numbers), together with information on the recent contacts (who have I met?) in order to utilize cruise services.

Although consumers want to utilize cruise services again, they are often reluctant to disclose personal information, or at least seek to reveal as little information as possible.

The willingness to share information may, in particular, have a mediating role in the relationship between the intention to cruise and its drivers, especially multilevel trust, corporate reputation, familiarity, and perceived health risk.

Several contributions have demonstrated that people tend to share personal information if the level of trust is high (Grosso *et al.*, 2020) and if the company has a good reputation (Broutsou *et al.* 2012; Leon *et al.*, 2013). Moreover, consumers' willingness to provide personal information largely depends on the strength of their familiarity with the company. The effect

of familiarity on the intention to share information has been extensively studied with reference to e-commerce and social commerce (Nepomuceno *et al.*, 2014). The development of an ongoing, trusting relationship, with an understanding of people's needs, concerns, and shared responsibility, has a positive influence on information-sharing behaviours (Yang and Maxwell, 2011). In addition, familiarity and trust may reduce the perception of risk in communication, mediating the impact of changes in policies' monetization options on whether people would like to reveal information (Gerlach *et al.*, 2015). The online interrelation built upon personal reputation is crucial for encouraging successful knowledge sharing (Hung *et al.*, 2011). Corporate reputation, establishing trust and developing meaningful relationships with consumers, could work to reduce consumer anxiety and increase consumer likelihood of sharing their personal information with companies.

Recently, several articles have also explored the willingness to share health information (Kim *et al.*, 2017) or information during a health crisis (Belle *et al.*, 2021). In the Covid-19 pandemic case, if consumers present a high perceived health risk, they should be more willing to share personal health information, as this action will increase their perceived safety.

Although on the basis of our knowledge research on the effects of willingness to share information on the intention to cruise does not exist, we propose that customers who manifest trust and familiarity (Leppäniemi *et al.*, 2017; Verma *et al.*, 2016) and perceive a high corporate reputation and a high health risk, are likely to be more willing to share information with the company in order to concretize their intention to cruise in the future. In particular, consumers may be sensitive to different types of information, with medical information being as the most sensitive (Grosso *et al.*, 2020); we therefore divided the released information into low-sensitivity and high-sensitivity, in order to understand whether the mediating effect of the willingness to share personal information is related to the different categories of data. Hence, the following hypotheses are proposed:

*H5a: During a health crisis, such as Covid-19, consumers' trust in the cruise industry enhances the willingness to share high-sensitivity information*

*H5b: During a health crisis, such as Covid-19, consumers' trust in the cruise company enhances the willingness to share high-sensitivity information*

*H5c: During a health crisis, such as Covid-19, consumers' trust in the personnel of the cruise company enhances the willingness to share high-sensitivity information*

*H6: During a health crisis, such as Covid-19, consumers' familiarity with cruises enhances the willingness to share high-sensitivity information*

*H7: During a health crisis, such as Covid-19, a previous positive corporate reputation enhances the willingness to share high-sensitivity information*

*H8: During a health crisis, such as Covid-19, perceived health risk enhances the willingness to share high-sensitivity information*

*H9a: During a health crisis, such as Covid-19, consumers' trust in the cruise industry enhances the willingness to share low-sensitivity information*

*H9b: During a health crisis, such as Covid-19, consumers' trust in the cruise company enhances the willingness to share low-sensitivity information*

*H9c: During a health crisis, such as Covid-19, consumers' trust in the*

personnel of the cruise company enhances the willingness to share low-sensitivity information

H10: During a health crisis, such as Covid-19, consumers' familiarity with cruises enhances the willingness to share low-sensitivity information

H11: During a health crisis, such as Covid-19, a previous positive corporate reputation enhances the willingness to share low-sensitivity information

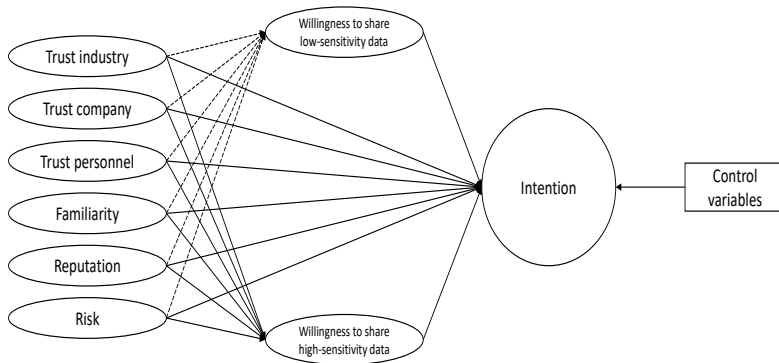
H12: During a health crisis, such as Covid-19, perceived health risk enhances the willingness to share low-sensitivity information

Regarding the mediating role of the informative issue, we instead hypothesize:

H13 During a health crisis, such as Covid-19, the willingness to share high-sensitivity information mediates the relationship between the antecedents (multilayer trust, reputation, familiarity, risk) and the intention to cruise.

H14 During a health crisis, such as Covid-19, the willingness to share low-sensitivity information mediates the relationship between the antecedents (multilayer trust, reputation, familiarity, risk) and the intention to cruise.

Fig. 1: Theoretical framework



Source: Authors' elaboration

### 3. Methodology

The empirical research focuses on the Italian cruise market, which represents an ideal empirical field for investigations. First of all, Italy was the first country in the European Union to register more than 30,000 coronavirus-related deaths and was the first country in Europe to impose a lockdown when coronavirus cases began to surface in northern regions in February 2020. Moreover, an Italian cruise ship, MSC Grandiosa, was the first cruise ship to set sail after the pandemic on August 16, 2020 and, during the 2020 summer, the Mediterranean region saw the presence of cruise lines that created “bubble” holidays. With the increase of contagions during the late autumn and winter, the cruise activities were blocked, but thanks to the vaccination campaign, cruises in Italy restarted in March

2021, before other countries.

In the US, for example, cruise lines decided to postpone the departure to 1 June 2021 in order to guarantee the respect of the Conditional Sailing Order, including travel tests that demonstrate the possibility of guaranteeing safety and hygiene for passengers. The CDC recommends, however, that travellers are fully vaccinated against Covid-19 prior to travelling on a cruise ship.

### *3.1 The research instrument: the questionnaire*

The study was primarily carried out through the elaboration of a structured questionnaire. Several steps were followed to enhance the validity of the measurements. First, the inquiries in the questionnaire were designed and adapted using previous studies (e.g. Jin *et al.*, 2010; Hung and Petrick, 2011). Second, a panel of industry experts checked the questionnaire to determine its validity. This step was particularly important in order to understand whether the variables used in the study would indeed be able to influence consumers' intention to cruise also in the present pandemic period. Third, the revised version of the questionnaire was pretested to guarantee content validity, readability and user-friendliness. We performed a pilot test among 15 cruisers contacted through emails. When asked to comment on the questionnaire in terms of its clarity, readability and friendliness, the respondents declared that it fits positively to the aforementioned topics; thus, no amendments in terms of rewording of items were required at this stage. The final questionnaire was then structured into two main sections. The first section aims to investigate the cruising matter during the Covid-19 era. The first question explores whether the pandemic would influence the future decision to take a cruise, which represents our outcome variable. All the other questions (trust, familiarity, reputation, health risk perception, willingness to share information) are measured on a seven-point Likert scale (1 = "totally disagree" to 7 = "totally agree"). The second section focuses on respondents' socio-demographic factors and behaviour, providing the control variables for the model.

In order to better explore the factors that might impact on the willingness to share information and on the intention to cruise, we complete the quantitative study with a qualitative focus, performing seven personal interviews with expert cruisers. Interviewees were recruited through referral by friends and academicians. The average duration of the seven interviews was about 30 minutes. The sample of the qualitative study, albeit small, helped us to understand the validity of the used constructs.

### *3.2 Data collection and profile of the respondents*

The final version of the questionnaire was published online via Google Forms and shared through an online panel organized by a professional company. Overall, 661 individuals participated in the survey, which constituted our final sample. To avoid cross-cultural bias, the empirical survey was focused only on Italy. Table 1 provides the major socio-

demographic and behavioural dimensions of the sample. The respondents were predominantly women (56.58%). The average age group comprised middle-aged people (35-49 years, 46.9%); 66.87% of them were married and 50.53% held a high school degree. About 53% of respondents have taken more cruises in their lives. Twenty-one per cent of them have taken a cruise during the Covid-19 era.

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Tab. 1: Demographics of respondents

<i>Gender (GEN)</i>			<i>Marital Status (MARI)</i>		
	n	%		n	%
Male	286	43.27%	Single	83	12.56%
Female	374	56.58%	I live together with my partner	119	18.00%
Non-disclosed	1	0.15%	Married	442	66.87%
Total	661	100.00%	Separated/Divorced	29	4.39%
<i>Age (AGE)</i>			Widowed	6	0.91%
18-24	6	0.91%	Not disclosed	2	0.30%
25-34	80	12.10%	Total	661	100.00%
35-49	310	46.90%	<i>Education (EDU)</i>		
50-64	209	31.62%	Postgraduate/PhD/Postdoc	101	15.28%
>64	55	8.32%	Bachelor/Master	182	27.53%
Not disclosed	1	0.15%	High School	334	50.53%
Total	661	100.00%	Primary School	44	6.66%
<i>Income (INC)</i>			Total	661	100.00%
<25.000 EUR	184	27.84%	<i>Past experiences (CRUISER)</i>		
25.000-50,000 EUR	275	41.60%	1 previous cruise (new cruisers)	312	47.20%
50.000-75,000 EUR	82	12.41%	Repeaters		
>75.000€ EUR	41	6.20%	2 previous cruises	166	25.11%
Not disclosed	79	11.95%	3 previous cruises	71	10.74%
Total	661	100.00%	4 previous cruises	48	7.26%
<i>Employment (EMP)</i>			5 previous cruises	22	3.33%
Entrepreneur/self-employed	97	14.67%	between 6 and 10 cruises	28	4.24%
Employee	316	47.81%	More than 10 cruises	14	2.12%
Teacher/professor	28	4.24%	Total	661	100.00%
Health-care profession	7	1.06%	<i>Cruise experience during the COVID era</i>		
Workman	50	7.56%	None	498	75.34%
Student	12	1.82%	None, but 1 cruise booked	24	3.63%
Retired/housekeeper/unemployed	151	22.84%	Yes, 1	23	3.48%
Total	661	100.00%	Yes, more than 1	116	17.55%
			Total	661	100.00%

Source: Authors' elaboration

### 3.3 The measures

The constructs in the questionnaire were operationalized by adapting previous multi-item scales. We adapted the measurement items related to the intention to cruise from previous cruise studies (Hung and Petrick, 2011). We operationalized the willingness to share information on the

basis of the studies of Grosso *et al.* (2020) and Premazzi *et al.* (2010). The health risk perception was created by taking previous literature focused on tourism during a pandemic period into account (Castaldo *et al.*, 2021; Novelli *et al.*, 2018), while we used the items that Bart *et al.* (2005) and Guenzi *et al.* (2009) adopted to measure the multilayer trust construct. The same procedure was followed with familiarity. Table 2 gathers the measurement items

*Tab. 2: Theoretical constructs*

	Theoretical Constructs	Code	Measurement items
Antecedents			
TRUSTIND	Bart <i>et al.</i> , 2005	TRUSTIND1	I trust the cruise industry
		TRUSTIND2	Customers can trust the cruise industry
		TRUSTIND3	My cruise company keeps its promises
		TRUSTIND4	My cruise company has my best interests at heart
		TRUSTIND5	My cruise company is trustworthy
TRUSTCOM	Bart <i>et al.</i> , 2005	TRUSTCOM1	I trust my cruise company
		TRUSTCOM2	Customers can trust my cruise company
		TRUSTCOM3	My cruise company keeps its promises
		TRUSTCOM4	My cruise company has my best interests at heart
		TRUSTCOM5	My cruise company is trustworthy
TRUSTPER	Bart <i>et al.</i> , 2005	TRUSTPER1	I trust my cruise company personnel
		TRUSTPER2	My cruise company personnel keep its promises
		TRUSTPER3	my cruise company personnel have my best interests at heart
		TRUSTPER4	My cruise company personnel are trustworthy
FAM	Graeff, 2007; Nepomuceno <i>et al.</i> , 2014	FAM1	I am well informed about cruises
		FAM2	In comparison to my friends and acquaintances, my level of expertise about cruises is higher
		FAM3	My level of familiarity and knowledge about cruises is high
REP	Siomkos and Kurzbard 1994	REP1	The reputation of the cruise company is high
		REP2	The reputation of the cruise company is comforting during the Covid-19
RISK	Novelli <i>et al.</i> , 2018; Lee <i>et al.</i> , 2012; Cahyanto <i>et al.</i> , 2016	RISK1	It is dangerous to take a cruise right now because of Covid-19
		RISK2	Because of Covid-19, cruises should be avoided right now
		RISK3	People around me seem to refrain from going on a cruise right now because of Covid-19
		RISK4	Covid-19 is more dangerous than other pandemics (e.g. N1-H1, SARS)
		RISK5	I am afraid because Covid-19 is a very frightening disease
Mediators			
WILLOW	Premazzi <i>et al.</i> , 2010; Grosso <i>et al.</i> , 2020	WILLOW1	I am willing to share my demographic data with my cruise company
		WILLOW2	I am willing to share my lifestyle data with my cruise company
		WILLOW3	I am willing to share my media usage data with my cruise company
WILHIGH	Premazzi <i>et al.</i> , 2010 Grosso <i>et al.</i> , 2020	WILHIGH1	I am willing to share my identification data with my cruise company
		WILHIGH2	I am willing to share my medical data with my cruise company
		WILHIGH3	I am willing to share my financial data with my cruise company
		WILHIGH4	I am willing to share my location-based data with my cruise company
Outcome			
INT	Hung and Petrick, 2011	INT1	I intend to go on a cruise as soon as possible
		INT2	I'll say positive things about cruising to other people
		INT3	I'll recommend cruising to other people
		INT4	I'll encourage friends and relatives to go on a cruise.

Source: Authors' elaboration

#### 4. Results and discussion

Partial least squares structural equation modelling (PLS-SEM) was applied to test the hypotheses, by using the R software packages 'PLSPM'

(Sanchez *et al.*, 2017). All the constructs are reflective. Therefore, the validation of the reflective constructs was carried out by testing the convergent validity, discriminating validity, internal consistency, and composite reliability (see tables 3 and 4). The convergent validity was tested by calculating the average variance extracted (AVE) index for each construct. The minimum value was equal to 0.742, higher than the tolerance threshold of 0.500. Therefore, the authors found confirmation for convergence validity. The discriminant validity of reflective constructs was tested by cross-loadings (Farrell, 2010). Also in this case, the authors found confirmation for discriminant validity by obtaining values exceeding 0.817 correlation for each item. The internal consistency was verified by considering Cronbach's alpha index. The authors found high values, above 0.910, for all the constructs (Nunnally, 1978). This result confirms the adequacy of the items used to form each construct.

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Tab. 3: Cross loadings

	Code	TRUSTIND	TRUSTCOM	TRUSTPER	FAM	REP	RISK	WILLOW	WILHIGH	INT
Antecedents	TRUSTIND1	0.95	0.85	0.77	0.70	0.74	0.21	0.66	0.57	0.62
	TRUSTIND2	0.96	0.87	0.78	0.71	0.76	0.23	0.66	0.57	0.62
	TRUSTIND3	0.95	0.86	0.79	0.71	0.74	0.25	0.65	0.58	0.60
	TRUSTIND4	0.95	0.86	0.80	0.70	0.73	0.26	0.64	0.59	0.61
	TRUSTIND5	0.96	0.87	0.80	0.71	0.75	0.26	0.66	0.57	0.61
	TRUSTCOM1	0.86	0.96	0.86	0.71	0.82	0.30	0.68	0.58	0.63
	TRUSTCOM2	0.87	0.97	0.87	0.72	0.84	0.29	0.69	0.59	0.64
	TRUSTCOM3	0.88	0.96	0.87	0.72	0.82	0.30	0.67	0.58	0.63
	TRUSTCOM4	0.86	0.95	0.86	0.72	0.82	0.28	0.70	0.62	0.65
	TRUSTCOM5	0.87	0.96	0.88	0.71	0.84	0.30	0.67	0.59	0.63
	TRUSTPER1	0.79	0.87	0.96	0.67	0.83	0.32	0.70	0.61	0.60
	TRUSTPER2	0.80	0.87	0.97	0.67	0.84	0.29	0.71	0.63	0.63
	TRUSTPER3	0.81	0.88	0.97	0.66	0.84	0.32	0.71	0.63	0.61
	TRUSTPER4	0.80	0.87	0.97	0.66	0.83	0.31	0.71	0.62	0.60
	FAM1	0.72	0.72	0.67	0.95	0.66	0.27	0.65	0.60	0.58
	FAM2	0.71	0.72	0.67	0.97	0.65	0.27	0.65	0.59	0.58
	FAM3	0.71	0.71	0.65	0.97	0.64	0.28	0.64	0.60	0.59
	REP1	0.74	0.83	0.83	0.64	0.95	0.31	0.69	0.57	0.62
	REP2	0.75	0.83	0.82	0.65	0.96	0.26	0.70	0.63	0.68
	RISK1	0.24	0.28	0.29	0.26	0.27	0.89	0.29	0.29	0.23
	RISK2	0.35	0.40	0.40	0.34	0.37	0.87	0.36	0.30	0.27
	RISK3	0.12	0.17	0.19	0.16	0.16	0.88	0.19	0.20	0.07
	RISK4	0.05	0.08	0.10	0.13	0.09	0.82	0.14	0.19	0.03
	RISK5	0.17	0.22	0.23	0.22	0.23	0.84	0.25	0.23	0.14
Mediators	WILLOW1	0.69	0.71	0.73	0.67	0.71	0.31	0.95	0.82	0.59
	WILLOW2	0.66	0.69	0.71	0.65	0.71	0.30	0.98	0.88	0.61
	WILLOW3	0.61	0.63	0.65	0.61	0.66	0.30	0.94	0.89	0.58
	WILHIGH1	0.65	0.66	0.67	0.64	0.66	0.26	0.89	0.90	0.58
	WILHIGH2	0.59	0.60	0.63	0.58	0.61	0.29	0.86	0.94	0.55
	WILHIGH3	0.39	0.41	0.43	0.46	0.42	0.23	0.67	0.86	0.46
	WILHIGH4	0.52	0.53	0.55	0.55	0.55	0.29	0.82	0.94	0.53
Dependent	INT1	0.50	0.51	0.47	0.57	0.55	0.14	0.54	0.56	0.86
	INT2	0.64	0.67	0.64	0.58	0.68	0.24	0.60	0.53	0.93
	INT3	0.63	0.64	0.62	0.54	0.64	0.21	0.57	0.52	0.95
	INT4	0.58	0.60	0.58	0.55	0.62	0.17	0.56	0.55	0.95

Source: Authors' elaboration

Table 4 provides correlation values between constructs and informs about Cronbach's alpha, AVE, DG rho, and communality.

Tab. 4: Correlation values. Cronbach's alpha, AVE, DG rho and communality of each reflective construct

	TRUSTIND	TRUSTCOM	TRUSTPER	FAM	REP	RISK	WILLOW	WILHIGH	INT
TRUSTIND	1								
TRUSTCOM	0.904	1							
TRUSTPER	0.828	0.904	1						
FAM	0.741	0.745	0.686	1					
REP	0.779	0.863	0.861	0.675	1				
RISK	0.255	0.305	0.32	0.285	0.294	1			
WILLOW	0.686	0.712	0.732	0.672	0.722	0.316	1		
WILHIGH	0.604	0.619	0.642	0.618	0.628	0.296	0.901	1	
INT	0.641	0.662	0.631	0.607	0.679	0.207	0.619	0.587	1
Cronbach's alpha	0.960	0.979	0.975	0.977	0.910	0.919	0.954	0.931	0.940
AVE	0.926	0.923	0.910	0.937	0.917	0.748	0.917	0.829	0.848
DG rho	0.974	0.984	0.981	0.983	0.957	0.939	0.971	0.951	0.957
Communality	0.926	0.923	0.910	0.937	0.917	0.748	0.917	0.829	0.848

Source: Authors' elaboration

At first, the authors run a model to test the possible effects of control variables on the dependent variable (INT). They were entered as a single block in the first step. Despite cruise experience ( $\beta=0.150$ .  $t\text{-value}=3.761$ ) and marital status ( $\beta=0.118$ .  $t\text{-value}=2.950$ ), which present an effect on the intention to cruise, the other control variables do not show any significant relationship.

Secondly, the authors built a model to test the system of relationships of the core constructs in the theoretical framework. This model presents antecedents (TRUSTIND, TRUSTCOM, TRUSTPER, FAM, REP, RISK), mediators (WILLOW and WILHIGH), and the intention to cruise as an outcome (INT). The goodness-of-fit index confirms the reliability of the model since it is equal to 0.691.

PLS-PM reveals the existence of a significant and positive influence of FAM ( $\beta=0.259$ .  $t=6.827$ ), TRUSTPER ( $\beta=0.312$ .  $t=5.065$ ), REP ( $\beta=0.281$ .  $t=5.387$ ) and RISK ( $\beta=0.070$ .  $t=2.706$ ) on the mediator WILLOW. This independent variable shows a  $R^2$  equal to 0.614, explaining 61.4% of the variance. Concerning the second mediator, the model highlights that one more time, FAM ( $\beta=0.298$ .  $t=6.839$ ), TRUSTPER ( $\beta=0.300$ .  $t=4.231$ ), REP ( $\beta=0.226$ .  $t=3.771$ ) and RISK ( $\beta=0.080$ .  $t=2.686$ ) positively affect the willingness to share high-sensitivity data (WILHIGH). This independent variable presents a  $R^2$  equal to 0.490 (49.0% of explained variance). Therefore, it seems that the independent variables significantly affect with a similar intensity the willingness to share personal information, independently, whether low or high sensitivity.

In both cases, TRUSTIND and TRUSTCOM do not impact the willingness to share information. With regard to the significance of the relationships between INT and the other constructs, we distinguish antecedents (direct relationship between antecedents and intention) from mediators. Among the former, FAM ( $\beta=0.144$ .  $t=3.309$ ) and REP ( $\beta=0.360$ .  $t=6.135$ ) show a significant and positive impact on INT. With regard to the latter, only the willingness to share high-sensitivity data WILHIGH ( $\beta=0.199$ .  $t=3.190$ ) leads to an increasing of INT. Overall, intention to



cruise explains 53.2% of the variance. It is interesting that the direct impact of REP on INT is higher than the impact of the mediator (willingness to share high-sensitivity data).

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Tab. 5: PLS-PM results

Relationships	Estimate	Standarderror	t-value	p-value	H
TRUSTIND → INT	0.133	0.065	2.038	0.042	H1a not confirmed
TRUSTCOM → INT	0.084	0.088	0.948	0.343	H1b not confirmed
TRUSTPER → INT	-0.085	0.069	-1.223	0.222	H1c not confirmed
FAM → INT	0.144**	0.043	3.309	0.001	H2 confirmed
REP → INT	0.360***	0.059	6.135	0.000	H3 confirmed
RISK → INT	-0.032	0.029	-1.129	0.259	H4 not confirmed
TRUSTIND → WILLOW	0.125	0.059	2.123	0.034	H5a not confirmed
TRUSTCOM → WILLOW	-0.139	0.080	-1.746	0.081	H5b not confirmed
TRUSTPER → WILLOW	0.312***	0.062	5.065	0.000	H5c confirmed
FAM → WILLOW	0.259***	0.038	6.827	0.000	H6 confirmed
REP → WILLOW	0.281***	0.052	5.387	0.000	H7 confirmed
RISK → WILLOW	0.070*	0.026	2.706	0.007	H8 confirmed
TRUSTIND → WILHIGH	0.127	0.068	1.884	0.060	H9a not confirmed
TRUSTCOM → WILHIGH	-0.208	0.092	-2.273	0.023	H9b not confirmed
TRUSTPER → WILHIGH	0.300***	0.071	4.231	0.000	H9c confirmed
FAM → WILHIGH	0.298***	0.044	6.839	0.000	H10 confirmed
REP → WILHIGH	0.226***	0.060	3.771	0.000	H11 confirmed
RISK → WILHIGH	0.080*	0.030	2.686	0.007	H12 confirmed
WILLOW → INT	0.005	0.072	0.068	0.946	H13 not confirmed
WILHIGH → INT	0.199**	0.062	3.190	0.001	H14 confirmed

\*\*\* p-value < 0.001; \*\* p-value < 0.005; \* p-value < 0.01

TRUSTIND=trust industry, FAM=familiarity, TRUSTCOM=trust company, TRUSTPER=personal trust, REP=reputation, RISK=risk, INT=intention, WILLOW=willingness to share low-sensitivity data, WILHIGH=willingness to share high-sensitivity data.

Source: Authors' elaboration

The results highlight the important role of corporate reputation and familiarity in the decision-making process of cruisers in the Covid-19 era. Familiarity positively affects the intention to cruise (H2 is then supported). If consumers are familiar with cruises, they will probably know the cruise environment and the companies, and the fact that they will take care of the health of passengers, leading them to discount or minimize the negative impact of a critical event (Cleeren *et al.*, 2008) such as the Covid-19 pandemic.

From the personal interviews it emerged that those who are familiar with cruises usually belong to communities to whom they can refer if they want to know something important regarding the decision-making process (“...I already knew what I could expect from the cruise package in the Covid-19 period and how the health protocols looked like. I was happy”).

As already found in previous studies (Castaldo *et al.*, 2021), a positive prior corporate reputation positively impacts the intention to take a cruise in the future, supporting H3. In particular, it seems to reduce the risk perception, supporting consumers' confidence in a cruise company and its

services. This result has been confirmed by the personal interviews: “...the reputation of XXX is high, so I think that I will cruise next spring with XXX. I know that XXX respects the protocols...Now this profile is a prerequisite of the cruise company reputation”.

In contrast, none of the three levels of the trust concept seem to influence consumers' intention to cruise in the future (H1a, b, c are not supported). This result does not follow previous studies on this issue, which have found trust, especially in the company, as a positive important predictor of the intention to cruise (Castaldo *et al.*, 2021; Laroche *et al.*, 2004). Since trust is triggered by risk, being a mitigating force capable of generating certainty in risky situations, the present situation of the pandemic, after the massive vaccination campaign, is probably considered less risky than before. This reason could also explain the non-significance of the relation between the perceived health risk and the intention to cruise, even with the correct negative sign (H4 is not supported) and this also emerged during the personal interviews (“Now cruises are less risky than other types of vacations!”). This result is, in fact, not coherent with previous literature, which reported a negative relation between the perception of risk and the intention to take a cruise (Castaldo *et al.*, 2021; Holland *et al.*, 2021). During the studies made in the first period of the pandemic, the risk related to the possibility of being quarantined in a cabin for the duration of the trip, or the cruise being terminated should there be an outbreak on that ship or region the cruise is visiting, together with the fear of catching Covid-19, added uncertainty to the decision to cruise, thus reducing the intention to do so. In the present period in which the vaccination campaigns have increased in most countries, this perceived risk has probably become lower.

This aspect has been confirmed by the personal interviews. The massive vaccination campaigns around the world, together with the information collected from the companies and other cruisers, seem to have diminished the perception of health risk (“We are vaccinated with the booster, so we weren't worried. On the cruise the sanitary controls were heavy, but we felt safe, even if we lost the entertainment spirit of the cruise”).

As regards the mediating role of the willingness to share information, trust in the personnel of the cruise company has a positive influence on consumers' willingness to share low- and high-sensitivity information (H5c and H9c are supported). As the personnel are in charge of handling all the information, if consumers trust them, they are more willing to disclose personal data. Trust in the cruise industry and trust in the cruise company do not present such influence, probably because the industry and the company as a whole are not perceived as those who collect and process the personal information (H5a, b and H9a, b are not supported).

Familiarity and corporate reputation also present a positive relationship with consumers' willingness to share both low- and high-sensitivity information (H6, H7, H10 and H11 are accepted). It seems that the more consumers are familiar with the cruise environment and the more they consider the reputation of the cruise company, the more they rely on the procedures for handling the information and the privacy matters that are related to it. Also, the level of perceived risk seems to positively influence,

even at a lower level, the willingness to share information. Consumers that are more sensitive to health risks are willing to share their personal information if the use of that information is related to the protection of their health (H8 and H12 are accepted).

Finally, we found a significant positive impact of the willingness to share high-sensitivity information on the intention to cruise (H14 is supported), which is necessary to support the hypothesis regarding the indirect impact of the antecedents, trust in the personnel, familiarity, corporate reputation and perceived health risk, on the intention to cruise by means of the willingness to share personal information. We, instead, failed to find the mediating role of the willingness to share low sensitivity information (H13 is not supported). In the Covid-19 era, the role of high-sensitivity information, such as medical data, seems far more important than other types of information. From the personal interviews it emerged that cruisers are more than willing to share their health data, as it is considered an obliged action that keeps the entire the cruise environment safe (“...I was happy to release my health information, as I knew that it was important for the health of all the other passengers”).

## 5. Conclusions

This study scrutinizes the impact of multilayer trust, corporate reputation, familiarity and risk perception on the intention to cruise. Moreover, considering that during the Covid-19 era the participation in a cruise trip is strictly connected to the willingness to share personal information, this study explores whether the willingness to share low- and high-sensitivity information has a mediating role between such antecedents and the intention to cruise.

This study provides theoretical and practical implications. In terms of theoretical implications, this study overcomes several research gaps. Firstly, pandemic events (e.g. SARS, bird flu, Ebola) have been studied in crisis management and tourism literature, but there is only a rather limited specific focus on the cruise industry (Liu and Pennington-Gray, 2017; Mileski, *et al.*, 2014), especially regarding the analysis of such events' consequences for consumers and companies (Castaldo *et al.* 2021; Liu-Lastres *et al.*, 2019). From an academic perspective, the study also expands tourism management studies by analysing the antecedents of the future cruise decisions during the pandemic era and the mediating role of the willingness to share information. Our contribution reinforces the role of a cruise line's reputation during a crisis and underlines that the construct is a useful tool for decreasing a critical event's negative pressure on the intention to cruise (Castaldo *et al.*, 2021; Coombs and Holladay, 2002; Penco *et al.*, 2019; Siomkos and Kurzbard, 1994). Moreover, the study enriches tourism management literature focused on cruisers' familiarity, which seems to reinforce the intention to cruise in the Covid-19 era (Castaldo *et al.*, 2021). The multilayer trust, on the other hand, has no significant impact on the intention to cruise, such as the health risk perception (since the cruise is now considered one of the safest forms of holiday).

The original point is that the present analysis contributes to the theoretical understanding of the informative issues during the Covid-19 era. To the best of our knowledge, this is the first study aimed at understanding the relationship between the willingness to share information and future intentions to cruise during a crisis. During the Covid-19 pandemic, the results demonstrate that the willingness to share highly sensitive information mediates the relation between different factors, corporate reputation, familiarity, perceived health risk and trust in the personnel, and the intention to cruise. Of great interest is that trust in the personnel is the most powerful factor influencing the willingness to share information, demonstrating how the relevance of the personnel-consumer relationship can reduce the barriers to disclosing personal information.

Moreover, this research has significant managerial implications. It is well known that intention to cruise is the first driver for the recovery after a critical event (Penco *et al.*, 2019; Soular and Petrick, 2016) and this study helps managers understand Covid-19's impact on cruisers' intention to cruise by, for example, enabling cruise line managers to minimize this impact on their companies. As cruising is associated with the problem of sharing information, which is considered the only way to access several services and amenities, our results may be used for understanding what are the factors that may impact on such willingness.

In particular, the attitude to disclose information depends on the company's reputation and trust in the personnel, together with familiarity. Thus, cruise lines need to invest in communication aimed at enhancing their reputation which positively impacts on the willingness to share information and on intention to cruise.

Considering that the personnel is responsible for implementing a number of health and safety procedures in order to reduce the chances of Covid-19 spreading on a ship, it is important to gain the consumers' trust and to invest in the consumer-personnel relationship from a service management perspective.

Despite the importance of the empirical results and practical implications, this study presents some inherent limitations that might be challenged in future research. Firstly, the empirical study focused only on Italian respondents. While the Italian market has been an important experimentation field for the Covid-19 measures, further studies are needed to extend the sample of cruisers by including participants from other countries.

Secondly, the data collection method was Internet-based and one-shot. Future studies should include a longitudinal observation, aimed at investigating the cruisers' attitude towards the disclosure of personal information and cruise intention along with the evolution of the sanitary data about the infections. Data collected for this study illustrate people's attitude towards the willingness to share information and intention to cruise during the present Covid-19 outbreak, without any comparison with previous scenarios without pandemic situations. Experimental research could help enhance the research's validity, stimulating the comparison of different situations. Finally, this study focused only on the demand side and does not analyse corporate communication's role in shaping consumers'

attitude towards the willingness to share personal information and the intention to cruise.

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