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#### Linking Country Destination Image with Expats Customer Loyalty in Pakistan: **Mediating Influence of Customer Satisfaction**

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# ABSTRACT

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This study examined Linking Country destination image with expats Customer loyalty in Pakistan: Mediating influence of Customer satisfaction. This learning associated these impacts between two clusters of destinations long and short lug international destinations - According to a report "Pakistan is graded 121 out of 140 countries on the Tourism and Travel Competitive Index 2019" (Dawn News). Data were calm from 200 tourists in 2020 and examined through numerous steps, together with SPSS, and SEM with multi-group analysis. The study employments a quantitative approach whereas convenience (non-probability) sampling is utilized to gather a test of 178 final reactions employing a survey-based questionnaire. The study utilized exploratory figure investigation and corroborative figure investigation to stabilize the Calculate structure. The outcomes appeared that both a broadly held picture of a nation and a destination picture are likely to influence tourists' dependability to a destination and hold some potentialities to predict customer loyalty in tourism sector of Pakistan. The people associated with the tourism business (businessmen, government) should make additional measures in improving the present destination places/spots in Pakistan so that perception of the visitors and destination image build up which can ultimately contribute towards the development of the whole sector. One of the main restrictions of the learning is cross-sectional study in which statistics collected in one period. Future research may address this restriction by applying longitudinal research that collects data for a several periods of time, so that compare may be draw with this study's findings and can draw cause-effect interference properly, future studies should also get data from other different tourist sites in Pakistan such as cultural, heritage and religious etc. to get better representation of the population.

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#### 1. Introduction

The travel and tourism industry have developed as a main income-driving industry in numerous creating and underdeveloped nations within the world. There are numerous illustrations that appear how the flourishing tourism segment can have positive affect on financial development and improvement of the nation. This sector is also widely acknowledged among the fastest growing industries globally (Ganesh & Chockalingam, 2010). For many countries, tourism is accredited as a key source of progress and expansion. For developing countries, it has turned into a main source of earning foreign exchange, employment generation and economic growth (Haller, 2012). As noted by Rasul & Manandhar, (2009), this sector is recognized as a favorable sector to generate employment, thus reducing widespread poverty in South Asia, because various branches of travel & tourism industry like accommodation, transport, beverage and food, catering, recreational and excursion activities have the capacity to generate employment and income for diverse groups of population. Pakistan has significant potential of growth in tourism. Pakistan is from one of the few countries within the world which

are favored with an assorted stock of tourism attractions. The nation is domestic to one of the most seasoned civilizations within the world, areas with alluring beautiful excellence, awe inspiring mountains and crests, sacrosanct devout and notable places, regular assortments, interesting expressions and makes and wealthy culture and legacy.

In addition, historical and ancient places of various civilizations like Buddhists, Indus Valley civilization such as Mohenjo-Daro and city of Harappa are almost 5000 years old. Besides, historical places of Mughal empires in the city of Lahore are another attraction for the world tourists to visit Pakistan. However, despite of these, In South Asia, Pakistan is considered at the bottom in travel and tourism. This is evident by the fact issued by the latest world economic forum report on Tourism and Travel Competitiveness. According to a report "Pakistan is ranked 121 out of 140 countries on the Tourism and Travel Competitive Index 2019" (Shaikh & Afraz, 2019).

Moreover, the negative image of the country at world glance, lack of skilled human resource in the form of tourism and hotel management are among other indicators for the decline of tourism growth in Pakistan. Further, there is lack of research in tourism sector which as highlighted by Pakistan Tourism forum (Sustainable Tourism Foundation Pakistan, 2017). Most importantly, Customer allegiance is one of the gravest issues that tour and travel industry of Pakistan is facing today. Thus, these learning intentions to plug this gap by identifying the aspects affecting tourist loyalty in Pakistan tourism sector.

A optimistic destination picture is an vital gauge within the tourist-destination relationship and increments the stream of visitors to a destination (S. Kim, Leht, & Kandampully, 2019). Many travel investigators have deliberated the explanations why persons like to travel. They have premeditated the visitor's comportment; and initiate the picture of a visitor destination is so much perilous (Chon, 1990) and this observation had impression on tourists' satisfaction (Prayag & Ryan, 2012; Veasna, Wu, & Huang, 2013). In fact studies have shown constructive direct link of destination image on tourist satisfaction (Chiu, Zeng, & Cheng, 2016; Eid, El-Kassrawy, & Agag, 2019; Huete Alcocer & López Ruiz, 2020), The standing of destination picture in the travel expansion of a place is replicated by the interest discovered in academe by various scholars. Regardless of the interest shown, in image in theoretical research, there is a insufficiency of studies concerning outcomes of destination image (Martín-Santana, Beerli-Palacio, & Nazzareno, 2017), particularly in the context of Pakistan tourism sector (Nazneen, Xu, & Ud Din, 2020).

# 2. Theoretical background and Hypotheses

#### 2.1. Tourist Loyalty

Oliver, (1999) gave the idea of devotion as a obligation in guarding profoundly by undertaking re-purchasing or re-pledging with the items or administrations that reliably preferred within the impending indeed in spite of the fact that the circumstance impacted, and the promoting endeavors had probable exterior the state of mind fluctuating. The perception of customer's devotion was considerably more accompanying with the behavior instead of the arrogance. Conferring to the explanation of Oliver, (1999, p.34), loyalty is "a deeply held obligation to repurchase or re-visit a preferred product/service unswervingly in the coming, thus causing monotonous same brand set purchasing once again purchasing, notwithstanding situational inspirations and marketing exertions having the likely to cause swapping behavior". Tourist dependability is one of the foremost basic perspectives for destination marketers since it is more alluring, and less exorbitant, to hold existing sightseers than to draw in modern ones (Loureiro & González, 2008). The exploration about tourism destination trustworthiness has developed an fascinating influence of connoisseurs in facilities marketing fiction (Y. H. Kim, Kim, & Goh, 2011; Vinh & Long, 2013). Now, loyalty has been unhurried by means of three tactics to data usage: (1) behavioral loyalty data, (2) attitudinal data, and (3) composite (amalgamation of both). Behavioral loyalty attentions on the behavioral consequence such as repeat visits (Jacoby & Chestnut, 1978). These tactic have been disparaged for its deficiency of precision with respect to its inability and theoretical framework to elucidate the aspects that stimulus shopper devotion (Yoon & Uysal, 2005).

# 2.2. Destination Image

The perception of destination image was first familiarized in the tourism and travel industry by (Gunn, 1988; Mayo, 1973; Hunt, 1977). It has subsequently been the theme of many academic learnings. Destination image shows an imperative character in tourists' choice creation and successive travel and behavior (Baloglu & McCleary, 1999); accordingly, they have been scrutinized expansively in the tourism prose (Steve Pike, 2002). Previous classifications of destination image have been numerous. Tasci & Gartner, (2007) detailed that "destination image was an inter-active system of thoughts, views, state of mind, conception, and intentions towards the area". All tourism sector had optimistic strategic consideration that finished the destination image among authentic and probable tourist observance (Fakeye & Crompton, 1991). The descriptions of destination image attention on an individual's inclusive discernment of a dwelling (Baloglu & McCleary, 1999). Destination picture is enlightened in the context of evocative then complete traits (Echtner & Ritchie, 2003).

The primary trait arguments to the discrimination of distinct traits of terminus structures which is termed perceptive picture while the following trait denotes to the cerebral depictions or dwelling imaginings constructed on both perceptive pictures (i.e. safe for travelers) and affective picture (i.e. pleasant practice) (Prayag & Ryan, 2012). Customarily, only the perceptive factor of a destination image is measured. Topical learnings cooperatively have seized mutually perceptive and affecting magnitudes to calculate destination image and reasoned that the cohabitation of in cooperation mechanisms may more precisely enlighten destination image (Chiu et al., 2016; Y. H. Kim et al., 2011; San Martín & Rodríguez del Bosque, 2008) The perceptive component states to an person's opinions or acquaintance nearby the appearances or traits of a travelers destination (Baloglu, 2000; Steven Pike & Ryan, 2004). On the other hand, the affecting measurement symbolizes the person's state of mind in the direction of the tourist destination (Baloglu & Brinberg, 1997). Destination image had an encouraging outcome on tourists' satisfaction as well as tourist devotion. Many traveler's scholars have conferred the explanations why persons like to travel. They have deliberate the tourist's actions; and originate the picture of a traveler's destination is so ample perilous(Chon, 1990) and this acuity has influence on traveler's satisfaction (Veasna et al., 2013).

The destination picture is evaluated by the features of its possessions and lures (Evans & Stabler, 1995). which made travelers attracted to retreat that area (Beerli & Martín, 2004; GOVERS & GO, 2004). Destination picture is a variable which has an influence on traveler's collection of a destination to repeat visit (Alcañiz, García, & Blas, 2005; Bigné, Sánchez, & Sánchez, 2001; Phau, Shanka, & Dhayan, 2010). Analogous kindred were deceptive in a current learnings directed by Folgado-Fernández, Hernández-Mogollón, & Duarte, (2016), who settled a typical of the conclusion of traveler's food practices at Spanish cooking festivals on destination picture, and these occurrences' helps to mutually destination and occurrence allegiance, and established that the destination picture is the key forerunner of destination allegiance. These arguments give rise to the ensuing hypotheses:

**H1:** There is a positive and significant relationship among destination image and tourist loyalty.

#### 2.3. Perceived value

The concepts and definitions of perceived value are to some degree unclear within the tourism writing due to the huge number and shifted users of the terms, each with their individual priorities. Perceived trip value is additionally thought to be a cognitive assessment. Morrison, (1989) depicted value as the mental appraise that shoppers make of the transportable item, wherever recognitions of value are strained from an individual cost/benefit evaluation. In this sense, the time or cash contributed in a trip is compared with the experience(s) picked up from that visit. Seen value could be a client's generally appraisal of the efficacy of an item or benefit created on recognitions of what is gotten and what is assumed (Zeithaml, 1988), that is, a interchange among seeming assistances and seeming costs (Lovelock, Vandermerwe, Lewis, & Fernie, 2004). Additionally, Schiffman, Kanuk (2007) stated that the worth for clients is the ratio among the customer's perceived benefits in relations of economic, practical, and spiritual and the possessions (money, time, energy) rummage-sale to attain these aids. (Carlos Fandos Roig, Sanchez Garcia, Angel Moliner Tena, & Llorens Monzonis, 2006) originate that the principle of company modest benefit is to comprise an offer that provides customers with developed perceived value than competitors. Consequently, the charge received is a competitive

advantage that can prime to brand recognition, loyalty, or product. Chen & Tsai, (2007) originate that imagination distress tourist satisfaction concluded the perceived value through the tour and had indirect and direct effects on communicative intents. (Assael, 1984, p.47) stated that "success depends not on the first purchase but on repurchase, and it is unlikely that any brand can survive over time without some degree of loyalty." Consequently, it is serious destination executives appreciate what produces destination devotion (Gursoy, Chen, & Chi, 2014). Gumussoy & Koseoglu, (2016) providing advantageous supplementary suggestion on the presence of an optimistic link among these dualistic variables. They scrutinized the possessions of provision of superiority, perceived value and impartiality on clients' gratification and devotion in the situation of generosity learnings, and emphasized perceived esteem primes to devotion. These influences give rise to the ensuing hypotheses:

**H2:** There is a positive and significant relationship among perceived value and tourist loyalty.

#### 2.4. Destination Image and Satisfaction

Destination picture plays a principal part within the victory of visitor destinations, meanwhile image, realized as a psychological picture shaped by a usual of properties that characterized the goal in its different measurements, works out a solid impact on visitor actions within the tourism division (Beerli & Martín, 2004). Moreover, the destination picture seen impacts traveler gratification and deliberate to rehash the visit within the future, contingent on the destination's dimensions to supply encounters that compare with their desires and suitable image perception they had of the destination (Andreu, Bigné, & Cooper, 2000; Beerli & Martín, 2004; Chon, 1990; Court & Lupton, 1997; Joppe, Martin, & Waalen, 2001). Wang & Hsu, (2010) proposed an integrator show delineating connections among destination picture, gratification and interactive eagerly and apprehended destination picture is faithfully related with gratification. Prayag & Ryan, (2012) investigated the connections among destination picture, put connection, individual inclusion, quest satisfaction and dependability and affirmed a more constructive destination picture comes about in greater levels of guest gratification. Chiu et al., (2016) examined the impact of destination picture and visitor gratification on devotion in a situation consider of Chinese sightseers in Korea and shown destination picture is essential predecessor of gratification. These arguments give rise to the ensuing hypotheses:

**H3:** There is a positive and significant relationship among destination image and tourist satisfaction.

#### 2.5. Perceived Value and Satisfaction

Historical examinations have established that the extent of user gratification can be rummage-sale in aggregation with the dimension of perceived esteem (Oh, 2000; Woodruff, 1997). Lately, it has remained originate that user performances are more comprehensible when evaluated done by perceived esteem (Heskett, Sasser, & Schlesinger, 1997). In additional term, mutually for publicizing consultants and investigators, the idea of perceived esteem has been conversed as specific or the imperative procedures (Cronin, Brady, & Hult, 2000). Preceding learnings have reliably testified a optimistic association occurs among perceived esteem and gratification (Edward & Sahadev, 2011; Jin, Lee, & Lee, 2013; Pandža Bajs, 2015; Wu, 2016). Preceding learnings have reliably reported a optimistic association occurs among perceived esteem and gratification (Edward & Sahadev, 2011; Jin et al., 2013; Meng, Liang, & Yang, 2011; Pandža Bajs, 2015; Wu, 2016) inspected the relationship related among trip picture, perceived esteem, satisfaction and post-obtaining behavioral deliberate and shown perceived esteem altogether and emphatically impacts satisfaction. Hur, Kim, & Park, (2013) tried the impacts of perceived esteem and gratification on dependability, and uncovered social and hedonic utilitarian esteem vitally enhance satisfaction. K.-H. Kim & Park, (2017) investigated connections among perceived esteem, satisfaction and devotion within the setting of community-based eco-tourism in South Korea and create that perceived esteem essentially foresees gratification. These arguments give rise to the ensuing hypotheses:

**H4:** There is a positive and significant relationship among perceived value and tourist satisfaction.

# 2.6. Tourist Satisfaction

Oliver, (1999, p. 13), distinct satisfaction as "the user's serenity response" and "a finding that an invention or provision feature, or the product or service itself, delivers a pleasant level of ingesting-related serenity". In spite of the fact that client gratification is one of the foremost essential thoughts in buyer and showcasing inquire about, it can be operationalized in several conducts, coming about in significant wrangle about in its sense and application (Zeithaml, Bitner, & Gremler, 2013). Parasuraman, Zeithaml, & Berry, (1994) recognized among client satisfaction and benefit superiority by recommending that satisfaction happens after a specific benefit scene, whereas quality could be a long-standing assessment of a product/service after different encounters. Conferring to Kotler, Bowen, & Makens, (2010), the customer's gratification was how distant the assistances of an item (seen) based on customer's desire. Gratification may be one of the foremost thoroughly inquired about factors within the tourism writing. Satisfaction can be respected as a traveler's post-purchase assessment of the destination (C. Ryan, 1995). In tourism exploration, Hunt, (1977) contended that gratification is not only around the preference of the travel knowledge but also the evaluation concentrated that the experience was at slightest as good as it was imaginary to be. That is, gratification is suggested when clients associate their preliminary prospectus with their observations. Once seeming value is greater than prospects, the user is gratified (Yüksel & Yüksel, 2001).

Chris Ryan, (1995) detailed a high frequency of rehash appearance amid the reacting develop tourists to the Mediterranean island of Majorca. He uncovered that defendants had gone by the island at slightest once for the past 5 a long time, demonstrating a really destination steadfast section. Ryan recommended that the high devotion was reliable with the significance of previous palatable occasion encounters in deciding destination optimum. A quantity of trainings have reinforced the notion that gratification and devotion are meticulously associated (Song, van der Veen, Li, & Chen, 2012). Gursoy et al., (2014) anticipated an abstract prototypical that 945 Destination loyalty among amusement of tourists scrutinized backgrounds of destination loyalty and obtainable indication that the association among gratification and destination devotion is significant and positive. As we have seen, Chiu et al., (2016) observed the impact of a destination's picture and tourist gratification on devotion amongst Chinese tourists in Korea, and confirmed the effect of gratification on that allegiance. Wu, (2016) tried a hypothetical show encompassing destination picture, buyer travel involvement, gratification and destination devotion within the tourism setting and create gratification is more slanted to construct destination devotion. These arguments give rise to the ensuing hypotheses:

**H5:** There is a positive and significant relationship among tourist satisfaction and tourist loyalty

## 2.7. Tourist Satisfaction as a Mediating Variable

With regard to the intervening impact of visitor gratification on the connection among destination picture and destination dependability, past considers have appeared destination picture influences destination dependability (Çoban, 2012; Folgado-Fernández et al., 2016; Jamaludin, Johari, Aziz, Kayat, & Yusof, 2012). The secondary consequence of destination picture on destination devotion concluded tourist gratification may well be enlightened by Chi & Qu, (2008), who demonstrated destination picture impacts on gratification which, in turn, impacts dependability. Hence, it can be gathered visitor gratification intercedes the relationship among destination picture and destination dependability. With regard to the intervening impact of visitor gratification on the connection among perceived esteem and destination devotion, past considers have appeared an optimistic association between perceived esteem and destination dependability (Auka, 2012; Eid, 2015; Gumussoy & Koseoglu, 2016).

The secondary consequence of perceived esteem on destination devotion over traveler gratification could be clarified by Gallarza & Saura, (2006), who specified the chronological relationship perceived esteem  $\rightarrow$  gratification  $\rightarrow$  devotion. In addition to that tourist satisfaction also fulfill the criteria for being tested as a mediating variable as given by (Baron & Kenny, 1986). Further on the recommendation of previous scholars (Aunalal, Kadir, Taba, & Hamid, 2017; Hasan, Abdullah, Lew, & Islam, 2019). Therefore, it is asserted that traveler satisfaction intercedes the relationship among perceived value and destination loyalty. These arguments give rise to the following two hypotheses:

- **H6:** Tourist satisfaction will partially mediate the relationship among destination image and tourist loyalty.
- **H7:** Tourist satisfaction will partially mediate the relationship among perceived value and tourist loyalty.

#### 3. Method

#### 3.1. Research Design

A exploration design is the catalog of the different stages and facts of the research (Sharma & Pasricha, 2007). It is the plan of the study that must be followed by the researcher to attain the points or to exam the hypotheses of the study (Kumar, Abdul Talib, & Ramayah, 2013). It provides the roadmap to execute the research so that the research questions, hypotheses, and the overall study can be completed effectively and efficiently (Hair, Black, Babin, Anderson, &Tatham, 2006). This study was a correlational study because it aimed to observe the consequence of perceived value, destination picture, and tourist satisfaction on tourist loyalty on the Pakistani travel & tour sector. Correlational studies are used in the following cases: (a) to clarify the variance in the dependent variable, and (b) to recognize the relationships among two or further variables (Cavana, Delahaye, &Sekeran, 2001). Also, this study was descriptive. Descriptive studies are used to describe the appearances of certain topics (Hair et al., 2006). It describes something such as the contemporary situation, or the appearances of a group, association, and people.

Some steps are for the sampling designs such as express the target populace, choice a sampling frame, regulate the sampling techniques, and determine taster size (Zikmund & Babin, 2013). Rendering to Zikmund & Babin, (2013), the populace is defined as any whole collection of objects that stake some mutual set of features. Usually, the sample of the research is from the smaller number of populations. The sample is defined as a subset or some part of a large population (Zikmund & Babin, 2013).

The selected population is those people, events, or records that cover the desired evidence for the study that determine whether a sample should be selected (Cooper & Schindler, 2006). The marked population for this study is the tourist visiting northern areas of Pakistan such as Murree, Abbottabad, Narran and Kaghan. There is no official database website in Pakistan that may contain a record of the specific number of tourists to each tourism site (Umar Khan, Zaman, & Bakhsh Baloch, 2019). As, the population frame was not available, the non-probability sampling technique, which is suitability sampling technique useful in this research. The researcher distributes the questionnaire to the tourist after getting their willingness who came on visit/tour to Murree, Abbottabad, Narran and Kaghan. An inspecting strategy in which an analyst chooses any cases in any way that's helpful to be included within the test. Haphazard inspecting can produce ineffectual, profoundly unrepresentative tests and isn't prescribed. When an analyst erratically chooses cases that are helpful, he or she can effortlessly get a test that truly misrepresents the population. Such tests are cheap and speedy; be that as it may, the efficient blunders that effortlessly happen make them more awful than no test at all. The reason for using the convenience sampling techniques is because it is easy, convenient and economical way to get the respond on the guestionnaires in large populations from a representative sample and also to confirm the accuracy of the data gathering for this study.

The questionnaire consists of 21 questions and divided into 3 major sections. The section A is demo-graphic information, section B is dependent variable, and section C is independent variables. The section A questions are designed to get the respondents demographic profile and it consists of 7 questions which are include respondents age, gender, accompany with, past experience, and purpose of visit.

### 3.2. Data Analysis Techniques

Data in these learnings were gauged using Statistical Package for Social Science (SPSS) V. No-22, 2<sup>nd</sup>-generation tools, stated to as Partial Least Squares Structural Equation Modeling (PLS-SEM). The prior method was rummage-sale to examine figures to describe the features of the sample (Hair et al., 2006), although the concluding was rummage-sale to observe the

conjectured relationships in the research model anticipated in study (Hair Jr., Hult, Ringle, & Sarstedt, 2016; Wong, 2013). Conferring to Hair, Ringle, & Sarstedt, (2011), PLS-SEM is abstractly and essentially analogous to analysis of multiple regression as the main impartial is to make the most of the clarified variance in the dependent theories as well as to measure the eminence of data based on the features of the measurement model. Therefore, rules of thumb Hair et al., (2011), specified the justification for using PLS-SEM, in a study. PLS-SEM was rummage-sale for some reasons. Primarily, the study does not test or compare theories, rather it is a confirmatory study predict the influence of perceived value and destination picture, factors through traveler gratification on Travelers's loyalty in Pakistan; henceforth, a model is for that reason. Secondly, the model structure is considered as somehow complex as the structure contain both indirect and direct effects of the variables studied (model encompasses mediation). Hence, PLSSEM was used to evaluate the data in the study.

#### 4. Results and Discussion

According to Barnet & Lewis, (1994) outline have be seen "as observations or subsections of observations which appear to be unpredictable with the remains of the data"(p.7). Investigative outlines are an essential step because sidestepping introductory investigation of outliers can modificative statistical tests if the outlier happens to be a sticky (Joseph F. Hair, Black, Babin, & Anderson, 2010). To check any opinion which seems to be external side of the SPSS value labels because of incorrect data entry, initial, frequency stands were articulated for all variables ticking the minutest and extreme statistics.

#### 4.1. Normality Test

Hair Jr. et al., (2016) suggested that scholars should deportment a normality data test. Extremely skewed or kurtotic data can increase the bootstrapped standard error estimations (Chatterjee & Yilmaz, 1992), which in turn underestimate the statistical consequence to the route coefficients. Therefore, in that study engaged multivariate normality test to evaluate the data dispersal by using kurtosis (i.e., the peaked-ness or flat-ness of the dispersal associated with the usual circulation, and skewness (i.e., the balance of distribution at centered or proportioned with approximately the same shape on both sides) (Joseph F. Hair et al., 2010). Nevertheless, created on the result established as indicated both the skewness and kurtosis of metric variables were within the average of +2.58 (Bhatti, Hee, &Sundram, 2012; Verma, 2013).

#### 4.2. Multicollinearity Test

Joseph F. Hair et al., (2010) claimed that multicollinearity is recognized as the point at which the significance of any variable is defined by other variables. As a result, the development of multicollinearity upsurges the complexity of explanation of different variables' consequences. The recent study employed the tolerance value and Variance Inflation Factor to perceive the occurrence of multicollinearity amongst the variables of that learning. According to Joseph F. Hair et al., (2010), the tolerance can be acknowledged as the irregularity in a variable, which is not defined by other variables. Joe F. Hair et al., (2011), proposed that multicollinearity occur if VIF value is higher than 5, and tolerance. 3value is less than .20. This segment presented the demographic outline of the defendants created on their demographic features, both frequency distribution and proportion were examined. Demographic features in this study include age, gender, marital status, position grade level, work experience, and educational level (see Table 1).

#### 4.3. Study of Descriptive Statistics Variables

In the learning, descriptive statistics of the learning variables were offered. Essentially, the mean and standard deviation were computed and to determine the descriptive characteristics of the present learning variables. All the variables in this study remained measured using a five- point likert scale ranging from 1= strongly disagree to 5= strongly agree. The results are shown in Table 2

Table 1

Test of a Non-Response Bias for the Demographic profiles: Chi-Square Test (n=161)					
Characteristics	Frequency	Percentage			
Gender					
Men	102	63.3			
Women	59	36.6			
Marital Status					
Single	73	45.3			
Married	88	54.6			
Age					
18—29	52	32.3			
30—39	61	37.8			
40—49	37	22.9			
50and above	11	6.8			
Accompany with					
Self	4	2.4			
Family	101	62.7			
Friends	56	34.7			
Past Experience					
Initial visit	77	47.8			
Repeated visit	84	52.1			
Duration of Stay (days)					
1 – 3	93	57.7			
4 - 6	51	31.6			
>6	17	10.5			

Table 2	tice Veriebleer Stendard	Deviation and Moon (n=161)
Constructs	(M)	Deviation and Mean (n=161) (SD)
Destination – Image	3.34	0.67
Tourist – Satisfaction	3.47	0.46
Perceived – Value	3.32	0.81
Tourist – Loyalty	3.55	0.59

#### 4.4. Partial Least Square Model Evaluation

Before the hypotheses were tested, there are two stages of model evaluation which refer to: firstly, for the measurement model which is called as outer model in PLS; and secondly for the operational model which is termed as inner model in PLS. The relationship among concealed or disregarded variables was explained in the internal typical model, although the link amongst a dormant variable and its apparent variables was described in the outer model. The study model consists of all reflective constructs. Figure signifies the procedures of PLS-SEM path model assessment used in the present theory of learning (Hair Jr. et al., 2016; Henseler, Ringle, & Sinkovics, 2009).



Figure 1: Theoretical Relationship

### 4.5. Hypotheses Tests of Direct Relationships between IV's and DV

The assessment of the operational archetypal instigates with an examination of the straight associations between the independent variables (IVs) and the dependent variable (DV). The size of the trail or track coefficients was ascertained through PLS-SEM algorithm and the significance of the affiliation was also ascertained through PLS-SEM boot strapping method in Smart PLS. The study used the standard boot strapping process with a number of 5,000 bootstrap sub-samples from 161 belongings to assess significance of the path coefficients (J. Hair, Sarstedt, Hopkins, & Kuppelwieser, 2014; Joe F. Hair et al., 2011).

The result shows that DI and PV have an optimistic coefficient with the TL. The bootstrapping consequence in Table 3 expressions that the connection between IVs and the DV are significant at p<.01. Table 3.1 presents a path coefficients, p-value and t-statistics of the analysis. With respect to H1, the result reports that there is a helpful significant relationship among destination image and tourist loyalty ( $\beta$ =.19; t=2.74; p<.01); hence, H1 is supported. Similarly, H2 is also supported because the result indicates that perceived value is significantly related to TL ( $\beta$ =.23; t=3.89; p<.01).

#### Table 3

Outcomes o	f Hypotheses Te	ests of Direc	t Relat	ionships betwe	een IV's and DV (n=161)			
<b>Hypotheses</b>	Relationship	Beta	SE	T Statistics	Decision			
H1	DI -> TL	0.19	0.07	2.74***	Supported			
H2	PV -> TL	0.23	0.06	3.89***	Supported			
Note: Significa	Note: Significant level $***p < 0.01; **p < 0.05; *p < 0.10$							

# 4.6. Hypotheses Tests of Direct Relationships between IV's and Mediating Variable

Similarly, in the second stage, the mediator variable was familiarized, and the link among the IVs (DI & PV) and Mediating Variable MV (TS) was assessed. As indicated in Table 4, the path coefficients between IVs) and the mediator variable (TS) are all positive. Hence, the bootstrapping result shows all the path coefficients are significant at (p<.01 and p<.05). Additionally, Table 3.2 also presents the relationship and t-statistics of the analysis.

The hypothesis (H3) predicted the positive significant relationship DI and TS, hence H3 is supported ( $\beta$ =.19; t=3.66; p<.01). With respect to H4, the result indicates positive significant relationship between PV and TS ( $\beta$ =.21; t=3.88; p<.01), so H4 is also supported.

Table 4         Outcomes of Hypotheses Tests of Direct Relationships between IV's and MV (n=161)							
Hypotheses	Relationship	Beta	SE	T Statistics	Decision		
H3	DI -> TS	0.19	0.05	3.66***	Supported		
H4	PV-> TS	0.21	0.05	3.88***	Supported		

Note: Significant level \*\*\*p < 0.01; \*\*p < 0.05; \*p < 0.10

# 4.7. Hypotheses Tests of Direct Relationships between DV and Mediating Variable

The relationship between mediator (TS) and DV (TL) also was evaluated. In these regards, the relationship (TS and TL) is found statistically positive ( $\beta$  =.29; t=2.98; p<.01). Therefore, H5 is supported. Table 5 represents the PLS-SEM results.

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p Beta	SE	T-Statistics	Decision
0.29	0.10	2.98***	Supported
	0.29	0.29 0.10	•

### 4.8. Mediation Analysis

J. Hair et al., (2014); and Hayes & Preacher, (2010) recommending testing the consequence of the mediation via bootstrapping techniques. Therefore, this existing learning verified the mediating effect of TS on the association between IVs on TL with Smart PLS 3 (Hair Jr. et al., 2016) using the bootstrapping method with 161 cases and 5,000 sample.

In testing the mediation analysis, mediator variable involved in and result of the 5,000 sample in bootstrapping method was rummage-sale to multiply track a & b. Then the artefact of the two significant tracks was separated by the standard error of the invention of the both trails (a\*b/SE) to get the t-value. Similarly, variance accounted for (VAF) analysis remained conducted to examine the level of mediation (J. Hair et al., 2014; Hair Jr, Ringle, & Sarstedt, 2013). Hence it is clear from Table 6 TS mediates the positive association between DI and TL ( $\beta$ =.06; t=2.18; p<.05) and PV and TL ( $\beta$ =.06; t=2.19; p<.05).

 Table 6

 Passults of Modiation Tast (n=161)

Hypotheses	Beta	SE	T-Statistics	Decision
DI->TS->TL	0.06	0.03	2.18**	Supported
PV->TS->TL	0.06	0.03	2.19**	Supported

Note: Significant level \*\*\*p < 0.01; \*\*p < 0.05; \*p < 0.10

However, Hair Jr. et al., (2016) recommended for self-assurance intermission scheming and Smart PLS 3.2.6 robotically produced the confidence interval approximation at 5% lower level (LL) and 95% upper level (UL) as shown in Table 7.

#### Table 7

Structural Model: Confidence Interval of Mediating Relationships (n=161)							
Нур	otheses	Path a	Path b	a*b (Beta)	5% LL	95% UL	Decision
H6	DI->TS->TL	0.19	0.29	0.06	0.01	0.11	Supported
H7	PV->TS->TL	0.21	0.29	0.06	0.02	0.12	Supported

Note: Hypothesis is maintained when there is no zero (i.e. when LL has adverse sign and UL has optimistic sign) between LL and UL

#### 5. Discussion

As predicted, the PLS path modelling result indicates that destination image was create to have an optimistic impact on tourist loyalty. These learning provides suggestion on the importance of destination picture on traveler devotion. In accumulation, that outcomes were braced by the truth that the appraisal of destination picture by the visitor going to northern regions of Pakistan is based on safety and security, the wonderful sceneries, common attractions and wonderful climate that in turn made their devotion to the favored goal. This was steady with past investigate, which found that the relationship in tourism context (Akroush, Jraisat, Kurdieh, AL-Faouri, & Qatu, 2016; Aliman, Hashim, Wahid, & Harudin, 2016; del Bosque & San Martín, 2008; Marine-Roig, 2011; Setiawan, 2014; Wu, 2016). Hence, the recent study reinforces the preface that the further satisfactory to the destination picture, the greater level the traveler positive attitudes/intention to return to (Deng & Li, 2014), and plausibility to travel again (Hernández-Lobato, Solis-Radilla, Moliner-Tena, & Sánchez-García, 2006; Prayag & Ryan, 2012) to the goals in northern zones. Subsequently, destination picture plays a crucial part within the victory of traveler goals, since image works out a solid influence on visitor behavior within the tourism. On the whole, finding of this study validates the hypothesis, it also offers an answer to the particular research question. The results indicate that tourists visiting the tourist places in Pakistan make assessment of the tour which based on their assistances and the seeming costs or sacrifices allied with a destination that ultimately affect their intention to revisit. These results are in line with the lessons by (Y. H. Kim et al., 2011; Mason & Paggiaro, 2012; B. Wang, Yang, Han, & Shi, 2017).

The results back the notion that perceived value is imperative in advancing long-standing connections with visitors because it influence the visitor purposeful to returns to and suggest to others For illustration, Ilban, Kasli, & Bezirgan, (2015) originate that perceived esteem had an

optimistic impact on the probability of returning to and recommending the destination to others. Likewise, Jin et al., (2013) found that perceived value contains a critical impact on behavioral eagerly. Subsequently this training contributes to the body of information by recognizing perceived value as an imperative forerunner to dependability in Pakistani tourism segment as few considers have inspected such a relationship.

Conclusion of the learning is reliable with the past lessons (Chi & Qu, 2008; Chiu et al., 2016; Hasan et al., 2019; Prayag & Ryan, 2012). As contended by Tasci & Gartner, (2007) that picture of a destination plays an fundamental part in deciding traveler's gratification. In common, the results of the think about supported that a more satisfactory destination picture is likely to prime to a better level of traveler gratification in this manner proposing that as visitors' recognitions of put moved forward, so did their satisfaction levels. The finding proposes that in Pakistan northern ranges, the components of cognitive picture counting security, security, climate, and normal attractions at the destination places are vital to fulfill visitors, tourists' feelings and sentiments toward the destination cannot be disregarded.

The study appears a critical relationship between and satisfaction and perceived value Besides, this finding is reliable with the discoveries of past ponders in related areas (Allameh, Pool, Jaberi, Salehzadeh, & Asadi, 2015; Cronin et al., 2000; Mcdougall & Levesque, 2000; Stylidis, Shani, & Belhassen, 2017). Lee, Yoon, & Lee, (2007) in the learning have create traveler's discernment of worth has an impact on their gratifications. Moreover, Hume & Mort, (2008) found perceived value as a positive persuasive factor on, and a strong prognosticator of, customer gratification. The outcomes of the study are contribution in identifying perceived value as critical antecedent of tourist satisfaction in tourism sector of Pakistan. In examining of the objective, the hypothesis was tested. The result showed a significant optimistic relationship among TS and TL. This was supported by the reality that dependability to a destination will increment in case the visitor gotten to be fulfilled. This was reliable with the results of the study experimentally (Chen & Phou, 2013; Guzman-Parra, Vila-Oblitas, & Maqueda-Lafuente, 2016; C. K. Lee et al., 2007; Riduan, Suharyono, Achmad, Fauzi, & Darminto, 2015; Yoon & Uysal, 2005). Oliver, (1999) demands that fulfillment could be a vital step within the arrangement of dependability. One of the clarifications for the result is that customer devotion is subdivided into two particular sorts. The primary of these are behavior variables, which are due to solid devotion and repeat buys, etc. The second are demeanor factors, which incorporate brand inclination, commitment, and 'intention to buy' (J. Lee, Lee, & Feick, 2001). In terms of research findings in Pakistan tourism sector, customer satisfaction positively affects loyalty because of its ability to influence consumer behavior and attitude (Oliver, 1999). Therefore, it affects the tourists aim to revisit and also acclaim the destination to others by saying positive experience. Thereby study contributes to the information by devoting extra time to understanding customer satisfaction to influence the tourist loyalty.

To examine the mediating effect of traveler gratification on the association among destination picture, perceived esteem and tourist devotion in Pakistan tourism industry. Specifically, the hypotheses H6, and H7 were tested to see the mediating effect of TS. To achieve the mediation objective, H6 was established and tested which positions that TS mediates the relationship between DI and TL. Thus, H6 is supported. Similarly, DI significantly related to TL directly in this study, and it has a straight and optimistic inspiration on TS. More interestingly, the statistical result shows that DI influence TL through TS. Again, result from Table 4.20 of direct effect of destination picture on tourist devotion is 0.13 while the indirect effect between DI and TS, and TS and TL show 0.06, where the total effect between DI, TS and TL explains the value of total effect of TS. In summary, based on the study findings highlight that destination image of tourist in tourism sector of Pakistan serve as an important element for developing their satisfaction, which may contribute to their loyalty.

In achieving the last objectives, H7 was also formulated, tested and achieved. Remarkably, the statistical finding revealed that TS mediates the relationship between PV and TL. Hence, H7 is supported. Based on this finding, proper provision of the benefits to the tourist at tourist destination (e.g low living, shopping etc. prices) will help to improve their satisfaction level and in return achieve tourist loyalty. The results revealed that when tourist perceived value for the trip, they become satisfied. Since satisfaction influences the tourist behavior thus, when they become satisfied their intention to revisit the place is also increased. This result subsidizes to the body of knowledge by provided that the understating of factor what makes consumers to be satisfied to influence future behavior. Similarly, the result shows the direct effect between PV and TL revealed 0.18, while indirect effect between PV and TS, and TS and TL shown 0.07, however, the total effect explained greater than the direct and indirect effect with 0.24 effect. The outcomes of the study is consistent with some previous investigations (Allameh et al., 2015; Jeong & Kim, 2019) which revealed that PV is related to TL through some mediating variables.

#### 5.1. Theoretical Implications

The whole framework of the study is a major influence to the body of facts as there are very limited studies in the framework of Pakistan tourism sector. The discoveries of the direct effects as well as the mediating effects of the study have contributed to the body of knowledge. The study shows experimental prove of relations between the arrangement of goal devotion and goal picture and visitor fulfillment. Past creators have held the see that goal picture and traveler fulfillment are emphatically married to goal devotion (Gursoy et al., 2014; C. K. Lee et al., 2007). In any case, others have demonstrated goal dependability does not ensure sightseers returning to a goal since they by and large slant to favor a modern area in spite of a palatable, positive encounter (Jeong & Kim, 2019). Moreover, Chi & Qu, (2008) were of the supposition that goal dependability has nothing to do with goal picture. In any case, the show think about uncovers and affirms the presence of basic connections between goals pictures, traveler fulfillment and goal devotion. Based on the abovementioned argument, the inclusion of Perceived value as IV along with destination image are studied in a single model. The findings confirmed both have a optimistic effect on tourist loyalty. This study adds further knowledge on the importance of tourist satisfaction in predicting tourist loyalty. The findings also provide extra empirical support for the study framework. As projected, this study contributes academically, by empirical testing the mediation effect of TS on the link between DI, PV and TL. The result shows that TS mediates the relationship. This means that to improve by finding out the ways of satisfying the customer as identified by this research (e.g. by creating a better destination image, crating destination value) in Tourist places in Pakistan will lead to increase in loyalty. Moreover, very limited studies have inspected the mediating part of TS between the abovementioned associations particularly in Pakistan tourism sector.

#### 5.2. Practical Implications

Our outcomes confirmed the reported resilient that features and attributes of tourist destination places roles as an important stirring foundation for tourists to be more highly loyal & gratified to revisit the places. The result emphasized that the people associated with the tourism business (businessmen, government) should make additional measures in improving the present destination places/spots in Pakistan so that perception of the tourist and destination image build up which can ultimately can contribute towards the development of the whole sector. Additionally, examining, travel gratification as a go between helps us with better; a much better and a stronger, an improved much improved considerate of why and how traveler's gratification can be upgraded by diverse ways. Besides, this inquire about was systematized in a developed national, which was Pakistan, and the recently chosen management features a high accentuation on the tourism division results within the Pakistani setting. This investigate will be in performance a part of bridge among administrations supplier establishments in Pakistan, representatives, as well as within the writing of travel for creation the maintainability division of tourism.

#### 5.3. Restrictions and Directions for Forthcoming Research

Regardless of the number of contributions made by the study both in theoretical, and practical, and parts, the study has numerous limitations. Nevertheless, limitations usually give room for further study. Precisely, one of the main restrictions of the learning is cross-sectional study in which statistics collected in one period. As such, care should be applied when sketching causal inferences. Therefore, future research may address this limitation by applying longitudinal research that collects data for a several periods of time, so that compare may be draw with this study's findings and can draw cause-effect interference properly. Secondly data is collected only from the tourist visiting Murree, Abbottabad, Narran and kaghan. Therefore, future studies should also get data from other different tourist sites in Pakistan such as cultural,

heritage and religious etc. to get better representation of the population. Thirdly, convenience sampling is used which sometime effect the generalization of the result. So, in future a better technique should be adopted. Lastly, only Mediating variable is considered in the framework, so in future studies role some moderating variable should also be tested i.e. under what circumstances the strength of the DI and TL and PV and TL increases or decreases.

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