Hint
If the illustration below is the first row of the array, how many rows will you need to represent 12 x 16 ? What should change in order to represent $13 \times 13$ ?


For an area model, you need rectangles and/or squares to represent the factors/product. What would that look like?

There are at least four equations that can represent the factors/products. $192=16 \times 12$ is one of those equations. Can you name others?

