

## The Effect of Self-Congruity on The Loyalty of Young Domestic Tourists in Bali Through Destination Personality

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Article History	Abstract
Received: 11 October 2025 Accepted: 24 November 2025 Published: 10 December 2025	<p><i>This study focuses on the loyalty of young domestic tourists to Bali as a tourist destination. The loyalty of this segment is important to examine because young domestic tourists represent both a potential and actual market for Bali. Strong loyalty among young tourists can generate various positive impacts, including reduced promotional costs, sustained profitability, and an enhanced positive image of Bali as a destination. Considering the unique characteristics of young tourists—who tend to seek novel and authentic experiences—this study identifies key determinants such as self-congruity, destination personality, and tourist loyalty. Employing an explanatory research design with a mixed-method approach integrating quantitative and qualitative components, and using Multiple Linear Regression for the quantitative analysis, the study offers in-depth insights into how self-congruity and destination personality influence loyalty. Tourist loyalty in this research is measured through revisit intention and recommendation intention. This study is particularly relevant due to the limited existing research on the loyalty of young domestic tourists toward Bali. The results of the Multiple Linear Regression (mediation) analysis show that self-congruity has a significant positive effect on destination loyalty and tourist loyalty. Destination personality also has a significant positive effect on loyalty. Furthermore, the analysis reveals that Destination Personality partially mediates the relationship between Self-Congruity and Tourist Loyalty significantly.</i></p> <p><b>Keywords:</b> <i>Self-Conformity, Destination Personality, Tourist Loyalty, Young Tourists</i></p>



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### INTRODUCTION

Young travelers are an important segment in the global tourism industry, as their unique characteristics and motivations, which tend to be open to new experiences, make this age group a major driver of innovation and dynamism in the tourism sector. Bali is one of the tourist destinations that is able to attract young travelers because it offers a combination of cultural uniqueness, natural beauty, and modern man-made attractions, making it a suitable choice for young travelers who are looking for new and exciting experiences. This is evidenced by the dominance of domestic tourist visits to Bali, with 60.5% being young travelers. However, based on data released by BPS related to 2023 Domestic Tourist Statistics, Central Sulawesi Province is the province with the highest percentage of young domestic tourist visits in Indonesia, with a percentage of 73.30% of the total domestic tourist visits, followed by Jambi Province with a percentage of 70.96% and Papua Province in third place with a percentage of 70.95% (BPS,

2023). This proves that Bali has not been able to become the favorite destination among young domestic tourists.

Young domestic tourists are a generation that is highly connected to technology and social media. Young tourists tend to share their travel experiences online, which can influence the perceptions and decisions of other tourists in choosing destinations (Hakim, 2023; Richards, 2015;). In addition, the image or personality of a destination can be shaped through social media (Sultan et al, 2021) and content uploaded by tourists on social media (Kim & Stepchenkova, 2017). These characteristics indicate that effective marketing must consider the use of digital platforms to reach and engage young tourists. Furthermore, research shows that young tourists have a strong desire to explore new destinations and seek authentic experiences (Hajar et al, 2021). Therefore, Bali needs to continue to innovate in offering interesting and unique experiences to maintain the loyalty of young tourists.

However, the loyalty of young tourists to Bali as a tourist destination presents its own challenges, given their tendency to seek new experiences and move from one destination to another. In this case, the concept of self-congruity—the compatibility between the tourist's self-image and the destination personality—becomes a key element that influences their loyalty. Research shows that self-congruity has a direct and indirect impact on tourist loyalty [Hajar et al, 2021; , Sop, 2020]. Recent research has also found that the variable of self-congruity has a direct and indirect effect on the intention of young Indonesian tourists to return to Bali (Dewi & Wulandani, 2024). A deep understanding of the relationship between self-congruity, destination personality, and the loyalty of young tourists is very important to strengthen the harmony and personality of Bali in the minds of young Indonesian tourists while increasing the retention of young Indonesian tourists as Bali's current potential and actual market.

The influence of self-congruity on destination personality is also an important focus in this study. Self-congruity can increase tourists' perceived value of a destination (Hajar et al, 2021; Sop, 2020), which in turn can strengthen that destination personality. A strong and positive destination personality can attract young tourists who are looking for experiences that match their identities and values. Research shows that a unique destination personality can increase tourism appeal and create an emotional bond between tourists and the destination (Sato, 2024). Therefore, it is important for destination managers to understand and develop a destination personality that resonates with young tourists. Furthermore, the influence of self-congruity on tourist loyalty also needs to be analyzed. Research shows that tourists who feel that a destination matches their self-image tend to be more loyal [Hajar et al, 2021; Dewi & Wulandani 2024; Sirygy & Su 2000]. This means that destination managers must strive to create experiences that meet the expectations and needs of young tourists. In addition, a strong destination personality can serve as a mediator between self-congruity and tourist loyalty, indicating that destination image and experience management are very important in building the loyalty of young tourists (Ranjbarian & Ghaffari, 2018).

Furthermore, in relation to Bali, a strong destination personality can provide a unique identity that distinguishes Bali from other destinations. This is important because young travelers often seek different and authentic experiences (Richards, 2015; Buffa, 2015). Therefore, developing a destination personality that reflects local culture, natural beauty, and other unique experiences can increase Bali's appeal as a tourist destination. Research shows

that destinations with a strong and positive personality can increase tourist loyalty and create more satisfying experiences (Hajar et al, 2021; Sop, 2020).

Based on the above phenomenon, it is important to conduct research related to testing the variables of self-congruity and destination personality on the loyalty of young Indonesian tourists vacationing in Bali. The urgency of this research lies in testing these two variables on the loyalty of the young Indonesian tourist market, which is a potential and actual market for Bali. This research is expected to contribute to the marketing design of Bali, especially for the young Indonesian tourist market, by improving the alignment between the personality of Bali and the personality of young tourists and strengthening the destination personality of Bali based on the perceptions of young Indonesian tourists, which may influence the increase in the loyalty of young Indonesian tourists to Bali as a tourist destination.

## **THEORETICAL FRAMEWORK**

### **Self-Congruity Theory**

The implementation of self-congruity theory in the field of tourism destinations was first conducted by Sirgy and Su (2000). The four dimensions of self-congruity are:

#### **A. Actual Self-Congruity**

This dimension emphasizes “how consumers see themselves as objects.” Actual self can also be referred to as personal self. The personal self encompasses the images that a person has of themselves that make them feel protected, or what can be referred to as identity. In this study, the consumers referred to are young Indonesian tourists who have visited Bali. Therefore, in this study, the actual self is defined as how Indonesian tourists see themselves as an object. Actual self-congruity in this study is defined as the compatibility between the young Indonesian tourists and the personality of Bali as a tourist destination.

#### **B. Ideal Self-Congruity**

This dimension focuses on “how consumers want to see themselves.” Ideal self-congruity emphasizes the tendency to act in a manner consistent with one's personal identity, or what can be referred to as the motive for self-consistency. This is also part of the personal self. How someone wants to see themselves may be different from how someone else sees them. This is due to the desire to be something more so that they can increase their self-esteem in the eyes of others. The definition of ideal self-congruity in this study is interpreted as the compatibility between the desire of young domestic tourists to be seen by others and the personality of Bali as a tourist destination.

#### **C. Social Self-Congruity**

Social self-congruity relates to how consumers believe they are seen by others. This congruity differs from personal self-congruity because it is closely related to public self-image. A person will be motivated to maintain the self-image that others have of them. This causes discomfort if the person acts contrary to the self-image that they believe others see in them. Social self-congruity in this study is defined as the alignment between how young domestic tourists perceive themselves to be seen by others and the personality of Bali as a tourist destination.

#### **D. Ideal social self-congruity**

This self-congruity is also closely related to the public sphere. A person will be motivated to perform actions that make others think more highly of them. Ideal social self-congruity involves the approval of others. Therefore, a person will tend to act in accordance with the social approval they receive from their family, friends, and community. In this study, ideal social self-congruity is understood as the alignment between how young domestic tourists want to be perceived by others and the personality of Bali as a tourist destination.

This theory is used as a framework to assist researchers in examining the influence of young domestic tourists' self-congruity on their loyalty toward Bali as a tourist destination.

### **S-O-R Theory**

The Stimulus Organism Response (SOR) theory is one of the theories widely used in tourism research. One of the most dominant SOR theories used by tourism researchers is the SOR theory developed by Mehrabian and Russel in 1974 . There are three main elements in this theory, namely 1) stimulus, which can be interpreted as a stimulus originating from within or outside an individual that stimulates that individual to do/decide/buy something; 2) organism, understood as an individual's internal evaluation, both emotional and otherwise, which is the result of the stimulus (Nieves, 2023) response, understood as the final result of an individual's evaluation, which can be manifested in the form of behavioral intentions or actual behavior [20].

In this study, the S-O-R theory will be used to help explain the testing of the influence of destination personality variables on the loyalty of young domestic tourists visiting Bali. Destination personality (stimulus) perceived by tourists (organism) while they are traveling in Bali will be responded to and then evaluated within themselves, which will then form the intention to visit again and the intention to recommend positive things about Bali to others, either through social media or directly (response).

The hypotheses made in this study are:

H1: The self-congruity of young domestic tourists has a positive and significant effect on the destination personality of Bali.

H2: Self-congruity affects the loyalty of young domestic tourists to Bali.

H3: Destination personality has a positive and significant effect on the loyalty of young domestic tourists to Bali.

H4: Self-congruity affects the loyalty of young domestic tourists through the mediation of destination personality.

### **RESEARCH METHOD**

The questionnaire will be distributed in three locations consisting of two regencies and one municipality. The regencies are: 1) Badung Regency (Kuta and Canggu areas) and 2) Tabanan Regency (Tanah Lot and Bedugul Tourist Area). This study uses primary data obtained through questionnaires and interviews conducted with several young domestic tourists as informants. Secondary data was obtained from journals, books, and articles related to the topic of this study. Data in this study was collected through observation, questionnaires using a 1-5 Likert scale, literature study, and documentation. In addition, qualitative data was also

collected through interviews and literature studies to support the interpretation of quantitative results.

A sample is defined as a part of a population that has certain characteristics (Sugiyono, 2020). This study used purposive sampling, with the following criteria for respondents:

1. Domestic tourists aged 17–35 years.
2. Visited Bali at least twice in the last five years.
3. Willing to be a respondent in the study.

The age range of 17–35 years was determined based on the general limit for young tourists. Tourist loyalty was determined by the frequency of visits, with the loyalty category set at two or more visits in the last five years. This study uses data analysis techniques with multiple linear regression coupled with path analysis and Sobel tests to determine the mediating role of the intervening variable, namely Destination Personality. The variables to be tested in more detail are described as follows:

#### 1. Exogenous Variables

Exogenous variables are independent variables that are not influenced by other variables in the model. In this study, the exogenous variables are self-congruity, represented by four indicators, namely: a) actual self-congruity; b) ideal self-congruity; c) social self-congruity; and d) ideal social self-congruity. The following are the indicators that represent self-congruity:

- A. Actual Self-Congruity, Self-congruity regarding how young Indonesian tourists see themselves as objects that are in harmony with Bali
- B. Ideal Self Congruity, Self-congruity regarding how young Indonesian tourists want to see themselves as being in harmony with Bali
- C. Social Self Congruity, The belief of young Indonesian tourists that others view them as being in harmony with Bali
- D. Ideal Social Self Congruity, The desire of young Indonesian tourists to be viewed by others as being in harmony with Bali

#### 2. Intervening Variables

Intervening variables are endogenous variables that also act as independent variables that influence other endogenous variables in the model. The intervening variable in this study is destination personality. Destination personality is defined as a set of characteristics of young Indonesian tourists associated with Bali from the perspective of tourists, which give Bali its own unique characteristics when compared to other tourist destinations. The Destination Personality Scale (DPS) used in this study includes: 1) Excitement; 2) Traditionalism; 3) Liveliness; 4) Uniqueness; 5) Peacefulness; 6) Conviviality; 7) Fascinating; 8) Romantic.

#### 3. Endogenous variables

Endogenous variables in this study refer to dependent variables that are influenced by other variables in the model. In this study, endogenous variables are represented by the construct of tourist loyalty. The tourist loyalty variable is represented by four indicators, namely:

- A. Revisit Intention

- a) Intend to revisit in the near future
  - b) Wanting to travel to Bali frequently
  - c) Will invite close friends and family to vacation in Bali
  - d) Bali is the top choice for future travel destinations
- B. Intention to Recommend
- Will say positive things about Bali to others.

## RESULT AND DISCUSSION

Table 1. Determination Coefficient Test ( $R^2$ )

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Note
1	.817 <sup>a</sup>	.668	.665	3.716	Strong Relationship

Source: Data Proccessed, 2025

Based on the Model Summary table above, the results of the coefficient of determination test can be interpreted as follows:

1. The correlation coefficient (R) is 0.817, which means that there is a strong relationship between the variables of self-congruity and destination personality and the dependent variable of tourist loyalty because it is close to 1.
2. The coefficient of determination ( $R^2$ ) is 0.668, which means that the independent variable (Self-Congruity) contributes 66.8% to the dependent variable (Tourist Loyalty), while the remaining 33.2% is influenced by other variables outside the model.

According to Ghozali (2018), the joint effect test is used to determine whether independent variables jointly affect the dependent variable. The F test aims to determine whether there is a simultaneous (joint) effect given by all independent variables (X) on the dependent variable. The F statistical test in this study uses a significance level or confidence level of 0.05. If the significance probability value in the study is less than 0.05 or the calculated F is greater than the table F, then all independent variables simultaneously have a significant effect on the dependent variable.

Table 2. F Test

Model	F	Sig.	Description
1 Regression	257.301	.000 <sup>b</sup>	Simultaneously influential

Source: Data Proccessed, 2025

The F value is 257.301, which is greater than the F table value of 3.031, and the significance value is 0.000, which is much smaller than 0.05. Therefore, it can be said that the variables of Self Congruity and Destination Personality simultaneously or collectively have a significant effect on the variable of Tourist Loyalty. According to Ghozali, the partial test (t-test) is used to determine the effect of each independent variable on the dependent variable. The t-test aims to determine whether or not there is a partial (individual) effect given on each independent variable (X) on the dependent variable (Y). The partial test in this study uses a

significance level of 0.05. The condition used in this study is that if the significance value is less than 0.05 and the calculated t is greater than the table t, then the independent variable partially affects the dependent variable or the regression coefficient is significant. Conversely, if the significance value is greater than 0.05 and the t-count is less than the t-table, then the independent variable does not partially affect the dependent variable or the regression coefficient is not significant.

Table 3. Partial Test (T Test)

Constant	t	Sig.	Keterangan
Self-Congruity	6.604	.000	Significantly Positive
Destination Personality	7.426	.000	Significantly Positive

Source: Data Processed, 2025.

Based on the t-test results in the table above, it can be concluded that the regression coefficient value of the self-congruity variable (calculated t) is 6.604 with a table t of 1.969. Meanwhile, the significance of the self-congruity variable on the dependent variable, namely loyalty, is 0.000 or less than the alpha value of 0.05. In conclusion, the t-value is greater than the t-table value and the significance is 0.000, which is less than 0.05, meaning that the self-congruity variable has a significant positive effect on tourist loyalty. Similarly, the t-test results for the destination personality variable show a t-value of 7.426 with a t-table of 1.969. The significance is 0.000, which is less than the alpha value of 0.05. In conclusion, the destination personality variable has a significant positive effect on tourist loyalty.

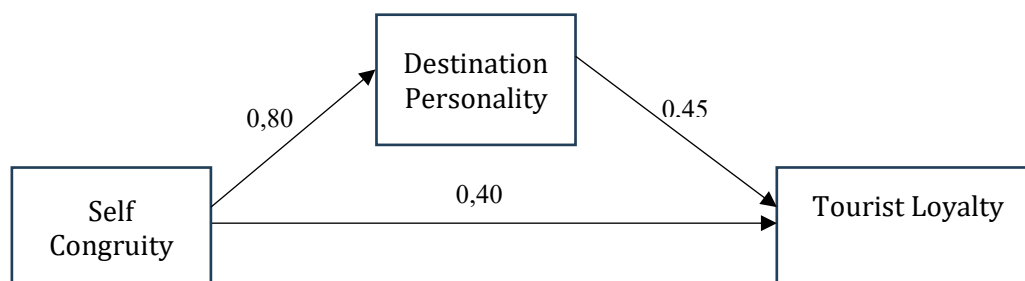


Figure 1. Path Analysis Model  
Source: Data Processed, 2025

From the model generated from path analysis, it can be interpreted as follows:

1. The Effect of Self-Congruity on Destination Personality  
The path coefficient of 0.80 indicates that Self-Congruity has a positive and strong effect on Destination Personality. This means that the higher the level of congruence between the tourist's self-image and the image of Bali as a tourist destination, the more positive the perceived destination personality will be. This is consistent with the theory of self-congruity (Sirgy, 1982), which states that consumers tend to like objects (products or destinations) that they consider to represent their identity.
2. The Influence of Self-Congruity on Tourist Loyalty  
The path coefficient of 0.40 indicates that Self-Congruity has a direct positive effect on Tourist Loyalty. This means that young tourists who feel that their identity matches the image of Bali as a destination tend to have the intention to visit again and give positive

recommendations to others. This finding supports the tourism consumer behavior theory which states that self-identification with a destination is an important factor in forming loyalty (Beerli et al., 2007).

**3. The Influence of Destination Personality on Tourist Loyalty**

The path coefficient of 0.45 indicates that Destination Personality also has a significant positive influence on Tourist Loyalty. Thus, Bali, which is perceived as a destination with a strong, unique, and consistent character, is able to foster emotional attachment among tourists, thereby increasing their tendency to be loyal. This finding is in line with the concept of brand personality (Aaker, 1997), which states that the personalization of a brand or destination can build a deeper emotional bond with consumers.

**4. The Mediating Role of Destination Personality**

The analysis results show that Self-Congruity influences Tourist Loyalty both directly (0.40) and indirectly through Destination Personality ( $0.80 \times 0.45 = 0.36$ ). Thus, the total influence of Self-Congruity on Loyalty reaches 0.76, which means that most of the influence occurs through the mediation of Destination Personality. This proves the important role of Destination Personality in strengthening the relationship between Self-Congruity and Tourist Loyalty.

Baron & Kenny (1986) state that "A mediating variable is a variable that influences the relationship between the independent variable and the dependent variable." The mediation hypothesis test is conducted using the Sobel test developed by Sobel. The Sobel test is conducted by testing the strength of the indirect effect of the independent variable (X) on the dependent variable (Y) through the mediating variable (Z).

Table 4. Sobel Test

Model	Unstandardized B	Coefficients
Self-Congruity	0.596	0.27
Destination Personality	0.274	0.37

Source: Data Processed, 2025

Based on the Beta values and Standard Errors in the table above, the Coefficient of Self-Congruity (X) on Destination Personality (Z), and the Coefficient of Destination Personality (Z) on Tourist Loyalty (Y), the Beta values and Standard Errors for each variable are as follows:

a = 0.596: Direct effect coefficient of the independent variable Self-Congruity (X) on the mediating variable Destination Priority (Z1);

b = 0.274: Direct effect coefficient of the mediating variable Destination Priority (Z) on the dependent variable Tourist Loyalty (Y).

Sa = 0.027 : Standard Error of a.

Sb = 0.037 : Standard Error of b.

By entering the values of a, b, and Sab above, the calculated t-value = 7.021. The calculated t-value (7.021) is greater than ( $>$ ) 1.96 and also has a significance value of 0.000, which is less than 0.05. Therefore, it can be concluded that Destination Personality (Z) mediates the effect of Self-Congruity (X) on Work Loyalty (Y). Thus, hypothesis H4 is accepted.

H1: Self-Congruity has a positive effect on Destination Personality

The findings of this study prove that Self-Congruity has a significant effect on Destination Personality. This means that the greater the level of congruence between the personal identity of tourists and the image of Bali, the more positive the destination personality they perceive. This result supports the self-concept theory in tourism marketing, which states that tourists' perceptions of a destination are influenced by the alignment of their self-identity with the character of the destination. Therefore, Hypothesis 1 is accepted.

**H2: Self-Congruity has a significant positive effect on Tourist Loyalty**

The analysis results show that Self-Congruity has a significant positive effect on the loyalty of young tourists. This indicates that when tourists feel that their identity matches the image of Bali, they tend to be more loyal, plan to make repeat visits, and are willing to recommend Bali to others. Therefore, Hypothesis 2 is accepted.

**H3: Destination Personality has a significant positive effect on Tourist Loyalty**

Destination Personality is proven to have a significant effect on tourist loyalty. Bali, which is perceived as having a strong, unique destination character that meets the expectations of young tourists, encourages positive experiences that increase loyalty. Therefore, hypothesis 3 is accepted.

**H4: Self-congruity affects the loyalty of young domestic tourists through the mediation of destination personality**

The regression model results show that Destination Personality plays a role in strengthening the relationship between Self-Congruity and Tourist Loyalty. In other words, in addition to having a direct effect, Self-Congruity also increases loyalty through the perception of destination personality. This proves that Destination Personality has a significant mediating role in this study, therefore hypothesis 4 is accepted.

## **DISCUSSION**

The findings of this study provide important insights into the behavior of young domestic tourists in Bali, particularly in relation to self-congruity, destination personality, and tourist loyalty. The significant effect of self-congruity on destination personality supports the conceptual framework of self-concept and destination image alignment. According to Sirgy and Su (2000), tourists tend to prefer destinations that are congruent with their self-image because such alignment enhances psychological comfort and perceived value. The high path coefficient ( $\beta = 0.80$ ) found in this study indicates that young tourists perceive Bali more positively when the destination is able to reflect aspects of their actual, ideal, or social selves. Similar patterns were found in studies by Kumar (2016) and Cifci et al. (2023), who demonstrated that self-congruity strengthens emotional perceptions of destination characteristics, thereby enhancing destination personality evaluations.

Furthermore, the significant direct effect of self-congruity on tourist loyalty confirms the central role of identity congruence in shaping attitudinal and behavioral loyalty. Joo et al. (2020) emphasized that tourists who perceive a destination as an extension of their self-identity are more likely to revisit and recommend the destination because it fulfills both emotional and symbolic needs. In the context of Bali, young tourists who identify themselves with the destination's cultural vibrancy, creativity, and lifestyle orientation are more likely to develop stronger loyalty intentions. This is consistent with the findings of Lu et al. (2022), who

reported that self-congruity was among the strongest predictors of destination revisit intention among youth travelers in East Asia.

The significant effect of destination personality on tourist loyalty reinforces the importance of building a distinct and emotionally resonant destination character. According to Ekinici and Hosany (2006), destination personality serves as a bridge between the destination and the emotions of tourists, shaping long-term relationships and behavioral intentions. In this study, Bali's personality traits—such as excitement, uniqueness, and peacefulness—were found to be highly influential in shaping loyalty. This aligns with Mina et al. (2020), who found that destination personality enhances revisit intention by improving emotional engagement and memorable tourism experiences. Furthermore, Yang et al. (2020) confirmed that destination personality strongly contributes to positive behavioral intentions, especially among younger tourists who prioritize identity expression and experiential uniqueness in their travel decisions.

A crucial contribution of this study lies in demonstrating that destination personality partially mediates the relationship between self-congruity and tourist loyalty. This indicates that while self-congruity directly influences loyalty, part of this influence is transmitted through tourists' perception of the destination's personality attributes. In other words, when tourists perceive Bali as consistent with their self-image, they also perceive its destination personality more positively, which in turn fosters loyalty. This finding reflects the mechanism suggested by Kressmann et al. (2006), who identified both direct and indirect effects of self-congruity on loyalty in their brand personality research. Similarly, Ranjbarian and Ghaffari (2018) found that destination personality significantly mediates the self-image congruence–destination loyalty relationship, supporting the theoretical assumptions of the Stimulus–Organism–Response (S-O-R) framework applied in tourism studies (Asyraff et al., 2023; Nieves-Pavón et al., 2023).

The strong mediating role observed in this study highlights the importance of designing and communicating destination personality that resonates with young tourists. Given that young travelers are highly influenced by visual and narrative representations on digital platforms (Kim & Stepchenkova, 2017; Sultan et al., 2021), destination marketing organizations (DMOs) must ensure that Bali's personality dimensions are coherently reflected across online media. Previous research has shown that young tourists form perceptions of destination personality not only through direct experience but also through social media discourse, influencers, and user-generated content (Richards, 2015; Buffa, 2015). Thus, enhancing Bali's digital narrative to align with the identity aspirations of young tourists will likely strengthen loyalty.

Overall, the findings align with global youth travel trends emphasizing experiential authenticity, identity expression, and emotional connection (Gorbatov & Chuvatkin, 2021). The demonstrated relationships between self-congruity, destination personality, and loyalty confirm the relevance of psychological and emotional factors in shaping young tourists' behavioral intentions. For Bali, these findings underscore the strategic importance of cultivating a destination personality that reflects the lifestyle values, authenticity preferences, and aesthetic orientations of young tourists. Strengthening this alignment may result in higher loyalty, increased revisit rates, and stronger word-of-mouth advocacy in both digital and physical environments.

## CONCLUSION

Based on the results of data analysis and discussion described in previous sections, several research conclusions can be drawn as follows:

1. Self-Congruity has a significant positive effect on the Destination Personality of Bali.  
This study proves that the higher the level of congruence between the self-image of young domestic tourists and the image of Bali as a destination, the stronger the perceived destination personality. This means that Bali is not only considered a beautiful tourist destination, but also a destination with a unique character that matches the identity of young tourists. These results are in line with the self-concept theory in tourism marketing, which emphasizes the importance of self-identification in building perceptions of a destination.
2. Self-Congruity has a significant positive effect on the Loyalty of Young Domestic Tourists.  
The congruence between self-image and destination image encourages tourists to make repeat visits and give positive recommendations to others. This shows that psychological factors, such as the congruence between personal identity and the character of Bali, play an important role in creating loyal behavior. In other words, the more tourists feel that "Bali is a reflection of themselves," the more likely they are to become loyal visitors.
3. Destination Personality has a significant positive effect on the loyalty of young Indonesian tourists.  
A strong and consistent destination personality has been proven to increase tourist loyalty. Bali, which is perceived as a friendly, warm, welcoming destination with a unique image, provides a deep emotional experience for young tourists. This encourages emotional attachment and a tendency to return in the future.
4. Destination Personality mediates the relationship between Self-Congruity and Tourist Loyalty.  
The results of the study show that Self-Congruity not only has a direct effect on loyalty, but also an indirect effect through Destination Personality. This means that perceptions of Bali's destination personality reinforce the influence of self-image congruity on tourist loyalty. Thus, Destination Personality acts as a partial mediator in this relationship, which confirms the importance of building a destination personality image as a strategy to strengthen tourist loyalty.

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