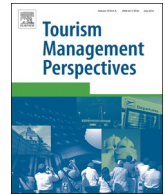




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Identifying antecedents and consequences of well-being: The case of cruise passengers

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ABSTRACT

Although recent studies have focused on the role of well-being in tourism, there is limited knowledge about its specific contribution for marketing practitioners. This study focuses on how cruise companies can develop a solid relationship with their passengers by examining four dimensions of experiential value and their impact on well-being and passengers' value co-creation behavior. Experiential value consists of four dimensions: playfulness, aesthetics, consumer return on investment, and service excellence. A structural equation model delineating relationships among experiential value, well-being, and value co-creation was developed and tested with 292 luxury cruise passengers. Well-being was found to play a significant role in linking the theoretical concepts of experiential value and value co-creation, with brand prestige playing a moderating role.

1. Introduction

The continually increasing disposable income and interest in quality of life have contributed to the rapid growth of the cruise industry. Most cruise travelers are repeat customers who had experienced a satisfied cruising experiences and, consequently, became loyal to a particular cruise brand (Baker, 2014). As customers obtain more experiences, they become more knowledgeable and educated, more selective and demanding, and have more alternatives to choose from (Oh, Fiore, & Jeoung, 2007). Due to the competitive market condition, cruise lines have begun to look for opportunities to engage consumers in their marketing strategies (Han & Hyun, 2019; Han, Lee, & Kim, 2018).

To understand cruise travelers' behavior, previous literature focused on experiential aspects of a cruise trip such as emotional experience, service environment, and perceived value (Kwortnik, 2008; Manthiou, Kang, & Hyun, 2017; Yi, Day, & Cai, 2014). Customer well-being, satisfaction, and loyalty were the most favorable outcomes of a cruise experience (Chen & Petrick, 2013; Chua, Lee, Goh, & Han, 2015; Huang & Hsu, 2010). Because a cruise trip provides a total escape experience, it can enhance the travelers' quality of life (Hosany & Witham, 2010; Norman & Pokorny, 2017). Particularly, luxury-seeking consumers tend to express their status through luxury vacations (Ahn, Kim, & Hyun, 2015). Since prestigious brands provide high quality offerings and performance, a cruise's high level of brand prestige moderates the relationship between experiential value and quality of life (Hwang & Hyun, 2012).

Value co-creation has been introduced as a new way of creating consumer value (Shulga, Busser, & Kim, 2018). The underlying idea is that, as value creators, consumers are part of the company. Their involvement during and after consumption brings mutual benefits (e.g., product customization and participation in product support activities) and leads to business success (Grönroos, 2011; Nambisan & Baron, 2009; Zhang & Chen, 2008). Shamim and Ghazali (2014) urged further investigation to identify key determinants of value co-creation behavior from the consumer perspective. Thus, the present study proposes an integrative conceptual model by incorporating experiential value and well-being as important predictors of value co-creation behavior.

Based on previous studies, it seems likely that important questions still need to be answered. First, what experiential value of a cruise trip enhances consumer perception of well-being? Second, does the perception of well-being influence value co-creation behavior? Lastly, does the level of brand prestige influence the impact of experiential value on consumers' well-being perception? While experiential value and well-being are known to be a key determinant of positive consumer behavior, few studies have explored their impact on value co-creation behavior from a consumer perspective (Fang, Palmatier, & Evans, 2008; Groth, 2005; Payne, Storbacka, & Frow, 2008). Thus, the primary goal of the present study is to empirically test a theoretical model delineating the relationships among experiential value, well-being perception, and value co-creation behavior. This study also aims to explore the moderating role of brand prestige between experiential value and well-being. The results of this study suggest the need of further research

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on experiential value and its influence on post-consumption behaviors. At a practical level, cruise companies can better understand their passengers' desired experiential value and how to build a comfortable environment for consumer engagement.

2. Literature review

2.1. Consumer well-being

Consumer well-being encompasses various aspects of life relating to work, leisure, family, food, and health (Norman & Pokorny, 2017). It refers to a high quality of life and life satisfaction, overall happiness with life, absence of illness, and societal welfare (Dagger & Sweeney, 2006). Due to a similar conceptualization between satisfaction and well-being, a clear distinction must be drawn before conceptualizing well-being for this study (Füller & Matzler, 2008). Satisfaction reflects the theoretical view that it is determined mainly by consumer expectations (Szymanski & Henard, 2001), whereas well-being is defined as "consumers' perception of the extent to which a brand positively contributes to a quality of life enhancement" (Grzeskowiak & Sirgy, 2007, p.289). According to Sirgy (2012), wellbeing is a subjective satisfaction with particular life domains and overall life satisfaction. Prior studies confirmed a causal relationship between consumer satisfaction and quality of life in that consumers are likely to perceive a high level of well-being when satisfying their consumption experience (Chen, Huang, & Petrick, 2016; Kim, Chua, Lee, Boo, & Han, 2016; Park, Lee, & Lee, 2017).

Applying Grzeskowiak and Sirgy's (2007) definition of consumer well-being to the cruise context, the present study defines well-being as the extent to which cruise passengers' experience contributes to their perceived quality of travel. For instance, if a passenger perceives that a cruise trip improves the quality of travel experience (e.g., high quality service, exclusive excursion experiences, enjoying nature, relaxing in an exotic atmosphere), it can be said to fulfill one's need for travel well-being. Since travel represents a major source of positive emotions, such as pleasure, escapism, and relaxation, a satisfying travel experience significantly contributes to travelers' perception of well-being which, in turn, generates positive future behaviors (Hwang & Lee, 2019a, 2019b).

2.2. Consumer experiential value and its impact on well-being

Experiential value is defined as the consumer's perception of products or services based on his or her consumption experience (Hung, Peng, & Chen, 2019). Extrinsic and intrinsic benefits of products and services are widely used to explain the concept of experiential value (Babin, Darden, & Griffin, 1994). Consumers seeking extrinsic value tend to be happy when the utilitarian goals of shopping (e.g., saving money) are fulfilled (Mathwick, Malhotra, & Rigdon, 2001). In contrast, consumers seeking intrinsic value tend to focus on hedonic aspects of the consumption experience (e.g., fun and playful consumption experience) (Lim, 2014). The extended concept of experiential value includes an activity dimension of active/reactive value. Active or participative value derives from consumer interaction and collaboration with businesses (Mathwick et al., 2001). Reactive value refers to passive situations where consumers comprehend, appreciate, or positively respond to the objects or experience of consumption. Since cruise travel offers both interpersonal interaction and physical environment service encounters, the present study addresses the four dimensions of experiential value proposed and developed by Mathwick et al. (2001), which are aesthetics, playfulness, service excellence, and consumer return on investment (CROI). Fig. 1 shows these four quadrants, framed by extrinsic/intrinsic and active/reactive value.

Aesthetics is viewed as a reactive source of intrinsic value in which consumers respond to the consonance and unity of a physical object or performance (Keng, Huang, Zheng, & Hsu, 2007). Interior design elements such as colors, lighting, size, and spaciousness of a room can

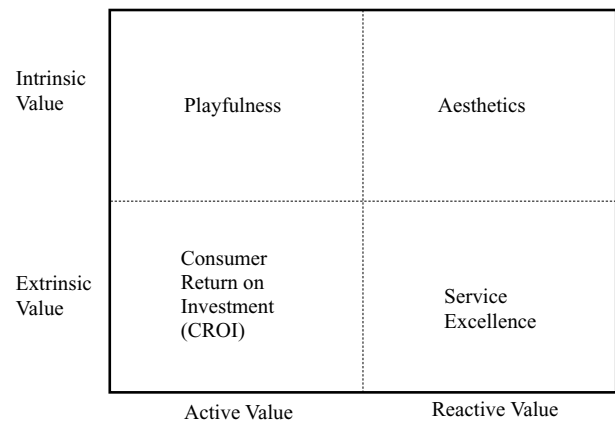


Fig. 1. Typology of experiential value. Source: Mathwick et al. (2001), p.42

influence one's emotion positively or negatively (Taylor, 2016). For example, warm colors (e.g., yellow and orange) encourage relaxation and enhance creativity, whereas cold colors (e.g., blue and green) generate a sense of calm. Mackerron and Mourato (2013) indicated that the presence of natural elements (e.g., plants and flowers) alleviates the level of stress and increases positive energy and happiness in people, which, in turn, intensifies perceived well-being.

In the case of cruise ships, aesthetics refers to passive comprehension of the given environment, comprising a man-made physical environment (the ship) and a natural environment (the ocean) (Kwortnik Jr, 2006). Aesthetic experience immerses passengers in both the cruise ship and natural environments (Manthiou et al., 2017). The design and layout of cruise ships evoke a sense of sophistication, excitement, and luxury (Chua, Goh, Huffman, Jai, & Karim, 2016). Natural sightseeing from private balconies or the ship deck is likely to improve passengers' happiness. Lloyd and Auld (2002) found that highly satisfactory aesthetic experiences during leisure activities enhance well-being. The positive relationship between aesthetic environment and perceived quality of life was found by Finlay, Franke, McKay, and Sims-Gould (2015) and McFarland, Waliczek, and Zajicek (2010). In light of the known relationship between aesthetics and well-being, the present study posits the same relationship in the cruise context. The pleasure obtained from the shipscape and views of nature can enhance passengers' perceived quality of life. On that basis, the following hypothesis is proposed.

H1. Aesthetic value has a positive influence on consumer well-being.

Playfulness is the value of consumers' intrinsic enjoyment when engaging in activities and escaping from daily life (Holbrook, 1994). Cruise passengers explore different worlds in nature and engage in entertainment programs (Hosany & Witham, 2010; Yarnal & Kerstetter, 2005), enjoy top-of-the-line service features (e.g., high-quality facilities and world-class services), and actively participate in extraordinary activities and authentic experiences that derive emotional benefits, which, in turn, make them feel unique and special (Hwang & Lyu, 2018). These playful experiences aid in reducing stress, increasing satisfaction in life, and motivating more engagement with other people, which result in enhanced life satisfaction and well-being (Magnuson & Barnett, 2013; Mathies, Chiew, & Kleinaltenkamp, 2016). Accordingly, if passengers enjoy extraordinary activities and experiences that generate emotional benefits, it seems likely that playfulness value enhances their perception of well-being. On that basis, the following hypothesis is proposed.

H2. Playfulness value has a positive influence on consumer well-being.

Service excellence is a source of reactive extrinsic value, reflecting product performance and consumer appreciation of service providers

(Zeithaml, 1988). Hwang and Han (2014) reported that luxury cruise passengers look for exceptional service of the kind experienced at high-end hotels and restaurants. When such expectations are met, passenger satisfaction is ensured, and overall evaluation of the cruise is likely to be highly positive (Petrick, 2004). Chen and Quester (2006) suggested that high-quality service fulfills the consumers' need for social value, making them feel as if they are being treated respectfully. In essence, superior service can lead consumers to generate positive emotional state and feel more happiness and satisfaction, which, in turn, enhances feelings of well-being (Great Service, 2013). Accordingly, cruise travelers are likely to be satisfied with their quality of life when they experience superior service. On that basis, the following hypothesis is proposed.

H3. Service excellence has a positive influence on consumer well-being.

Consumer return on investment (CROI) is composed of two factors: economic utility and efficiency (Mathwick et al., 2001). In a retail context, high levels of CROI is achieved when consumers find desired products at affordable prices while spending time and energy. For example, consumers evaluate the shopping environment and the attitude of employees (e.g., friendliness and helpfulness) to determine their overall consumption experience (Baker, Parasuraman, Grewal, & Voss, 2002). They also input other factors such as the wait time in lines and the money spent on parking and transportation (Keng et al., 2007). However, in this study, CROI reflects the economic aspect of experiential value because travelers do not take a cruise trip just because it fits into their vacation schedule or it is convenient. Cost plays a significant role in determining the psychological pleasure of consumption whether it is a good choice or not. Thus, economic value is composed of quality acquisition and transaction (Ioana-Daniela, Lee, Kim, Kang, & Hyun, 2018).

Cruise travel is a type of experiential product in that passengers visit multiple destinations, spend substantial time on board, and enjoy cruise services and programs by interacting with employees and other guests (Xie, Kerstetter, & Mattila, 2012). Passengers are likely to perceive their cruise experiences as worthwhile if they find high economic value. For example, the following questions can help passengers assess CROI value: 1) *Does this cruise trip offer a good financial value?* and 2) *Is this cruise trip worthwhile, given the price I paid?* Positive results of CROI evaluation evoke favorable emotions and lead to high levels of well-being (Meadow & Sirgy, 2008). Previous studies reported that consumer well-being is enhanced when consumers receive superior value from their purchasing decision (Han & Hyun, 2018; Tsai & Wang, 2017). In light of this discussion, it can be argued that a positive evaluation of a cruise trip (in terms of economic value) may enhance perceived consumer well-being. The following hypothesis is proposed.

H4. Consumer return on investment (CROI) has a positive influence on consumer well-being.

2.3. The moderating role of brand prestige

Brand prestige refers to a product's relatively high status, which reflects hedonic and social aspects of the brand (Steenkamp, Batra, & Alden, 2003). The possession of prestige brands is perceived as an expression of social status, wealth, or self- and social image and as an indicator of economic power (Hwang & Lee, 2019a, 2019b). Because prestigious brands imply a certain level of economic wealth and social class, consumers purchase products or services in pursuit of these aspects of well-being (Jin, Line, & Merkebu, 2016). Other major reasons for purchasing a prestigious brand include known quality, time saved on information search, and affective response to luxury consumption.

A cruise ship that provides elegant environment and memorable surroundings satisfies the passengers' needs by eliciting a positive aesthetic experience (Hosany & Witham, 2010); an ambient service environment and natural scenery that elicits pleasure, excitement, and a

sense of beauty deliver a value-added experience (Bateson, 2002). A cruise trip also involves various entertainment programs and social events, encouraging passengers to participate in extraordinary activities and, in turn, make the trip enjoyable and more meaningful (Chen et al., 2016; Huang & Hsu, 2010). Cruise staffs' service excellence are more likely to generate pleasure and happiness in passengers' mind. Cruise passengers tend to justify the purchase of a luxury cruise when the cruise trip is perceived as being cost-effective (Tsai & Wang, 2017). Granted that prestigious brands promise social standing and self-expression (O'cass & Frost, 2002), prestige-seeking consumers are more likely to perceive well-being than do those who perceive lower levels of brand prestige. For this reason, brand prestige was proposed as a moderating variable that may positively influence the strength of the relationship between a cruise trip's experiential value and passenger well-being. On that basis, the following hypotheses can be proposed.

H1a. Travelers with high brand prestige experience a stronger effect of aesthetics on well-being.

H2a. Travelers with high brand prestige experience a stronger effect of playfulness on well-being.

H3a. Travelers with high brand prestige experience a stronger effect of service excellence on well-being.

H4a. Travelers with high brand prestige experience a stronger effect of CROI on well-being.

2.4. Value co-creation behavior

Value co-creation is a reciprocal process of interaction between customers and firms that increases value for both (Mijnheer & Gamble, 2019). In this process, consumers become active players who are equally and mutually interacting with the company for value creation (Xie, Bagozzi, & Troye, 2008). Considering the importance of consumers' active involvement, it is necessary for companies to understand consumer behaviors on value creation. Yi and Gong (2013) conducted an empirical study to develop value co-creation behavior scales that focus on the aspects of consumers' participation and citizenship.

Participation refers to in-role consumer behaviors necessary for value creation during a service encounter. These behaviors can be assigned to four sub-dimensions: information seeking, information sharing, responsible behavior, and personal interaction (Yi & Gong, 2013).

- **Information seeking.** Consumers seek information that helps consumers to facilitate their integration in the value co-creation process and reduces uncertainty during that process (Vega-Vazquez, Ángeles Revilla-Camacho, & Cossío-Silva, 2013).
- **Information sharing.** Consumers are required to share information that helps service employees to initiate or perform necessary services; otherwise, the quality of value co-creation may be harmed (Ennew & Binks, 1999).
- **Responsible behavior.** Consumers who recognize their role and expectations as value co-creators observe rules and policies, accept directions from employees, and cooperate with service employees (Ennew & Binks, 1999).
- **Personal interaction.** Because service delivery occurs in a social setting, interactional aspects of service such as courtesy, friendliness, and respect are important and necessary for successful value co-creation (Lengnick-Hall, Claycomb, & Inks, 2000).

Citizenship refers to extra-role consumer behaviors that are not necessary for value co-creation but that can create higher value for the firm (Groth, 2005; Yi & Gong, 2013). This behavior includes four sub-dimensions: feedback, advocacy, helping, and tolerance, all of which are completely voluntary.

- **Feedback.** Consumer feedback represents an extra-role behavior, requiring extra effort from consumers, and helps firms to establish a long-term service improvement strategy (Bettencourt, 1997).
- **Advocacy.** Advocacy refers to expressed allegiance and devotion that contributes to building a firm's positive reputation, helping to promote it, and increasing consumer group size (Groth, Mertens, & Murphy, 2004).
- **Helping.** Helping reflects consumers' willingness to advise or assist other consumers. This behavior is a spontaneous, less defined, and less scripted part of the consumer role (Groth et al., 2004).
- **Tolerance.** Tolerance indicates consumer willingness to be patient when the service does not meet expectations (Lengnick-Hall et al., 2000). A high degree of consumer tolerance has a positive influence on companies' overall performance (Yi & Gong, 2013).

In marketing research, the positive effect of well-being indicates emotional reactions such as joy, interest, engagement, and affect (Hwang & Lee, 2019a, 2019b). The broaden-and-build theory suggests that positive emotions broaden individuals' momentary thought-action and consequently build intellectual, social, and psychological resources through creative actions and social bonds (Fredrickson, 2004). Individuals with positive emotions tend to be more energetic and extraverted, highly motivated in exploring new things, and more engaged in social activities (Lyubomirsky, King, & Diener, 2005). They have demonstrated a wide range of work performance, including venture efforts and altruistic behaviors (Bissing-Olson, Iyer, Fielding, & Zacher, 2013). Based on extensive research, life satisfaction is found as an important antecedent of positive behaviors (e.g., Chua, Lee, Kim, & Han, 2017; Kim, Jeon, & Hyun, 2012).

In tourism research, resident's perceived well-being enhances support for local tourism (Woo, Kim, & Uysal, 2015). Once residents recognize the positive impact of tourism, they are likely to participate in tourism development (Lin, Chen, & Filieri, 2017). Travelers with high levels of perceived well-being are motivated to strengthen value creation behaviors through interacting with the service providers and others and providing creative suggestions (Grönroos, 2011). Applying this foundation to the cruise context, a positive cruise experience leads to high levels of perceived well-being, enhances overall happiness, and generates a greater sense of social well-being (Grzeskowiak & Sirgy, 2007; Hwang & Lee, 2019a, 2019b; Kim et al., 2012). Passengers who have a high perception of quality of life can incentivize participation and citizenship behaviors in pursuit of value co-creation. On that basis, two hypotheses are proposed.

H5. Well-being has a positive influence on customer participation behavior in value co-creation.

H6. Well-being has a positive influence on customer citizenship behavior in value co-creation.

3. Methodology

3.1. Sample

A self-report e-mail survey questionnaire was distributed to randomly chosen 833 cruise passengers in all 50 states in the United States. In order to obtain the cruise passengers' e-mail address, we made a contract with an online market research company. The online research marketing firm has collected 833 cruise passengers' contact information in the past several years. They received the passenger information from the various cruise companies. To maximize the survey participation rate, pecuniary incentives were given to each of the survey takers. To qualify as participants, passengers had to have taken a luxury cruise trip in the previous three months. The survey questionnaire opened with the following definition of the term *luxury cruise*:

A luxury cruise refers to a cruise trip that starts at a rate of \$350 per

day and serves upper-class consumers (De La Vina & Ford, 2001).

Questionnaires were distributed to 833 passengers who had experienced a luxury cruise. Of the 739 passengers who completed the survey, 441 were excluded because they had not experienced a luxury cruise in the previous 3 months. Next, using Mahalanobis' distance, six multivariate outliers were eliminated for further data analysis. The final sample of 292 respondents represented a usable response rate of 35.1%. Respondents were asked to select the single luxury cruise brand most recently travelled on and to answer all the questions based on their experiences of that brand.

3.2. Measures

Validated measurement scales were adapted to measure the constructs in the proposed theoretical model as follows.

- **Experiential value** was measured using 12 items under 4 constructs employed by Mathwick et al. (2001).
- **Well-being perception** was measured using 3 items employed by Grzeskowiak and Sirgy (2007).
- **Customer value co-creation behavior** was measured using 19 items under 8 constructs employed by Yi and Gong (2013).
- **Brand prestige** was measured using three items adapted by Baek, Kim, and Yu (2010).

All measurement items were assessed on five-point Likert-type scales ranging from 1 (*strongly disagree*) to 5 (*strongly agree*). The survey questionnaire is attached in the Appendix. Following Hinkin, Tracey, and Enz's (1997) scale validation method, the initial questionnaire was checked by two expert groups: (1) six professors whose research focus is the luxury cruise industry and (2) four crew members currently working for a cruise firm. The two groups reviewed all the measurement items, and items not considered relevant were revised or deleted accordingly. Using the revised version of the questionnaire, a pilot survey was conducted with 47 graduate students in the tourism management department. The 47 graduate students were selected because they had taken a cruise trip before. For this reason, it was decided that the 47 graduate students are a qualified sample for the pilot survey. The finalized questionnaire was then tested for reliability using Cronbach's alpha, and all values exceeded the standard (0.7) (Hair, Black, Babin, Anderson, & Tatham, 1998). In 2015, the final version of the questionnaire was distributed to 833 passengers by an online market research company.

3.3. Data analysis

3.3.1. Descriptive statistics

Table 1 shows the demographic profile of the sample ($N = 292$), which included 143 males (49.0%). The mean age was 47.3 years, ranging from 23 to 80. All respondents took a luxury cruise trip at least once each year. Most participants were Caucasian (61.3%), and more than half held bachelor's or graduate degrees (36.6% and 15.8%, respectively). Respondents had relatively high income levels; specifically, 20.2% earned over \$100,000, and 50.3% had an income of more than \$70,000.

3.3.2. Confirmatory factor analysis

To confirm the uni-dimensionality of the measurement scales and to further validate the measurement model, confirmatory factor analysis (CFA) was performed and revealed an acceptable model fit; CFA chi-square was 1031.243 with 493 degrees of freedom ($p < .001$), with CFI = 0.915, IFI = 0.916, TLI = 0.903, and a root mean square error of approximation (RMSEA) = 0.061. IFI, TLI, and CFI values ranged from 0 to 1 with estimation close to 1.00, indicating an acceptable fit (Byrne, 1998). RMSEA should be smaller than 0.10, ideally ranging from 0.04–0.08 (Turner & Reisinger, 2001). Table 2 details the measurement

Table 1
Sociodemographic profile of survey participants.

Sociodemographic variable	n	Percentage
Gender		
Male	143	49.0
Female	149	51.0
Income		
Under \$25,000	20	6.8
\$25,000–\$39,999	54	18.5
\$40,000–\$54,999	28	9.6
\$55,000–\$69,999	43	14.7
\$70,000–\$84,999	54	18.5
\$85,000–\$99,999	34	11.6
\$100,000–\$149,999	39	13.4
\$150,000 and over	20	6.8
Ethnic Background		
Caucasian/White	179	61.3
African-American	51	17.5
Asian	17	5.8
Hispanic	42	14.4
Other	3	1.0
Education Level		
Less than high school degree	3	1.0
High school degree	41	14.0
Some college, but no degree	45	15.4
Associate's degree	50	17.1
Bachelor's degree	107	36.6
Graduate degree	46	15.8
Marital Status		
Single	107	36.6
Married	163	55.8
Widowed	9	3.1
Divorced	13	4.5
Occupation		
Company employee	139	47.6
Own business	48	16.4
Sales/service	23	7.9
Student	25	8.6
Homemaker	20	6.8
Not currently employed	18	6.2
Retired	19	6.5
Mean Age = 47.3 years old		

items, along with standardized factor loading values.

Factor loading values were equal to or higher than 0.613. All factor loadings were statistically significant at $p < .001$, with t-values (not shown) ranging from 6.389–14.307.

Table 3 presents descriptive statistics and relevant associated measures for the constructs. Convergent and discriminant validity of the scales were evaluated using CFA (Anderson & Gerbing, 1988). As shown, all indicators loaded on the proposed constructs were statistically significant at $p < .001$. Average variance extracted (AVE) value for all constructs was higher than the 0.50 standard (Bagozzi & Yi, 1988). Based on acceptable factor loadings for measurement variables and AVE estimates, convergent validity was confirmed (Fornell & Larcker, 1981).

For discriminant validity, the squared correlation (R^2) between a pair of constructs should be smaller than the AVE for each (Fornell & Larcker, 1981). Since all R^2 values were smaller than the AVE for each construct, all discriminant validities were adequately supported by CFA. Finally, internal consistency was checked using composite reliabilities. All of the composite reliability values were greater than the threshold value of 0.7 suggested by Hair et al. (1998), indicating acceptable internal consistency (Table 3).

3.3.3. Structural model

A structural equation model and model fit indices (using AMOS software) confirmed good model fit. Chi-square was 1061.443 with 502 degrees of freedom ($p < .001$), with CFI = 0.911, IFI = 0.912,

TLI = 0.901 and RMSEA = 0.062. TLI, IFI, and CFI values ranged from 0 to 1 with a number close to 1.00, indicating acceptable fit (Byrne, 1998). RMSEA should be lower than 0.10, ideally ranging from 0.04–0.08 (Turner & Reisinger, 2001).

Figure 2 indicates the standardized path coefficient and relevant t-values. H1 (proposing a positive relationship between aesthetics and well-being) was not supported ($t = 0.517, p = .605$). H2 (proposing that playfulness positively influences well-being) was supported by a positive standardized coefficient of 0.488 ($t = 2.890, p < .01$). H3 (proposing a positive relationship between service excellence and well-being) was supported by a positive standardized coefficient of 0.313 ($t = 2.975, p < .01$). H4 (proposing a positive relationship between CROI and well-being) was supported by a positive standardized coefficient of 0.309 ($t = 2.114, p < .01$). H5 (proposing that well-being directly influences customer participation behavior) was supported by a positive standardized coefficient of 0.813 ($t = 10.592, p < .001$). Finally, the impact of well-being on customer citizenship behavior (H6) was supported by a positive standardized coefficient of 0.899 ($t = 11.055, p < .001$).

3.3.4. The moderating effect of brand prestige

To check the moderating effect of brand prestige, this study divided the sample ($N = 292$) into two sub-groups (low-prestige and high-prestige) based on a moderator score (Byrne, 1998). The moderator score was calculated as the sum of the three brand prestige items. Then, two sub-sample groups selected on the median split of the moderator variable were compared (Chandrashekar & Grewal, 2003). The moderator score ranged from 3 to 15. The median value was eight. Consequently, the participants whose prestige score was eight were removed for further data analysis. Therefore, the high prestige sample ranged from 9 to 15. The low prestige sample ranged from 3 to 7. To check the differential impacts of brand prestige between groups, the chi-square difference between the unconstrained and constrained models was evaluated for difference in degrees of freedom (Anderson & Gerbing, 1988).

First, the moderating role of brand prestige on the relationship between playfulness and well-being was assessed (H2a). The coefficient value for the path was compared between the high- and low-prestige groups. The chi-square difference between unconstrained and constrained models was significant at 0.05 level ($\chi^2 = 4.137 > \chi^2_{0.5}(1) = 3.84, df = 1$), supporting hypothesis H2a. This indicated that the effect of playfulness on well-being differed statistically across prestige levels. For the high-prestige group, the path coefficient between pleasure and hedonic value was 0.247 ($p < .05$); for the low-brand prestige group, the path coefficient was 0.096 ($p = .119$). In summary, playfulness was found to induce well-being only in high-prestige groups.

Assessing the moderating function of brand prestige in the relationship between service excellence and well-being (H3a), the chi-square difference between the unconstrained and constrained models was not significant at 0.05 level ($\chi^2 = 0.104 > \chi^2_{0.5}(1) = 3.84, df = 1$). Because the effect of service excellence on well-being is not significantly different across brand prestige levels, H3a was not supported.

Finally, assessing the moderating role of brand prestige in the relationship between CROI and well-being (H4a), the chi-square difference between unconstrained and constrained models was significant at 0.05 level ($\chi^2 = 5.182 > \chi^2_{0.5}(1) = 3.84, df = 1$), supporting H4a. This indicates that the effect of CROI on well-being differed statistically across prestige levels. For the high-prestige group, the path coefficient was 0.671 ($p < .01$), while for the low-brand prestige group, the path coefficient was 0.013 ($p = .342$). In summary, CROI induced well-being only in high- prestige groups.

Table 2
Confirmatory factor analysis: Measurement items and factor loadings.

Construct and scale Item	Standardized loading
Experiential value	
Aesthetics	
The ship was an attractive setting for my vacation.	0.687
The environment of the ship showed close attention to design details.	0.751
It was pleasant just being in the attractive cruise facilities.	0.807
Playfulness	
A cruise trip with this brand makes me feel cheerful.	0.760
I feel happy when I take a cruise trip with this brand.	0.763
A cruise trip with this brand makes me forget my troubles.	0.803
Service Excellence	
When I think of this cruise trip, I think of service excellence.	0.744
I think of this cruise brand as an expert in the cruise industry.	0.779
The cruise brand has my best interests at heart.	0.839
Customer Return on Investment	
This cruise trip offers a good economic value.	0.725
Overall, I am happy with the price of this cruise trip.	0.796
The price of this cruise trip is too high, given the quality of the cruise trip.	0.814
Well-Being	
This cruise trip plays a very important role in my social well-being.	0.700
This cruise trip plays an important role in my travel well-being.	0.779
This cruise trip plays an important role in enhancing my quality of life.	0.827
<hr/>	
Customer value co-creation behavior (Customer participation behavior)	Standardized loading
Information seeking	
I will search for information on this brand's new cruise itinerary route next year.	0.807
I will ask others for new information on what this cruise brand will newly offer next year.	0.807
Information sharing	
If I take a trip with this cruise brand again, I will give employees more useful information for the better operation of the cruise ship.	0.817
If I take a trip with this cruise brand again, I will provide the necessary information so that employees can do better in performing their duties on the cruise trip.	0.866
Responsible behavior	
If I take a trip with this cruise brand again, I will more sincerely fulfill my responsibilities to the business (e.g. food/drink purchased outside the ship is not permitted).	0.708
If I take a trip with this cruise brand again, I will more sincerely follow the employees' directions or orders.	0.783
If I take a trip with this cruise brand again, I will more adequately complete all of the expected behaviors (e.g. no singing loudly, prohibition of alcohol on the ship).	0.803
Personal interaction	
I am willing to be more courteous to the employees.	0.828
I will be more gentle with the employees.	0.723
I am willing to be more polite to the employees.	0.738
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Customer value co-creation behavior (Customer citizenship behavior)	Standardized loading
Feedback	
If I receive good service from an employee, I would comment about it.	0.764
If I experience a problem, I would let an employee know about it.	0.824
Advocacy	
I would recommend this cruise trip and the employees to others.	0.802
I would encourage friends and relatives to use this cruise brand.	0.783
Helping	
I would assist other customers if they needed my help.	0.775
I would help other customers if they seemed to have problems.	0.816
I would teach other customers to use the services correctly.	0.720
Tolerance	
If service is not delivered as expected, I would be willing to put up with it.	0.613
If an employee makes a mistake during service delivery, I would be willing to be patient.	0.869
Brand prestige	
This cruise brand is very prestigious.	
This cruise brand has high status.	
This cruise brand is very upscale.	

Note: All factors loadings are significant at $p < .001$. Bold figures represent first-order factor loadings.

4. Discussion

The study findings illuminate important issues in relation to cruise trips' experiential value, brand prestige, perceived well-being, and value co-creation behaviors. Mathwick et al.'s (2001) experiential

values (aesthetics, playfulness, service excellence, CROI) were proposed as major determinants of perceived well-being that, in turn, generate consumers' value co-creation behaviors (participation and citizenship). Brand prestige was introduced as a moderating variable enhancing the effects of experiential value on well-being.

Table 3
Descriptive statistics and associated measures.

	No. of items	Mean (Std dev.)	Cronbach Alpha	AVE	Aesthetics	Playfulness	Service excellence	Customer return on investment	Well-being	Customer participation behavior	Customer citizenship behavior
Aesthetics	3	4.21 (0.67)	0.793	0.562	0.858 ^a	0.693 ^b	0.732	0.712	0.619	0.703	0.689
Playfulness	3	4.24 (0.69)	0.817	0.602	0.480 ^c	0.874	0.786	0.692	0.681	0.770	0.768
Service excellence	3	4.18 (0.74)	0.831	0.621	0.536	0.618	0.870	0.713	0.635	0.742	0.741
Customer return on investment	3	3.97 (0.69)	0.820	0.607	0.507	0.479	0.508	0.870	0.623	0.731	0.754
Well-being	3	4.20 (0.70)	0.799	0.594	0.383	0.464	0.403	0.388	0.866	0.707	0.768
Customer participation behavior	10	3.99 (0.67)	0.910	0.623	0.494	0.593	0.551	0.534	0.500	0.948	0.743
Customer citizenship behavior	9	4.12 (0.60)	0.881	0.604	0.475	0.590	0.549	0.569	0.590	0.552	0.944

Goodness-of-fit statistics:

χ^2 (493) = 1031.243, $p < .001$

$\chi^2/df = 2.09$

CFI = 0.915; IFI = 0.916; TLI = 0.903

RMSEA = 0.061

Note: AVE: average variance extracted estimate, CFI: comparative fit index, IFI: Incremental fit index, TLI: Tucker-Lewis Index, RMSEA: root mean square error of approximation.

^a Composite reliabilities are along the diagonal, ^b Correlations are above the diagonal, and ^c Squared correlations are below the diagonal.

The findings indicate that three experiential values (playfulness, service excellence, CROI) influence the formation of well-being, prompting positive intention to engage in value co-creation behaviors. A high level of experiential value makes passengers more likely to feel that the trip fulfills their quality of life needs, encouraging value co-creation behaviors. Brand prestige served as a moderator between playfulness, CROI, and well-being. Passengers with high brand prestige exhibited a high perceived level of well-being in terms of the two experiential values.

Although the present findings somewhat resemble those of Mathwick et al. (2001) and Keng et al. (2007), the extent to which dimensions influenced outcome variables differed. While CROI and playfulness were significant determinants of outcome variables in the earlier studies, the present study found that playfulness has the strongest impact, followed by service excellence and CROI. This difference can be explained by Oh et al.'s (2007) argument that consumer evaluations of service offerings differ with salient features. Clearly, luxury cruises entail distinct experiential values that differ from those of other business sectors.

Playfulness was the most influential component when evaluating well-being ($\beta = 0.488$, accounting for most of the variance). This aligns with Petrick, Tonner, and Quinn (2006) and Qu and Ping (1999), indicating that an enjoyable cruise experience produces positive outcomes in the traditional sense. Proyer's (2012) study found that playfulness is associated with hedonic orientation in the enjoyment of leisure activities. According to Barnett (2011), travelers who seek playfulness are less likely to experience boredom. Passengers expect to gain positive emotional benefits by participating in unique and extraordinary activities that enhance perceived well-being. Crawford and Caltabiano (2011) suggested that perceived well-being is enhanced by engaging in leisure activities because some forms of entertainment and social interaction reinforce positive mood and affective feelings. Cruise companies must recognize the role of playfulness in consumers' well-being and should highlight this value in their marketing promotions.

Service excellence was the second most influential component ($\beta = 0.313$). This is consistent with existing evidence of service quality as the key driver of success (Brady & Cronin Jr, 2001; Jain & Gupta, 2004). As a reactive and extrinsic experiential value, service employees' professional performance and ability to deliver the promised services are important cues for assessing service experiences (Zeithaml, 1988). When passengers perceive service excellence, they are more likely to be satisfied, enhancing their quality of life. Cruise companies should pay more attention to improving employees' skills and knowledge to further enhance passengers' satisfaction and sense of well-being (Mattila, 1999). While providing the best service seems a mundane strategy, it is increasingly important for service excellence, which must not only exceed consumer expectations but must keep service promises and deal professionally with any service failure (Johnston & Clark, 2008).

These results identified CROI as the least important influence on consumers' well-being ($\beta = 0.309$), suggesting a new understanding of CROI in this context. Traditionally, in service contexts, consumer expectations increase as they pay more (Ioana-Daniela et al., 2018; Law, To, & Goh, 2008). Passengers who pay premium prices for a luxury trip expect a high ROI, evaluating overall experiences with regard to all purchasing procedures and on-board experiences. Cruise ships offering exquisite accommodation, gourmet food, and high-end service packages can easily exceed passengers' expectations and deliver superior value (Hwang & Hyun, 2016).

Contrary to previous findings (Hosany & Witham, 2010; Kwortnik Jr, 2006; Stamboulis & Skayannis, 2003), aesthetic value was not found to be an influential factor in well-being, suggesting that an extraordinary or luxurious environment is not a primary value for quality of life. It is plausible that luxury environment is expected and taken as a given feature based on the high cost of the trip. Considering the fact that not all ships are new, it may be that the design of the cruise ship is somewhat cliché, old fashioned, or classic. Thus, superficial exposure to

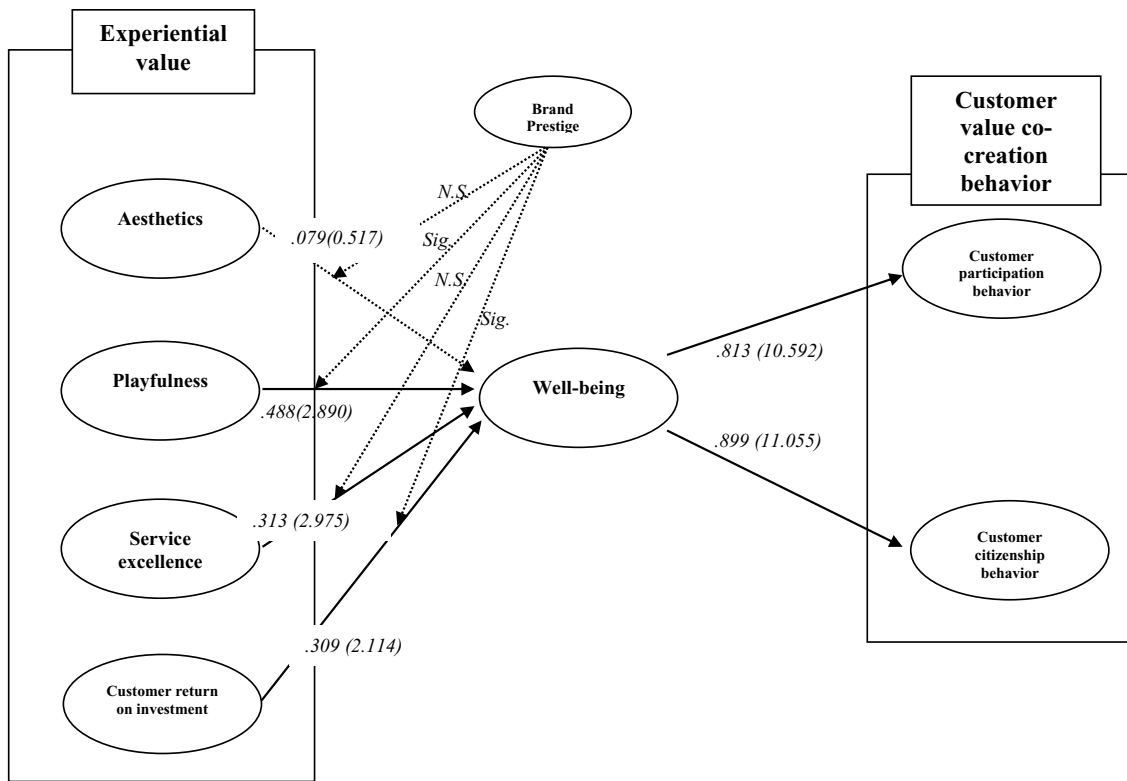


Fig. 2. The results of the proposed model.

Note: 1. Numbers in parentheses are the t-values. 2. Numbers outside of parentheses are the standardized path coefficients. 3. Dotted lines indicate nonsignificant paths ($p > .05$)

the aforementioned environment does not meet cruise passengers' high desire for luxury experience, which failed to engender their perceived well-being. Cruise companies should therefore consider a more interactive approach to such experiences in combination with other experiential values.

Well-being was shown to have significant effects on value co-creation behaviors in the form of both participation ($\beta = 0.813$) and citizenship ($\beta = 0.899$). Mathwick et al. (2001) and Keng et al. (2007) identified positive impacts of experiential values on behavior but ignored the role of well-being in purchase and consumption experiences. The present findings confirm the importance of well-being for value creation behaviors—that is, passengers who perceive luxury cruise trips as a source of well-being are likely to participate in value co-creation in order to build a long-lasting relationship with the company and so increase its competitive advantage (Payne et al., 2008). Cruise companies should encourage this active participation through two-way social media communications and customer care since it is crucial to involve both experienced and potential passengers in the process of service development. In this way, passengers will learn more about the services offered and can help to differentiate the company from its competitors (Han & Hyun, 2018).

The findings of this study revealed that high brand prestige passengers experience higher levels of well-being when the cruise delivers the desired experiential value (i.e., playfulness and CROI). Travelers in high brand prestige group present stronger perceptions of well-being when they find playfulness. Prestige-seeking travelers are likely to present self-image and social status by taking a cruise trip with a prestigious brand (Chua et al., 2017). Cruise managers need to build a high-status reputation by offering boutique features or excursions to

exotic locations. Consuming those services satisfies a cruise passenger's need for social well-being (Steenkamp et al., 2003). Active involvement in such prestigious activities is likely to enhance the passengers' quality of life.

CROI was more likely to influence perceived well-being among high brand prestige passengers, indicating that brand prestige influences the evaluation of cruise trip CROI and perceived well-being. Passengers perceive a higher level of well-being when their trip was evaluated to be worthwhile. Because they spend more on prestigious brands, passengers' positive evaluation of a cruise trip will exert a stronger impact on the feeling of quality life. Cruise passengers with strong brand prestige are more likely to perceive that their well-being has been enhanced by taking a cruise trip that provides overall superior value. This finding is of interest to cruise companies, in that prestigious brands play a significant role in the evaluation of cruise ship travel and the formation of well-being perception.

4.1. Theoretical contributions

In theoretical terms, this study makes major contributions to the existing literature on cruise-related marketing. First, unlike previous studies that focused on the economy experience (e.g., Hosany & Witham, 2010; Kwortnik Jr, 2006), this study explored aspects of consumer value from different kinds of cruise experiences. By incorporating well-being, the conceptual model clarified the effects of experiential values on consumers' value co-creation behavior. Four different categories of experiential value were measured, reflecting passengers' perceptions of the cruise trip as a whole, from the planning stage to leaving for the destination to experiencing the trip, as well as

after the trip (Mathwick et al., 2001). These experiential values have not previously been addressed and can be expected to inform future studies focusing on experiential aspects of cruise trips.

Second, this study is one of only a few attempts to examine the moderating role of brand prestige in cruise trip evaluation. While many earlier studies identified brand prestige as a key contributor to consumer decision behaviors (e.g., Ahn et al., 2015; Hwang & Han, 2014), the present study confirmed the moderating role of brand prestige on relationships between experiential values and well-being. This empirical evidence enriches knowledge of brand prestige and its impact as a moderator in distinguishing the profiles of luxury travel consumers.

Lastly, this study contributes to the conceptual expansion of value co-creation behavior in cruise tourism. The role of well-being on value co-creation behavior was examined by using the broaden-and-build theory (Fredrickson, 2004). As compared to previous research that used the theory solely for person-to-person interactions (e.g., Lin et al., 2017; Lyubomirsky et al., 2005), this is one of the first attempts to apply broaden-and-build theory to analyze business-to-consumer interactions. As the theory suggests, passengers' willingness to be actively involved in value co-creation behavior increases with the feelings of happiness in life. As a result of an unforgettable cruise experience, passengers are more likely to interact with the cruise line for value co-creation in order to provide strong support for the success of cruise lines.

4.2. Managerial implications

The findings of this study suggest important managerial implications for cruise companies. Cruise lines can benefit from generating passengers' experiential value to decreasing stress in one's life, which not only make passengers feel happier about their life but also encourage their value co-creation behaviors. Cruise lines should make great effort to enhance a passenger's experience with playfulness, service excellence, and CROI, which, in turn, generate positive impact on perceived well-being and create value co-creation behaviors.

Cruise lines should not ignore the role of aesthetics value in the experiential value. Passengers' new preference for luxury should be investigated and understood before developing new ship designs or renovations. In addition, innovative luxury designs of cabins, interior, and exterior should be recognizable to passengers. Updated furniture and art strategically placed around the ship will appeal to sophisticated passengers.

Energetic and interactive programs can create the playful experience. Luxury cruise ships should extend the scope of onboard activities beyond what is popular and typical (e.g., food and wine tasting classes, multicultural sightseeing, physical training sessions). Innovative cruise programs and activities that match the characteristics of their target market can strengthen the trip's playfulness value, enriching the overall joy of participation. In addition to addressing the interests of current travelers and offering more exciting destination itineraries, marketers should consider how they can make passengers stay informed about cruise schedules and amenities to help them enjoy more of the cruise offerings. By providing passengers with user-friendly and relevant technologies (e.g., wearable devices, interactive screens, AI, etc.), the firm can add to the level of playful experience of the cruise.

To reinforce service excellence, cruise managers should consider enhancing responsiveness between passengers and employees through various communication channels (e.g., interpersonal conversation,

social media, text messaging, apps, etc.). Passengers will build their own values when receiving timely responses and attentive service. Improving the passenger-to-crew ratio can increase the frequency of customer interaction and provide a quick response to service recovery. Cruise lines should also strive to create an optimal culture of service encounters in that employees are empowered and have the authority to provide quick and appropriate services. To retain high quality professional service, cruise firms need to develop effective methods of performance evaluation and invest in employee training sessions, which will strengthen employee competence.

Luxury passengers have high expectations of having distinct cruise features that can offset the cost of a luxury cruise. It is important for cruise lines to understand new cruise trends and the latest needs of passengers in order to boost passengers' overall satisfaction and happiness with the cruise. For example, the conservation of natural resources and cooperation with local destinations sites are increasingly becoming an interest to cruise passengers. Developing new cruise lines or new interactive programs focused on those themes can be better investment options that can encourage more consumer engagement for value co-creation.

5. Limitations and future research

A number of limitations need to be addressed in future studies. First, data collection for this study was confined to the United States. As the respondents' profile indicates (Table 1), 61.3% of respondents were Caucasian/white, therefore limiting the study's generalizability. Future studies should extend this study's scope by testing the proposed model in different countries. Second, since the three measurements addressed well-being as a broad concept, future research should develop and incorporate multi-dimensional components of well-being into the model, including both physical and psychological well-being. Third, while the present study focused on luxury passengers, it ignored questions related to their expenses, and especially their willingness to spend on excursion activities and/or special dining. More varied cruising experiences will enhance passengers' capacity to discern the value of the trip. Fourth, some scholars postulated that co-creation is a type of behavior that directly increases the value of the experience by customers changing the service content (narrow definition). In contrast, a large number of scholars (e.g. Groth, 2005; Yi & Gong, 2013) defined co-creation behavior as a comprehensive concept which has two big sub-dimensions: (1) participation and (2) citizenship. When they defined co-creation, the scholars included all the reciprocal interaction between customers and firms that increases value for both (Pralhad & Ramaswamy, 2004). In summary, two different definitions of co-creation exist: (1) a narrow definition and (2) comprehensive definition. This research adapted the comprehensive definition of co-creation because it is the first that adapted the concept of co-creation in the cruise industry. However, for future research, the co-creation construct needs to focus on narrowly defined co-creation behavior, excluding items (or again using them as control variables) and re-estimating the model. Fifth, based on academic reference, this study set the standard of luxury cruise (\$350 dollars per day). However, for future research, it is necessary to re-define the luxury cruise based on a more realistic price. Lastly, it is recommended that future researchers consider control variables that may affect the outcome of a proposed research model (e.g., any costs related to a cruise trip).

Appendix



Dear Participant,

Thank you for participating in this study. This study aims to investigate consumer behavior during the cruise trip. Your help is important to the success of this study. Submission of a completed questionnaire indicates your willingness to participate. All responses will remain confidential. The data you provide will not be reported at the individual level. All reports derived from this study will be developed based on data for respondents as a group.

Thank you for your time and favor.

With Thankful Mind,

Survey Questionnaire

A luxury cruise refers to a cruise trip that starts at a rate of \$350 per day and serves upper-class consumers.

Have you taken a luxury cruise trip in the past three months?

- Yes __ Continue Survey
- No __ End of Survey

Section A		1	2	3	4	5		
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree		
1	This cruise trip offers a good economic value.			1	2	3	4	5
2	Overall, I am happy with the price of this cruise trip.			1	2	3	4	5
3	The price of this cruise trip is too high, given the quality of the cruise trip.			1	2	3	4	5
1	When I think of this cruise trip, I think of service excellence.			1	2	3	4	5
2	I think of this cruise brand as an expert in the cruise industry.			1	2	3	4	5
3	The cruise brand has my best interests at heart.			1	2	3	4	5
1	The ship was an attractive setting for my vacation.			1	2	3	4	5
2	The environment of the ship showed close attention to design details.			1	2	3	4	5
3	It was pleasant just being in the attractive cruise facilities.			1	2	3	4	5
1	A cruise trip with this brand makes me feel cheerful.			1	2	3	4	5
2	I feel happy when I take a cruise trip with this brand.			1	2	3	4	5
3	A cruise trip with this brand makes me forget my troubles.			1	2	3	4	5
1	This cruise trip plays a very important role in my social well-being.			1	2	3	4	5
2	This cruise trip plays an important role in my travel well-being.			1	2	3	4	5
3	This cruise trip plays an important role in enhancing my quality of life.			1	2	3	4	5
1	This cruise brand is very prestigious		1	2	3	4	5	
2	This cruise brand has high status.		1	2	3	4	5	
3	This cruise brand is very upscale.		1	2	3	4	5	
1	I will search for information on this brand's new cruise itinerary route next year.			1	2	3	4	5
2	I will ask others for new information on what this cruise brand will newly offer next year.			1	2	3	4	5
1	If I take a trip with this cruise brand again, I will give employees more useful information for the better operation of the cruise ship.			1	2	3	4	5
2	If I take a trip with this cruise brand again, I will provide the necessary information so that employees can do better in performing their duties on the cruise trip.			1	2	3	4	5

1	If I take a trip with this cruise brand again, I will more sincerely fulfill my responsibilities to the business (e.g. food/drink purchased outside the ship is not permitted).	1	2	3	4	5
2	If I take a trip with this cruise brand again, I will more sincerely follow the employees' directions or orders.	1	2	3	4	5
3	If I take a trip with this cruise brand again, I will more adequately complete all of the expected behaviors (e.g. no singing loudly, prohibition of alcohol on the ship).	1	2	3	4	5
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1	I am willing to be more polite to the employees.	1	2	3	4	5
2	I am willing to be more courteous to the employees.	1	2	3	4	5
3	I will be more gentle with the employees.	1	2	3	4	5
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1	If I receive good service from an employee, I would comment about it.	1	2	3	4	5
2	If I experience a problem, I would let an employee know about it.	1	2	3	4	5
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1	I would recommend this cruise trip and the employees to others.	1	2	3	4	5
2	I would encourage friends and relatives to use this cruise brand.	1	2	3	4	5
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1	I would assist other customers if they needed my help.	1	2	3	4	5
2	I would help other customers if they seemed to have problems.	1	2	3	4	5
3	I would teach other customers to use the services correctly.	1	2	3	4	5
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1	If service is not delivered as expected, I would be willing to put up with it.	1	2	3	4	5
2	If an employee makes a mistake during service delivery, I would be willing to be patient.	1	2	3	4	5

Section B: Information about Yourself

- 1) What is your gender? ___ Male ___ Female.
- 2) What is your age? ___.
- 3) Which category describes your household income level before taxes?
 - ① Under \$25,000 ② \$25,000–\$39,999 ③ \$40,000–\$54,999 ④ \$55,000–\$69,999.
 - ⑤ \$70,000–\$84,999 ⑥ \$85,000–\$99,999 ⑦ \$100,000–\$149,999 ⑧ Over \$150,000.
- 4) What is the highest level of education you have completed?
 - ① Less than high school diploma ② High school diploma ③ Some college, but no degree.
 - ④ Associate's degree ⑤ Bachelor's degree ⑥ Graduate degree.
- 5) What is your ethnic background?
 - ① African American ② Asian ③ Hispanic.
 - ④ Caucasian/White ⑤ Other (please specify): _____.
- 6) How often do you take a cruise trip on an average? ___ time(s) per year.
- 7) With whom do you mainly take a cruise trip?
 - ① Family ② Friend ③ Co-worker ④ Alone ⑤ Other (please specify) _____.
- 8) What is your citizenship? ① U.S. ② Other (please specify) _____.
- 9) What is your marital status?
 - ① Single ② Married ③ Widowed ④ Divorced
- 10) What is your occupation?
 - ① Company employee ② Own business ③ Sales/service ④ Student
 - ⑤ Homemaker ⑥ Not currently employed ⑦ Retired.

Thank you so much for your valuable time and effort

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