

When Trust Fails but Image Prevails: UGC, Destination Image, and Tourist Visit Decisions at Santolo Beach, Indonesia

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ABSTRACT

This study examines a paradoxical phenomenon at Santolo Beach, West Java, where tourist arrivals continued to increase despite widespread information regarding illegal levies (extortion) allegedly committed by rogue law enforcement officers in April 2026. Using a causal-explanatory quantitative design with a cross-sectional approach, the study applies a Multiple Mediation Model to investigate the influence of User-Generated Content (UGC) on Visit Decision through the mediating variables of Trust and Destination Image. Data were collected from 385 Generation Z respondents selected through purposive sampling, with the criterion that they had been exposed to viral content (both positive and negative) related to Santolo Beach. The research instrument consisted of 51 statements measured on a five-point Likert scale, distributed through both online and offline channels. The data were subsequently analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS 3.0 software. The findings reveal that Destination Image serves as the dominant factor and the sole full mediator in sustaining tourists' intention to visit. In contrast, the Trust variable declined significantly and failed to influence visit decisions. This phenomenon gives rise to two novel concepts: image resilience, defined as the capacity of social media visuals to preserve a destination's attractiveness, and the trust dismissal mechanism, whereby Generation Z tourists tend to overlook issues of institutional integrity in favor of aesthetic satisfaction or the influence of Fear of Missing Out (FOMO). Although short-term visitation levels remain stable, the study warns that internal misconduct continues to pose a serious long-term reputational threat to the sustainability of the destination.

Keywords: *destination image, trust, user-generated content, visit decision*

1. 1. INTRODUCTION

The global tourism industry has undergone a significant fundamental transformation alongside the rapid penetration of digital technology and social media. Tourists' information-seeking behavior has shifted toward content generated by fellow users, known as User-Generated Content (UGC), across various platforms such as Instagram, TikTok, YouTube, and Google Maps (Nguyen & Tong, 2023). UGC is perceived to possess a higher level of authenticity and credibility compared to official promotional content, making it one of the most influential forms of electronic Word-of-Mouth (eWOM) in digital tourism marketing. Previous studies have confirmed that UGC has a significant positive effect on destination image and tourists' intention to visit (Aboalganam et al., 2025).

Santolo Beach, located in Cikelet District, Garut Regency, West Java, is one of the tourist destinations that has directly experienced the impact of this UGC phenomenon. Data indicate that Santolo Beach recorded a substantial increase in tourist arrivals, surpassing other destinations in Garut, with an aggregate growth of 59.7% during the 2026 Eid holiday period (Dinas Pariwisata dan Kebudayaan Kabupaten Garut, 2026). This surge is closely associated with the widespread dissemination of positive UGC on social media, which successfully attracted tourists' interest. However, the dynamics of UGC are not always positive. In April 2026, incidents involving illegal levies (extortion) and violence in the Santolo Beach tourism area went viral on social media (Warta Garut, 2026), creating a duality of UGC narratives that directly influenced tourists' perceptions of trust and destination image (Baloglu & McCleary, 1999; McKnight et al., 2002). This phenomenon highlights the complexity of UGC's influence, whereby positive content can enhance a destination's attractiveness, while negative content can erode the trust and image that have previously been established.

Previous studies have investigated the influence of User-Generated Content (UGC) on visit intention and destination image. For example, Sari and Fianto (2026) found that UGC significantly affects visit intention, with destination image emerging as the strongest predictor. Wahid et al. (2025) also confirmed the significant influence of UGC on TikTok in shaping visit decisions, while Wilyanto and Tunjungsari (2025) demonstrated the role of UGC and destination image in fostering revisit intentions among Generation Z tourists. Nevertheless, several significant research gaps remain. First, there is a lack of research models that simultaneously integrate trust and destination image as mediating variables within a single framework to explain the influence of UGC on visit decisions. Second, only a limited number of studies have specifically examined the dual impact of UGC (both positive and negative) in the context of beach tourism destinations in Indonesia. This study seeks to address these gaps by analyzing the direct effect of UGC on visit decisions, the influence of UGC on trust and destination image, and the simultaneous mediating roles of both variables in explaining tourists' visit decisions.

Based on the background and research gaps identified above, the objectives of this study are to: (1) analyze the effect of User-Generated Content (UGC) on tourists' Visit Decisions to Santolo Beach, Garut; (2) examine the effect of UGC on tourists' Trust; (3) investigate the effect of UGC on the Destination Image of Santolo Beach; (4) analyze the effect of Trust on Visit Decisions; (5) examine the effect of Destination Image on Visit Decisions; (6) test the mediating role of Trust in the relationship between UGC and Visit Decisions; and (7) test the mediating role of Destination Image in the relationship between UGC and Visit Decisions. Accordingly, this study is expected to provide a more comprehensive understanding of the complex mechanisms underlying tourists' visit decisions in the digital era, particularly amid the dualistic nature of User-Generated Content (UGC), which encompasses both positive and negative information.

2. 2. RESEARCH METHOD

This study employs a quantitative approach with a causal-explanatory research design to examine the causal relationships among variables (Hair et al., 2021). A cross-sectional survey method was conducted using an online questionnaire distributed through Google Forms to collect data from Generation Z respondents who had been exposed to User-Generated Content (UGC) related to Santolo Beach, Garut. The population of this study consists of all Generation Z tourists (born between 1997 and 2012) who have visited Santolo Beach, Garut, and/or have been exposed to User-Generated Content (UGC) related to the destination on social media within the past 12 months. Given that the population is considered infinite, a purposive sampling technique was employed with the following inclusion criteria: respondents must be at least 17 years old, have been exposed to UGC about Santolo Beach, and possess an active social media account. The sample size was determined based on the formula proposed by Lemeshow et al. (1997) for an infinite population, using a 5% margin of error. The calculation yielded a minimum required sample size of 385 respondents. The research instrument employed a five-point Likert scale and was adapted from established literature.

- 1) User-Generated Content (UGC) (X) was measured using 14 indicators distributed across four dimensions: Content Quality, Authenticity, Relevance, and Platform Reach (Nguyen & Tong, 2023).
- 2) Trust (M1) was measured using 12 indicators distributed across four dimensions: Competence, Benevolence, Integrity, and Institution-Based Trust (McKnight & Chervany, 2001).
- 3) Destination Image (M2) was measured using 11 indicators distributed across three dimensions: Cognitive, Affective, and Conative (Baloglu & McCleary, 1999).
- 4) Visit Decision (Y) was measured using 14 indicators distributed across five dimensions: Problem Recognition, Information Search, Evaluation of Alternatives, Visit Decision, and Post-Visit Behavior (Kotler et al., 2022).

Data analysis was conducted using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS 3.0 software. The analytical procedure consisted of two stages: (1) measurement model (outer model) evaluation to assess convergent validity ($AVE > 0.50$), discriminant validity ($HTMT < 0.85$), and reliability ($CR > 0.70$); and (2) structural model (inner model) evaluation to test the proposed hypotheses through a bootstrapping procedure. The mediating effects were assessed using the Variance Accounted For (VAF) approach to determine whether the mediation effect was classified as full or partial mediation (Hair et al., 2021). Table 1 presents the research hypotheses.

Table 1. Research Hypotheses

Code	Path	Key Empirical References
H1	UGC (X) → Visit Decision (Y)	Nguyen & Tong (2023); Wahid et al. (2025); Sari & Fianto (2026)

Code	Path	Key Empirical References
H2	UGC (X) → Trust (M1)	Situmorang et al. (2024); Wang & Yan (2022)
H3	UGC (X) → Destination Image (M2)	Aboalghanam et al. (2025); Wilayanti & Tunjungsari (2025)
H4	Trust (M1) → Visit Decision (Y)	McKnight & Chervany (2001); Jebbouri et al. (2022)
H5	Destination Image (M2) → Visit Decision (Y)	Baloglu & McCleary (1999); Sari & Fianto (2026)
H6	UGC → Trust → Visit Decision	Situmorang et al. (2024); Wang & Yan (2022)
H7	UGC → Destination Image → Visit Decision	Aboalghanam et al. (2025); Wilayanti & Tunjungsari (2025)

3. RESULT AND DISCUSSION

3.1 Respondent Characteristics

This study involved 385 Generation Z respondents, consisting of 201 females (52.2%) and 184 males (47.8%). Based on year of birth, the majority of respondents were born between 2005 and 2008 (28.8%), followed by those born between 2009 and 2012 (26.5%), while respondents born during the periods 1997–2000 and 2001–2004 each accounted for 22.3% of the sample. In terms of educational attainment, most respondents had completed senior high school or vocational high school (SMA/SMK), totaling 270 individuals (70.1%), followed by those holding a bachelor's degree (80 respondents; 20.8%) and diploma qualifications (D3/D4) (35 respondents; 9.1%). Regarding occupation, the majority were students, comprising 210 respondents (54.5%), while private-sector employees and entrepreneurs/freelancers accounted for 105 respondents (27.3%) and 70 respondents (18.2%), respectively. Based on monthly income or allowance, most respondents fell within the ≤ IDR 2,000,000 category (180 respondents; 46.8%), followed by the IDR 2,000,001–3,500,000 category (125 respondents; 32.5%), and the > IDR 3,500,000 category (80 respondents; 20.8%). In terms of social media usage, Instagram was the most frequently used platform, with 160 respondents (41.6%), followed by TikTok with 130 respondents (33.8%) and YouTube with 95 respondents (24.7%). Overall, the respondent profile indicates the predominance of Generation Z individuals who are currently in secondary or higher education, are primarily students, and are actively engaged with social media, particularly Instagram.

3.2 Outer Model Assessment

Based on the data analysis results, all indicators measuring the constructs of Trust, Destination Image, User-Generated Content (UGC), and Visit Decision met the criteria for convergent validity. The outer loading values of the indicators ranged from 0.687 to 0.828. Although one indicator within the UGC construct exhibited a loading value slightly below the recommended threshold of 0.70, it was retained because the construct's Average Variance Extracted (AVE) remained above the acceptable level. Therefore, all indicators were considered valid measures of their respective constructs.

3.2.1 Construct Reliability and Validity

The data analysis results indicate that all constructs achieved Cronbach's Alpha and Composite Reliability values exceeding the recommended threshold of 0.70, as well as Average Variance Extracted (AVE) values above 0.50. Cronbach's Alpha values ranged from 0.925 to 0.945, Composite Reliability values ranged from 0.937 to 0.952, and AVE values ranged from 0.544 to 0.587. These findings demonstrate that all constructs possess excellent reliability and satisfy the requirements for convergent validity. Therefore, the constructs are considered reliable and valid for use in this study.

3.2.2 Discriminant Validity

Based on the discriminant validity assessment using the Fornell–Larcker criterion, the square root of the Average Variance Extracted (AVE) for each construct was greater than its correlations with other constructs. In addition, the results of the Heterotrait–Monotrait Ratio (HTMT) analysis indicated that all values were below the recommended threshold of 0.85, with the highest value being 0.764 for the relationship between Destination Image and Visit Decision. Therefore, it can be concluded that each construct demonstrates adequate discriminant validity, indicating that the constructs are empirically distinct and capable of measuring different concepts. Overall, the measurement model satisfies the required validity and reliability criteria and is therefore suitable for proceeding to the structural model (inner model) evaluation.

3.3 Inner Model Assessment

After the measurement model (outer model) was confirmed to meet the required validity and reliability criteria, the next stage involved evaluating the structural model (inner model). This assessment aims to analyze the relationships among the constructs in the research model and to test the proposed hypotheses. The evaluation was conducted by examining the path coefficients, t-statistics, and p-values obtained through the bootstrapping procedure in SmartPLS. A hypothesis was considered supported if the t-statistic exceeded 1.96 and the p-value was less than 0.05 at the 5% significance level. The results of the inner model assessment are presented in Table 2.

Table 2. Inner Model Assessment Results

Code	Path	Path Coefficient	T-Statistic	P-Value	Decision
H1	UGC (X) → Visit Decision (Y)	0,100	2,350	0,019	Supported
H2	UGC (X) → Trust (M1)	-0,280	5,871	0,000	Supported (negative effect)
H3	UGC (X) → Destination Image (M2)	0,505	14,749	0,000	Supported
H4	Trust (M1) → Visit Decision (Y)	0,052	1,457	0,146	Not Supported
H5	Destination Image (M2) → Visit Decision (Y)	0,663	18,192	0,000	Supported
H6	UGC → Trust → Visit Decision	-0,014	1,388	0,166	Not Supported
H7	UGC → Destination Image → Visit Decision	0,335	10,963	0,000	Supported

Table 2. Inner Model Assessment Results presents the outcomes of the hypothesis testing conducted using the bootstrapping procedure in SEM-PLS. Based on the statistical criteria (t-statistic > 1.96 and p-value < 0.05), five hypotheses were supported while two hypotheses were not supported. The findings highlight the varying roles of User-Generated Content (UGC), Trust, and Destination Image in influencing tourists' visit decisions. A detailed discussion of each hypothesis and its theoretical implications is provided in the following subsections.

H1: The Effect of User-Generated Content (UGC) on Visit Decision (Y)

The first hypothesis (H1), which posits that UGC has a positive effect on Visit Decision (Y), was supported, with a path coefficient of 0.100, a t-statistic of 2.350, and a p-value of 0.019. These results indicate that UGC has a significant direct influence on tourists' decisions to visit Santolo Beach. This finding is consistent with previous studies that have confirmed the important role of UGC in shaping tourists' visit intentions (Nguyen & Tong, 2023; Wahid et al., 2025; Sari & Fianto, 2026). Nguyen and Tong (2023) and Wahid et al. (2025) specifically highlighted how user-generated content across digital platforms can effectively attract interest and influence travel decisions. Similarly, Sari and Fianto (2026) identified UGC as a strong predictor of visit intention, which aligns with the findings of the present study.

H2: The Effect of User-Generated Content (UGC) on Trust (M1)

The second hypothesis (H2), which states that UGC affects Trust (M1), was supported; however, the relationship was negative, with a path coefficient of -0.280, a t-statistic of 5.871, and a p-value of 0.000. These results indicate that UGC has a significant negative effect on tourists' trust. This finding is particularly noteworthy and highlights the complex dynamics of UGC, especially within the context of the dual narratives surrounding Santolo Beach. The viral dissemination of information regarding illegal levies and violent incidents on social media in April 2026 likely contributed to the decline in tourists' trust despite the presence of abundant positive content. This result differs from previous studies that reported a positive relationship between UGC and trust (Situmorang et al., 2024; Wang & Yan, 2022). Nevertheless, the present study demonstrates that extensive exposure to negative content can erode previously established trust, supporting the notion that the credibility of UGC may have dual effects depending on the dominant sentiment conveyed (McKnight et al., 2002).

H3: The Effect of User-Generated Content (UGC) on Destination Image (M2)

The third hypothesis (H3), which proposes that UGC positively influences Destination Image (M2), was supported, with a path coefficient of 0.505, a t-statistic of 14.749, and a p-value of 0.000. The findings indicate that UGC has a strong and significant positive effect on the formation of Santolo Beach's destination image. The widespread dissemination of positive content on social media, as reflected in the substantial increase in tourist arrivals reported by the Garut Regency Department of Tourism and Culture (2026), has effectively contributed to building a favorable destination image. This finding is consistent with the studies of Aboalghanam et al. (2025), who found a positive impact of UGC on destination image, and Wilayanti & Tunjungsari (2025), who demonstrated the role of UGC in shaping destination image. These results reinforce the view that UGC serves as a powerful tool for promoting destinations and influencing positive tourist perceptions.

H4: The Effect of Trust (M1) on Visit Decision (Y)

The fourth hypothesis (H4), which posits that Trust (M1) positively affects Visit Decision (Y), was not supported, with a path coefficient of 0.052, a t-statistic of 1.457, and a p-value of 0.146. Although trust is theoretically expected to have a positive influence on visit decisions (McKnight & Chervany, 2001; Jebbouri et al., 2022), the results suggest that, in the case of Santolo Beach, tourists' trust does not significantly affect their decision to visit. This may be attributed to the presence of other, more influential motivational factors or to the already diminished level of trust resulting from viral negative incidents, rendering the positive influence of trust statistically insignificant. This finding contrasts with the conclusions of McKnight and Chervany (2001) and Jebbouri et al. (2022), who emphasized the importance of trust in consumer decision-making processes.

H5: The Effect of Destination Image (M2) on Visit Decision (Y)

The fifth hypothesis (H5), which states that Destination Image (M2) positively affects Visit Decision (Y), was supported, with a path coefficient of 0.663, a t-statistic of 18.192, and a p-value of 0.000. These findings demonstrate that destination image has a very strong and significant positive influence on tourists' decisions to visit. This suggests that tourists' positive perceptions of Santolo Beach, largely shaped by favorable UGC, serve as the primary driver of visit decisions. The findings are highly consistent with previous literature emphasizing the crucial role of destination image in attracting tourists (Baloglu & McCleary, 1999; Sari & Fianto, 2026). Baloglu and McCleary (1999) fundamentally explained how destination image influences tourist behavior, while Sari and Fianto (2026) similarly identified destination image as the strongest predictor of visit intention.

H6: The Mediating Role of Trust in the Relationship Between UGC and Visit Decision

The sixth hypothesis (H6), which examines the mediating role of Trust (M1) in the relationship between UGC and Visit Decision (Y), was not supported, with an indirect effect coefficient of -0.014, a t-statistic of 1.388, and a p-value of 0.166. The rejection of this hypothesis is consistent with the rejection of H4, indicating that trust does not significantly influence visit decisions. Consequently, trust cannot serve as a mediator between UGC and visit decision. Although previous studies have suggested the potential mediating role of trust (Situmorang et al., 2024; Wang & Yan, 2022), the context of Santolo Beach presents a different outcome. The negative effect of UGC on trust (H2), combined with the non-significant effect of trust on visit decision (H4), collectively explains the absence of a significant mediation effect. These findings suggest that while UGC can influence trust, the resulting changes in trust are insufficient to indirectly affect tourists' visit decisions.

H7: The Mediating Role of Destination Image in the Relationship Between UGC and Visit Decision

The seventh hypothesis (H7), which tests the mediating role of Destination Image (M2) in the relationship between UGC and Visit Decision (Y), was supported, with an indirect effect coefficient of 0.335, a t-statistic of 10.963, and a p-value of 0.000. These results indicate that Destination Image significantly mediates the relationship between UGC and Visit Decision. Positive UGC effectively contributes to the formation of an attractive destination image (H3), and this favorable image subsequently becomes a key determinant of tourists' decisions to visit (H5). This finding strongly supports research models that incorporate destination image as a mediator (Aboalghanam et al., 2025; Wilayanti & Tunjungsari, 2025). Both Aboalghanam et al. (2025) and Wilayanti & Tunjungsari (2025) reported that destination image plays a crucial mediating role in explaining how UGC influences visit intention. Therefore, the findings confirm that destination image serves as the primary mechanism through which UGC shapes tourists' travel behavior.

4. CONCLUSION

The findings reveal a paradoxical phenomenon in which tourists continue to show strong intentions to visit Santolo Beach despite a decline in trust caused by negative viral content. While User-Generated Content (UGC) significantly influences both trust and destination image, its impact follows two contrasting pathways. On the one hand, negative UGC, such as viral reports of illegal levies, significantly undermines tourists' trust. On the other hand, positive visual

UGC effectively strengthens destination image, creating a form of image resilience that preserves the destination's attractiveness. Most importantly, Destination Image emerged as the strongest predictor of Visit Decision and the sole effective mediator linking UGC to tourists' behavioral intentions. In contrast, Trust neither significantly influenced Visit Decision nor mediated the relationship between UGC and Visit Decision. These findings suggest that, in the context of Santolo Beach, tourists' decisions are driven more by the visual and emotional appeal of the destination than by concerns regarding institutional integrity. Therefore, the study demonstrates that when trust fails, image prevails. In the digital tourism era, the ability to maintain a positive and resilient destination image through social media content is more influential than traditional trust-based considerations in shaping tourist behavior. Consequently, destination managers should prioritize digital reputation management and visual branding strategies while simultaneously addressing underlying governance issues to ensure long-term destination sustainability.

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