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A Moderated Mediation Model of Destination Loyalty: Integrating Destination Image, Attitudinal Loyalty, and Perceived Value

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ABSTRACT

This study explores the role of destination brand image in the tourists' behavioural loyalty process using a moderated mediation model. Specifically, the two dimensions of destination brand image were conceptualised as being cognitive image and affective image, with attitudinal loyalty being a mediator between these two dimensions of destination brand image and behavioral loaylty and destination perceived value as a moderator between the attitudinal loyalty and behavioural loyalty. Data was collected from international tourists. The results show that the cognitive image and affective image has a positive effect on attitudinal loyalty, and the attitudinal loyalty effects on behavioural loyalty. The relationships between cognitive image and behavioural loyalty, and between affective image and behavioural loyalty are significantly mediated by attitudinal loyalty. In addition, destination perceived value further enhances the positive relationship between attitudinal loyalty and behavioural loyalty. A moderated mediation model results from the relationship between cognitive and affective image on behavioural loyalty, mediated by attitudinal loyalty and moderated by perceived value. The study contributes to destination branding literature by providing the explanation of how and when destination image translates into loyal tourist behaviour.

Keywords: *Behavioural Loyalty, Attitudinal Loyalty, Cognitive Image, and Affective Image, Destination perceived value*

INTRODUCTION

Branding of a tourist destination has become an effective strategy to create a differential and competitive advantage in a more competitive tourism environment. Destination branding is the creation of a unique brand with a name, logo, symbol and slogan that will create a positive brand image in the visitor's mind (Lee et al., 2006). Destination brands have experiential and symbolic benefits, in addition to functional ones, that evoke emotions and experiences for tourists, as well as influencing their perceptions of and images for social value (Keller, 1993). Understanding the impact of destination brands on tourist behaviour has become a point of concern for the researchers as well as the practitioners since destination is playing a pivotal role in the tourists' trip decision-making process (UNWTO, 2007). Tourism is an important sector for global economic development, cultural exchange and international understanding. Before the recent world events, it was estimated that the sector contributed over US$8.8 trillion to the global economy and that international tourism receipts surpassed US$1.7 trillion (WTTC, 2019; UNWTO, 2019). Therefore, destination branding is a key part of a destination management strategy that aims to attract new visitors, retain existing tourists and boost market share (Tsaur et al., 2016).

The concept of destination image is well known as an important factor that affects tourist behavior, particularly the tourist decision-making process which is the basis for tourist loyalty (Mihailovich, 2006). The concept of loyalty consists of three dimensions; namely, the cognitive, affective and conative (Oliver, 1997; Hussain & Kasim, 2021). The first three dimensions can be considered as attitudinal loyalty and behavioral loyalty as a measure of actual loyalty-behavioral actions (Li & Petrick, 2008). This multi-dimensional view will give a more complete picture of how loyalty is built (Harris & Goode, 2004; Jones & Taylor, 2007). Moreover, there is perceived value of the destination, which is the tourists' assessment of the value they get from a destination compared to what they give up (Wilson et al., 2016; Zeithaml, 1988). Empirical research invariably has shown it to be a positive contributor to tourist loyalty (Boo et al., 2009; Chitty et al., 2007; Mechinda et al., 2009; Carvache-Franco et al., 2022). While there are many studies on the direct linkage between destination image and destination loyalty, few studies have examined the mechanisms and conditions by which this linkage works. Addresing this gap, the present study will fill this gap by considering the role of attitudinal loyalty as a mediator and destination perceived value as a moderator in the relationship between attitudinal loyalty and behavioral loyalty as proposed by Hussain and Hussain (2026) (see Figure 01). The results will help to further develop destination branding theory and add to the sustainable tourism development as it will aid destinations to gain visitors and improve local economic values and support "No Poverty" of Sustainable Development Goal 1 (United Nations, 2015).

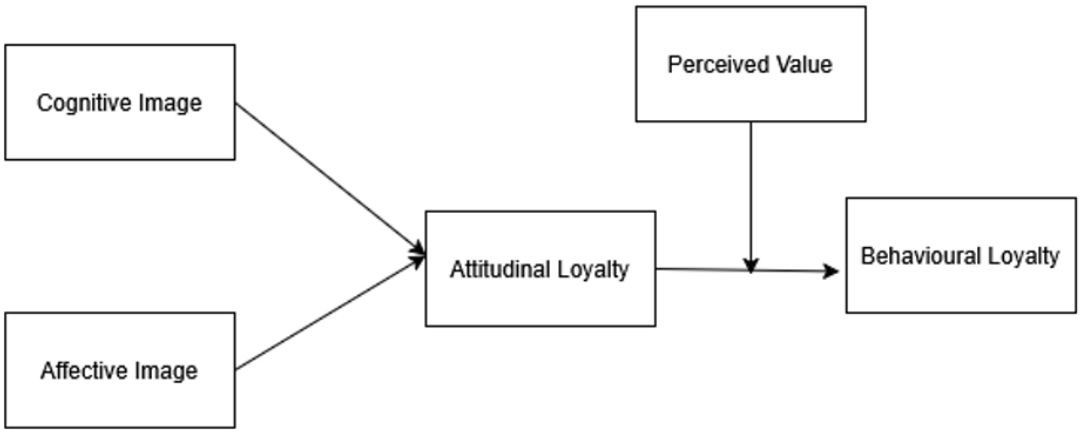

Figure 01: Research Model

LITERATURE REVIEW

The concept of customer loyalty has been known to boost business performance and competitiveness over the long term. It is a strong preference and commitment for a product, service or brand that is developed with the growing experiences and knowledge of the years that eventually results in repeated patronage (Oliver, 1999). Frequent buyers also are not swayed by promotional offers from other brands based on the price, they are less likely to buy from rivals and more likely to buy again (Oliver, 1997). This means that loyalty plays an important role in market share growth and profitability. Earning customer loyalty is often more important than gaining new customers, which is why more companies are investing in customer loyalty initiatives (Aziz et al., 2017). Loyalty is a multi-dimensional concept and cannot be properly measured by a single measure such as behaviour or attitudes (Kim et al., 2008). As a result, there has been a strong push for a dual dimensional perspective, with scholars pointing to positive attitudes, commitment

and word of mouth intentions towards the brand as evidence of true loyalty in addition to repeat purchase behaviour (Berkowitz et al., 1978; Day, 1976; Dick & Basu, 1994)..

Tourism research has established destination image as a core concept when studying the perceptions of tourists, their decision making and the formation of their loyalty towards the destination. The associations, previous knowledge and interpretations of the tourist of the brand marketing and the experiences made during the tour form the destination brands (Dobni & Zinkhan, 1990; Keller, 2013). Hence, the concept of destination image is turning into a significant factor in destination positioning and marketing strategy (Konecnik & Gartner, 2007). A positive destination image can create a positive sense of perceived attractiveness, facilitate travel decisions, aid in differentiation, and enhance revisit intention and loyalty actions (Latif & Islam, 2015; Naidoo et al., 2012; Phillips et al., 2013). Expectations, pre-visit perceptions and post-visit evaluations also influence tourist satisfaction and subsequent tourist behaviors (Chon, 1990). Literature defines destination image into three major components: cognitive, affective and conative, which together influence tourists' behaviour before, during and after their trips (Dann, 1996; Tasci & Gartner, 2007; Wijaya, 2013). The empirical results have always proven that destination image is a positive factor to affect loyalty and the affective image tends to contribute more powerfully to the enhance the loyalty of a destination than the cognitive image (Triantafillidou et al., 2019; Zhang et al., 2014).

Cognitive destination image is defined as the beliefs, knowledge and evaluations of tourists on the characteristics of a destination (i.e., infrastructure, attractions, accessibility, service quality) (Baloglu & McCleary, 1999). It offers a rational basis for tourists' decision making in choosing a potential destination (Gartner, 1993). A strong cognitive image provides tourists with fewer options and deeper evaluation of choices, and in turn boosts positive behavioural intentions. Previous research, has found that there is a key connection between cognitive image and loyalty-related consequences. Cognitive destination image, for example, has been found to have positive relationships with attitudinal loyalty (Zhang et al., 2014); likewise, favorable cognitive evaluations are found to have a significant role in loyalty formation (Çoban, 2012; Carvache-Franco et al., 2022). Hence, cognitive perception of the destination is an important determinant in the attitudes of the tourists on their loyalty. Thus, it is hypothesized that:

H1. The cognitive image of the destination is strongly linked with destination attitudinal loyalty.

Affective destination image, on the other hand, involves the emotional factors, feelings and affect evaluations of tourists towards a tourism destination, such as pleasure, excitement, attachment (Baloglu & McCleary, 1999). This emotional aspect is especially important when selecting and assessing destinations, as affect is a determining factor that influences preferences (Gartner, 1993). Using affect as an image in empirical studies, the determinant of the outcome of loyalty is always highlighted. Iordanova (2017) found that affective image had a greater effect on loyalty than cognitive image and Chiu et al. (2016) confirmed that affective image positively influences loyalty to a significant extent. Likewise, Mody et al. (2017) found affective image to be highly correlated with attitudinal loyalty, and Han and Hyun (2012), Silva et al. (2024), and Gupta and Matatolu (2025) confirmed the positive relationship between emotional destination evaluations and loyalty responses. Therefore, affective attachment to a destination is an important determinant of attitudinal loyalty. The hypothesis that is developed is:

H2. Affective image of destination has a substantial causal association with destination attitudinal loyalty.

Attitudinal loyalty is a psychological bond, intent to rebuy, and desire to continue relations with the brand/destination (Oliver, 1999). It captures the motivational condition of the individual, as defined by positive motivations to revisit, recommend and avoid switching behavior (Agyei & Kilika, 2014). This is supported by extensive literature on loyalty which indicates that there is a close relation between

attitudinal and behavioural loyalty (Kwon et al., 2022; Odin et al., 2001; Dick & Basu, 1994; Berkowitz et al., 1978). In tourism settings, tourists' attitudinal loyalty to a tourist destination is more likely to be reflected in their intention to revisit the destination and to recommend it to others. Hence, attitudinal loyalty is one of the important antecedents of behavioural loyalty. The current hypothesis is that:

H3. The attitudinal loyalty toward the destination is significantly and directly related to destination behavioural loyalty.

In addition, the attitudinal loyalty is expected to serve as a mediator between image of a destination and behavioural loyalty. In previous studies in the hospitality industry, such as Back and Parks (2003) and Han and Hyun (2012) found that attitudinal loyalty stands as a mediator between customer satisfaction and behavioural loyalty. The same logic should apply to the dimensions of destination images, implying that they are likely to indirectly influence behavioural loyalty via attitudinal loyalty. For this reason, the following hypotheses are set up:

H4. Attitudinal loyalty of a destination mediates the causal association between cognitive image and destination behavioural loyalty.

H5. The relationship between affective image and destination behavioural loyalty is mediated by destination attitudinal loyalty.

Perceived value is an important concept in tourism marketing which is the general assessment of the benefits that the tourists get and the costs that they pay, and is the outcome of many factors (Parasuraman, 1997). Value of money and experience quality are significant factors influencing tourists' revisit intentions (Mechinda et al., 2009). The previous studies validated the perceived value effect on loyalty outcomes (Boo et al., 2009), the greater the perceived value, the more favorable the behavioural responses and the greater the revisit intention (Bojanic, 1996). Furthermore, there are some perceived value-related relationships that have been shown to buffer key relationships in the context of loyalty formation. The results of Chang and Wang (2011) study showed that customers with higher perceived value tended to have stronger responses of loyalty than those with lower perceived value. Wang et al. (2022), Jermsittiparsert et al. (2022), and Dedeoğlu (2019) also reported the similar moderating effects. Building on this evidence, this study suggests that perceived value adds to the relationship between attitudinal and behavioural loyalty, which in turn influences the indirect effect of destination image on behavioural outcomes. Therefore, the final hypothesis is:

H6. The indirect causal association between destination cognitive image and destination behavioral loyalty is moderated by destination perceived value.

METHODOLOGY

The study is quantitative, causal research in nature with deductive approach since it is designed to test and validate a theory that has been established. The deductive logic is suitable with the concept model used in the analysis that was established beforehand. The target group is international tourists that have visited Gilgit-Baltistan, Pakistan. 300 questionnaires were sent and there was a 53% return rate (161 questionnaires). Two responses were removed based on the criteria of Mahalanobis distance following the screening process for completeness and outliers, leaving 159 responses that were used for analysis, thus giving a valid response rate of 53.7%, which is regarded as acceptable by Ali et al. (2021).

Measurement scales were modified from existing research, such as Oliver (1997), Back and Parks (2003), Han et al. (2008), Hussain and Hussain (2026), and Back (2005). Multiple items were used to measure the

constructs, and these were the cognitive loyalty (6 items), affective loyalty (4 items), conative loyalty (7 items), behavioural loyalty (5 items), cognitive image (6 items) and affective image (5 items). The items were evaluated on a five-point Likert scale ranging from strongly disagree to strongly agree, allowing for consistency of items across constructs.

RESULTS

Descriptive Statistics

159 valid responses were analysed (see Table 1). The majority of the sample was male (64.2%) and the majority came from Asia (51.5%) and from Europe (24.5%). Most participants were aged 26-35 (38.4%) and 36-45 (26.4%), held master's (44.7%) or bachelor's degrees (39.6%), and were mainly professionals (43.3%) or business owners (21%). More than half (51.6%) were married and had children. Socioeconomic profile shows that 34.5% reported monthly income of more than PKR 500,000. In terms of travel behaviour, 44.6% of people remained in Gilgit-Baltistan for over 15 days. The major sources of information about the destination were fellow friends (45.9%) and internet (27.7%). The overwhelming majority of visitors to those who visited in 2019 said they had visited once or twice (41.5%) and they had visited overseas once a year (51%).

Table 1: ***Demographic Profile***

Variable	Category	n	%
Gender	Male	102	64.2
	Female	57	35.8
Nationality	Asian	82	51.5
	European	39	24.5
	Other	38	24.0
Age (Years)	26–35	61	38.4
	36–45	42	26.4
	Other age groups	56	35.2
Education	Master's degree	71	44.7
	Bachelor's degree	63	39.6
	Other qualifications	25	15.7
Occupation	Professional	69	43.3
	Business owner	33	21.0
	Other occupations	57	35.7
Marital Status	Married with children	82	51.6
	Other	77	48.4
Monthly Income	Above PKR 500,000	55	34.5
	Other income groups	104	65.5
Length of Stay in Gilgit-Baltistan	More than 15 days	71	44.6
	15 days or less	88	55.4
Source of Destination Information	Friends/Relatives	73	45.9
	Internet	44	27.7
	Other sources	42	26.4

Assessment of the Measurement Model

The inferential statistical analysis was done in the software SmartPLS 3.3.3 (Ringle et al., 2005). The research model proposed (see Figure 2) included five constructs measured by 23 reflective indicators. Evaluation of the measurement model is the first and important step in PLS-SEM analysis.

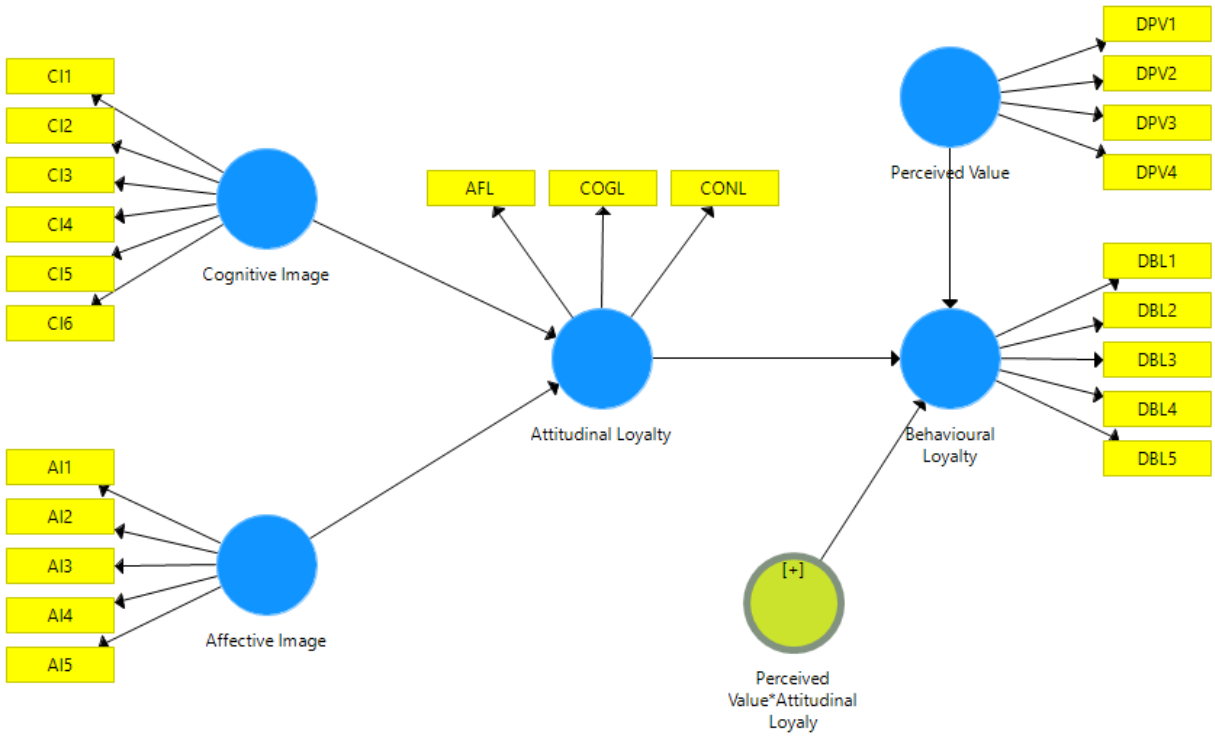

Figure 2: Original Study Model in SmartPLS

The loadings of indicators used in the analysis were not dropped if they were below 0.70 but above 0.50. Based on the suggestions by Hair et al. (2019) loadings with values of 0.50 or more, with statistical significance, are acceptable. All item loadings were greater than 0.50 and reliability and validity of the constructs were greater than the recommended cut-off values, which is why those items with loadings between 0.50 and 0.70 were kept. Hence, there was no deletion of items from the measurement model. All Average Variance Extracted (AVE) values of constructs in this study exceeded the recommended value of 0.50.

In particular, the AVE value of the cognitive image was 0.537, affective image was 0.548, attitudinal loyalty was 0.739 and behavioral loyalty was 0.733. Like the previous examples, Composite Reliability (CR) values range from 0 to 1 and Hair et al. (2014) suggests that a value greater than 0.80 is acceptable for research. This study found that all constructs had values over 0.80 for a CR. The results of these tests show very high internal consistency and that all indicator loadings are within an acceptable range. Overall, AVEs are greater than 0.50 and the CRs are greater than 0.80. Table 2 shows detailed results of CR, indicator loadings and AVE.

Table 2: ***Construct, items, Loadings, CR, AVE***

Constructs	Items	Loadings	CR	AVE
Cognitive Image	*CI1*	0.843	0.827	0.537
	CI2	0.838		
	CI3	0.604		
	CI4	0.799		
	CI5	0.696		
	CI6	0.565		
Affective Image	*AI1*	0.845	0.857	0.548
	AI2	0.802		
	AI3	0.716		
	AI4	0.657		
	AI5	0.662		
Attitudinal Loyalty	*COGL1*	0.843	0.920	0.793
	COGL2	0.838		
	COGL3	0.604		
	COGL4	0.799		
	COGL5	0.696		
	COGL6	0.565		
Perceived Value	*PV1*	0.758	0.902	0.697
	PV2	0.863		
	PV3	0.867		
	PV4	0.847		
Behavioral Loyalty	*BL1*	0.868	0.932	0.733
	BL2	0.900		
	BL3	0.892		
	BL4	0.826		
	BL5	0.785		

The extent to which a construct in the structural model is empirically different from other constructs is discriminant validity. Based on the criterion, square root of each construct's AVE must also be higher than the correlations between the constructs to ensure the discriminant validity. The present study finds that all AVE square root values are larger than the inter-construct correlations. Therefore, the discriminant validity is totally fulfilled. All these results suggest that each construct has a sufficient level of uniqueness and sufficiency of the measurement model as per Fornell & Larcker's criterion.

Table 3: ***Fornell-Larcker Criterion***

	Affective Image	Attitudinal Loyalty	Behavioural Loyalty	Cognitive Image	Perceived Value	Perceived Value*Attitudinal Loyaly
Affective Image	0.740					
Attitudinal Loyalty	0.529	0.890				
Behavioural Loyalty	0.439	0.774	0.856			
Cognitive Image	0.527	0.471	0.416	0.733		

Perceived Value	0.365	0.584	0.468	0.288	0.835	
Perceived Value*Attitudinal Loyaly	-0.175	-0.450	-0.199	-0.175	-0.415	1.000

Henseler et al. (2015) suggested the heterotrait–monotrait (HTMT) ratio of correlations (Voorhees et al., 2016). All the HTMT values are below 0.90 as indicated in Table 4. In summary, all the HTMT values in Table 4 are lower than 0.90, indicating acceptable discriminant validity. Furthermore, all the values of AVE, CR, Cronbach's alpha are greater than the recommended value, which supports the robustness of the measurement model.

Table 4: ***Heterotrait-Monotrait Ratio (HTMT)***

	Affective Image	**Attitudinal Loyalty**	**Behavioural Loyalty**	**Cognitive Image**	**Perceived Value**	**Perceived Value*Attitudinal Loyaly**
Affective Image						
Attitudinal Loyalty	0.629					
Behavioural Loyalty	0.498	0.859				
Cognitive Image	0.631	0.537	0.457			
Perceived Value	0.439	0.666	0.515	0.340		
Perceived Value*Attitudinal Loyaly	0.193	0.483	0.205	0.187	0.445	

All standards established by Hair et al. (2019) for measurement model evaluation are fulfilled, thus ensuring that the measurement of reliability and validity are kept for further analysis. The next phase is to evaluate the structural model.

Assessment of the Structural Model

In this research, all hypotheses proposed were tested using the path analysis method in the framework of structural equation modelling. The beta (β) values or path coefficients were used to assess the strength and direction of the hypothesized relationships in the assessment. Bootstrapping procedures and t-values were used to further explore if these relationships were statistically significant and positively supported (Chin, 2010; Bakshi & Krishna, 2009; Efron & Tibshirani, 1994). In this context, t-value (as with beta coefficient) determines the strength of the relationship, higher t-values mean stronger causal relationships between the constructs (Huang et al., 2007). A structural model (see Figure 3) is presented below that was developed for this study.

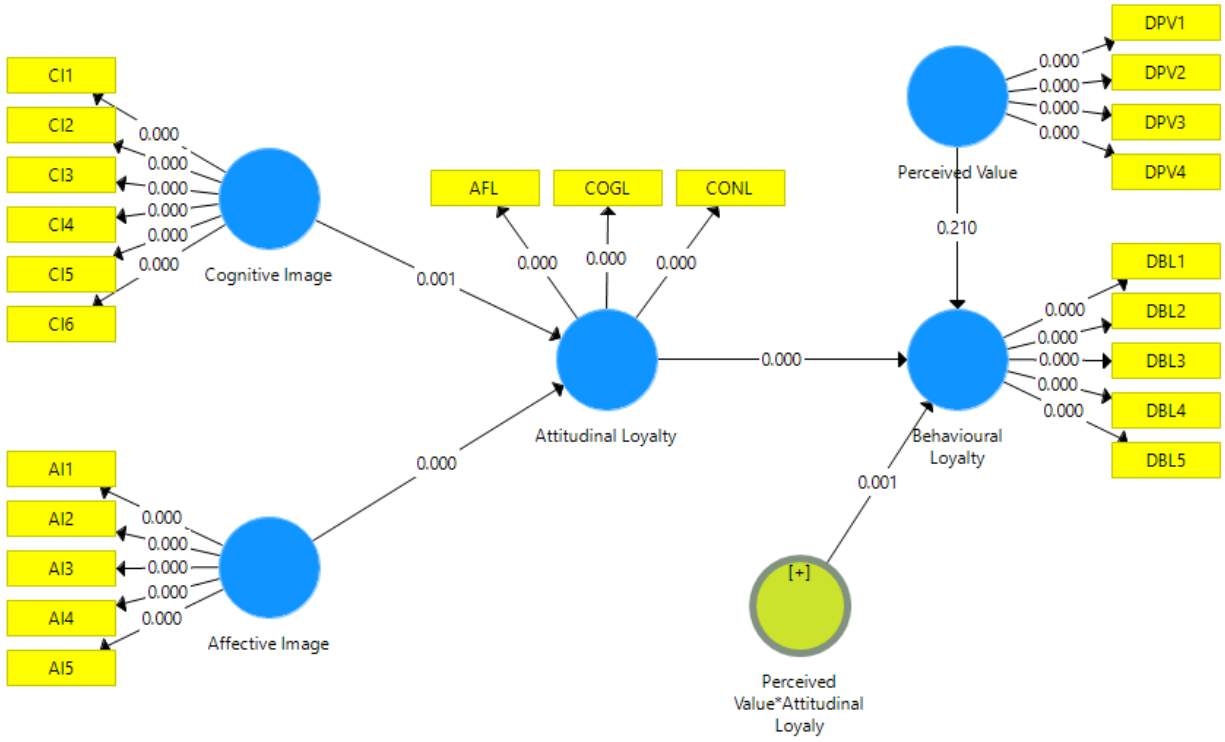

Figure 3: Structural Model

The first step in checking on the structural model is to evaluate the multicollinearity by testing the Variance Inflation Factor (VIF) for each independent variable. It is important to examine the VIF values to avoid possible construct related collinearity problems (Hair et al., 2011). The results of this study (Table 5) show that multicollinearity is not problematic as all VIF values are under the less conservative cut off of 3.3, indicating stable estimates (Diamantopoulos & Siguaw, 2006). The regression results are therefore deemed valid and appropriate for further results on the structural model.

Table 5: ***Inner VIF Values***

	Affective Image	**Attitudinal Loyalty**	**Behavioural Loyalty**	**Cognitive Image**	**Perceived Value**
Affective Image		1.385			
Attitudinal Loyalty			1.647		
Behavioural Loyalty					
Cognitive Image		1.385			
Perceived Value			1.587		
Perceived Value*Attitudinal Loyaly			1.312		

By ensuring the absence of collinearity, the coefficient of determination (R^2) of the endogenous constructs should then be examined. The R^2 represents the percentage of the variance in each output variable that the model explained and therefore the amount of explanatory power of the model (Shmueli & Koppius, 2011). It also should be noted that the more exogenous variables in the model, the higher R^2 values will

be (Sharma et al., 2021). The R^2 value for attitudinal loyalty is 0.331, which indicates that the variance in the attitudinal loyalty is explained by the cognitive image and affective image by 33.1 percent. Furthermore, the R^2 level for the behavioural loyalty is 0.630 (refer to Table 6). Based on the proposed criteria by Hair et al. (2011) and Henseler et al. (2009), the endogenous variables' R^2 values are acceptable and can be considered satisfactory.

Table 6: ***R-square Value***

	R Square
Attitudinal Loyalty	0.331
Behavioural Loyalty	0.630

The assessment of the effect size (f^2) was then carried out. To find out the contribution of each construct in the explanation of the dependent variable, the effect size is used to examine the influence or change of the R^2 value after producing the structural model by excluding an independent variable. That is, it answers the question of whether a predictor is meaningful to the model's explanatory power if it is not included. The interpretation of the f^2 values is based on Cohen (1988) as follows: 0.02 = small effect, 0.15 = medium effect, and 0.35 = large effect. The results of this study showed that affective image has a moderate effect and the cognitive image has a small to moderate effect as seen in Table 7. The effect is large for attitudinal loyalty, which means that it has a high explanatory contribution, and small for perceived value. In conclusion, the findings indicate that affective image has a moderate influence on the dependent variables, whereas attitudinal loyalty has the greatest influence on the R^2 values of the dependent variables.

Table 7: ***f-square***

	Affective Image	**Attitudinal Loyalty**	**Behavioural Loyalty**
Affective Image		0.164	
Attitudinal Loyalty			1.113
Behavioural Loyalty			
Cognitive Image		0.076	
Perceived Value			0.008
Perceived Value*Attitudinal Loyaly			0.083

To test the first three hypotheses that were taken into consideration in the direct relationship, the assessment of the structural model was carried out. The hypothesized results were obtained by bootstrapping procedures and PLS algorithm. The results of the direct structural relationships are shown in Table 8. Based on the findings, it can be seen that the cognitive image has a positive and significant effect on attitudinal loyalty, as evidenced by a path coefficient (β) of 0.265 and t-value of 3.410. So, the hypothesis is supported. Likewise, affective image is found to be positively related with attitudinal loyalty ($\beta = 0.389$; $t = 4.402$) and attitudinal loyalty is positively related with behavioral loyalty ($\beta = 0.823$; $t = 16.406$). As a result, all the direct relationships found between the constructs examined are positive and statistically significant and all proposed hypotheses are accepted.

Table 8: ***Result of direct relationships***

Hypotheses		Original Sample (O)	T Statistics (|O/STDEV|)	P Values*	Decision
H1	Cognitive Image -> Attitudinal Loyalty	0.265	3.410	0.001	Accepted
H2	Affective Image -> Attitudinal Loyalty	0.389	4.402	0.000	Accepted
H3	Attitudinal Loyalty -> Behavioural Loyalty	0.823	16.406	0.000	Accepted

*Significant at $p<0.05$

Mediation Analysis

Prior to the introduction of the mediator, the effects of 'cognitive image' and 'affective image' on 'behavioural loyalty' were found to be statistically significant (t-value = 3.269, p-value = 0.001; and t-value = 4.197, p-value = 0.000, respectively). In addition, when the mediator, destination attitudinal loyalty, was added to the model, the relations between cognitive image and affective image with destination behavioural loyalty remained significant as mediators ($t = 4.197$, $p = 0.000$ and $t = 3.269$, $p = 0.001$) (see Table 9). Therefore, the indirect effects are statistically significant and the proposed hypotheses are accepted.

Table 9: ***The Indirect Effect (with mediator)***

Indirect Effect	Beta	t-Values	p-Values*	Decision
CI -> DAL -> DBL	0.321	4.197	0.000	Supported
AI -> DAL -> DBL	0.218	3.269	0.001	Supported

*significant at $p < 0.05$

Moderated Mediation Analysis

In addition to investigating the mediating effects, the moderating effect of destination perceived value (DPV) in the relationship between cognitive image and behavioural loyalty is also examined. A two-stage moderation analysis was used to perform the analysis. The results presented in Table 10 showed that DPV significantly moderates the relationship between attitudinal loyalty (AL) and behavioural loyalty (BL), thus supporting hypothesis H6. Specifically, the interaction effect of DPV (DPV*DAL) on DBL is positively and statistically significant (see Table 10), $\beta = 0.206$ and $t = 3.234$. The results show that perceived value has a stronger positive effect on behavioural loyalty when perceived value is higher. Therefore, the hypothesis is supported by empirical evidence.

Table 10: ***Moderated Mediation Effect***

Hypotheses	Original Sample	Standard error	t-Values	P-Values	LL	UL	Decision (Nature of Moderated Mediation)
H6: DPV*AL-> BL	0.206	0.064	3.234	0.001			Supported/Moderat

					0.055	0.330	ed Mediation

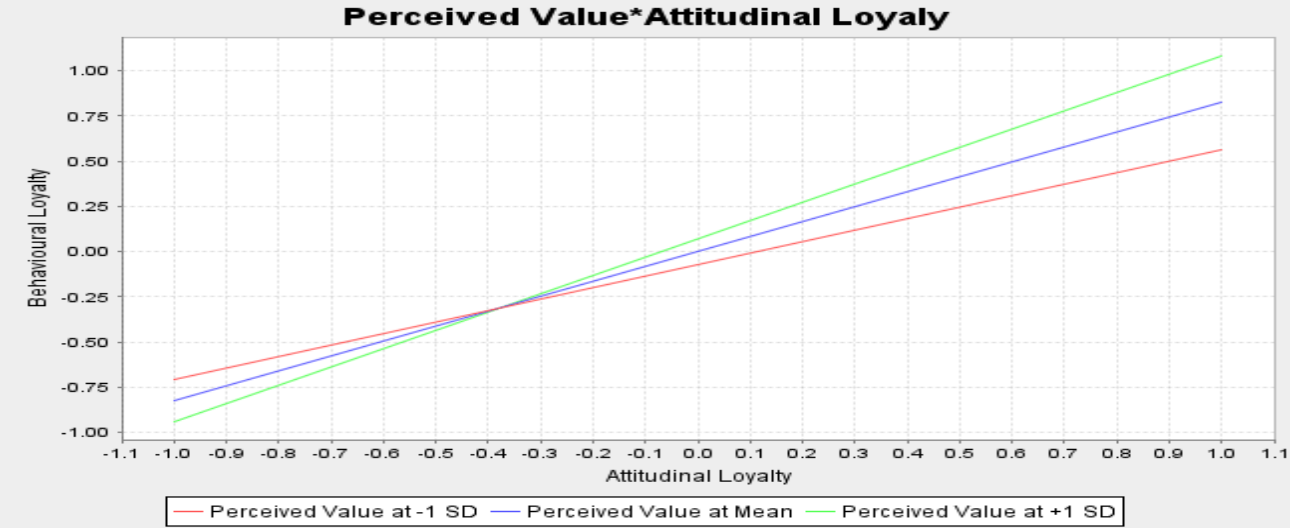

Figure 4: Template of interaction plot

The slope shown in Figure 4 depicts the moderation effect of destination perceived value on the relationship between attitudinal loyalty and behavioural loyalty of the international visitors visiting the area of Gilgit-Baltistan. The results suggest that the relationship between AL and BL is significantly moderated by DPV with the slope of this relationship becoming flatter at low levels of DPV (as evidenced by the converging lines), and becoming steeper at high levels of DPV. The indirect effect is the product of the beta coefficients of path 'a' and path 'b'. In this research, the moderation of path 'b' is applied. A low DPV will make path 'b' weaker and therefore the indirect effect will be lower, and if the DPV is high, path 'b' is stronger and the indirect effect will be stronger. Results consequently suggest that the indirect effect size is different at different levels of the moderator, thus supporting the moderated mediation model empirically.

DISCUSSION

This study increases the knowledge on the concept of destination loyalty by revealing that cognitive and affective destination image affects tourists' behavioural loyalty. The findings validate the significant influences of destination cognitive beliefs and emotions on destination behavioural loyalty, indicating a joint contribution between rational perceptions and affective experiences in shaping behavioural loyalty. More importantly, it is found that one of the main psychological mechanisms that bridge destination image with actual loyal behaviors is attitudinal loyalty (Ajzen, 1991).

One of the major contributions is the empirical confirmation of a moderated mediation model. The indirect effects of the cognitive and affective image on the behavioural loyalty of tourists are mediated by attitudinal loyalty, which is determined by tourists' perceptions of the destination. Overall, this builds on destination branding literature by providing a clear idea of the "how" as well as the "when" of the formation of loyalty, revealing that the attitudinal route is more robust when DPV is high. These findings suggest that tourists' positive destination perceptions enhances positive attitudes, which may lead to repeat visits and recommendations if tourists perceive great value from their experiences.

Overall, the results strongly validate the Theory of Reasoned Action (Ajzen, 1991), where attitudes are important precursors of behaviour. The paper provides a more comprehensive understanding of how destination loyalty is formed and indicates that image, attitude loyalty and perceived value are important factors to consider when trying to build loyal tourists.

Managerial Implications

The findings of this study have important managerial implications for destination managers and marketers who want to build a stronger tourist behavioural loyalty. The results indicate that the destination image can greatly affect the behavioural loyalty via attitudinal loyalty, which implies the need to strategically manage both cognitive and affective aspects of destination image. Thus, destination marketing organisations should pay more attention to the cognitive image through communicating key functional attributes of the destination, such as attraction, accessibility, safety, infrastructure and service quality. Representing accurate and trusted information can have a positive impact on tourists' cognitive assessments and enhance destination preference. At the same time, more emphasis should be placed on creating a powerful affective image through the creation of experiences that are enjoyable, exciting and memorable for visitors, creating attachment and love for the experience.

The findings also indicate that attitudinal loyalty is a key link between destination image and behavioural loyalty, highlighting the importance of managers focusing on long-term relationship development efforts that focus on creating positive attitudes and feelings of commitment. Furthermore, attitudinal loyalty has a higher likelihood of converting to behavioural loyalty when the tourists are experiencing high perceived value, as illustrated by the moderating role of perceived value. The continuous improvement of the overall value proposition is therefore the duty of the destination manager, considering high quality service and experiences for the ratio to costs, and thereby increasing loyalty and competitiveness of the destination.

LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

Although this study has some theoretical and practical contributions it is not without limitations. First, the data collected were only from international tourists who visited Gilgit-Baltistan and did not include the views of domestic visitors. The results should be treated with caution because the tourists who come to the country may have different perceptions, motivations and behavioural loyalty, so consequently the results may not be applicable for the whole tourist population. This limitation could be overcome in future studies by taking both domestic and international tourists into account, and by comparing the proposed relationships among the visitors' segments.

This study also provides a number of fruitful avenues for future research. The mechanism of attitudinal loyalty between destination image and behavioral loyalty was discussed, but other constructs can potentially explain this relationship. Other mediators like destination attachment, and destination trust can be explored in the future. Furthermore, attitudinal and behavioral loyalty can also be dependent on contextual factors. Moderators such as perceived safety and security, destination quality, and authenticity might be included. To gain a better understanding of how and when destination image becomes loyal behavioural outcomes, these factors should be analysed in a moderated mediation study. This would help develop more comprehensive models of destination loyalty, and advance destination branding theory.

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