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An Investigation on Tourism Consumers' Choice Behavior Towards Tour Destination Loyalty

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DECLARATION

To the best of my knowledge and belief this dissertation contains no material previously published by any other person except where due acknowledgment has been made.

This thesis contains no material which has been accepted for the award of any other degree or diploma in any university.

Signature: …….

Md Enayet Hossain

January 15, 2013.

DEDICATION

This dissertation is dedicated to the memory of my late parents Ashia Khatun and Ali Hossain Munshi. I miss you.

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LIST OF ABBREVIATIONS

AVE=Average Variance Extracted

CA=Cost and Affordability

CR=Composite Reliability

DF=Demand Fluctuation

EB=Ethical Belief

FC=Formative Construct

GoF= Goodness-of-Fit

IG=Income Group

IL=Income level

IPT= Information Processing Theory

MP= Monetary Price

MPSR=Monetary Sacrifice

ND= Natural Diversity

NMP= Nonmonetary Price

NMPSR= Nonmonetary Sacrifice

PDBI= Perceived Destination Brand Image

PDL=Perceived Destination Loyalty

PIC= Perceived Intrinsic Cues

PIL= Perceived Income Level

PLS= Partial Least Square

PP= Perceived Price

PQ= Perceived Quality

PR= Perceived Risk

PRB= Perceived Religious Belief

PS= Perceived Satisfaction

PSR= Perceived Sacrifice

PSV= Perceived Seasonal Variation

PW= Perceived Warranty

RB=Religious Belief

RF=Reflective Construct

SA=Social Acceptance

SC=Social Class

SEM= Structural Equation Modeling

SV= Seasonal Variation

TPB= Theory of Planned Behavior

TRA= Theory of Rezoned Action

VIF= Variance Inflation Factor

WTO=World Tourism Organization

WW= Wonders of the World

ABSTRACT

This study investigates the factors that influence tourism consumers' choice behavior towards tour destination loyalty. Loyalty behavior has generally been accredited as a most desirable area for academics and practitioners because, among other things, it is thought that the marketing promotion costs needed to attract loyal visitors are lower than those required for non-loyal visitors. A loyalty is a positive indicator of tourism consumers' satisfaction towards the destination and its services which are mainly used for successful business operations. The positive outlook of high repeaters increases their possibility to come back to same destination in future.

With theses grounds, this research investigates the theoretical and empirical evidence on the causal relationships among different factors (intrinsic cues, destination brand image, warranty facilities, price, quality, risk, sacrifice, satisfaction, and loyalty) in the formation of destination loyalty. Recently few studies have focused on the moderating effect of gender, age, and level of education in the destination loyalty process. Therefore, the current research has further investigated the effect of moderating variables on relationships of different factors in the destination loyalty process, which has not previously been given much attention. In addition, this research also presents an extensive explanation on reflective and formative constructs to discuss the higher order multidimensional constructs that influence the loyalty process.

This research methodologically adopts a mixed method approach. In the first phase, the literature review identified the Information Processing Theory (IPT), Theory of Reasoned Action (TRA), Theory of Planned Behavior (TPB), as relevant to the study of actual behavioral (loyalty) along with an extensive literature review. Then an initial research model was developed to test the loyalty empirically. The second phase consists of a qualitative data collection from 25 experienced visitors using semi-structured questionnaires. The field data is analyzed using a two stage (inductive and deductive) content analysis technique. The initial research model is then refined based on the findings of this phase. Altogether, twelve constructs are identified. In the ensuing quantitative phase, a survey instrument is developed to test a range of hypotheses based on the research model. First, a pilot study is conducted on the responses from 145 visitors. The instrument is then refined and administered in a national survey which resulted in 602 useable responses. A non response bias test has also been conducted to look for whether there are different opinions between respondents and non-respondents in the survey. Partial Least Squares (PLS) based

Structural Equation Modeling (SEM) approach is applied to test the 22 relationships in the research model. In addition, a multi-group analysis, and analysis of higher order constructs of PLS are also employed.

The result of this research presents in total 15 relationships which are statistically significant. The overall explanatory power of the model is very much satisfactory as explained 64% of the variance on loyalty towards Cox's Bazar, Bangladesh. It is found that perceived satisfaction is the main antecedent of destination loyalty. It is also found that Perceived quality and perceived sacrifice are important influential factors in determining the perceived satisfaction. Overall the findings confirm that the perceived destination loyalty (PDL) is a function of multidimensional factors including formative and reflective measures. Furthermore, the findings have confirmed that consumers' choice decision making at the destination level is a sequential process. In addition, although the moderating effects of gender, age, and level of education in the destination loyalty process are not found to be significant, some relationships in the model are very much significant.

The theoretical contribution of this research lies in the development of a parsimonious destination loyalty model that has successfully been incorporated using different constructs from the existing literature and based on three prominent behavioral theories; IPT, TRA, and TPB. First of all, this research provides a significant contribution to the existing knowledge presenting the role of intrinsic and extrinsic cues on quality, risk, sacrifice, and satisfaction in the destination loyalty behavior. Secondly, the investigation of the research contributes to current knowledge by filling the gap of moderating effects of tourism consumer demographics in the PDL process especially for third world countries like Bangladesh. Finally, using formative and reflective measures this study has added a new dimension to effective travel and tourism operational strategies. In practice perhaps, a major contribution of this research is the implication for the destination operators to endeavor to enhance a sustained loyalty at the destination level.

CHAPT ER 1

Introduction

1.1 An Overview of the Study

This study presents an integrated approach to understanding the tourism consumers' choice behavior regarding tour destinations loyalty. In addition, an attempt has been made to extend the theoretical and empirical evidence of the structural relationships among the constructs of 1) perceived intrinsic cue, 2) perceived extrinsic cues (brand, warranty, and price), 3) perceived quality, 4) perceived risks, 5) perceived sacrifice, 6) perceived satisfaction, and 7) perceived destination loyalty. It brings into focus the overall influence of gender, age and level of education on relationships of these constructs for enhancement of appropriate destination operations in the wider world. This study is approached from the perspective of visitors' loyalty towards the tourism destination. Visitors' perceptions, beliefs, attitudes, norms and control behavior are assessed as significant source to test the proposed structural model in this study.

The scope of this study was tourism destinations and visitors of Cox's Bazar in Bangladesh where the world's longest sandy beach and other natural, cultural, man-made tourism attractions, products and services are available for developing the visitors' loyalty. The principal guideline of this study is to improve destination competitiveness appropriate in matching between tourism products (tangible and intangible) offered by the destination and expectation of visitors from the destination to enhancement of business strategies supported by tourism stakeholders.

The basic premise of the study is to support tourism consumers and destination operators in the development of essential tourism policy, successful business operation, and long-term sustainability of the destination. If tourism consumers receive tourism products (tangible and intangible) from the destination as per their expectation, it is expected that they will express positive feelings to others through word-of-mouth, act as referral groups, extend their stay time, frequently repeat their visits, and share their practical experiences with gladness all of which ultimately influence the financial performance of destination operators as well as community, and country as a whole.

The support for development of destination attractions, improving existing tourism services, adding new services by destination operators can enhance the possibility of successful sustained tourism business not in the particular destination but in the region as a whole and could help to improve destination competitiveness in the wider world. As a result, destination communities will receive social and economic benefits from enhanced tourism destination competitiveness. Tourism consumers will also receive more benefits

from visiting experiences if the tourism destination and attractions are appropriately developed and promoted.

1.2 Background of the Study

In the past few decades, tourism has clearly become one of the most prominent economic sectors for many countries (Goh & Law, 2002) such as the U.A.E, Egypt, Greece and Thailand, and many island nations, such as The Bahamas, Fiji, and Maldives. This is due to the large intake of money for businesses with their goods and services and the opportunity for employment in the service industries associated with tourism including government revenues. From development point of view the tourism industry is very important for Bangladesh because it is labor intensive; provides a wide range of different employment opportunities; contributes to a geographical spread of employment not only in the main urban areas but also in rural areas (Islam, 2004).

According to the World Tourism Organization (WTO) in 2008, there were over 922 millions international tourist arrivals, with a growth of 1.9% as compared to 2007. In 2009 it came down from 922 million to 877 million because of the worldwide economic crisis. However, in 2010 it grew up to 935 million. It is expected that international tourist arrivals will increase by some 4% to 5% in 2011. International tourism receipts grew to US$ 944 billion in 2008, corresponding to an increase in real terms of 1.8%. In 2010, international tourism receipts are estimated to have reached US$ 919 billion worldwide, up from $US 851 billion in 2009. In real terms international tourism receipts increased by 5% as compared to an almost 7% growth in arrivals, showing the close relationship between both indicators and confirming that in recovery years, arrivals tend to pick up faster than receipts. It is found from World Tourism Organization (WTO 2011) reports reveal that international tourist arrivals surpassed 124 million in the first two months of 2011, up from 119 million in the same period of 2010, with emerging economies (+6%) continuing to grow at a faster pace than advanced ones (+4%). This important contribution shows that proper tourism planning is decisive for the tourism development process of a country.

This study also has documented tourism as the largest industry in the world in terms of earnings and employment generation (Kuthiala, 2001). It is a complex network comprising many parts and interconnections, involving not only the visitors and their movements but also the destination and host community (Chu-Mei, 2000). This is increasingly being seen as an important area of study in its own right with some debate as to whether it can be considered as a scientific discipline with its own theoretical development and methodologies (Chu-Mei, 2000). Therefore, the topic of the tourism consumers' choice behavior is frequently investigated by scholars (Ajzen and Driver,

1991; Chen, 1998; Fesenmaier, 1988; Iso-Ahola, 1980; Mathieson and Wall, 1982; Um and Crompton, 1990) from different perspectives. These choice behavioral studies have been linked to the issues of decision rules, decision-making processes, and choice factors (Sirakaya & Woodside, 2005). Basically choice behavior has been assessed from two conceptual perspectives; relating to visitors' consumption behavior (Oppermann, 1998), and pertaining to tourist's attitude toward product or services (Pritchard and Howard, 1997). The investigations of decision rules and decision-making processes, mostly conceptual in nature, have focused on the types of decision rules and the decision-making stages that have been adopted by tourism researchers from the pioneering grand models of consumer behavior (Howard and Sheth, 1969; Nicosia, 1966; Engel et al., 1968; Sirakaya & Woodside, 2005). These models explain decisions relating to tangible, manufactured products.

However, initially these models were used by tourism scholars as a starting point for explaining the process used to purchase tourism services and behavior toward a destination (Sirakaya & Woodside, 2005). Recently research on choice factors has centered on the empirical examinations of critical attributes used by tourists as criteria for determining their travel alternatives (Chen & Gursoy, 2001). In spite of the significant contributions from studies on choice behaviors (Crompton, 1992; Crompton and Ankomah, 1993; Fesenmaier, 1990; Woodside & Carr, 1988), literature pertaining to the relationship between tourists' choice behaviors factors and destination loyalty is rather limited. In fact, in tourism and marketing literature, loyalty behavior has generally been regarded as a desirable area of research (Alegre & Juaneda, 2006) because, among other things, it is thought that ***firstly***, the marketing costs needed to attract loyal visitors are lower than those required for non-loyal visitors; ***secondly***, a return (loyalty) is a positive indicator of one's satisfaction; ***thirdly,*** the positive attitude of high repeaters increases their likelihood to return (Oppermann, 1998; Alegre & Juaneda, 2006). Studies have documented that a 5% increase in consumers' retention can generate a profit growth of 25–95% across a range of industries (Reichheld & Sasser, 1990; Chi & Qu, 2008). Furthermore, loyal consumers are more likely to act as free word-of mouth advertising agents that informally bring networks of friends, relatives and other potential consumers which account for up to 60% of sales to new consumers (Reichheld & Sasser, 1990). With such exceptional returns, loyalty becomes a fundamental strategic component for business organizations (Chi & Qu, 2008). From the recent past, tourism researchers have incorporated the concept of loyalty into tourism products, destinations, or leisure/recreation activities (Campo and Youge 2008; Chi and Qu, 2008; Lee et al., 2007; Yoon and Uysal, 2005; Prayag, & Ryan, C. 2012). However, it has been observed that studies on tourism consumers' choice behaviors regarding destination loyalty have

not been thoroughly investigated theoretically (Oppermann, 2000) to search for the real mechanisms of tourism consumers' destination loyalty behavior. But important contribution to theory and practice tells us that appropriate tourism planning is crucial for the tourism development of a country. It is noted that throughout this study "tourism products" is used as a generic umbrella term embracing both the intangible (services) and tangible aspects (goods) of a destination that has been used in the literature (Sirakaya & Woodside, 2005).

1.3 Statement of the Research Problem

In recent tourism literature, researchers have introduced concepts of loyalty and relevant models about tourism consumer choice behavior (Baker & Crompton 2000; Petrick 2004a; Lobato et. al. 2006; Lee et. al. 2007; Chi & Qu, 2008; Campo & Youge, 2008; Yuan & Jang, 2008; Zabkar, et al., 2010). Most of these studies have focused on how effectively and efficiently destination loyalty is created for destination competitiveness to increase market competition. These studies have also discussed the creating or integrating value-added destination products/services as a basic step in enhancing tourism destination loyalty. Accordingly, understanding the driving forces of success as well as developing suitable business strategies are important in improving destination competitiveness through destination loyalty.

Particularly, Chi and Qu (2008) and Lee et al. (2007) provided the determinants of consumers' loyalty which will allow management to concentrate on the major influential factors that lead to consumers' retention. The authors have mentioned that the distinction quality or conditions of tourism attractions and resources in a destination can provide a clear idea of the strengths and weaknesses of tourism resources. Subsequently, evaluation of a distinctive ability in a specific destination can provide a clear underpinning and direction for the tourism planning process.

In the tourism-planning context, tourism products have been considered as a function of successful demand and supply factors in achieving destination as well as organizational objectives. In addition to that, tourism products such as availability of resources have been evaluated and categorized in various ways so that demand supply components can effectively match the diverse tourism market (Gunn, 1988; Inkeeps, 1991; Yoon, 2002).

The most common evaluation method of tourism products is from visitors' perspectives. It has been argued that this approach is somewhat limited due to the short period of visiting time, and a limited knowledge of or familiarity with attractions existing in a particular destination (Formica, 2000; Milman & Pizam, 1995). A number of studies have also examined the antecedents of repeat purchase intentions (Backman & Crompton, 1991; Cronin et al., 2000; Petrick, Morais, & Norman, 2001). Results of these

research studies have shown that satisfaction, quality/performance, and different other variables are good predictors of consumers intended loyalty. But, study reveals that customer satisfaction is a better predictor of intentions to re-buy than overall or inferred service quality (Liljander & Strandvik, 1995a). A satisfied customer stays loyal to the company for a long period of time and to buy more and more often than other, not so loyal, customers do (Anika & Christian, 1996).Therefore, solid knowledge and practical experiences of tourism consumers' choice behavior on existing tourism products of a destination is essential in evaluating destination resources and their expectation that can bring competitiveness to the present competitive markets.

The visitors' planning to revisit and positive experiences such as, enjoying the different tourism services, observations of different offers, and positive interactions with related destination operators and local people are also reliable sources of assessing tourism products and destination attractiveness. Particularly, tourism consumers' evaluations can help to identify tourism products more appropriately. Thus, the amalgam of consumers' demand and destination resources that the destination operators wish to present to the tourism market can be pinpointed.

However, even though studies on tourism consumers perceptions, attitudes, and behavior in tourism planning and involvement have been conducted from various perspectives, the dynamic and complex natures of the factors of destination, especially, tourism consumers choice behavior regarding tourism destination loyalty and competitive business strategies have yet to be clearly addressed. Furthermore, although a number of studies have addressed different concepts and relevant models concerning destination loyalty, no empirical study has developed an integrated model that is capable of investigating the tourism consumers' loyalty towards a particular destination. The structural relationship among tourism consumers' beliefs and attitudes toward tourism products, their preferences on tourism attractions/resources remains unexplored.

In general, most of the existing tourism studies have been conducted by asking visitors about their favorable or unfavorable attitudes toward different festivals and or to specific services of a destination (Doxey, 1975; Dogan, 1989; Perdue, Long, & Allen, 1990; Yoon, 2002). It can be argued that there are various levels of tourism support within a destination. Particularly, tourism consumers' opinions and attitudes about the influencing factors of the tourism planning decision-making process, including the perceived tourism intrinsic cues, extrinsic cues (brand, warranty, price), attitudes to service quality, perceived risk, perceived sacrifice, perceived satisfaction and behavioral intention, have not been thoroughly explored and investigated empirically, and have become a challenging research issue. In addition, it is widely agreed for appropriate planning of a

destination, there is a need to have clear direction, plus reliable and accurate modeling for conducting and planning more effectively and efficiently (Goh and Law, 2002).

Therefore, a comprehensive model for tourism consumer choice behavior attracts widespread interest. It helps to understand the consumer decision making process (Crouch & Louviere, 2000) sequentially. Choice models can vary from very general conceptual models such as the Howard-Sheth (1969) model of consumer choice to more specific numerical models addressing particular products and consumption situations (Crouch & Louviere, 2000). This research has focused on the earlier type of choice model for developing a comprehensive but parsimonious destination loyalty model.

In spite of the significant importance of tourism destination loyalty, some operational issues have not been thoroughly investigated along with other issues in developing a comprehensive loyalty model at the destination level. ***Firstly***, most research has focused on loyalty in the context of tourism have focused on activity loyalty and service-provider loyalty (Lee, et al., 2007). Only a few attempts have been made to investigate the destination loyalty in taking a few factors (Lee, et al., 2007; Chi & Qu 2008). For example, existing studies have over-emphasized some factors such as quality, satisfaction, and loyalty, while they overlooked others, such as, risk, sacrifice, etc (Kaili et al., 2007). This obviously narrows down the researchers' view to only certain factors. ***Secondly,*** in general destination loyalty depends on satisfaction, and satisfaction depends on how the consumers perceive different service qualities. These qualities vary with the variations in the nature of visitors perceptions of quality cues (intrinsic and extrinsic) associated with the products (Olson & Jacoby, 1972; Shahid, 1997). However, the degree to which cues' associations influence quality is yet to be explored in tourism at the destination level. ***Thirdly,*** measurement practices in business research are conventionally based on reflective constructs (Diamantopoulos, 2008). Although the distinction between formative and reflective measures dates back to more than 20 years (Fornell & Bookstein, 1982), literature that discusses formative measures and attempts to provide guidelines to researchers are relatively recent. Significant contributions on the topic have been made by Diamantopoulos and Winklhofer (2001) who attempt to provide certain guidelines on the development of formative measures. However, Jarvis, MacKenzie, & Podsakoff (2003) examine the difference between formative and reflective constructs and provide different rules for distinguishing between the two. Recently some authors used concepts of formative constructs along with other reflective constructs in tourism (Murphy & Hofacker, 2009; Alvarez, 2009; Zabkar, Brencic, & Dmitrovic, 2010, Brencic, & Dmitrovic, 2010). Murphy and Hofacker (2009) draw the attention of tourism researchers the need to make a distinction between formative and reflective measurement models, and emphasize the importance of developing research

designs that provide better guidelines for the development and validation of formative constructs. ***Furthermore,*** most of the time destination loyalty studies borrowed constructs and their interrelationships from existing literature which was tested in Western and European cultures. These might be different for the third world country like Bangladesh because of their cultural diversifications. In addition, even though researchers have tried to develop models to identify the factors responsible in formation of destination loyalty, there has been little work done to further advance the theoretical formation of loyalty applying to existing behavioral theories. These gaps have provided an excellent opportunity for new research in developing a comprehensive destination loyalty model that could allow destination operators to concentrate on the necessary factors that make visitors' loyal to the destination.

Thus, in successful tourism development and management of a destination, it is necessary to have an understanding of tourism consumers' demand of products and services. In the present highly competitive tourism market, tourism consumers' preferences and support for tourism development resources at the destination, and enhancement strategies of destination competitiveness should be understood. It will help to obtain an appropriate combination of tourism resources and destination development strategies. In fact, there is no exploratory/empirical research on destination loyalty entertaining most responsible variables particularly in the context of Bangladesh. Thus, this study has developed an integrated but parsimonious loyalty model based on existing literature and theories. These are contextualized through field study, and tested empirically using relevant components from the perspectives of tourism consumers' demand of products and services. The information from this study thus can help destination operators and policy-makers to build more competitive and sustainable tourism destination strategies.

1.4 Research Questions

Nowadays, destinations are continuously facing tough competition in the tourism market and things will only get worse in years to come. When visiting a destination, tourists interact with different components of the destination, which is a combination of diverse attributes that includes not only the historical sites and spectacular natural scenery, but also services and facilities catering to everyday needs of the visitors. Generally, dissatisfied visitors never return to the same destination which is not expected by destination operators. Therefore, destination operators need to have a better understanding when visitors' become loyal to a particular destination and what the determinants of loyalty are that help in retaining visitors over long periods. In general, sustainable destination loyalty depends on tourism consumers' satisfaction, and satisfaction depends on how the consumers perceive quality attributes. In the literature,

attributes are classified as intrinsic and extrinsic cues (Olson and Jacoby, 1972; Paul et al., 1994). Whether both cues are important for evaluating consumers' satisfaction and loyalty judgment is still unexplored in tourism and travel research. Obviously, high quality tourism products would certainly be preferred to low quality ones by tourism consumers. But there might be exceptions to this norm due to including some risk and sacrifice factors. Thus, this research attempts to investigate the following research questions:

RQ1: What are the roles of intrinsic and extrinsic cues on consumers' perception of Perceived Quality (PQ), Perceived Risk (PR), and Perceived Sacrifice (PSR) in the Perceived Destination Loyalty (PDL) Process?

RQ2: How do Perceived Quality (PQ), Perceived Risk (PR), and Perceived Sacrifice (PSR), affect Perceived Satisfaction (PS) in the Perceived Destination Loyalty (PDL) Process?

RQ3: Is there any direct effect of Perceived Quality (PQ) and perceived Satisfaction (PS) on Perceived Destination Loyalty (PDL)?

It is clear from the literature that some studies have been conducted to find out the roles of moderating variables in formation of customer loyalty (Homburg and Giering 2001; Homburg, Giering, and Menon 2003. Based on a review of the literature, it is found that moderator variables can be roughly divided into two groups, personal characteristics and situational characteristics. The relevance of personal characteristics (age, gender, level of education) has not only been found in the context of consumer loyalty in the tourism context especially for a third world's country like Bangladesh. The influence of these personal characteristics is thus proposed to be more general in nature. Therefore, it is expected that personal characteristics are general moderators on each relationship of the destination loyalty model. Situational factors (e.g., product expertise, price orientation) have not been considered for this study. After incorporating three personal factors one more research question is proposed.

RQ4: What are the roles of gender, age, and level of education as moderators in the Perceived Destination Loyalty (PDL) process?

1.5 Research Objectives

In investigating the above research questions various underpinning theories (mostly from Western and European settings) will be used and necessary adjustments will be made to apply them to the test case of Bangladesh. Based on the above research questions the objectives of this study are as follows:

RO1. To investigate the roles of intrinsic and extrinsic cues on consumers' perception of Perceived Quality (PQ), Perceived Risk, and Perceived Sacrifice (PSR) in the PDL process.

RO2. To identify the roles of Perceived Quality (PQ), Perceived Risk (PR), and Perceived Sacrifice (PSR) as the antecedent factors of Perceived Satisfaction (PS) in the PDL process.

RO3. To determine the relationship 'if any' between Perceived Quality (PQ), Perceived Satisfaction (PS), and Perceived Destination Loyalty (PDL).

RO4. To examine the different relationships among the factors of PDL process.

RO5. To compare the differences of individual's PDL process based on the moderating effect of gender, age, and level of education.

1.6 A Brief on Theoretical Ground of the Study

In this study three prominent behavioral theories; Information Processing Theory (IPT), Theory of Reason Action (TRA), and Theory of Planned Behavior (TPB) were considered as the basis to develop an integrated but parsimonious destination loyalty model. In IPT (Miller, 1956), the first concept is `chunking' which suggests that the processing capacity of short-term memory is approximately seven chunks (seven plus or minus two) of information. Secondly, if the environment likes to input more than seven chunks of information, the information processing level begins to decrease. Thus it means that a consumer cannot always articulate the attributes as per their requirements for their limited working memory and computational capabilities (Olson & Jaccoby, 1972; Sirakaya & Woodside, 2005). Thus, this study selected nine constructs including dependent one for this study. The core of the TRA is an individual's behavioral intention to perform a specific act with respect to a given object, in a given situation. This intention is a function of an individual's "attitude toward the behavior" and his or her "subjective norm" (Ajen & Fishbein, 1980). Therefore, perceived quality (PQ) and perceived sacrifice (PSR) of the current study (Fig 1, Chapter 3) have been developed from the concept of attitudinal behavior and subjective norm of TRA. TRA was developed explicitly to deal with purely volitional behavior (Ajzen, 1985) which is not enough to explain behavioral intention (satisfaction) and actual behavior (loyalty). Therefore, TPB was proposed (an extension of the TRA) which postulates three conceptually independent constructs to determine Behavioral Intention (BI). The first two are the same as TRA, but the third one is the degree of perceived behavioral control (Ajzen, 1991) which refers to the perceived difficulty/risks of performing the behavior (Ajzen & Driver, 1991). Thus the perceived risk (PR) construct has been considered as a behavioral control for this study. In current research the visitors' perceived satisfaction

(PS) refers to behavioral intention, as it is the result of attitudinal behavior (PQ), subjective norm (PSR), and behavioral control (PR) of TRA and TPB. PIC, PDB, PW and PP (Fig 2.13, Chapter 2) are considered as environmental (salient) beliefs of TRA and TPB.

1.7 Research Significance

The results of the study substantially contribute to the methodological, theoretical, and managerial understanding of tourism consumers' choice behavior evaluation and their loyalty judgment process.

Theoretical Contribution: It is evident that in consumers' choice decision-making research in tourism there is a lack of consistent theory that can reflect the unique characteristics of tourism services for the destination loyalty judgment process. The various tourism scholars address this need (Um & Crompton, 1990; Woodside & Lysonski, 1989; Woodside & MacDonald, 1994), but a significant portion of the developed models in tourism still do not move beyond borrowing the main concepts from the grand models, which were fundamentally developed for manufactured products, not service intensive industries like tourism (Sirakaya & Woodside, 2005). The theoretical significance of the present study is that it has been drawn from the widely used theories of IPT, TRA, and TPB in developing a parsimonious model to investigate the antecedents of perceived satisfaction (PS) and destination loyalty. Hence, it is highly expected that at the theory level, this research will produce a comprehensive understanding of the constructs that appear to be most responsible as antecedents in structuring tourism consumers' satisfaction and destination loyalty in relation to quality, risk, and sacrifice of a destination, especially under an umbrella services perspective in a very consistent way (Fig. 2.13 in Chapter 2).

Practical Contribution: The basic premise of the study is the support of tourism stakeholders that is essential for the development, successful destination operation, and long-term sustainability of a tourism destination in a country like Bangladesh. The support of destination core attractions development and considering risk and sacrifice components along with other related components (services) and destination loyalty strategies by tourism destination operators can enhance the possibility of successful tourism in the region Cox's Bazar, Bangladesh. It could be helpful to improve destination competitiveness for a sustained destination for a long time not only in third world countries like Bangladesh and the South Asian region but in the wider world. As a result, tourism destination communities will receive social and economic benefits from enhanced tourism destination competitiveness. Tourists and visitors will also receive more benefits from travel experiences if the tourism destination services and attractions

are appropriately developed and promoted. It is expected that the outcome of this in-depth study will be helpful for the planners, policy makers, the concerned ministries, the national tourism organization, and other related bodies in formulating and implementing the plans for the tourism industry.

1.8 Functional Definitions of Constructs

Perceived Intrinsic Cue (PIC): Perceived Intrinsic Cues refer to the attributes that cannot be changed without changing the physical characteristics of the products (Olson & Jacoby, 1972; Shahid, 1997).

Perceived Extrinsic Cues (PEC): Perceived Extrinsic Cues refers to non-product or service related attributes which consumers take into consideration during the evaluation of products or services such as brand, warranty, price etc. (Olson & Jacoby, 1972).

Perceived Destination Brand Image (PDBI): In the context of tourism a destination brand is defined as a 'name, symbol, logo, word or other graphic' that both identifies and differentiates the destination (Kerr, 2006).

Perceived Warranty (PW): Warranty refers to a guarantee from the tour operators to the visitors that if the services provided by them require compensation for uncertainty within a certain period after its purchase; the operator will consider the claim at no extra cost to the visitors (Bearden & Shimp, 1982).

Perceived Price (PP): Perceived price refers to the encoded amount of cost for obtaining a tourism service (Kashyap & Bojanic, 2000) from a tourism destination. In fact, it is a combination of monetary price (face value) and non-monetary price which includes the effort and time needed to acquire and assess information on destinations and the costs of developing new routines once a new alternative has been chosen (Alegre & Juaneda, 2006).

Perceived Quality (PQ): In the recreation and tourism field, perceived service quality has been viewed as the quality of opportunity that consists of the attributes of a service (Lee et al., 2007).

Perceived Risk (PR): In tourism research, perceived risk refers to consumers' perceptions of both uncertainty and magnitude of the possible adverse consequences (Mitchell et al., 1999; Yuksel & Yuksel, 2007) related to any transaction on other tourism related activities.

Perceived Sacrifice (PSR): Perceived sacrifice in this study is defined as tourism consumers' perception of the degree of pain or anxiety generated to acquire the tourism services from the amount of money paid and time, effort etc. spent (Agarwal & Teas, 2001).

Perceived Satisfaction (PS): As per tourism literature, satisfaction means the realization of desired outcomes or benefits (Lee et al., 2007) which make the consumers sense that consumption from a tour destination fulfils some of their needs, desires, goals etc. (Campo & Yague, 2008).

Perceived Destination Loyalty (PDL): Generally visitors' revisit or recommend traveling destinations to other potential visitors such as friends and/or relatives. This is called tourism destination loyalty (Yoon & Uysal, 2005). In addition to that, visitors' extent of staying, frequency of revisit, and recommendation of tour destination to other visitors who seek information regarding the destination is considered as destination loyalty (Lobato et al., 2006).

1.9 Organization of the Dissertation

This section presents an overview of the overall structure of the dissertation and provides the frame of reference for the latter chapters. Figure 1.1 (page 13) shows the structure of this dissertation which is discussed below.

This chapter (1) introduces the background of the study, the research problem, and research questions upon which the study is based. New destination loyalty research opportunities are described. The research objectives are defined and relevant concepts and studies of destination competitiveness are delineated. A theoretical ground is also presented in brief for the proposed model. Contributions of the study are discussed. Operational terminologies and concepts for this study are defined.

Chapter 2 reviews the literature relevant to tourism destination loyalty, and each of the proposed constructs. The theoretical background and previous destination loyalty related conceptual, model based empirical research findings are discussed. In addition this Chapter (2) also presents the need of a new destination loyalty modeling in light of behavioral theories that are used as the basis of the proposed model. A brief description of the structural model to be tested in this study is also presented in this chapter.

Chapter 3 reports research methodology and research design that will be used as guide for the whole study.

Chapter 4 presents a brief description of tourism in Bangladesh and Cox’s Bazar where the application of this research will be made. It also reports the field study for contextualization of a proposed conceptual model at the destination level, and offers a combined destination loyalty model for Structural Equation Model (SEM) testing.

Chapter 5 presents the research framework, the research hypotheses to be tested, and procedure of questionnaires development based on measurement items.

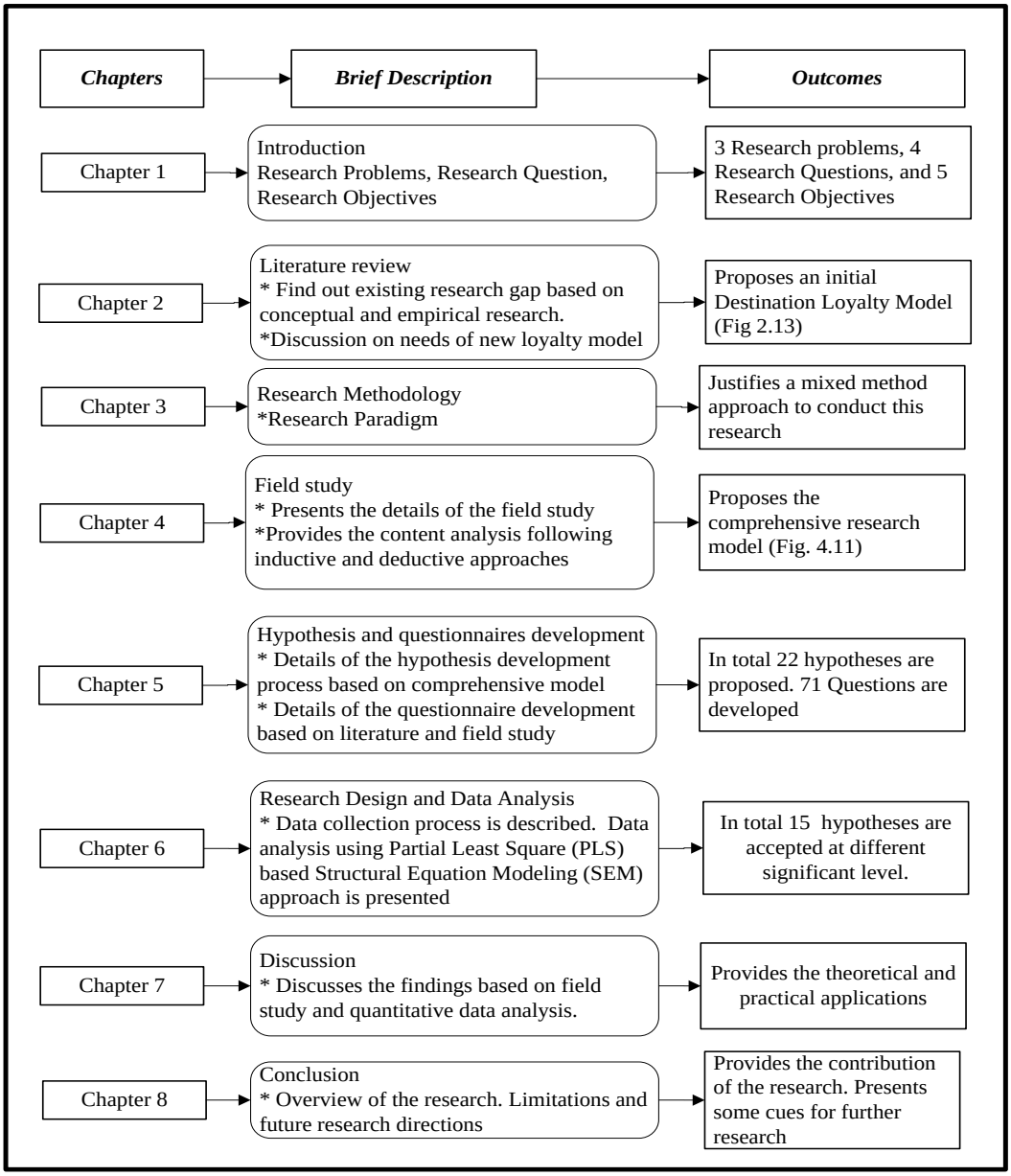


Fig 1.1: Structure and brief outcome of the dissertation

Chapter 6 firstly presents a detailed discussion of the research design, the development of the survey instrument, sampling, and procedures of data analysis. Secondly presents reports the results of the empirical data analyses of the proposed theoretical model that was tested for the hypotheses using the Partial Least Square (PLS) based Structural Equation Modeling (SEM) approach.

Chapter 7 discusses the findings of the study in light of its application in the real world.

Chapter 8 presents the implications and conclusions of the research including limitation and future research directions.

1.10 Summary

The main aim of this chapter is to provide a brief overview and background of the study related to the research topic and to highlight the importance of this research study. Based on the existing literature, the chapter addresses a statement of the problem that provides a new loyalty research opportunity in the area of the Perceived Destination Loyalty (PDL) process for a sustainable destination. The research questions and the research objectives are presented based on the research problem. Brief overviews of three prominent behavioral theories that have been used as the basis of this study are presented. Functional definitions of different constructs that are central to the proposed study are also presented. Finally, this chapter provides a general design of the organization of this dissertation in order to provide a clear idea of what has been done and what would be done in the next chapters of this study.

CHAPTER 2

Literature Review[1]

2.1 Introduction

This chapter reviews the literature relevant to the study of tourism destination loyalty. Firstly, a review of the loyalty in tourism is made. Then, in the next section relevant structural equation model based empirical studies are been reviewed. These empirical studies have provided excellent grounds to the development of a new (Fig, 2.13) destination loyalty model. A review of relevant concepts that are centered on the proposed model have been made including moderating variables such as gender, age, and level of education and their influence on the overall destination loyalty process. The discussion of these concepts serves as the background for the research questions and the objectives of the study which was presented in Chapter 1. Subsequently, the next section provides a review of the three widely used behavioral theories; Information Processing Theory (IPT), Theory of Reasoned Action TRA), and Theory of Planned Behavior (TPB). These theories will be employed in this study for theorization of different constructs. A discussion based on the relationship between the theoretical background and the constructs of the proposed model in the research is presented. Particularly, this section is devoted to the development of a theoretical and conceptual model for tourism destination loyalty, and addresses the basis for the relationships among the constructs to be tested in the study. A discussion is also provided on a new loyalty research opportunity. In the final section, a conceptual destination loyalty model is proposed that will be tested empirically in the context of Cox's Bazar in Bangladesh.

Tourism Consumers' Choice Behavior is one of the important topics frequently investigated by scholars (Ajzen &Driver, 1991; Chen, 1998; Chu, 2000, Hossain &

[1]Parts of this chapter have been included partly in the following publications.

i) Hossain M. Enayet., Quaddus M., and Tekle S., (2010a), "A Ground up Approach for Consumer Choice Behavior Model of Tourism Destination Loyalty: The case of Cox's Bazar, Bangladesh," In *Proceedings of Australia New Zealand Marketing Academy Conference (ANZMAC),* November 29 - December 1, Victoria New Zealand

ii) Hossain M. Enayet., Quaddus M., and Tekle S., (2010c), "Examining the Role of Cues in Developing Tourism Destination Loyalty Behavior Model: Perspective of Cox's Bazar, Bangladesh" In *Proceedings of the 21st Council for Australian University Tourism and Hospitality Education (CAUTHE) Annual Conference*," February 8-11, University of South Australia, and Adelaide.

iii) Hossain M. Enayet., Quaddus M., and Tekle S., (2010d), "A Parsimonious Destination Loyalty Model of Cox's Bazar, Bangladesh" In *Proceedings of the 21st Council for Australian University Tourism and Hospitality Education (CAUTHE) Annual Conference*," February 8-11, University of South Australia, Adelaide, Australia.

iv) Hossain M. Enayet (2011), "An Empirical Study of Tourism Consumers' Perceived Quality: The Role of Intrinsic and Extrinsic Cues", *In Proceedings of Emerging Business Initiatives and Development in Business: Curtin Graduate School of Business Research Forum*, 24-25 March, Perth Australia.

Islam, 2008). The choice behavioral studies have linkage with the issues of decision rules, decision-making processes, and choice factors (Chen & Gursoy, 2001). It is a complex task to point out how tourism consumers recognize tourism products from different destinations. The consumers arrive at attitudes (judgments, preferences) toward the tourist product alternatives through evaluation procedures. Since tourists are consumers, they apply different evaluation procedures to make a choice among multi-attributes of products. They consider arriving at services choice by utility maximization which is derived from products'/ services' attributes. They consider each product as a package of attributes with different capabilities of delivering the required benefits (Chu-Mei, 2000). When visitors encounter a choice decision, they use information on the attributes to choose utilities from different alternatives they have (Michel et al., 1995). Different tourism scholars address this issue (Um & Crompton, 1990; Woodside & Lysonski, 1989). However, a significant portion of their research work is grounded in borrowing the main concepts from the grand models, which were fundamentally developed for manufactured products, not service intensive industries like tourism (Sirakaya & Woodside, 2005). The choice of physical products and choice of services is different for the consumer. For example, a product (computer hard disk) is visible which a consumer can touch and can get an idea about the product, but service (warranty) is transient and untouchable. Therefore, tourism consumers usually pay the most attention to the different services that will deliver their required benefits. For instance, a visitor's expectations of a tourism destination is to have enough natural attractions (longest sandy beach, sun seating over blue water) and available services (good accommodation, timely service) from the destination Cox's Bazar, Bangladesh. These expected benefits make them loyal to the destination (Hossain & Islam, 2008; Hossain et al., 2009).

Tourism Destination is one of the most frequently used concepts in tourism, but different stakeholders in the tourism industry and tourism researchers use it differently. In the tourism literature destinations are described as places, as regions and, as images, (Framke, 2002). A destination abundant of natural resources, and/or other attractions can give competitive advantage (Crouch & Ritchie, 1999). The advantages of tourism destinations based on different products are qualifying determinants of visitation, as well as the fundamental reasons for potential visitors to choose one destination over another. The most effective determinant for successful destination marketing is to maintain visitors' satisfaction that influences the choice of destination and the decision to return (Yoon & Uysal, 2005; Zabkar et al., 2010). When visitors intend to visit a destination, they interact with different components of the destination, which might be a package of diverse attributes that includes not only the historical sites and impressive scenery, but also services and facilities serving their everyday needs. It is known to all that

dissatisfied visitors never return (Hassan, 2000; Hossain 2011; Hossain et al., 2009; 2010a). Therefore, creating and integrating value-added products and services can increase visitors' satisfaction which is essential for enhancing destination loyalty (Hossain & Islam, 2008). However, different scholars (Teas & Agarwal, 2004; Chi & Qu, 2008; Lee et al., 2007; Campo & Youge, 2008; Yan & Jang, 2008; Zabkar et al., 2010) presented different conceptual models and tested empirically generating elements that are used to build up causal links between visitors' satisfaction and destination loyalty. But these studies failed to incorporate all the important elements in a consistent and unified manner in a single model that can be used parsimoniously. In the following sections constructs (cues based) that are central to the proposed study are presented.

2.2 An Overview on Loyalty

The term 'loyalty' has a long history in the academic literature. In the marketing discipline, research dealing with the subject of brand loyalty can be traced back to the early 1920s (Copeland, 1923). The majority of early loyalty studies conceptualized loyalty behaviorally, as a form of repeat purchasing of a particular product or service over time. Yoon & Uysal (2005) mention repeat purchases or recommendations to other people are most usually referred to as consumer loyalty. It has earned considerable attention in the broad area of consumer behavior. Oliver (1999) and Lobato et al., (2006) have mentioned loyalty as the future behavioral commitment to purchase a product or service, or the link with a provider on all occasions when other alternatives are possible. The pioneering studies of brand loyalty in marketing literature firstly, referred to loyalty as behavioral, which is defined as the consumer's repeated purchase of a specific alternative (Oliver, 1997). Secondly, it incorporated the attitudinal concept of loyalty which is found when the consumer has a positive attitude to the brand. Finally, some authors (Amine, 1998; Dick & Basu, 1994) proposed loyalty as a composite which includes both behavioral and attitudinal dimensions (Campo & Yague, 2008). It has become more transparent from a review of the state of loyalty research by Jacoby & Chestnut (1978), which identified 53 distinct measures of loyalty and categorized them as behavioral, attitudinal and composite (Petrick, 2004a). Therefore, from this perspective, destination loyalty can be measured directly, through repeat visiting behavior, through observation of a higher frequency of visit or length of stay at the destination, and providing the information about products or services to friends and relatives willingly or when they seek information (Lobato et al., 2006).

Churchill (1942) focused loyalty on the sequence in which brands were purchased; others measured loyalty through the proportion of purchases devoted to a given brand (Brody & Cunningham, 1968; Cunningham, 1956). A third group concentrated on stochastic measures like probability of purchase (Farley, 1964; Frank, 1962). However,

Oliver (1997, p. 392) mention loyalty as a deeply held commitment to re-buy or re-patronize a preferred product or service consistently in the future. He introduced the following four-stage loyalty model, implying that different aspects of loyalty do not emerge simultaneously but, rather, consecutively over time (Oliver, 1999). ***Cognitive loyalty***: Cognitive loyalty indicates that consumers behaviors toward an object and are determined by information about the offering, such as price, quality, and so forth. This loyalty is largely influenced by the consumer's evaluative response to experience, in particular to the perceived performance of an offering relative to price (= value). ***Affective loyalty****:* Affective loyalty relates to a favorable attitude toward a specific brand or product. Attitude itself is a function of cognition (e.g., expectation). Expectancy confirmation leads to satisfaction, which in turn effectuates affective loyalty (Bitner, 1990). ***Conative loyalty****:* Conative loyalty implies that attitudinal loyalty must be accompanied by a desire to intend an action, for example, repurchase a particular brand. It is stronger than affective loyalty but has vulnerabilities as well. Repeated delivery failures are a particularly strong factor in diminishing conative loyalty. Consumers are more likely to try alternative offerings if they experience frequent service failures. ***Action loyalty:*** Action control studies imply that not all intentions are transformed into action (Kuhl & Beckmann 1985). This stream of research concludes that the three previous loyalty states may result in a readiness to act (in this case, to buy). This readiness is accompanied by the consumer's willingness to search for the favorite offering despite considerable effort necessary to do so.

2.3 Typology of Loyalty in Tourism

Although Opperman (2000) has mentioned that brand loyalty and/or consumer loyalty dates back well more than 40 years (Lee et al., 2007), but from the past decade loyalty has become a critical part of leisure and tourism research due to increasing competition in the field and the recognition of the importance of loyal visitors. Many leisure organizations (including publicly funded agencies) struggle to maintain adequate levels of services and facilities that bring loyalty of consumers to the particular destination. In fact, loyalty in tourism is derived from various subject areas such as goods, services, activities and providers. While loyalty pertaining to retail goods and services has been a focus in the field of marketing, leisure researchers have studied activity, program, site, and service provider (e.g., tourism destination operator) loyalty. Even though most loyalty-related research in the field of recreation has concentrated on activity (Backman & Crompton, 1991a, 1991b) and service providers (Baker & Crompton, 2000; Morais, Dorsch, & Backman, 2004), some research has also suggested that loyalty to other subjects may develop. For example, Backman & Shinew (1994) found that golfers developed loyalty to specific facilities and services (i.e., source loyalty). Some

researchers also suggested that tourists have a commitment to a specific place or setting i.e., destination loyalty (Baloglu, 2001; Kyle et al., 2004; Oppermann, 2000; Yoon & Uysal, 2005; Lee et al., 2007). Three loyalty approaches which have been discussed widely in the literature are outlined here as follows:

2.3.1 The Attitudinal Approach of Loyalty

The attitudinal definition of loyalty focused on the position of the object along a range of customer preference (Day, 1969; Lee et al., 2007). In the attitudinal approach, based on consumer brand preferences or intention to buy, consumer loyalty is an attempt on the part of consumers to go beyond overt behavior and express their loyalty in terms of psychological commitment or statement of preference. Tourists may have a favorable attitude toward a particular product or destination, and express their intention to purchase the product or visit the destination. Thus, loyalty measures consumers' strength of affection toward a brand or product, as well as explains an additional portion of unexplained variance that behavioral approaches do not address (Backman & Crompton, 1991a; Yoon & Uysal 2005). Psychological or affective attachment is the underlying cognitive process which predisposes consumers to behave in a selected manner toward the service or products (Lee, et al., 2007). However, a study of attitude alone cannot determine competitive effects (multi-brand or shared loyalty), familiarity, and situational factors (Baloglu, 2002; Selin et al., 1988; Chi 2005).

2.3.2 The Behavioral Approach of Loyalty

Due to the difficulties in measuring attitudinal loyalty, behavioural measures are a common approach to operationalize loyalty although Opperman (2000) suggests using only behavioural measures because measuring attitudes over a longer time period is in most cases impractical. However, O'Mally (1998) thought that behavioural measures provide a more realistic picture of how well a brand is doing in relation to competitors. This behavioural approach of loyalty is related to consumers' brand loyalty and has been operationally characterized as sequence purchase, proportion of patronage, or probability of purchase. It has been debated that the measurement of this approach lacks a conceptual standpoint, and produces only the static outcome of a dynamic process (Dick & Basu, 1994). This loyalty measurement does not attempt to explain the factors that affect customer loyalty. Namely, tourist loyalty to the products or destinations may not be enough to explain why and how they are willing to revisit or recommend these to other potential tourists (Yoon & Uysal, 2005).

2.3.3 The Composite Approach of Loyalty

More recently, the composite approach by integrating the behavioral and attitudinal measures has been shown to be an effective way to operationalize loyalty (Backman and

Crompton, 1991; Pritchard & Howard, 1997; Baloglu, 2002; Chi 2005). The composite or combination approach is an integration of the behavioral and attitudinal approaches (Backman & Crompton, 1991a). It has been argued that customers who purchase and have loyalty to particular brands must have a positive attitude toward those brands (Yoon & Uysal, 2005). It also has been argued that customer loyalty is a multidimensional concept including both behavioral element (repeat purchases) and attitudinal element (commitment); and the use of composite measures increases the predictive power of the construct, as each variable cross-validates the nature of a truly loyal relationship (Day, 1969; Dick & Basu, 1994). However, this approach has limitations in that not all the weighting or quantified scores may apply to both the behavioral and attitudinal factors, and they may have differing measurements. Even some researchers have discounted only the behavioral or attitudinal approach, and have suggested integrating the two (Backman & Crompton, 1991a; Iwasaki & Havitz, 1998; Yoon & Uysal, 2005). Despite the many attempts to consider different approaches of loyalty, relatively little empirical research has been conducted on testing the composite approach of a loyalty model at the destination level. This study tries to fill this gap by empirically testing a composite destination loyalty model in a beach setting. In addition, the reviewed literature related to concept loyalty suggests that a full understanding of loyalty needs to consider a composite approach which is followed by this research to measure consumer choice behaviour regarding tour destination loyalty.

2.4 Review of Empirical Study

Providing customers with perceived value or customer satisfaction is widely recognized as a means of improving loyalty intentions (Fornell et al., 1996; Zeithaml, Berry, & Parasuraman, 1996) and actual retention (Bolton 1998; Bolton and Lemon 1999; Mittal and Kamakura 2001; Johnson et al., 2006). Empirically, however, perceived value and customer satisfaction are closely related constructs in the literature (Bolton and Lemon 1999; Fornell et al. 1996). Research also has revealed that high levels of perceived value result in both future purchase intentions and actual behavior (Bojanic, 1996; Grewal, Monroe, and Krishnan 1998). Perceived value is a customer's overall evaluation of what he or she receives compared with what he or she gives up or pays (Bolton and Drew 1991). On the other hand, satisfaction is meeting or exceeding expectations of consumers about the product (Oliver, 1980; Yi, 1990; Lee, et al., 2004). Both are used similarly. Some authors also used both concepts as separate constructs (Oliver, 1996, 1999; Woodruff, 1997; Parasura-man, 1997; Day & Crask, 2000; Gallarza & Saura 2006). Therefore, in this research satisfaction and value are operationalzed as having the same meaning. Based on these discussions, it can be said that satisfaction is an antecedent to the outcome of perceived value, and perceived value is what leads to repeat purchase and

brand loyalty over time which is also done because of satisfaction. Therefore, value related literature has also been considered as a theoretical ground for developing the model of this study. While more than thirty models have been studied for this research the following empirical studies were critically reviewed and used as the main ground of the proposed destination loyalty model for this study. It is noted that these nine models in a way cover the range of variables used in various loyalty models.

Zakbar et al., (2010) proposed a structural equation model where (Fig, 2.1) they mention that the quality of a destination is determined by destination attributes (H1) where satisfaction is partly influenced by external elements. In this research authors added that perceived quality and satisfaction (H2 and H3) both influence consumer behavioural intention, whereby perceived quality affects consumer behaviour directly through satisfaction including a direct relationship between perceived quality and behavioural intention. The empirical outcome of this paper revealed the relationship between different attributes of the destination and perceived quality of the destination (H1), perceived quality of a destination's offerings and tourist satisfaction (H2), tourist satisfaction and behavioural intentions (loyalty) (H3), and (H4) perceived quality of a destination's offerings and behavioural intentions are supported at different significant levels. It is evident from this empirical finding that perceived quality directly affects behavioural intention as well as satisfaction. It is necessary to mention that this study operationalized behavioural intention with four items pertaining to loyalty commitment and repurchase (revisit) intentions, and recommendations, choose the destination again, recommend the destination to friends and relatives, speak highly of the destination to friends and relatives, and advise friends and colleagues to visit the destination again. The main limitation of this study that it does not consider risk factors which are vital for any services.

Source: Zabkar et al., (2010), page 540

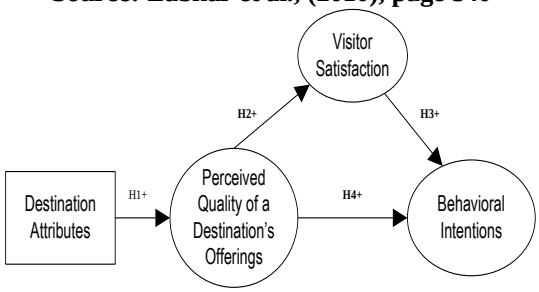


Fig 2.1. A Destination Loyalty Model

Chi and Qu (2008) developed a systematic approach to understanding the destination loyalty model (Fig, 2-2) by examining the theoretical and empirical evidence on the causal relationships among destination image, tourist attribute and overall satisfaction, and destination loyalty. In their research they made seven propositions related to destination loyalty i.e. i)

Source: Chi and Qu (2008), Page 631

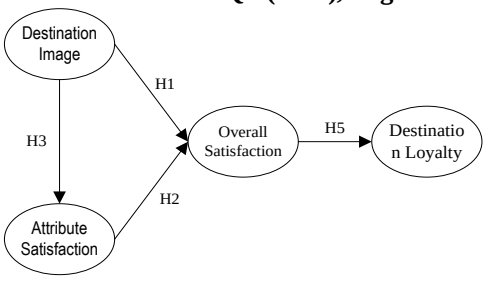


Fig 2.2. A Destination Loyalty Model

destination image positively influences tourists' overall satisfaction (H1), ii) attribute satisfaction positively influences overall satisfaction (H2), iii) destination image positively influences tourists' attribute satisfaction (H3), iv) attributes' satisfaction partially mediated the relationship between destination image and overall satisfaction (H4), v) overall satisfaction positively influenced destination loyalty (H5), vi) Overall satisfaction fully mediated the relationship between destination image and destination loyalty (H6), and vii) overall satisfaction fully mediated the relationship between attribute satisfaction and destination loyalty (H7).

The empirical findings of their study claimed different contributions to the theory that SEM analysis offered support for the statistically significant positive relationships between destination image and overall satisfaction (H1), attribute satisfaction and overall satisfaction (H2), destination image and attribute satisfaction (H3), and overall satisfaction and destination loyalty (H5). The outcomes from their analysis also confirmed the partial mediation role that attribute satisfaction played between destination image and overall satisfaction (H4), and the full mediation role overall satisfaction played between destination image and destination loyalty (H6). The only proposition (H7) that was not supported pointed to overall satisfaction as a partial mediator, rather than a full mediator. In a brief, the results supported the proposed destination loyalty model, which suggested that destination image directly influenced attribute satisfaction; destination image and attribute satisfaction were both direct antecedents of overall satisfaction; and overall satisfaction and attribute satisfaction in turn had a direct and positive impact on destination loyalty. The main limitation of this study is that it does not include different risk factors that are available in the destination (Hossain et al., 2010c). In addition, it does not consider the quality of different attributes that mainly used as antecedents of satisfaction.

In another study Campo and Yuage (2008) proposed a conceptual model (Fig, 2.3) regarding destination loyalty which they tested empirically using covariance SEM. In their conceptual model they proposed eight propositions related to destination loyalty. Firstly, their expectation was a positive relationship between satisfaction and tourist loyalty to the tour operator. Secondly they proposed the indirect, positive relationship between perceived quality and loyalty and the direct, positive relationship between perceived quality and loyalty. Thirdly, the authors incorporate the hypothesis from classical economic theory that the effect of perceived price on satisfaction is direct and negative through the price–value relationship and indirect and positive through the relationship that the consumer perceives between the variables of price, quality, and satisfaction. They added price as a quality cue and presented a positive relationship between price and quality.

The authors also expect price promotions affect loyalty if they influence the antecedents of loyalty (price, perceived quality, and satisfaction). If price promotions affect satisfaction positively through the price as the quality, the relationship becomes indirect on loyalty and has a positive sign. But if price promotions affect satisfaction negatively by means of the relationship between price and quality satisfaction the indirect effect of the price promotions on brand loyalty is negative. Thus they proposed a negative relationship between price promotion and perceived price as well as a negative relationship between efforts to find price promotion and perceived price. Finally, they expected that when tourists make greater efforts to find good prices, the indirect effect of price promotions on loyalty to tour operator is stronger and positive.

Source: Campo & Yuage (2007), page 320

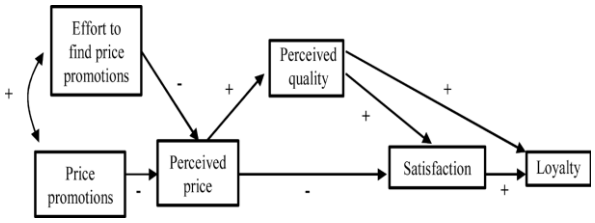


Fig 2.3. A Conceptual Destinatiom Loyaty Model

EQS based SEM analysis provided different interesting outcomes. Firstly, results proved quality perceived by the tourist is the construct that has most impact on tourist loyalty. The effect of perceived quality on tourist loyalty to the different services provided by the tour operator is direct, positive. The indirect effect of perceived quality also exists via satisfaction to loyalty in the model. Secondly, perceived price has an indirect and positive effect on loyalty through the relationship of price →quality → loyalty; whereas the indirect and negative effect through the relationship price → satisfaction → loyalty was not proven as a significant relationship. Thirdly, the effect of using price promotions on loyalty to tour operator is indirect, negative, and low in quantity. Fourthly, the effort to find price promotions mediates the relationship between price promotions and loyalty to tourism service providers. Finally, the positive and significant correlation between price promotion and effort to find price promotion is negative. The main limitation of this model is that it does not split price as monetary price and nonmonetary price which is very important for tourism services (Petrick, 2004a; Hossain et al., 2010d; Hossain, 2011). Price which is usually used as a sacrifice is also absent in this study.

Lee et al. (2007) proposed a conceptual destination loyalty model (Fig, 2.4) and tested it empirically using SEM. The authors proposed in total six hypotheses on the basis of existing literature. The authors claimed that the model developed in their study was grounded in theory especially antecedents of loyalty that were not empirically studied in the specific context. They proposed hypothesis 1: The level of service quality is directly and positively related to activity involvement. Hypothesis 2: The level of service quality is directly and positively related to satisfaction. Hypothesis 3: The level of activity

involvement is positively related to loyalty. Hypothesis 4: The level of satisfaction is positively related to loyalty. Hypothesis 5: Activity involvement and satisfaction mediate the relationship between service quality and loyalty. Hypothesis 6: Loyalty formation exists among attitudinal, conative, and behavioral loyalty.

Source: Lee et al., (2007), page 473

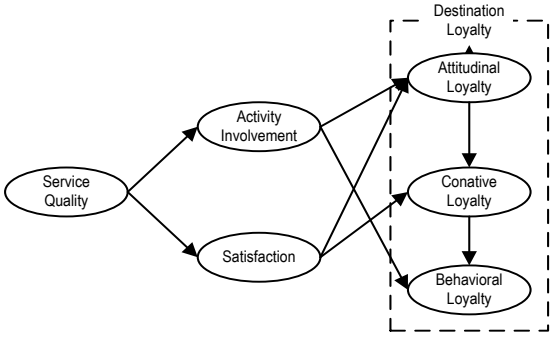


Fig 2.4. Conceptual Destination Loyalty Model

The empirical findings of their study confirmed that the different causal relationships that were proposed in the conceptual model (Fig 2.4) are statistically significant at different significant levels. Firstly, the findings supported a structural model of the relationships between service qualities, satisfaction and loyalty. Secondly, predicted perceptions of service quality influenced satisfaction, and satisfaction was associated with loyalty. Thirdly, the relationship between activity involvement and destination loyalty is also proved in this study. Fourthly, the positive relationship between satisfaction and loyalty is proved. Fifthly, the strength of association of attitudinal loyalty and conative loyalty was high and positive. Similarly, conative loyalty appeared to be highly and positively related to behavioral loyalty. Sixthly, results showed that visitors who perceived higher service quality tended to have higher activity involvement. Through the analysis of the causal model, exploratory relations between activity involvement and loyalty were also supported. Finally, authors pointed out that the construct service quality in the model was the main antecedent of activity involvement and satisfaction which played a dual positive role with both immediate antecedents of loyalty. Researchers mentioned that the findings of their study substantiated the conceptual framework of the loyalty formation model of Oliver (1999). As predicted, loyalty is formed from an attitudinal stage and conative manner and, finally, in behavioral action. The main limitation of this study is that it did not consider risk factors which are very much influential in the loyalty process (Boshoff, 2002).

Yuksel and Yuksel (2007) proposed a conceptual destination loyalty model (Fig 2.5) where risks were highlighted especially in a shopping context. The model was tested using AMOS based confirmatory factor analysis (CFA). It was conducted to validate the six-factor measurement model in the proposed loyalty model. The authors proposed in total 13 hypotheses under three (3) main hypotheses. H1a-b. Perceptions of shopping risks are negatively related to shopping satisfaction. They mentioned that lesser-perceived shopping risk is associated with greater shopping satisfaction. Thus the

perceptions of shopping risks are negatively related to loyalty intentions H1c-d. They also proposed that lesser-perceived shopping risk is associated with greater repurchase and recommendation; H1e-f. The perceptions of shopping risks are negatively related to pleasure and Lesser-perceived risk is associated with greater pleasure, H1g-h. Shopping risk perceptions are negatively related to arousal. Lesser-perceived risk is associated with greater arousal, H2a. Pleasure is related positively to shopping satisfaction. More pleasure is positively associated with greater satisfaction; H2b. Arousal is related positively to shopping satisfaction. Greater arousal is associated with greater shopping satisfaction; H2c. Pleasure is related positively to loyalty intentions. More pleasure is associated with greater willingness to repurchase and positive word-of-mouth communication, H2d. Arousal is related positively to loyalty intentions. Greater arousal is associated with greater possibility of repurchase intention and positive word-of-mouth communication, H3. Satisfaction is related positively to loyalty intentions. Greater satisfaction means greater likelihood of repurchase behavior and positive word-of-mouth communication.

Source: Yuksel & Yuksel, 2007, page 706

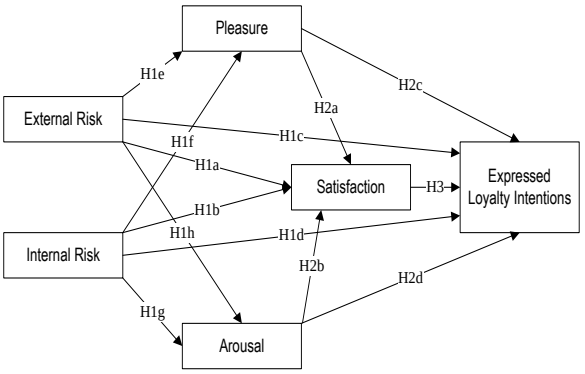


Fig 2.5. A Hypothesized Loyalty Intention Model

The AMOS based structural equation modeling approach shows the standardized, theoretical paths linking two dimensions of perceived risk, emotions, shopping satisfaction and expressed behavioral intentions on the basis of statistical outcomes. H1 suggests direct and indirect paths linking risk perceptions and expressed loyalty intentions. H1a and H1c predicted a risk on expressed loyalty intentions (H1g and H1h) are supported significantly. In addition path relationships (H1a-1c) suggest a significant indirect relationship between internal risk and satisfaction, H2 is concerned with direct and indirect effects of emotions. The result of this path H2a supports a positive relationship between pleasure and satisfaction. The estimate for H2c is suggesting that pleasure affects loyalty intentions directly. Likewise, the estimate for H2b is and H2d indicating the existence of a strong direct effect of arousal on satisfaction and on loyalty intentions. Both arousal and pleasure have a significant indirect effect on loyalty intentions through shopping satisfaction. H3 predicting that shopping satisfaction is associated with loyalty intentions is supported. It is clear that risk is related to tourism which provides a negative relationship with satisfaction. The main limitation of this

study is that the authors do not consider sacrifice issues which may reduce risk perception. For example, the study of Hossain et al., (2011c) found a high sacrifice tendency reduces the perception of risk and the relationship between perceived risk and sacrifice is positive.

Yoon and Uysal (2005) proposed a structural model (Fig 2.6) testing the effects of tourist motivation ('pull' and 'push') and satisfaction on destination loyalty (operationalized as revisit and recommendation intentions). The following conceptual model was developed and tested by structural equation modeling (SEM), which included a test of the overall model as well as individual tests of the relationships among the latent constructs. The authors proposed three relationships where satisfaction plays the role of mediator.

Source: Yoon and Uysal (2005), Page

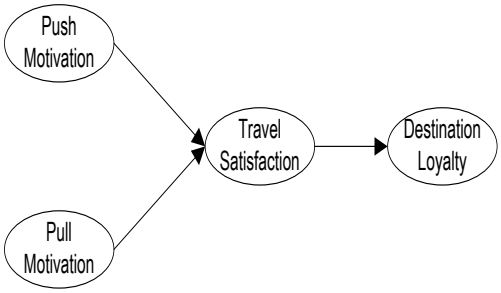


Fig 2.6. A Proposed Hypothesized Model

The empirical outcome offered a strong support for the relationship between satisfaction and destination loyalty which was proven in previous research unanimously. The outcome also confirmed that tourist destination loyalty is positively affected by tourist satisfaction with their experiences. Interestingly, satisfaction was found to be negatively influenced by the pull travel motivation which was conversely proposed in order to test. The relationship, that tourist satisfaction is affected by the push travel motivation also was not supported. It is noted that the authors proposed two new relationships between push motivation to destination loyalty and pull motivation to destination loyalty. Finally, the new proposed path relationship from the push travel motivation to destination loyalty showed a significant impact, as a positively direct relationship with destination loyalty. Satisfaction directly affects destination loyalty in a positive direction. This satisfaction also mediates between motivation and destination loyalty. The main limitation of this study is that the authors did not consider quality as an antecedent of satisfaction along with other variables whereas perceived quality was proven as an immediate antecedent in all of the satisfaction and loyalty studies.

Petrick (2004a) proposed the quality, value and repurchase intention model (Fig 2.7) of travel and tourism (cruises) using in total nine hypotheses. She developed two identical models, one for first time visitors and another one for second time visitors using hypothesis 1a, reputation as an antecedent of perceived quality. Hypothesis 1b, emotional response as an antecedent to perceived quality, hypothesis 1c monetary price as an antecedent to perceived quality, hypothesis 1d monetary price as an antecedent of perceived value, hypothesis 1e behavioral price as an antecedent of perceived value. Hypothesis 1f, reputation as an antecedent of perceived value via quality, hypothesis 1g:

emotional response as an antecedent of perceived value, hypothesis 1h: quality as an antecedent of perceived value, hypothesis 1i, perceived value as an antecedent of repurchase intentions. These hypotheses were developed for first time visitors. Similarly (hypotheses 2a-2h), similar hypotheses were also drawn for repeat visitors. Hypothesis 3a showed that there was significant improvement by adding a direct path from quality to repurchase intentions for first time visitors. Hypothesis 3b was that significantly improved by adding a direct path from quality to repurchase intentions for repeat visitors at the same destination setting.

Source: Petrick (2004a), Page 36

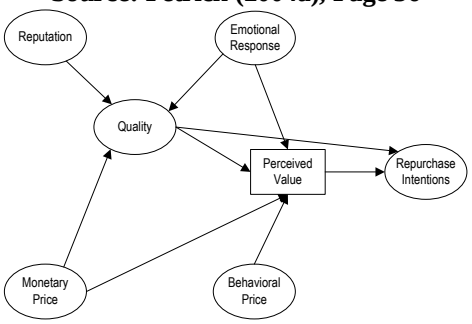


Fig 2.7. A Proposed Conceptual Model

The propositions were analyzed with the use of the EQS based structural equation modeling approach. Statistical results revealed that reputation, emotional response, and monetary price are antecedents to both first timers' and repeaters' as perceptions of quality. It was also revealed that first timer, emotional response is a much stronger predictor and monetary price was a much weaker predictor of repeat visitors' perceptions of quality. It was also found that quality, emotional response, and monetary price are antecedents of both first timers' and repeaters' perceived value, while behavioral price was an antecedent of only first timers' perceived value. It further found that behavioral price is more important for first-time visitors than repeat visitors. Of all the antecedents, monetary price is found as a best predictor of perceived value. The main limitation of this study that the author did not consider the sacrifice issue as well as the risk factor which are highly important factors in determining tourism consumer behavior regarding destination loyalty.

Baker and Crompton (2000) explored the structural relationship between quality of performance, satisfaction and behavioral intentions (operationalized as loyalty and willingness to pay more) in an empirical study (Fig 2.8). The authors mainly proposed that perceived quality of performance has a stronger total effect on behavioural intentions than satisfaction, and the perceptions measure of quality has a greater total effect on behavioural

Source: Baker and Crompton (2000) Page 791

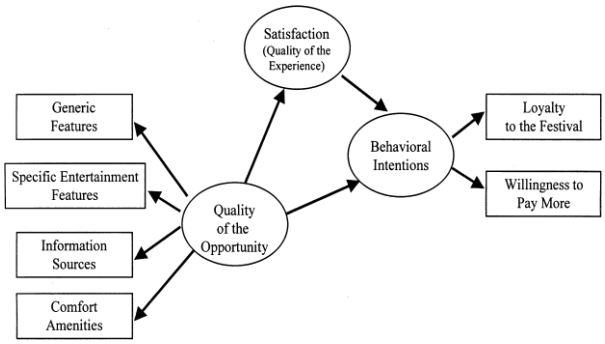


Fig 2.8. A Proposed Behavioural Intention Model

intentions. The empirical results suggested that performance of quality has a direct effect on behavioral intentions and an indirect effect on them via satisfaction. In addition, performance quality had a stronger total effect on behavioral intentions than satisfaction did. The main limitation of this study is that the author does not consider extrinsic quality factors like; destination brand image, warranty facilities offered by destination operators, and price factor as antecedents of quality. In addition, risk factors as well as sacrifice factors also should be considered with regards to loyalty (Hossain, 2010).

Bigne et al. (2001) empirically (Fig 2.9) investigated structural relationships among destination image, quality, satisfaction, and after-purchase behavior (operationalized as revisit and recommendation intentions). They proposed nine hypotheses that are presented in the Figure 2.9. H1: The more favorable the image of a destination, the higher the probability that the tourist will return in the future. H2: The more favorable the image of a destination, the higher the probability that the tourist will recommend it. H3: The more favorable the image of a destination, the higher the quality perceived by the tourist. H4: The more favorable the image of a destination, the higher the tourist's satisfaction. H5: Perceived quality has a positive influence on tourists' satisfaction. H6: The greater the tourists' satisfaction, the more likely they will return in the future. H7: the greater the tourists' satisfaction with destination experience, the more likely it is that they will recommend it. H8: The higher the quality perceived by the tourist, the more likely it is that they will return in the future and H9: The higher the quality perceived by the tourists, the more likely it is that they will recommend it.

Source: Bigne et al., (2001) Page 612

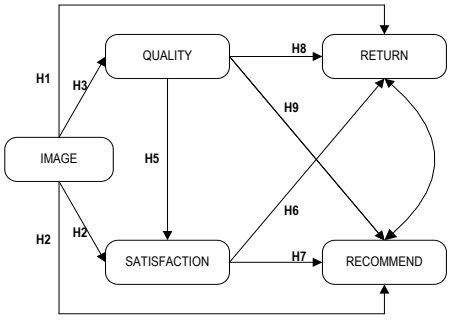


Fig 2.9. A proposed Revisits Intention

Their findings from the SEM confirmed the sequence of image - quality - satisfaction post-purchase behavior. The structural equation model showed that 1) destination image not only directly affects quality, satisfaction, and future behavioral intention; it also indirectly affects future behavior through quality and satisfaction, 2) quality has a positive influence on satisfaction and future intentions, and 3) satisfaction also directly influences post purchase behavior i.e. return to the same destination and or recommended the destination to a potential tourist. Out of nine proposed hypotheses only the relationship between quality and recommendation was not supported directly. The main limitation of this study is that the authors did not consider destination image as an extrinsic cue.

2.4.1: Theoretical Gap

An extensive literature review has been given to address the possible existence of variables that may influence constructing a tourism consumers' choice behavior model regarding tour destination loyalty. As mentioned before a number of empirical studies (more than 30) along with previous empirical studies on loyalty have been reviewed to determine the real mechanism of destination loyalty behavior. Nevertheless, one common problem existing in literature is that the studies focused on the formation of destination loyalty without considering intrinsic or extrinsic cues separately; on the contrary, these studies considered these two cues as an accumulated form or include some variables while excluding others when considering the tourism destination's products. Regardless of these problems, most studies concur with the importance of variables which capture the domain of loyalty. But the main problem is using too many variables in different contexts. From a literature review more than 35 variables like; Destination Image, Attributes Satisfaction, Overall Satisfaction, Service Quality, Satisfaction, Perceived Price, Price Promotion, Motivation, Behavioural Intention, External Risk, Internal Risk, Pleasure, Arousal, Reputation, Price, Monetary Price, Behavioural Price, Value, Price Fairness, Tangibility, Interaction, Empathy etc. were identified. Although, these variables provide excellent opportunities to select important variables for developing a parsimonious destination loyalty model, difficulties arise with large numbers of variables. However, problem identification of this research (Chapter 1) study has provided grounds for the necessity of fresh new loyalty research and a selection of different variables. These are discussed in the next sections.

2.5 The Need of a New Destination Loyalty Model

It has been shown above that different authors proposed a variety of conceptual destination loyalty models which were tested empirically in different contexts. Due to increasing competition in the field of travel and tourism, and the recognition of the importance of loyal visitors, it has become a critical part of tourism and travel research to have a parsimonious model. Tourism organizations try to maintain adequate levels of products/services and different facilities within a limited budget. This is an effort to make the destination products competitive and lead to a sustainable destination (Lee et al., 2007).

It is clear from the literature review that the general problem in tourism consumer loyalty judgment research is the lack of a comprehensive but parsimonious model. This may be to the exclusion of some important explanatory variables, which could combine existing research findings and suggest future research directions sequentially. It is found that Dodds and Monroe (1985) have proposed and tested a model about how consumers

make their value judgment. Dodds et al., (1991) and Agarwal and Teas (2000; 2004) modified the model and tested it in different research settings. In the tourism literature the destination loyalty model has been illustrated by different contributors in different ways. For example the research of Chi and Qu (2008) presents satisfaction as an antecedent of destination loyalty when it is supported by destination image and attributes satisfaction. Lee et al., (2007) show in their research that quality is the antecedent of satisfaction and satisfaction is the antecedents of destination loyalty. Campo and Youge (2008) in their research present price as the antecedent of quality, and quality is the antecedent of satisfaction. In addition, satisfaction is the antecedent of loyalty.

This research also shows quality as the direct antecedent of loyalty. In the study of Chen and Tsai (2007) perceived quality is approached as the antecedent of perceived value, and perceived value is the antecedent of satisfaction which leads to behavioral intention i.e. destination loyalty. Lobato et al. (2006) in their empirical research model display cognitive effect and affective image as antecedents of satisfaction which lead to attitudinal loyalty and its ultimate result is behavioral loyalty. The research of Yoon and Uysal (2005) show that travel satisfaction is the result of pull and push motivations which are considered as antecedents of destination loyalty. The research by Backer and Crompton (2000) show different features (generic, specific entertainment features, information sources and comfort amenities) as the opportunities which are used as antecedents of quality, and quality leads to satisfaction as an outcome of quality experience. This experience directly leads to behavioral intention. Here the quality of the opportunity is also shown as a direct antecedent of behavioral intention. Yuksel and Yuksel (2007) in their research have shown that pleasure and arousal are antecedents of satisfaction and satisfaction is the antecedent of loyalty intention. In this research it has been hypothesized and empirically proven that risk is negatively related to satisfaction. It also shows that lesser perceived risk is associated with greater repurchase and recommendation.

Patrick's (2004a) research is highly related to the research work of Zeithaml (1988). In this study intrinsic attributes and extrinsic attributes are presented as antecedents of perceived quality. Price and reputation are considered as extrinsic attributes. Price has been classified as of monetary price and non monetary price. Intrinsic attributes are considered under emotional response. It has been shown that reputation; monetary price and emotional response are antecedents to quality which lead to consumer perceived value. Besides, there is a direct relationship between reputation, perceived price, and emotional response with perceived value. This value is a direct antecedent of repurchase intention. In their research Yan and Jang (2008) have shown that perceived quality is an antecedent of perceived satisfaction and satisfaction is the antecedent of perceived

behavioral intention. In the empirical research of Petrick (2004b), it has been shown that quality is the antecedent of both satisfaction and value which is an antecedent of destination loyalty. This research also shows that value and satisfaction are interdependent. Lee et al. (2004) in their research show that a direct relationship between service quality and behavioral intention as well as service quality is an antecedent of satisfaction. Besides, satisfaction is considered as an antecedent of behavioral intention.

Different models that are developed conceptually and validated empirically in different cultures, of course, provide an excellent basis on which to develop a comprehensive but parsimonious model that can be used in travel and tourism research. In fact, a model of this type of research should incorporate additional necessary variables on the basis of context that may influence the process of tourism consumer choice decision making and loyalty judgment. It should also incorporate specific elements related to context that may transfer between behavioral beliefs and their patterns of transfer in a more sequential way. While it may be too difficult to build an inclusive model about the tourism consumer loyalty judgment process, it may be possible to develop an acceptable integrated but parsimonious model gathering knowledge from various disciplines.

2.6 Theoretical Overview of Constructs

In general, cues are related to product performance. Cues give clear ideas about the product/ services' powers to satisfy consumers' requirements. These cues can be further divided into product Intrinsic (product/service related) and Extrinsic (non-product/service related) cues (Olson and Jacoby, 1972; Paul et al., 1994). Intrinsic cues are connected to the product's physical characteristics or core expectation from services and vary by product/service category (Olson and Jacoby, 1972). As an example, a lively/natural picture with a clear sound effect is a product related to cues of a color television, whereas natural and built environment are core cues for a destination. Extrinsic (Non-product related) cues are defined as external which relate to a product's purchase or consumption (Kaili et al., 2007). It's a 'Sony' i.e. this is a Japanese product where quality is the first preference based on zero defective concepts. Cues convey different types of information such as price, country of origin, brand image, and warranty etc for the products whereas 'Niagara' which bears the message about Canada and a natural waterfall at the destination, Taj Mahal,' bears the message that it is built by highly skilled craftsmen. Apparently the extrinsic cues have little impact on product functions', but may serve as important cues to help create further associations especially when intrinsic cues are unknown to consumers. For example, consumers often associate price with quality. It is likely that, in their minds, they may group products in a category by price. Say for example, packaging usually does not affect product function, but serves as a cue to product quality. A hotel charging $500 per night indicates that the quality of

the experience should be much higher than one charging $100 per night. Past research suggests that consumer perceptions of product quality are generally formed on the basis of an array of cues, including extrinsic marketing cues (Berkowitz & Walter, 1980). Price, brand, country of origin, and warranties can thus be considered to be extrinsic marketing cues which also lead to the quality of the product as well as risk reduction mechanisms. In fact, both cues play an important role for product/service selection. In the travel and tourism area no research was found which discussed the effect of both cues at the time of selection of destination which makes visitors loyal toward the particular destination chosen. Therefore, with this research the author tries to fill this gap existing in tourism literature.

2.6.1 Perceived Intrinsic Cues (PIC)

In the consumer behavior literature it is evident that perceived quality of products/services is influenced by the variations in the nature of consumer perceptions of intrinsic cues associated with those products/services (Olson & Jacoby, 1972; Shahid 1997). There are five intrinsic marketing cues in the literature which have received significant research attention regarding consumers' perception of the quality of products/services. These are suitability, pride, appearance, reliability, and workmanship. The products that are perceived to have fine workmanship along with others are also perceived to have high quality (Shahid 1997). In the case of tourism, it might be Special Events, Geography & Climate, Culture & History, Mix of Activities, Entertainment, Superstructure (Crouch, 2007) and natural attraction. In nature based tourism like Cox's Bazar it means core benefits (main attractions) for which visitors visit a particular destination. These benefits are the surface (visible) means which are used in advertisement and promotion offers to create consumers motivation that influence positive or negative attitudes (Rossister et al., 1991) towards the tourism products like; 'shark free sandy beach' for Cox's Bazar whereas Malaysian airlines says 'home in the air'. Many psychological mechanisms may influence perceived quality but it is evident from previous research that intrinsic attributes are the most imperative (Garvin, 1983; 1984).

Nowadays, manufacturers or service providers are developing products or services different from their competitors by adding even a meaningless attribute (100% halal tour) that can lead to increased consumer quality perception or can decrease perceived risk (Simonson & Tversky, 1992). In reality, during the decision making process consumers not only consider the present value of the products but also take into consideration future performances of the attributes. Destination's core resources and attractions are often the fundamental reasons why prospective visitors choose one destination over another. In the case of tourism, core attractions might be a) Special

Events b) Physiography & Climate c) Culture & History d) Mix of Activities e) Entertainment f) Superstructure (Crouch, 2007). Hence, intrinsic cues (attributes) have been considered in this research as the core attraction of the tourism destination for which visitors usually visit a destination like; unbroken 120 km sandy beach, rhythmic sound of the water, sun setting over the blue water, world amazing crunch products etc. for Cox's Bazar.

2.6.2 Perceived Extrinsic Cues (PEC)

Extrinsic cues refer to non-product or service related cues, but consumers take them into consideration during the evaluation of products or services such as brand, warranty, corporate image, price etc. (Olson & Jacoby, 1972). This cue is used to evaluate the product/services, when other product cues are not available especially for products of unknown destinations. When consumers are not familiar with the products' internal attributes like main attractions and facilities of a destination including physical products, visitors depend on extrinsic cues. For instance, country of origin is the most influential variable for product buying decision-making whereas destination brand image is for visiting toward a destination. According to Bilkey and Nes (1982), when the country of origin is the only informational cue provided, the results might be positively biased towards detecting country of origin effects. Country image itself relates with a destination as well. For example, a consumer who has no sufficient information about the product may rely on the brand name to infer its quality (Szybillo & Jacoby, 1974); thus, brand loyalty follows from the trusted brand name in consumers' evaluation of products (Ettenson and Gaeth, 1991). In the same manner, for a destination selection visitors rely on a destination image which is related to country image. Research found that a highly regarded brand name could help alleviate the negative effect of a poor country of origin image in product evaluation (Cordell, 1993; Erickson et al., 1984; Eroglu & Machleit, 1988). It is also applicable in the case of tourism. For example, India as a country does not have a high image in the world but is famous for the Tajmahal as well as Goa tourism. Similarly, where value for money matters are more than image and quality, price is more influential than country or destination image in consumers' purchase decision making (Wall et al., 1991).

In case of tourism destination choice decision making services are unseen before visiting the destination; in that case visitors depend on price thinking it indicates quality. In the present competitive markets it is rarely possible to increase the price of products and services without providing better quality. Like serving as persuasive sales variables, brand, price, and warranty performs an important function for marketers (Kendall & Russ, 1975). It protects sellers from unreasonable claims from buyers. From the perspective of tourism consumers, however, the role of warranty is very important

especially for an intangible product like tourism services. Warranties influence consumers by presenting assurance of product or service quality and value (Feldsman, 1976) by increasing consumers' specific self-confidence (Perry & Perry 1976) by reducing consumers' feelings of risk; and by increasing satisfaction through dissonance reduction (Bearden & Shimp, 1982). For highly perishable products such as tourism products, visitors rely more on extrinsic cues in evaluating since the cost of searching for intrinsic cues often exceeds the relative benefits (Zeithaml, 1988). If the visitors don't have confidence in the destination image, warranty, and price as quality, they perceive more risk. Say for example, a too low price, for credence products in particular, may suggest inferior quality (Zeithaml & Bitner 1996) and thus high risk and consequently reduce revisit intention. Based on the above discussion the following variables are considered as extrinsic cues for this research.

2.6.2.1 Perceived Destination Brand Image (PDBI)

If we analyze any general definition of a product, we find that there are three levels; first is the product itself, which includes the physical and tangible aspects (design, features, packaging, etc.) the second level encompasses the added services (warranty, finance, after sales service, etc.); and the third level includes the most intangible aspects such as the brand name, quality perceptions, reputation, etc. (de Chernatony & McDonald, 1998). Among the intangible aspects of the product, the brand is the most important, given that the majority of marketing strategies tend to highlight the brand including all of its added elements like logotype or slogan more than the product that is being sold. Brand has the power to differentiate the product (and service) and separate it from other competitive options, as well as to help motivate consumers in choosing and purchasing the product, thus making them satisfied and loyal. Brands have different roles for the consumer like: identifying the origin of the product; defining the responsibility of the manufacturer; diminishing risk; diminishing the cost of searching for a product; a promise, guarantee or contract with the manufacturer; a symbolic means and sign of quality (Keller, 1998). In the context of tourism, a destination brand is defined as a name, symbol, logo, word or other graphic that both identifies and differentiates the destination (Kerr, 2006). Clarke (2000) has identified six benefits of tourism destination brand image ; a) brand image helps to reduce the choice, b) brand image helps in reducing the impact of intangibility, c) brand image conveys consistency across multiple outlets and through time, d) brand image can reduce the risk factor attached to decision making about holidays, e) brand image facilitates precise segmentation, and f) brand image helps to provide a focus for the integration of producers' (operators) effort, helping people to work towards the same outcome (Foley, 2004) perception. MacKay and Fesenmaier (1997) claim that 'Destination brand image is a composite of various

products (attractions) and their attributes move into a total impression'. In this regard destination image can also be seen as an umbrella construct for different products and services. The image object is the destination and according to the definitions it holds both generic and product-specific dimensions (Mossberg & Kelppe, 2005).

Therefore, it is believed that destinations with more positive brand images will more likely be included in the process of decision making of tourism consumers. In addition, destination image exercises a positive influence on perceived quality, willing to pay more and get satisfaction. Court and Lupton (1997) found that the image of the destination positively affects visitors' intention to revisit in the future.

2.6.2.2 Perceived Warranty (PW)

In business, a warranty is a guarantee of the reliability of a product. Should the product malfunction within a certain period of time (usually stipulated in the warranty) after the purchase, the manufacturer is typically required to provide the customer with a replacement or refund or required service. Warranties usually do not cover acts of God, owner abuse, malicious destruction, or anything, for that matter, outside of a mechanical failure incurred with normal usage. In another sense a guarantee by a seller to a buyer that if a product requires repair or remediation of a problem within a certain period after its purchase; the seller will repair the problem at no cost to the buyer. Warranty performs an important function for marketers serving as a persuasive sales variable (Kendall and Russ, 1975) and protects sellers from unreasonable claims (Undell & Anderson, 1968) of buyers. From the perspective of consumers, however, the role of the warranty is very important for unseen products and services.

An observation was made several years ago that despite the wide spread concern over product warranties, little research has been conducted on how consumers behave toward warranties (Lehman et al., 1972). It is evident that the state of the warranty research has not changed much in the literature published during the 70s and early 80s, though two major studies conducted by Darden & Rao and Bearden & Shimp are quite exceptional in this regard (Darden & Rao 1979; Bearden & Shimp, 1982). Most research done on product warranties have only tangentially studied warranties and they are restricted primarily to examining the relative importance of warranties in comparison with other product features (Roselins 1971; Olson 1972; Perry & Perry 1976). It has been identified that when products are adequately backed by warranties and guarantees, the perceived quality of the products will be improved (Mehrotra & Palmer, 1985). It means that when consumers perceive the guarantees and warrantees coupled with certain products as adequate, they tend to favorably judge the products' performance which, consequently, affects the perceived quality of the products (Shahid, 1997). On the other hand, when

warranty is considered separately from other constructs, it would be expected to influence perceived risk negatively and perceived quality positively. As this product's performance consequence has a positive evaluation for most consumers, warranty information is also expected to enhance consumer attitudes toward new products or services (Shimp & Bearden, 1982). Therefore, consumers will feel more financial risk in purchasing intangible products like services in tourism, if the product/service is not provided with a warranty. If visitors get a warranty from tourism operators on services as well as products which they wish to buy at the destination, certainly they will feel free from future losses. Hence, the concept "perceived warranty" will be used in this research as the perceived adequacy of coverage and protection from monetary loss offered under a particular warranty from tour operators to visitors**.**

2.6.2.3 Perceived Price (PP)

Perceived price is what a consumer gives up in order to obtain a product or service (Zeithaml, 1988). Theoretically the effect of price can be classified as economic and psychological (Monroe & Della, 1978; Rao, 1984; Tellis, 1986). Economic stream presumes that consumers behave rationally, while the psychological stream attempts to explain irrational behavior (Kashyap & Bojanic, 2000). Price has a twofold effect on consumer buying and decision making (Monroe, 1990). First, price is an extrinsic cue to perceived quality (Rao & Monroe, 1988) and its strength may be reduced by non-price cues (Zeithaml, 1988). Second, price is an indicator of the amount of financial sacrifice (to be paid) needed to purchase a product or service (Parvin & Chowdhury, 2006). In general if the price of the product or service is higher, financial sacrifice will also be higher (Monroe &Venkatesan, 1969).

Consumers always find benefits within the product and are willing to pay some money for the cost of those products. It is too difficult to measure benefit; it depends on the consumers' needs and wants. It is considered that price is important to a consumer in purchase decision making. A high priced product usually indicates high performance and quality. Chowdhury (2001) mentioned that the price of the product conveys some favorable information so that consumers can easily evaluate the costs and benefits of the products obtained by them. Price influences the prospective buyer's expectations of service levels. A too low price, for credence products in particular, may suggest inferior quality (Zeithaml & Bitner, 1996) and thus indicates too high risk. Hoffman and Bateson (1997) argued that service buyers are prepared to pay more for a service to reduce the uncertainty associated with unfamiliar service providers. Because potential consumers perceive a service as a riskier purchase than a physical product, they often use physical cues (or evidence) as a means of assessing a service prior to buying. Prices are "a visible indicator of a service's level and quality" (Berry & Parasuraman, 1991) and thus a means

of reducing perceived risk (Boshoff, 2002). Arguments behind this assumption are: a) Producing quality service/product needs sophisticated machineries that cost more and increase the price, b) service providers use high quality materials to provide quality service/product and, c) it is unlikely that a product or service with low quality will be charged more in this competitive world.

Moutinho (2000) addresses the fact that if consumers have to choose between destinations they are unfamiliar with, they will possibly use information about the price of the stay as an indicator of quality to make their decision. In this sense, visitors whose choice is based on perceived quality might be expected to pay a higher price in order to guarantee the quality of the final product and services (Alegre & Juaneda, 2006)

A consumer may be willing to pay more for a service at a destination if he/she perceives its association with an image of sophistication or luxury (Bagwell & Berheim, 1996). Some consumers could request eye-catching tourism products for consumption. In such cases, consumers' willingness to pay a higher price for functionally equivalent goods which are associated with the sophistication or luxury of the destination (Papatheodorou, 2001).

2.6.3 Perceived Quality (PQ)

Kotler (1997) defines quality as the totality of features and characteristics of a product or service, which bear on its ability to satisfy stated, unstated, delighted and secret needs. There has been debate about how to operationalize quality (Parasuraman, et al., 1994; Agarwal and Teas, 2001), because scholars of different disciplines tend to view quality from different perspectives. For instance, psychology and philosophy researchers have insisted on definitional issues of the innate excellence of an entity (Peterson & Jolibert, 1976); economics on profit maximization (Heinkel, 1981); management accounting on management control (Choi and Liker, 1995); and marketing on buying behaviour and consumer satisfaction (Zeithaml, 1988; Chowdhury, 2001.) However, we should not forget that consumers serve the ultimate judge of quality in the marketplace. Even well designed, defect-free products can fail if they do not fit consumers' perceptions of high quality. Thus, Monroe and Krishnan (1985) defined Perceived Quality as, "the perceived ability of a product to provide satisfaction relative to available alternatives." Garvin (1984b) proposed five approaches in defining quality. Among these five approaches, user-based definitions are generally equated with "perceived quality" (Zeithaml, 1988). The major focus of perceived quality is the consumer's satisfaction and related subjective perceptions of the product's attributes (Garvin, 1984). Exploratory research of Parasuraman et al. (1988) revealed that the criteria used by consumers in assessing service quality fit 10 potentially overlapping dimensions. These dimensions were

tangibles, reliability, responsiveness, communication, credibility, security, competence, courtesy, understanding/knowing the customer, and access. They empirically examined 22-scale items based on these 10 dimensions. Their effort resulted in a set of scales they have named SERVQUAL which identified 5 dimensions for service quality. Brucks and Zeithaml (1991) identified six dimensions of perceived quality: ease of use, functionality, serviceability, durability, performance, and prestige.

Different tourism studies use service product attributes as a platform for assessing the quality of tourism products. For example, Baker and Crompton (2000) measured quality at a festival setting with four dimensions: generic festival features, specific entertainment features, information sources and comfort amenities. Lee et al., (2007) discussed service quality as a set of attributes such as health and cleanliness, safety and security, condition of facilities, responsiveness of staff and recreation settings. But Petrick (2004a; 2004b) shows quality from physical excellence and an emotional response point of view. A different approach is presented by Kashyap and Bojanic (2000) as they presented quality as quality of room, quality of public area, quality of staff, quality for perceived price at hotel service perception. Recently Zabkar et al., (2010) presented quality at destination level through destination accessibility, amenities, attraction, available package, activity influence and ancillary services. In fact, quality attributes should be highly contextual as they have different forms in different contexts. Therefore, we conducted a field study for contextualization of constructs and measurements which is described in Chapter 4 in the field study section.

2.6.4 Perceived Risk (PR)

Bauer (1960) describes the concept of perceived risk as it is related to buying decision making where both the consequences and the outcomes are uncertain. Bauers' concept of risks was further defined by Murphy and Enis (1986) as (a) Financial risk which means a risk that a consumer loses his/her money, because the product does not satisfy his/her expectations; b) Psychological risk which means the risk of choosing a wrong product might have a negative effect on a consumer's ego; c) Physical risk means a risk where consumers harm themselves or others while using the product; d) Social risk is a risk that by choosing a product a consumers status will change among his friends and/ or his family and/or his colleagues; e) Functional risk means a risk that a product will not work as expected by consumers. Mumel (1999) added a risk named, 'Time' which means time spent for searching for the product may be lost if the product does not work as per expectation level. Roehl and Fesenmaier (1992) differentiated risk in tourism into seven distinct ways; equipment risk, financial risk, physical risk, psychological risk, satisfaction risk, social risk, and time risk.

On the other hand Pinhey and Iverson (1994) divided risk on the grounds of safety perception and categorized them into seven areas i.e. the perception of sightseeing safety, the perception of road safety, the perception of nightlife safety, the perception of water sports safety, the perception of in-car safety, the perception of beach activity safety, and the perception of the described safety. In fact, these safety issues are raised from the different risks perceptions related to tourism consumers choice behavior. Tsaur et al. (1997) mainly categories risk into two: physical risk, which indicates the possibility that an individual's health is likely to be exposed to risk, injury, or sickness; and equipment risk, which refers to the dangers arising from the unavailability of equipment or it's malfunctioning. Boshoff (2002), operationalized risk in tourism mentioning: a) functional risk as visiting time when fun, relaxation, and enjoyment are not possible after reaching the destination; b) physical risk of being injured or killed, for example, a terrorist hostage, assault, picked pocket; c) Financial risk as paying more for a visit than its true value or being unable to go on vacation despite paying for it; d) social risk as a vacation that does not meet peer approval, for example, a sex-oriented visit to Thailand or Amsterdam; e) psychological risk as a choice of visiting a place inconsistent with one's self-image, such as a working vacation on a Kibbutz in Israel as opposed to a visit to a luxury ski resort in the French Alps; f) Time risk as a delay in transportation or having to wait for a room in a hotel until it becomes available; g) opportunity risk from going to a predetermined destination to enjoy a vacation that is less than optimal (camping) while a better choice (a hotel on a tropical island) was available elsewhere at the same price; h) source risk which might happen dealing with a dishonest tour operator; and i) equipment risk as potential damage to one's vehicle hindering full access in exploration at the destination (Boshoff 2002). Money and Crotts (2003) identified five types of risk when making the decisions to purchase in a purchase process: monetary (losing or wasting income), functional (does not meet the need), physical (personal illness or injury), social (unfashionable or lower status), and psychological (damages self-esteem or engenders guilt). Therefore, from the relevant studies it was found that risk must be taken as a considerable issue for proper measurement of loyalty sequences.

2.6.5 Perceived Sacrifice (PSR)

In general, perceived sacrifice refers to all the ultimates given up by consumers in purchasing products or services which include both monetary (cash payment) and non monetary (time, effort etc.) sacrifices (Anika & Cristian, 1996). Monroe (1991) defines customer-perceived value as the ratio between perceived benefits and perceived sacrifice. A large number of articles consider information of price as an indicator of quality (Monroe & Krishan 1985). The role of price may not only act as an indicator of

quality but also as an indicator of monetary sacrifice, especially in the situation of uncertain information (Monroe, 2003). For example, researchers (Rao & Monroe, 1988; Suri & Monroe, 2003) have documented that when consumers are unable or not motivated to process product attribute information, they are more likely to use the price-quality heuristics to evaluate the product. In sharp contrast, consumers are less likely to use price as an indicator of quality when they have the ability and motivation to process the information that might help with their evaluations. (Lin et al., 2007) However, it is more likely that price will serve as an indicator of sacrifice than as an indicator of quality when consumers are well informed and sufficiently motivated. In addition, the previous literature seems to have neglected the factors that influence consumers to use price information as an indicator of quality or sacrifice. At the same time price is the amount of money that consumers pay to obtain a product which reduces their wealth (Doods et al., 1991). This price is considered as a sacrifice that the consumers make to obtain the benefit generally gained from the attribute which constitutes the product. Monetary sacrifice is not the only sacrifice, as operationalized in the previous research the consumers usually incur to acquire a product. This is because, the consumers may also incur non monetary sacrifice such as time, effort, and search cost (Zeithaml, 1988; Chowdhury, 2002).

In the case of tourism, perceived sacrifice includes all the costs that buyers face when making a purchase of personal equipment, transportation, hotel booking, repairs and maintenance, risk of disconfirmation or poor satisfaction (Anika & Christian, 1996). The relationship between perceived sacrifice and perceived satisfaction can be understood by either increasing more benefits or reducing the consumers' perceived sacrifice. Increasing the benefits means adding something new to the core product (attraction) which consumers perceive as important, like unique services plus supporting services (pick up from home, free movement in all places in the destination, etc.). Reducing sacrifice means, need to pay less money as well as time and effort for receiving the same utility of tourism services from the tourism destination. For example, if a visitor is ready to pay $200 (reference price) per day as hotel rent before vesting in the tour destination but he/she actually pays $150 after visiting the destination and gaining the same utility from the tourism services. In this case, the visitor sacrifices less ($50) which increases his/her satisfaction. This study has operationalized perceived sacrifice in relation to monetary and non-monetary value.

2.6.6 Perceived Satisfaction (PS)

Satisfaction is an overall affective response on a product or service (Oliver 1981; Petrick, 2004b). As per tourism literature, satisfaction denotes the realization of desired outcomes or benefits (Lee et al., 2007) which make the consumers sense that

consumption from a tour destination fulfills some needs, desires, goals and so forth (Campo & Yague, 2008). According to the expectation confirmation paradigm, satisfaction is a comparison between performance and expectations (Oliver, 1981; Lobato et al., 2006). This view of satisfaction reflects on the one hand its cognitive nature and, on the other, its affective nature of behavior (Lobato et al., 2006). Some researchers have suggested that satisfaction is an excellent predictor of repurchase intentions (Choi and Chu, 2001; Tam, 2000; Petrick, 2004b) because, consumers' positive feelings toward service, products, and other resources provided by the tourism destination can produce repeat visits as well as positive word of mouth effects to friends and/or relatives. It can be used as the most reliable source of information for potential visitors. This is also one of the most often sought types of information for the visitors who are interested in travel to a particular destination. Given the vital role of consumers' satisfaction, a lot of research has already been done with a view to investigating the antecedents of satisfaction (Churchill & Surprenant, 1982; Oliver, 1980; Oliver & DeSarbo, 1988; Tse & Wilton, 1988). It is regarded in the tourism context that, satisfaction with travel experiences contributes to destination loyalty (Alexandris et al., 2006; Oppermann, 2000; Chi and Qu, 2008). Therefore, for better understanding of satisfaction and behavioral intention it must have a basic parameter considering different factors such as PQ, PR and PSR those are used either as antecedent or evaluative techniques for satisfaction formation.

2.7 Review of the Theoretical Frame Work

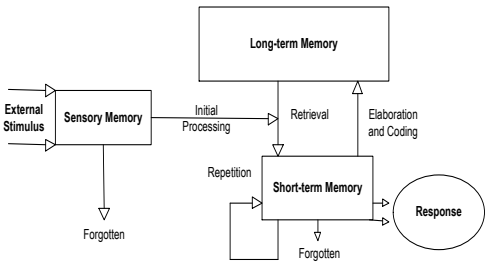
Most human decisions are not perfectly rational, because they are influenced by a multitude of factors, which may constrain or motivate them to act irrationally (Bettman et al., 1998). Scholars from a variety of social science disciplines focus on how individuals go about making choice decisions (Sirakaya & Woodside, 2005). Consumers' decision-making research has grown during the past several decades based on grand models including some other theories, such as the expected utility theory (von Neumann & Morgenstern, 1947), information processing theory (Miller, 1956), social exchange theory (Homans, 1958), attitude theory (Fishbein, 1963), expectation confirmation theory (Oliver 1977, 1980), the theory of reasoned action (Ajzen & Fishbein, 1980), and the theory of planned behavior (Ajzen, 1985, 1991). A definition of a theoretical model is given by von Bertalanffy (1975, p. 104): "A theoretical model is a conceptual construction, reflecting in a clear simplification of certain aspects of a natural phenomenon and permitting deductions and predictions which may be tested". This author also notes that environmental influences are primary determinants of human behavior and one of the fundamental traits of a good theoretical framework is its interdisciplinary nature (Elizabeth, 2008). The present research therefore uses

Information Processing Theory (IPT), Theory of Reason Action (TRA), and Theory of Planned Behavior (TPB) as a basis to develop an integrated but parsimonious model. The following discussion will demonstrate how these three behavioral theories incorporate the impact of the external environment on a decision-making situation, and also have been successfully used in a wide range of disciplines to predict and understand consumer behavior. Most importantly, evidence is provided on the theories' successful application in loyalty research (Elizabeth, 2008).

2.7.1 Information Processing Theory (IPT)

It has been recognized in the literature that information-processing theory (Miller, 1956) is central to all consumer behavior models (Bettman et al., 1998; Gabbott & Hogg, 1994; Sirakaya & Woodside, 2005). This theory states that the consumer decision-making process involves five main stages (Fig 2.10): (1) problem recognition, (2) information search, (3) alternative evaluation and selection, (4) outlet selection and purchase, and (5) post-purchase processes (Hawkins et al., 1995). Consumer behavior theorists believe that psychological mechanisms underline each of these stages. For example, problem recognition essentially represents a discrepancy between a consumer's desire and his/her perceived state (Urbany et al., 1989). In this stage, the inputs for the process are significant, symbolic and social–environmental stimuli (Howard & Sheth, 1969; Sirakaya & Woodside, 2005). According to this theory, there are two ideas that are fundamental to the information processing framework and cognitive psychology. The first concept is `chunking' which suggests that the processing capacity of short-term memory is approximately seven chunks (seven plus or minus two) of information. The second concept is that, if the environmental input increases further than these seven chunks of information, the information processing level begins to decrease. Empirical investigations have shown the dysfunctional effects of information overload when consumers are provided with more alternatives in a choice set (Malhotra, 1982; Jacoby et al., 1974; Suri et al., 2003). Thus it means that consumers cannot always articulate the attributes as per their requirements because of a limited working memory and computational capabilities (Olson and Jaccoby, 1972; Sirakaya & Woodside, 2005). As a result, a limited number of variables of 1) Perceived Intrinsic Cue, 2) Perceived Destination Brand Image, 3) Perceived Destination Warranty, 4) Perceived Price, 5) Perceived Quality, 6) Perceived Risks, 7) Perceived Sacrifice, and 8) Perceived

Fig 2.10, Information Processing Theory



http://chiron.valdosta.edu/whuitt/col/cogsys/infoproc.html

Satisfaction, have been chosen in this study as the main constructs. It is noted that these variables have been used widely in behavioral literature.

2.7.2 Theory of Reasoned Action

Fishbein and Ajzen's (1975) decisive text on the TRA developed a "cumulative body of knowledge in the attitude area" (p. 520) and provides a clear distinction between beliefs, attitudes, intentions and behaviors. Theory of Reasoned Action (TRA) Fig. 2.11 originated from expectancy value theories in the field of social psychology. Ajzen and Fishbein (1980) attested that TRA is "designed to explain virtually any human behavior." The basis of TRA is built on the assumption that human beings make systematic use of the information available to them before they make decisions. TRA asserts that intention is the best predictor of behavior assuming that humans make rational decisions (Fishbein & Ajzen 1975). However, intention to perform a particular behavior depends on attitudes towards that behavior and subjective norms (Ajzen & Fishbein 1980). Subsequently, the framework of TRA posits that behavior is driven by intentions, which are a function of attitude and subjective norms surrounding the performance of the behavior. The model is presented in Fig 2.11. This theory has been used based on the assumption that humans make rational decisions. It proposes that there are causal relationships linking belief, attitudes, and intention and those attitudes and subjective norms determine behavioral intentions (Ajzen & Fishbein, 1980).

Source: Ajen and Fishbein (1975)

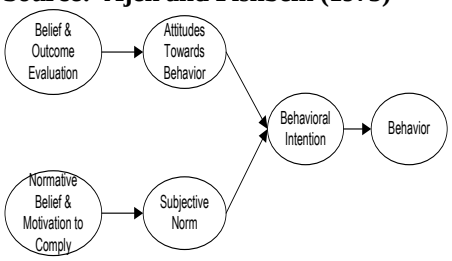


Fig 2-11, Theory of Reasoned Action

The core of the TRA is an individual's behavioral intention to perform a specific act with respect to a given object, in a given situation. This intention is a function of an individual's "attitude toward the behavior" and his or her "subjective norm" (Fishbein & Ajzen, 1975; Ajzen & Fishbein, 1980). The TRA has been utilized by researchers to investigate human behavior in the disciplines of marketing and social psychology (Armitage & Conner, 2001; Buttle & Bok, 1996; Conner et al., 2001). A meta analysis (Sheppard et al., 1988) investigated the effectiveness of TRA, and concluded that the model has strong analytical utility (Lam & Hsu, 2004).

It is stated that a person's attitude toward an object is obtained by measuring his or her salient belief of attributes (Fishbein & Ajzen, 1975). As shown in figure 2.11 the first determinant of behavioral intention of TRA is a "behavioral attitude" that is conceptualized as the overall positive or negative evaluation of salient beliefs towards an object (Fishbein, 1963; Ajzen & Fishbein, 1980). In the literature, it has been regarded

that quality is the performance attribute of a product/service, which can satisfy consumers' needs and requirements (McCarthy & William, 1991; Scammon, 1977). But the most difficult task is to identify how consumers perceive the quality of a product/s (Parvin and Chowdhury, 2006), because abstract attributes are accessible in memory, and form the basis of attitudes toward an object (Keller, 1993). Consumers learn these attitudes over time by being exposed to the object directly or through receiving information about the object and thus form the positive or negative attitudes (Wallendorf, 1979).

The second determinant of behavioral intention is "subjective norm" that can be defined as the perception of general social pressures to perform or not to perform a particular behavior. Underlying the subjective norm is normative beliefs that consist of two components. The first component is the perceived social pressure from salient referents; the second component is the motivation to comply with those referents (Fishbein, 1967). Individuals are, therefore, more likely to perform a behavior if they perceive the existence of greater social pressure from salient referents to perform that behavior (Lam and Hsu, 2004). Perceived sacrifice is the degree of pain/anxiety incurred in order to obtain tourism services from a tour destination. For the same encoded price to obtain a tourism service the amount of sacrifice would depend on the financial status of the individual (Schmidt & Spreng, 1996; Teas & Agarwal, 2000). The overall sacrifice of a consumer to acquire a product or service consists of perceived monetary sacrifice (cash) and perceived non-monetary sacrifice (time, effort etc.). In the tourism context visitors must compare the quality of future service that they might get from the destination against their sacrifices. They may have a dilemma in that the quality of the chosen tourism services may in balance level between giving (sacrifice) and receiving (benefit) from the destination. In this situation the visitors seek information from referents as to whether they will make the sacrifice or not. Simultaneously visitors also get information about what they ought to do and what they should avoid.

2.7.3 Theory of Planned Behavior

Many studies have supported the TRA as the prediction of a variety of social behaviors (Sheppard et al., 1988). However, TRA was developed explicitly to deal with purely volitional behavior (Ajzen, 1985) which is not enough to explain behavioral intention (BI) and behavior. Therefore, TPB was proposed (an extension of the TRA) to predict a behavior which is not under complete volitional

Source: (Ajzen, 1991)

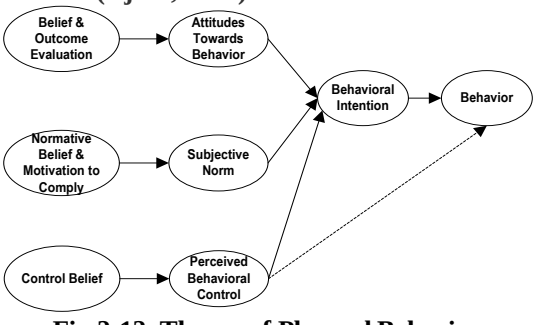


Fig 2-12, Theory of Planned Behavior

control (Ajzen, 1985, 1991). TPB (Fig 2.12) postulates three conceptually independent constructs to determine BI. The first two are the same as TRA, but the third and novel antecedent of behavioral Intention (BI), which was not part of TRA, is the degree of perceived behavioral control (Ajzen, 1985, 1991). This factor refers to the perceived difficulty of performing the behavior (Azen & Driver, 1991). The proposed relationship between perceived behavioral control and BI is based on two assumptions. First, an increase in perceived behavioral control will result in an increase in BI and the likelihood of performing the act. Second, perceived behavioral control will influence behavior directly to the extent that perceived control reflects actual control (Armitage & Conner, 2001; Lam and Hsu, 2004). It is evident that TPB has been used to examine a wide variety of behaviors in different settings and the efficacy of the model has been validated in predicting a wide range of BI and behaviors (Ajzen, 1991; Armitage & Conner, 2001; Conner & Sparks, 1996; Ajen and driver 1992; Perugini & Bagozzi, 2001; Lam and Hsu, 2004).

Although TRA could adequately predict behavioral intentions that are under volitional control, but in the circumstances where there are constraints for the action, the mere formation of an intention is insufficient to predict the behavior. In this situation behavioral control of TPB provides the information about the potential constraints on the action (Lam & Hsu, 2004). As per TPB, the stronger the individuals' intentions to achieve behavioral goals, the more successful he/she is predicted to be. However, the degree of success will depend not only on one's behavioral intention, but also on some non motivational factors that are used as control factors like different types of risks. Thus in the current study, perception of destination loyalty was integrated into the TRA and TPB, as this model has been successfully tested in a wide range of contexts, disciplines and countries, including tourism and hospitality (Sparks & Pan, 2009). For example, the TPB has been applied to transportation mode choices (Bamberg, Ajzen, & Schmidt, 2003), the influence of negative word-of-mouth on Chinese consumers' intentions to choose restaurants at which to dine (Lam & Hsu, 2006), attitudes toward wine tourism (Sparks, 2007), Taiwanese travelers' choice of Hong Kong as a travel destination (Lam & Hsu, 2006) and Chinese outbound tourists' attitudes toward international travel (Sparks & Pan, 2009) and to risk and uncertainty at the destination level (Quintal et al., 2010). Consequently, the TRA and TPB theories seem to be a workable framework in the current context.

2.8 Moderating Variables

The constructs that have been discussed are mainly grounded in well-established social psychological theories (IPT, TRA and TPB) and they all belong to the school of cognition which has been confirmed widely by many behavioral studies (Zhang et al.,

2006). The original models of the three theories contain only internal factors associated with the expectancy of the performance of a specific behavior, but not external factors such as gender, age, and education (Zhang et al., 2006). Therefore, it can be expected that these personal characteristics to be general moderators (Homburg & Giering, 2001; Zhang et al., 2006; Evanschitzky & Wunderlich, 2006; Matzler et al., 2008) in the different links/relationships of the proposed destination loyalty framework of this study. Also in the past decade, research has been conducted to investigate the influence of moderating variables in the formation of consumers' loyalty (Homburg, Giering, & Menon 2003; Evanschitzky & Wunderlich, 2006). Some tourism literature has reported positive moderating relationships between age, personality and behavior (Allen *et al*. 1988; Frew & Shaw 1999; Zhang et al., 2006). However, this literature lacks empirical study on the influence of gender, age, and education in the context of tourism consumer loyalty especially for Bangladesh. Therefore, the following personal characteristics have been chosen as moderating variables on different causal links of the proposed framework of this study.

2.8.1 Gender: The role of gender as a determinant of consumer behavior has long been considered in consumer research as a moderating variable (Engel et al., 1995). According to evolutionary psychology (Saad and Tribat, 2000) and social role theory (Matzler et al., 2008), men are more willing to take risks in comparison to women (Matzler et al., 2008). Women's purchasing behavior is found to be strongly influenced by their evaluation of personal interaction processes (Zeithaml, 1985). Compared to men, women are more involved in purchasing activities and pay more attention to the consulting services of the sales personnel (Slama & Tashlian, 1985). Furthermore, empirical evidence in the context of loyalty (Korgaonkar et al., 1985) has found gender as an influential cultural variable which moderates the relationship between different aspects of satisfaction and selected measures of loyalty. For instance, Mittal and Kamakura (2001) found that the relationship between satisfaction and repurchase behavior is stronger for men than for women. Similarly, Homburg and Giering (2001) offered some support for such a moderating effect. They were able to show that men who were satisfied with a product or service are more likely to repurchase it than were women. These arguments lead to the suggestion that gender might moderate the different antecedents of the satisfaction and destination loyalty of the proposed model, although it will be tested in a different cultural context like Bangladesh.

2.8.2 Age: It is argued that age should not only be treated as a predictor variable for satisfaction and loyalty but also as a moderator (Wakefield et al., 1998: Homburg & Giering, 2001). Some studies found that age is a moderator of the satisfaction and loyalty relationship (Evanschitzky & Wunderlich, 2006; Homburg & Giering, 2001; Matzler et

al., 2008). First, customers' needs change with age, as older consumers consider similar factors to be more important than younger consumers. Second, older customers may have more consumption experiences than younger customers, and may have another comparison standard regarding product or service evaluation. Third, older customers process less information (Gilly & Zeithaml, 1985) and rely more strongly on heuristic or schema-based forms of processing (Wilkes, 1992; Matzler et al., 2008). Older people usually take less risk in comparison to younger people. Hence, it can be expected that age will moderate all the causal relationships of satisfaction and destination loyalty.

2.8.3 Education: It is generally acknowledged that people with higher levels of education usually engage more in information gathering and processing and use more information prior to decision making, whereas less well educated people rely more on fewer information cues (Capon & Burke, 1980; Claxton, Frey, & Portis, 1974). In contrast to people with lower educational attainments, it is argued that better educated consumers feel more comfortable when dealing with, and relying on, new information (Homburg & Giering, 2001; Mittal & Kamakura, 2001; Evanschitzky & Wunderlich, 2006). Empirical support for a moderating role of education is scarce. However, Mittal and Kamakura (2001) found that education moderates the link between satisfaction and retention (Evanschitzky & Wunderlich, 2006). Hence, education is suggested as another demographic characteristic that might affect the consequences on different causal relationships of satisfaction and the loyalty judgment process.

2.9 Structure of the Proposed Conceptual Model

The literature and relevant research on marketing and tourism of perceived destination loyalty indicates that maximum experimentations have been done on a univariate basis with regards to manipulation of one (Lee et al., 2004; Yuan and Jang, 2008) or two independent variables (Lee et al., 2007; Yoon and Uysal, 2005) to determine their effect on perceived destination loyalty. Besides, research in this area has involved direct control of complete information on either intrinsic or extrinsic cues. Consequently, the results of the research were directed either from intrinsic cues (Patric, 2004a) to perceived destination loyalty or extrinsic cues to perceived destination loyalty. Most of the studies in tourism have focused on perceived satisfaction which tends to lead to behavioral intention. Some independent variables were used as antecedents of perceived satisfaction (Chi & Qu, 2008; Zabkar et al., 2010). In investigating the real mechanism of tourism consumer behavior, it is essential to consider all the possible factors and variables that may affect the process of tourism consumer loyalty judgment. Only few published product based studies investigated the relationship between multiple independent variables and perceived value in marketing literature dividing intrinsic and extrinsic attributes (Bearden & Shimp 1982; Doods & Monrore 1985; Agarwal &Teas,

2000; 2004). In tourism literature some empirical studies have been used multiple variables for perceived tourism value assessment (Petric 2004a; Chen & Tsai 2007 etc). Most of the scholars in tourism literature have constructed a reliable and meaningful model in order to investigate the perceived destination loyalty and then documented multiple explanatory variables from different perceptions (Petrick 2004b; 2007; Chi & Qu 2008; Lobato et al. 2006; Yuksel & Yuksel 2007; Yan & Jang 2008). The variables of these studies combined with other related empirical studies should adequately assess operationalization in different cultures (e.g. Bangladesh).

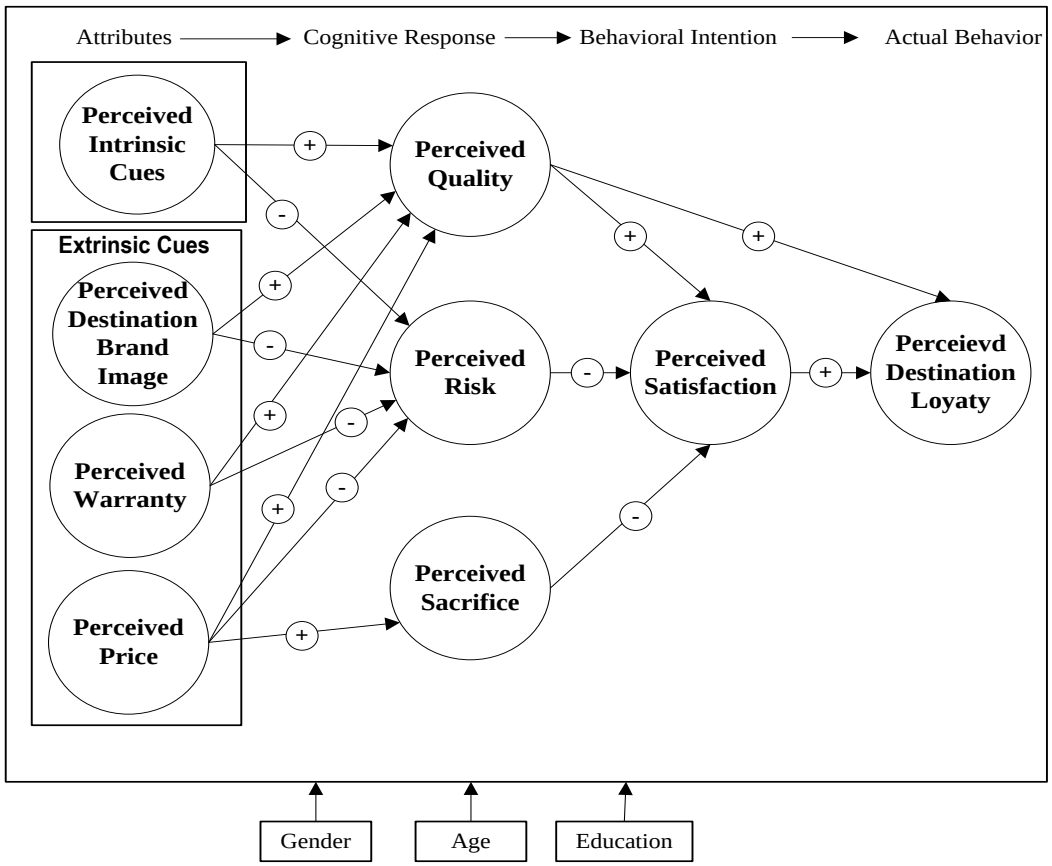


Figure 2.13: Structure of Proposed Destination Loyalty Model

Therefore, this study attempted to develop and empirically test a theoretical model of tourism destination loyalty. Drawn from empirical studies and research as well as concepts and theories (as discussed above), a conceptual structural model is proposed, as shown in Figure 2.13. The structural model in this study describes a logical flow between constructs by indicating the directions of the causes and effects of the interplay of factors relating to the tourism destination loyalty with a focus on products and services' demand. The factors in this proposed structured model are mainly 1) Intrinsic Cues which includes core attractions and services at the destination offering to the tourism consumers, 2) extrinsic cues related to perceived destination brand image,

perceived warranty, and perceived price 3) perceived quality, 4) perceived risk, 5) perceived sacrifice, 6) perceived satisfaction, and 7) perceived destination loyalty, and overall influence of some demographic factors like gender, age and level education. Particularly, destination loyalty is formed directly and indirectly by the interplay of these factors. Additionally, the indirect effect of these factors on destination loyalty will be contingent upon the nature of respondents' development preferences about tourism attractions/resources. As a result, the total effects of tourism consumer choice behavior about destination and its products can be the result of both direct and indirect effects. Thus, in the subsequent chapters, as major focus of the study, the relationships among the proposed constructs have been investigated.

2.10 Summary

Chapter 2 presents a critical literature review relevant to this research study. In the first part of the chapter an overview on loyalty was discussed. In the second part of this chapter the different empirical research studies which are highly related to tourism destination loyalty were reviewed to find out the most responsible factors for forming destination loyalty. Different concepts that are used as antecedents of destination loyalty are also described in this chapter. In the formation of destination loyalty, the antecedents which are described in this chapter had not been studied comprehensively in previous studies. Therefore, the literature on relevant social cognitive theories was scrutinized and described at the final part of this chapter. Investigation of the destination loyalty process of tourism consumers comes with the combination of three prominent behavioral theories i.e., Information Processing Theory (IPT), Theory of Reasoned Action (TRA), and Theory of Planned Behavior (TPB). These were investigated rigorously to develop a feasible conceptual model for empirical testing. Information Processing Theory says that there is a limitation of memory that can be employed for limited constructs in the decision making process (7±2). As per Planned Behaviors Theory which is the extension of Theory of Reason Action, there are three antecedents of behavioral intention i.e. attitudes toward behavior, subjective norms, and perceived behavioral control. These theories have been used by different authors as the basis of behavioral models. It is evident from Theory of Planned Behavior that behavioral intention leads to final behavior, but behavioral intention will be positive or negative depending upon consumers' satisfaction. This satisfaction is mainly used as an antecedent of behavioral loyalty, but identifying antecedents of satisfaction are not sound enough in the present tourism literature. Therefore, a combination of these theories can provide better understanding for visitors' loyalty judgment toward tourism destination. In fact, review of these behavioral theories provides an excellent theoretical underpinning for the proposed destination loyalty model (Fig 2.13) which has been discussed in the final part of this chapter.

CHAPTER 3

Research Methodology and Design[2]

3.1 Introduction

In Chapter 1, the research background and research gap were introduced. Presentations of research questions, research objectives, and the functional definition of different concepts that are used in the study were also described in this chapter. Chapter 2 presented a review of relevant literature that laid the groundwork for developing a conceptual model of this study. A structure of the preliminary research model was also proposed in Chapter 2 (Fig 2.13). The current chapter presents in detail the research methodology which is going to be used in this research study. Most of the researchers in the area of destination loyalty have employed quantitative method. However, for high contextualization of different constructs qualitative research is also necessary. In addition, qualitative research can contribute to quantitative research (i) by identifying salient variables to be examined; (ii) by facilitating the sampling design; and (iii) by helping to explain the quantitative findings. Therefore, the aim of the current research is to follow the combination of both qualitative and quantitative approaches as a research method, which is referred to as the mixed method approach (Babbie, 2004). In fact, the first phase of this chapter explains the details of both methods which start with the discussion of the research paradigm. This chapter also addresses the rationale and the justification of the mixed method in the current research. The second section provides the research process of two phases that involve both qualitative field study and quantitative pilot study (preliminary). The third section provides a discussion of the statistical method that will be employed in this study. In this section, the research design and survey

[2] Parts of this chapter have been included partly in the following publications.

i) Hossain Md. Enayet., Quaddus M., and Tekle Shanka (2009), "Consumer Choice Behaviour Regarding tour Destination Loyalty: A field study of factors and variables," In *Proceedings of the Curtin International Business Conference* (CIBC), 21-23 December; Miri, Malaysian

ii) Hossain M. Enayet., Quaddus M, and Tekle Shanka (2010a), "A Ground up Approach for Consumer Choice Behavior Model of Tourism Destination Loyalty: The case of Cox's Bazar, Bangladesh," In *Proceedings of Australia New Zealand Marketing Academy Conference (ANZMAC),* November 29 - December 1, Victoria New Zealand

iii) Hossain M. Enayet., Quaddus M., and Tekle Shanka (2010d), "A Parsimonious Destination Loyalty Model of Cox's Bazar, Bangladesh" In *Proceedings of the 21st Council for Australian University Tourism and Hospitality Education (CAUTHE) Annual Conference*," February 8-11, University of South Australia, Adelaide, Australia.

iv) Hossain M. Enayet., Quaddus M., and Tekle Shankan (2011b) "Factors Effecting Destination Loyalty: A Case Cox's Bazar, Bangladesh", *In Proceedings of Academy of Marketing Science World Marketing Congress (WMC),* July 19 -23, Reims Management School, Reims, Champagne, France.

instrument to collect data is described in details. Specifically, the research population, sampling, and data collection method are presented. The issues of the reliability and validity of the measurement scales are addressed. There is also a discussion of how the constructs as well as the variables of each construct are selected and operationalized in this study. The variables and scaling used to measure the constructs have been provided in this section.

3.2 Research Paradigm

A research paradigm is a research course of actions, which reflects on research design, a data collection method, presentation of findings and how interpretations of the findings are made. It can be viewed as a set of basic beliefs, which guide the action of the researchers to recognize their role in the research process with a disciplined enquiry (Guba, 1990; Jennings, 2001). Guba and Lincoln (1994) introduced four different paradigms for conducting research. These are positivism, post-positivism, critical theory and constructivism. They further added a fifth paradigm, participatory, into their list of alternative inquiry paradigms. Creswell (2003) proposed four schools of thought with regard to knowledge; namely, post-positivism, constructivism, pragmatic and advocacy/participatory (Eta, 2010). However, in a broad sense the paradigm of research can be divided into two views: positivist and interpretivist (Onwuegbuzie & Leech 2005).

Positivist researchers emphasize the importance of an objective scientific method and believe that the research idea can be objectively measured and observed (Hessler 1992). Relying on this paradigm, the quantitative researcher assumes that reality is independent from the knower (Smith, 1983) and sees reality as ‘being’ rather than ‘becoming’. Positivists elaborate research questions based on theoretical background and previous studies, and analyze quantitative data using statistically valid techniques before making generalizations and conclusions. Under this philosophy hypothesis formulation is essential (Creswell, 2003; Mustamil, 2010).

On the other hand, interpretivist research tries to obtain an understanding of phenomena (Smith, 1983) and to see all things as 'becoming'. As interpretivists are more concerned to understand individuals' perceptions of the world, they assume that the personal nature of social constructs can be extracted and refined through the interaction of researchers and the research subject (Lincoln & Guba, 1985). Interpretivists use subjective interpretation, reasoning and feelings of people (qualitative data) to understand and explain the realities. In other words, qualitative research gives more emphasis to words, observations and meanings and not so much

to facts and numbers (Creswell, 2003; Eta 2010). They propose that the researcher should "allow the questions to emerge and change as one becomes familiar with the study content" (Krauss 2005, p. 760), and see all things as 'becoming'. Therefore, the best way to research a phenomenon is to view it in its context (Krauss, 2005) in order to obtain an understanding of the phenomena (Smith, 1983). In terms of research design, qualitative research is normally adapted by interpretivists (Mustamil, 2010).

In discussing the appropriate research paradigm and method, it is necessary to reflect on the objectives of the present study. As discussed in Chapter 1, the first objective of this research requires the behavioral determinants of destination loyalty in the context of Cox's Bazar, Bangladesh. The study then requires a behavioral model to be developed from a combination of behavioral science literature and the real-world opinions of destination loyalty behavior. Almost all the previous studies and major models in this area have been conducted in western and European countries. Furthermore, research in this area has received less attention in non-western countries, particularly in the Least Developed Countries (LDC's) including Bangladesh. Therefore, considering the cultural and environmental differences, the construct and dimensionality represented in the existing literature might not be appropriate in non-western and European applications (Singhapakdi et al., 2001; Hossain et al., 2010a; 2010b). Special attention has been given in adapting a suitable paradigm to ensure the appropriateness of the selected method in collecting data for this study. It is noted that most of the paradigms that have been used in existing loyalty research were positivist (quantitative) paradigms. Some studies have been conducted on the basis of the interpretivist (qualitative) paradigm. In fact, tourism loyalty studies are dominated by a positivist (quantitative) view. However, this process might create an incompatibility between theory and practice. It is important to keep in mind that any behavioral research is sensitive as many social phenomenons are engaged with this. Thus, it is important for any researcher in capturing exactly what is happening in the real world (Mustamil, 2010). The destination loyalty model which is proposed (Fig 2.13 in Chapter 2) for the current research must be tested for its application in the wider world. Also it needs to be tested in third world country like Bangladesh to ensure that the model is an adequate reflection of the environment being studied (Hossain et al., 2011b).

A big issue is the effectiveness of the measurement process in a quantitative study where a close-ended questionnaire has been well used. Generally, the close-ended

questionnaire is used for collecting data that provides advantages for the researcher in collecting and controlling a large quantity of data from the field. Using the heavy close-ended questionnaire, however, increases the likelihood of researcher bias (Randall & Gibson, 1990). It will limit subjects' freedom in answering the questionnaire and trap them into responding based on 'given' answers, possibly ignoring the real actions that may be taken by respondents (Mustamil, 2010). On the other hand a qualitative approach gives freedom to respondents to respond based on the given questions. It helps respondents to talk in their 'own language'. As a result, data can be broadly captured based on a specific context which helps the researcher to focus on analysis in a broader sense. However, using only a qualitative approach raises the issue of transferability of the data. Knowing that there are only a limited number of people who are involved in the interview, the generalization of the findings cannot be proposed (Mustamil, 2010). Besides, qualitative approaches can generate a social desirability bias (Chung & Monroe, 2003).

Based on the above grounds, the combination of positivist and interpretivist paradigms is adapted, and a mixed method entertaining both quantitative and qualitative approaches has been undertaken for this study. The rationalization for the mixed method approach is to provide more in-depth understanding of the research problems and questions than the use of a single method by itself by merging, integrating, linking or embedding them as one (Creswell, 2008). Miles and Huberman (1994) contend that the combination of quantitative and qualitative data provides "a very powerful mix" (Babbie, 2004). Besides, nowadays the mixed methods actually have become a 'kind of fashion' (Kelle 2006; Mustamil, 2010; Hossain et al., 2011b) in a study of social research, although it has received very little attention in the research of tourism to date.

3.3 Mixed Method

The paradigm which recommends a combination of qualitative and quantitative approaches within different phases of the research process (Tashakkori & Teddlie, 1998) is called mixed method. Research involving a combination of qualitative and quantitative methods has become increasingly common in recent years (Bryman, 2006; Hossain et al., 2010d). Mixed methods are also a component of triangulation, particularly methodological triangulation (Jennings, 2001). The qualitative method is grounded in the interpretive social science paradigm and sits comfortably with the more recently espoused feminist approaches in the conduct of research. This method gathers information as a text based unit which represents the social reality, context

and attributes of the tourism phenomenon under study. The methodology for qualitative research is inductive in nature (Jennings, 2001). On the other hand a quantitative research approach is grounded in the positivist social science paradigm that primarily reflects the scientific method of natural sciences. Such a paradigm adopts a deductive approach to the research process. In the research, this mixed method approach is often referred to as the third research method (Jennings, 2001).

Several justifications for this combination are identified in social research literature (Jennings, 2001). According to Greene and Caracelli (1997), the results from one method can facilitate the development of the other method, as well as the explanation of their findings. In addition, the breadth and range of enquiry is extended by using different methods for diverse inquiry components. In this context, it has been concluded that both qualitative and quantitative findings increase the quality, accuracy, validity and reliability of data (Babbie, 2004). On the other hand, several decisions about the combination of qualitative and quantitative methodologies should be made (Bryman, 2006): (1) priority of the two methods; (2) sequencing; and (3) stage(s) in the research process where mixed methodology is included (Martin et al 2008). Besides, the quantitative method, for example, provides a strong foundation for a theoretical background, and qualitative methods provide real insights into real issues for real people. In other words, both methods are capable of strengthening research results and contributing to knowledge on tourism (Eta, 2010). In determining the appropriate mixed method for the current research, it is essential to again reflect upon the objectives of the current research. As discussed in Chapter 1, the main aim of this research is to explore the antecedent factors of PDL and the relationship among the components used. Based on previous theoretical literature and frameworks, the initial model, as presented in (Figure 2.13) in Chapter 2 was proposed. The model must be tested in terms of its applicability and validity in order to provide enough explanation of the tourism consumer behavior.

3.4 Method Followed for this Study

This current research follows the mixed method approach (see figure 3.1). The qualitative method is developed in the exploratory phase (phase 1) of this research; which is considered as the preliminary basis of the qualitative study. It mainly follows in conducting the field study and data analysis procedures. In this exploratory phase, an in-depth interview approach is applied as it can help to carry out the reality of the destination (Martin et al 2008).

In the confirmatory phase (Phase II, Fig 3.1) the quantitative discussion is mainly made on developing comprehensive research model. In addition, hypothesis and questionnaires development process is discussed including pilot study and non response bias test. Data collection, data analysis and result interpretation is also discussed in this confirmatory phase in formation of destination loyalty. It is noted that the argument should not be about which paradigm is superior; rather it should look for what are the best means to achieve the objectives of the current research (Jennings, 2001).

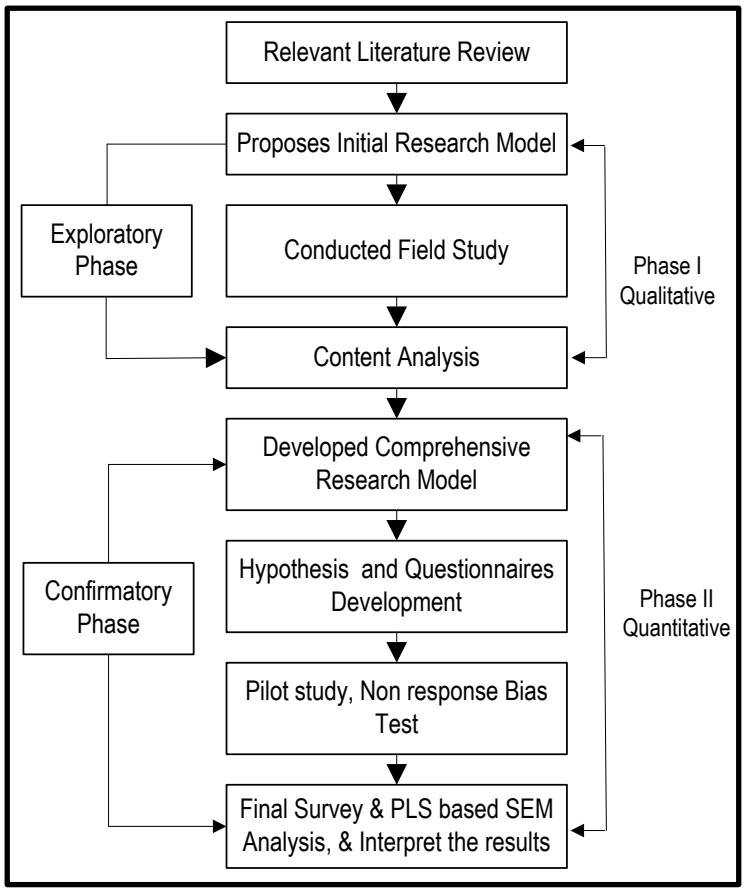


Figure 3.1: Mixed Method Research Approach

3.5 Qualitative Field Study

A preliminary research model (Fig 2.13 in Chapter 2) on Perceived Destination Loyalty (PDL) was proposed based on the literature review. The model later on needed to be refined with the support of the field study. Thus, qualitative field study was conducted for this research study. The field study approach has been chosen as a research method in the qualitative phase (Chapter 4) of the research (Zikmund, 2003; Creswell, 2003). The reason behind adopting this approach is to search for and identify additional factors and measures related to destination loyalty that might not have been recognized in the literature review (Hossain et al 2009; 2010a; 2010b). In addition, as there are limited studies that look at the research in third world countries, it is needed to explore and observe the different dimension in the non Western contexts, like Bangladesh. The strength of qualitative research lies in its emphasis on discovery, insight, and understanding from the perspectives of those being studied.

Thus, it offers the maximum promise of making a significant contribution to the contemporary knowledge and practice in the real world (Mustamil, 2010; Eta, 2010; Hossain et al., 2010d).

3.5.1 Sample Selection for Qualitative Field Study

Initially the convenient sampling procedure was utilized as a sample selection for the field study. Zikmund (2000) confirms that this is the appropriate procedure in business research. Secondly, a snowball sampling technique was used for gathering data from loyal visitors. The focus of this research is to find out the tourism consumer choice behavior regarding tour destination loyalty. Thus, it was important to ensure that each respondent had previous visiting experience of the destination (Hossain et al., 2009, Hossain et al., 2010b). The researcher also used his own judgment during the field interview (professional status, frequency of visiting, geographical distribution etc.) so that participation in the different categories by visitors becomes confirmed. For example, the snowball sampling technique confirms that maximum information has come from experienced visitors.

3.5.2 Data Collection Methods for Qualitative Field Study

The in-depth interview technique was used to collect qualitative data for the present study following the snowball sampling technique. This method is used largely by social scientists for collecting data in qualitative research. The key benefits of using qualitative interviews in data collection are the capacity to generate in-depth data and flexibility to use it with eases anywhere (King, 1994). A semi-structured interview method was used to obtain the data on antecedents of PDL and how this influenced total visitors' choice behavior towards the destination. Rubin and Rubin (2005) recommended that a semi- structured interview is appropriate to explain the answers from the initial questions. The advantage of a semi-structured interview is that it allows an interviewer to concentrate on specific issues and topics. For this study, Bergs' (2004) semi-structured interview format guided the interview process. Interview guidelines were first developed to provide a structure for the collection of data. This guideline was constructed by integrating the constructs from the initial research model (Fig 2.13). The interview questions (appendix 1) concentrate on the following areas: (1) perceived intrinsic cues, (2) perceived destination brand image, (3) perceived warranty (4) perceived price (5) perceived sacrifice (6), perceived quality (7) perceived risk (8) perceived satisfaction and (9) perceived destination loyalty. As the participants involved in these interviews varied from lower education levels to higher education levels, the option was given to use either English or

Bengali (Bangladeshi language) during the interview for responding to the different questions. The complete interview data was then transferred from the voice recording into text units called the interview transcript. Where applicable, the interview transcript was translated from Bengali to English. The details have been presented in Chapter 4 in the field study section of this research.

3.5.3 Data Analysis Techniques for Qualitative Field Study

The qualitative data analysis for this study was undertaken using content analysis (Quaddus & Xu, 2005). The main reason for conducting content analysis was to extract necessary factors and variables of the study. Basically, it is essential to identify the themes and classify the text into specific content categories before content analysis can be used. The process of content analysis comprises identifying the categories related to research, sorting the occurrences into categories and counting the occurrences of each of the categories. Two phases of analysis were performed namely 'inductive and deductive' approaches. This provides the quantitative elements for the research. All factors and variables from the analysis and literature review were justified as per rule of the qualitative study. The findings were then compared to the initial model to develop a comprehensive research model (Creswell, 2003; Eta, 2010) which has been presented in Chapter 4.

3.6 Model Refinement and Final Research Model

After the qualitative data analysis, the next step of the research process was to refine the proposed model and develop the final research model. In order to refine the model, a comprehensive combined field research model was developed using the outcome of the field study. This was obtained by combining the ten individual models (Fig 4.11 in Chapter 4) into one single model. In establishing the field study research model, similar variables and factors were combined into one using an integrated technique. The same technique was also implemented to determine the links between factors. The newly identified factors raised by the participants from interviews were retained and are included in the final research model based on very logical grounds (Chapter 4). Therefore, by comparing factors and variables in terms of their similarities and differences, and also determining the links between the initial research model and further literature, a new comprehensive destination loyalty model was developed. It is noted that the links between the factors were hypothesized for the model based on both empirical and qualitative field study. These hypotheses have been tested using a quantitative approach in the second phase of (Chapter 6) in this research.

3.7 Hypotheses and Questionnaire Development

The previous steps in the research process have helped to develop a final combined research model as presented in Chapter 4, Fig 4.11. It was important to conduct the quantitative study to confirm the generalization of the model. Thus, the different hypotheses were proposed after the finalized research model. The different constructs that were proposed as centered in the model and their relationships were developed based on the field study and validated using an extensive literature review. A provisional questionnaire was designed based on these hypotheses for the pilot study. The indicators that were used for the pilot survey were gathered from the literature and field study. The questionnaire also included the demographic information of respondents for general use as well as multi-group analysis. The questionnaire was structured using a six point Likert Scale. The detailed discussion of the hypotheses development and questionnaire design are provided in Chapter 5. This study was conducted in the Bangladesh environment where the majority population is familiar with the Bengli Language. As the original instruments were written in English, a de-centering process (Brislin, 1976, p. 221) was needed before use in information collection from the Bangladeshi environment (Eta, 2010).

3.8 Quantitative Phase

It has been mentioned earlier that this study used a Partial Least Square (PLS) based Structure Equation Modelling (SEM) for data analysis. Both quantitative and qualitative approaches were undertaken for this study. The justification for the mixed method approach has already been provided in the previous sections. Methods of qualitative study, final research model, hypotheses, item generation, and the questionnaire development process also has been discussed. In the next several sections, study population, sampling, measurement scales etc are discussed for structural equation modeling (SEM) analysis.

3.9 Structural Equation Modeling (SEM)

Structural Equation Modeling (SEM) represents an approach which integrates various portions of the research process in a holistic fashion. It involves: a) development of a theoretical framework where each concept draws its meaning partly through the nomological network of concepts embedded, b) specification of the auxiliary theory which relates empirical measures and methods for measurement to theoretical concepts, and c) constant interplay between theory and data based on

interpretation of data via ones objectives, epistemic view of data to theory, data properties, and level of theoretical knowledge and measurement (Chin, 1998; 2001). (Chin, 1998; 2001) also added that statistically SEM represents a second generation analytical technique which: a) combines an econometric perspective focusing on prediction, and b) a psychometric perspective modeling latent (unobserved) variables inferred from observed-measured variables. As a result it provides greater flexibility in modeling theory with data compared to first generation techniques. It involves three primary components; i) indicators (often called manifest variables or observed measures/variables) ii) latent variable (or construct, concept, factor), and iii) path relationships (correlation, one-way paths, or two way paths) (Chin, 1998; 2001). According to Byrne (1998), the Structural Equation Modeling (SEM) is "a statistical methodology that takes a confirmatory (i.e., hypothesis-testing) approach to the multivariate analysis of a structural theory bearing on some phenomenon" (p. 3). A structural theory is used to explain relationships among multiple variables or constructs or factors. The processes in structural equation modeling are represented by a series of structural equations and relations that can be modeled pictorially to enable a clearer conceptualization of the theory under the same study (Yoon, 2002).

3.10 Why Use SEM?

It has been mentioned that the researchers' plan is to use a Partial Least Square (PLS) based Structural Equation Modeling (SEM) approach to test the hypotheses pertaining to the comprehensive research model. It helps to examine different relationships among the antecedents' constructs of the developed destination loyalty model (Fig 2.11 in Chapter 4). In general, SEM offers a number of advantages over other multivariate techniques. First, the method is highly flexible, allowing reciprocal relationships, allowing errors to be correlated or uncorrelated, and allowing the modeling of different types of interaction relationships or experimental effects. Secondly, SEM is a method for representing, estimating, and testing a theoretical network of (mostly) linear relations between variables, where those variables may be either directly observable or unobservable, and may only be measured imperfectly (Rigond, 1998). Thirdly, SEM allows researchers to explicitly recognize the imperfect nature of their measures by interposing a flexible factor analytic measurement model between the measures and the traits being measured. Third, SEM is a powerful statistical method for effectively dealing with the difficult problems of multicollinearity. Fourth, SEM offers an evocative graphical language,

providing a convenient and powerful way to present complex relationships to others not familiar with SEM (Rigdon, 1998). Fifthly, SEM has become a standard tool in many scientific disciplines for investigating the theoretical models that might explain the interrelations among a set of variables (Chi, 2005).

Structural Equation Modeling (SEM) is distinguished from other multivariate techniques by two characteristics: 1) estimation of multiple and interrelated dependence relationships and 2) the ability to represent unobserved concepts in these relationships and account for measurement error in the estimation process. SEM estimates a series of separate, but interdependent, multiple regression equations simultaneously by specifying the structural model used by the statistical program. SEM also has the ability to incorporate latent variables into the analysis; this approach has both practical and theoretical justification by improving statistical estimation, better representing theoretical concepts, and accounting for measurement error (Hair et al., 1998). This approach is a generalization of both regression and factor analysis, and subsumes most linear modeling methods as 'special cases' (Rigdon, 1998; Chi, 2005).

3.11 Application of SEM in Tourism

Although SEM has been widely used in a number of disciplines, including marketing, psychology, sociology, information technology, it has been a relatively new concept in travel and tourism discipline (Chi & Qu, 2008). Tourism researchers are often faced with a set of interrelated questions, thus it has become imminent to apply SEM in tourism in order to promote quality research (Turner & Reisinger, 2001). A growing number of researchers have used SEM technique to assess various topics in the tourism discipline. Examples can be found in works of various authors (Baker & Crompton, 2000; Yoon et al., 2001; Petrick 2004a; Yoon & Uysal, 2005; Lee et al., 2007; Chi & Qu, 2008; Zabkar et al., 2010; Ruiz et al., 2010; Hossain et al., 2010; 2011 etc).

3.12 Differences between CBSEM and VBSEM Structural Equation Modelling

There are some basic differences between Covariance based Structural Equation Modeling (**CBSEM) like** LISREL, AMOS and Variance based Structural Equation Modeling (VBSEM) like Partial Least Square (PLS) based SEM approaches. Briefly, differences are presented in Table 3.1.

Table 3.1: Philosophical differences between CBSEM and VBSEM

Criterion	**PLS**	**CBSEM (LISREL, AMOS)**
Objective	Prediction oriented	Parameter oriented
Approach	Variance based	Covariance based
Assumptions	Predictor Specification (non parametric)	Typically multivariate normal distribution and independent observations (parametric
Parameter estimates	Consistent as indicators and sample size increase (i.e., consistency at large)	Consistent
Latent Variable scores	Explicitly estimated	Indeterminate
Epistemic relationship between a latent variable and its measures	Can be modeled in either formative or reflective mode	Typically only with reflective indicators
Implications	Optimal for prediction accuracy	Optimal for parameter accuracy
Model Complexity	Large complexity (e.g., 100 constructs and 1000 indicators)	Small to moderate complexity (e.g., less than 100 indicators)
Sample Size	Power analysis based on the portion of the model with the largest number of predictors. Minimal recommendations range from 30 to 100 cases.	Ideally based on power analysis of specific model minimal recommendations range from 200 to 800.

Source : Chin & Newsted, 1999; In Rick Hoyle (Ed.), Statistical Strategies for Small Sample Research, Sage Publications, pp. 307-341)

3.13. Justification for Using PLS for This Study

Many scholars provide different for justification for using the PLS approach for SEM analysis. Say for example; Alpert et al (2001) have mentioned that formative indicators can only be analyzed using partial least squares (PLS), and not by using the more common structural equation technique of LISREL'' (p. 177–178). Ainuddin, et al. (2007) express that use of PLS is especially suited to exploratory studies such as this, where the measures are new and the relationships have not been previously tested'' (p. 56). Acedo and Jones (2007) say that the PLS technique is justified where theory is insufficiently grounded and the variables or measures do not conform to a rigorously specified measurement model, or fit a certain distribution'' (p. 242). PLS is most appropriate when sample sizes are small, when assumptions of multivariate normality and interval scaled data cannot be made, and when the researcher is primarily concerned with prediction of the dependent variable'' (pp. 646–647), Birkinshaw et al. (1995). Lee (2000) says that PLS avoids many of the restrictive assumptions imposed by other causal models that involve latent variables such as LISREL'', ''PLS provides measurement assessment,''A jack-knife

procedure that generates an approximate t-statistic from which can be taken a statistical decision for the project. This overcomes the disadvantage of the lack of formal significance tests for parameters resulting from non-parametric methods'', ''PLS enables the explicit estimation of the multiple item construct, which affords a comparison of [groups] at the construct level'' (p.196). Mahmood, Bagchi, and Ford (2004) have mentioned that the PLS technique imposes minimal demand on measurement scales, sample sizes, and residual distributions. It is often used to test and validate exploratory models'' (p.20). Pinto et al. (2008) have expressed that avoiding any normal distributional assumption of the observed variables, the sample size required in PLS is much smaller, and it can handle both types of measurement models i.e. reflective and formative (p.160). (Henseler et al., 2009) mentioned that many researchers argue that the goal of their studies is in line with particular strengths of PLS path modeling. The main motivations are exploration and prediction, as PLS path modeling is recommended in an early stage of theoretical development in order to test and validate exploratory models. Another powerful feature of PLS path modeling is that it is suitable for prediction-oriented research. Thereby, the methodology assists researchers who focus on the explanation of endogenous constructs.

Above all; a) PLS delivers latent variable scores, i.e. proxies of the constructs, which are measured by one or several indicators (manifest variables), b) PLS path modeling avoids small sample size problems and can therefore be applied in some situations when other methods cannot, c) PLS path modeling can estimate very complex models with many latent and manifest variables, d) PLS path modeling has less stringent assumptions about the distribution of variables and error terms, f) PLS can handle both reflective and formative measurement models at a time (Henseler et al., 2009) (see also table 3.1).

As this study followed mixed methods where some constructs and items are generated from the interview and incorporated in the proposed model, PLS is the most appropriate method of data analysis. In addition, the proposed model employed both formative and reflective constructs for operationalization in the new context, destination level of Cox's Bazar in Bangladesh where PLS can provide an excellent outcome at the quantitative phase.

3.14 Study of Population

The population in the research can be defined as the entire group under study as specified by the objective of the research (Burns & Bush, 1995; Yoon, 2002). Since

the main objective of this research is to investigate the different causal relationships of the destination loyalty model these are centered in tourism consumer choice behavior. The target population of this study was all visitors who had previous visiting experience during data collection. Specifically, the target population includes visitors who visit at least more than once the destination "Cox's Bazar" Bangladesh.

3.14.1 Sample Size Determination

This study employed a PLS based Structural Equation Modeling (SEM) approach to test the proposed structural model and hypotheses. Since the number of observations is a critical issue for any statistical analysis and its assumption tests, and also is a crucial factor in determining the extent to which the procedures of the currently existing model evaluation can be reliable, the sample size should be addressed. In general, there is no correct sample size in the absolute sense, and larger samples are always preferable. However, it is suggested in SEM that it is acceptable if a minimum ratio of at least 5 respondents for each estimated parameter can be achieved (Hatcher, 1994) and also, it is more appropriate if a ratio of 10 respondents per parameter is obtained (Hair et al., 1998). However, there are a number of factors that impact the sample size requirements, including model misspecification, model size, departures from normality, and the estimation procedure (Hair et al., 1998). For example, the ratio of respondents to parameters should increase with a ratio of 15 respondents for each parameter if the data have some violation of multivariate normality. As a result, it is recommended that for the maximum likelihood estimation (MLE) as the most common estimation procedure, a sample size of 200 is appropriate (Chi & Qu, 2008).

A rule of thumb for robust PLS path modeling estimations suggest that the sample size be equal to the larger of the following (Barclay, Higgins, & Thompson, 1995) (1) ten times the number of indicators of the scale with the largest number of formative indicators, or (2) ten times the largest number of structural paths directed at a particular construct in the inner path model. Chin and Newsted (1999) present a Monte Carlo simulation study on PLS with small samples. They found that the PLS path modeling approach can provide information about the appropriateness of indicators in a sample size as low as 20. This study confirms the consistency at large on loading estimates with increased numbers of observations and numbers of manifest variables per measurement model.

As a result of these peculiarities, researchers and practitioners use PLS path modeling, instead of CBSEM, when the sample size is relatively small. However,

this constant belief in publications and research that support the claim that PLS is more efficient in a small sample size is inadvertently misleading the research community as it asks for accuracy instead of statistical power. Goodhue et al., (2006, p.9) argue that statistical significance is a primary consideration and accuracy a secondary one: ‘‘without statistical significance, accuracy contributes no scientific knowledge.’’ Their findings suggest that PLS does not have an advantage in terms of detecting statistical significance in small sample sizes. Furthermore, Goodhue et al. (2006) found no evidence that PLS with bootstrapping provides more statistical power than CBSEM with small sample sizes. The generally accepted ten times rule of thumb for the minimum sample size in PLS analyses can lead to unacceptably low levels of statistical power. It is only in the case of a strong effect size (and high reliability) that rule of thumb may lead to acceptable power. However, the authors provide strong evidence that the ten-times-rule does not take into account effect size, reliability, the number of indicators, or other factors which are known to affect power. Thus, the recommendations on acceptable PLS sample size might be misleading. They therefore note that ‘‘unfortunately PLS does not provide researchers with a magic bullet for achieving adequate statistical power at small sample sizes’’ (Goodhue et al., 2006, p.10). In a similar vein, Marcoulides and Saunders (2006, p. VIII) state that ‘‘PLS is not a silver bullet to be used with samples of any size!’’ Thus, researchers must ensure that the sample size is large enough to support the conclusions – the PLS- related rule of thumb might work well in some instances, but in others it might fail miserably (Henseler et al., 2009, p 293). Based on the above information the confidence interval approach which is widely used in the literature is selected for determination of sample size (Burns & Bush, 1995: Chi & Qu 2008). This method will help to get the maximum number in the sample. The formula for obtaining 95% accuracy at the 95% confidence level is: $N=\frac{Z^{2}(PQ)}{E^{2}}=\frac{1.96^{2}(0.5x0.5)}{0.05^{2}}=385$. Where: N = sample size, Z = standard error associated with chosen level of confidence (95%), P = estimated variability in the population 50%[3], Q = (1 – P), E = acceptable error + 5% (desired accuracy 95%). Applying this formula, the sample size was set at 385 at 95% confidence level with 95% desired accuracy. Given that an on-site survey generally obtains a relatively higher response rate than a mail survey or other mode of survey, the expected

[3] The amount of variability in the population is estimated to be 50%, which is widely used in social research (e. g., National opinion polls in the USA). From a practical standpoint, most researchers will choose the 50% level of p because it results in the most conservative sample size (Burns and Bush 1995; Chi and Qu, 2008).

response rate would be 50%. Assuming a response rate of 50% and an unusable rate of 10%, a total of 963 (385/0.4) people should be approached to participate in the survey. However, the researcher distributed 1000 questionnaires in conducting this survey. To increase the response rate different incentives such as soft drinks, confectionary and seating arrangement at the beach were offered.

3.15 Sampling Approach

Sampling is a procedure that uses a small number of units of a given population as a basis for drawing conclusions about the whole population (Pedhazur & Schmelkin, 1991). Sampling is an important method for increasing the validity of the collected data and ensuring that the sample is representative of a population. The sample (visitors visiting the destination during data collection at least for second time) for this study was collected by using a two-stage sampling approach proportionate to stratified sampling, and a systematic random sampling within each stratum. Firstly, proportionate stratified sampling was applied for deciding on the strata sample size (n). Under proportionate stratified sampling, the strata sample size is made proportional to the strata population size. For example, a stratum containing 1/5 of all the population elements would account for 1/5 of the total sample observations. In this study, the sub-sample size (n or strata sample) within each survey location (stratum) is determined based on the total number of visitors in each location (N or strata population) and the total sample size determined above (963). Four locations of Cox's Bazar are chosen for data collection namely, Shugndha, Laboni, Himsari; Unani Beach as more than 90% of visitors gathered at these spots to enjoy the natural sights of the beach. It has also been decided data will be collected from hotels, motels, resorts nearby the spots. The next step was to select the survey participant using a Systematic Random Sampling (SRS), which involved choosing every kth element after a random start. The interval size (k) for each stratum is calculated as k = N / n (strata population size / strata sample size). In this study, k was determined as 4. The procedure went like this: select a random number from 1 to 3 to start off the survey, and every 4th visitor after the random start would be approached. This procedure was followed as suggested by Chi and Qu (2008).

3.16 Measurement Scale Selection

In most of the literature, a 5 or 7 point Likert Scale is used for data collection. Malhotra (2004) argued that the Likert scale has several advantages, as it is easy to construct and administer. However, in terms of the measurement scale, this study is administered on the basis of the sections of the questionnaires. In the first part of the

questionnaire, the Six-point Likert Scale was used for respondents to express their opinion of the extent of their agreement and disagreement on each statement (1= Strongly Disagree and 6= Strongly Agree) as this scale is easy to prepare and interpret, and also simple for respondents to answer (Zebal, 2005; Zikmund,1997). The reason for the choice of a six-point scale is to avoid a central tendency error. This refers to the tendency of respondents to answer using the middle response, that is 'neutral' or 'neither agree nor disagree' in the case of 5 points or 7 points scale. The pattern to choose the 'neutrality' answer is common practice in conducting data collection in Asian Countries (Trompenaars & Turner, 1998). Moreover, in the meantime some PhD researchers used this method for data collection from the Asian Countries and got good output (Mustamil, 2010; Eta, 2010). Similarly, the Six-point Likert Scale also is used in part two of the questionnaire. It is related to three new components of the PDL process i.e. perceived seasonal variation, perceived religious belief, and perceived level of income which was discovered from the field study. In terms of the measurement scale, part three (demographic) is measured by a nominal scale offering mixed close-ended answers.

3.17 Summary of the Research Process

The research process is the combination of some logical and sequential steps in conducting a research study (Malhotra et al., 2004). Figure 3.2 has illustrated the overview of the research process in conducting this research study. In the first chapter an overview of tourism destination loyalty was presented and identified a brief research gap which leads to the setting up of the research question and objectives. The second phase of the research process starts with a review of relevant previous literature and includes established behavioral theories, conceptual and empirical studies in identifying the key issues and gaps in details in the area of tourism consumer choice behavior which was discussed in Chapter 2. This stage explores the potential key factors in the tourism choice behavior area in order to develop a conceptual preliminary destination loyalty model. Then, the formation of the initial research model was described that was illustrated in Chapter 2, Fig 2.13. After the literature review and formation of the initial research model, research methodology is described in this chapter. This chapter provides detailed guidelines for conducting this research study particularly, mixed method research paradigm and design was rationalized and explained. Qualitative field study was conducted to fine-tune the conceptual model with real life contextual perspectives in chapter 4. Twenty five (25) experienced visitors' were interviewed. The interviews were transcribed

and analyzed using content analysis as suggested by Quaddus and Xu (2004). Here data analysis involved two stages. In the first stage manuscripts were transcribed following an inductive approach and in the second phase variables and constructs were identified following a deductive approach. Then, a comparison was made between the findings and the initially developed model and the model developed from the field study. At this stage, justifications based on previous theories and studies were analyzed for each selected construct and the relationship among the constructs. Three new constructs perceived seasonal variation, perceived income level, and religious belief which were not incorporated in the initial proposed model but discovered from the field study were incorporated in the final model. On the basis of adapted and discovered constructs, a comprehensive model for this research was proposed. The chapter was concluded with the description of the final research model that will be tested using PLS based statistical analysis.

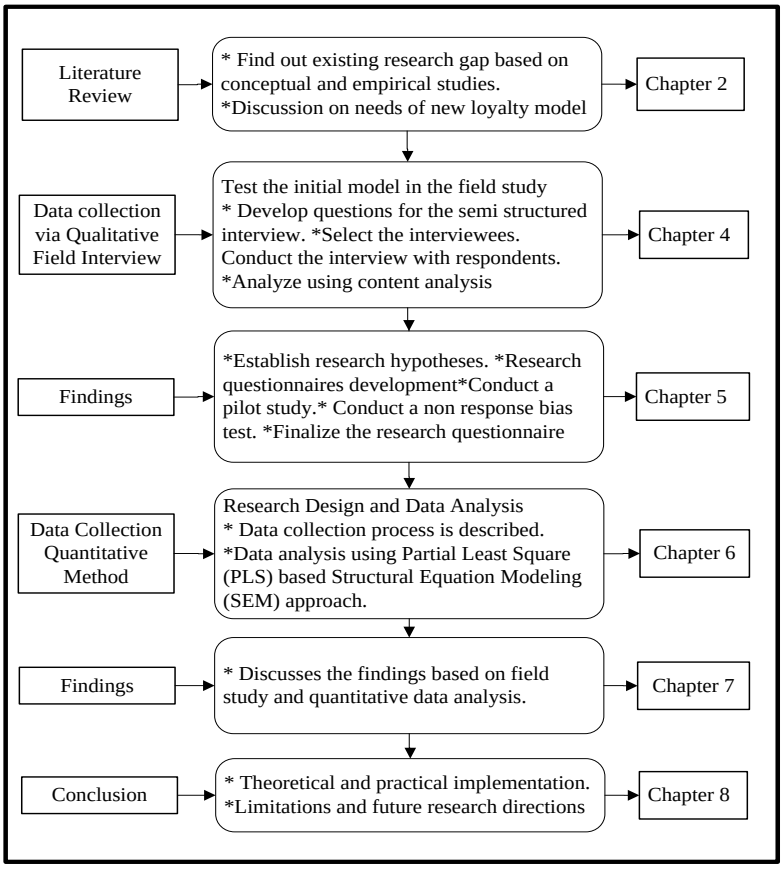


Figure 3.2: Summary of the Research Process

The next, measurement items for each construct were initially identified from the existing literature (Chapter 5) and a questionnaire was designed accordingly. Pretesting of questionnaires was made in four phases before the pilot study. The preliminary (pilot) study on 145 respondents was assessed for the clarity of the instrument and the applicability of the process for the national survey in Chapter 6. The pilot test was conducted as a rehearsal of the final data collection method. It ensured the accuracy and reliability of the criteria that had been developed are

measurable and able to be noted (Jennings, 2001). The refined instruments were then used in the national survey.

In total 602 completed data were collected and used for further analysis. The quantitative data analysis process utilized PLS based SEM technique. The PLS data analysis procedures for the measurement model and structural model were detailed in Chapter 6. Therefore, this chapter continued with the descriptions of the subsequent three major stages comprising of field study, pilot study, and national survey. Details of sample selection, data collection, and data analysis for each stage were presented in chapter 6 including the data analysis procedure. In Chapter 7, discussions based on research findings were made from theoretical and practical points of view. The last chapter (8) presents a summary of the total research with a brief discussion. It also highlights the limitations and future research directions.

3.18 Summary

This chapter describes the research methodology and design. First of all, the mixed method research paradigm and design are rationalized and explained. Then, the research process is illustrated and clarified. The concepts of the research paradigm are introduced. Next, the importance of positivist and interpretivist paradigms are explained. This chapter also describes the logic behind adopting a mixed methods approach for this study. It highlighted the contribution of qualitative findings to develop the measurement scales used in the quantitative phase as a survey instrument. In addition, this chapter emphasizes different techniques of qualitative field study, different measures, questionnaires, and hypotheses development that are to be used for data collection. This chapter concludes expressing the logic for using the six point Likert Scale as a data collection scale for the final survey. Finally, this chapter presents a brief summary of the research process which guided and produced this dissertation.

CHAPTER 4

Field Study and Combined Research Model[4]

4.1 Introduction

At the very outset this chapter presents an overview of tourism in Bangladesh highlighting Cox's Bazar where the proposed model will be tested. This chapter also presents a detailed analysis and findings of the field study and develops a comprehensive research model for destination loyalty. The overall purpose of this field study is to develop a comprehensive model for the further SEM analysis suggested in Chapter 2. Three more objectives are specified; i) to identify different variables which tourism consumers consider when visiting a particular destination ii) to identify different factors, their natures, and bring together corresponding variables and, iii) to determine the relationship among different factors in the destination loyalty process. The meaning of the factors and corresponding variables as well as the relationship among the constructs were extracted from the literature for further examination via the field study. In total 25 extensive field interviews were conducted to extract the factors and variables in relation to the real world phenomena of loyalty, and to develop a comprehensive loyalty model for Structure Equation Modeling (SEM) analysis. A semi-structured interview technique was employed as the primary technique to collect data, which mainly focused on the area of information needed to satisfy the objectives of the research. Content analysis was then used to extract factors and variables. The outcomes from the content analysis identified three new factors; i) religious belief, ii) seasonal variation, and iii) level of income (social class) including the initial nine factors such as; i) Perceived Intrinsic Cues, ii) Perceived Destination Brand Image, iii) Perceived Warranty, iv) Perceived Price, v) Perceived Quality, vi) Perceived Risk, vii) Perceived Sacrifice, viii) Perceived Satisfaction, and ix) Perceived Destination Loyalty. These factors played important roles

[4] Parts of this chapter have been included partly in the following publications.

i) Hossain Md. Enayet, Quaddus M, and Tekle Shanka (2009), "Consumer Choice Behaviour Regarding tour Destination Loyalty: A field study of factors and variables," In *Proceedings of the Curtin International Business Conference* (CIBC), 21-23 December; Miri, Malaysia.

ii) Hossain M. Enayet (2011), "Assessing Tourism Destination Loyalty using Formative and Reflective Constructs: Application for Cox's Bazar, Bangladesh," *In Proceedings of Curtin Business School Doctoral Students' Colloquium,* September 15-16, Curtin University, Perth Australia.

iii) Hossain M. Enayet, Quaddus M, and Tekle Shankan (2011d), "An investigation of Visitors Loyalty using Formative and Reflective Measurements" *In Proceedings of Australian & New Zealand Marketing Academy Conference* (ANZMAC) , November, 28-30, Perth, Western Australia.

iv) Hossain M. Enayet, Quaddus M, and Tekle Shankan (2012) "Moderating Roles of Visitors' Demographic in the Destination Loyalty Process within the Context of Cox's Bazar, Bangladesh, *In proceedings of 3rd International Conference of business and Economic Research,* March 12 – 13, Bandung, Indonesia.

in the destination loyalty judgment process in this particular context. In addition, seven variables; natural beauty, the world's longest beach, reputed place, adjacent attractions, non traditional items, time, and rational price of the tourism product are considered as important ones (including 91 variables). By combining the field study with literature refinements, the final comprehensive research model was developed. A detailed discussion of the developing comprehensive research model from the individual interview is presented in the second section of this chapter. The last section of this chapter also presents an extensive explanation on reflective and formative measures' formations. Higher order multidimensional constructs that are included in the final model are discussed. The summary of this field study is presented at the end of this chapter. It is noted that perceived price and sacrifice factors are further divided into perceived monetary price and perceived non monetary price as well as perceived monetary sacrifice and perceived non monetary sacrifice. These two constructs are operationalized as a second order formative constructs in this research, according to their nature.

4.2 An Overview of Tourism in Bangladesh

Bangladesh, since long past, is an attractive destination for travelers. The natural beauties of Bangladesh are heir to a rich cultural legacy (Haque, 2000). Geographically Bangladesh is located in an advantageous position from the tourism point of view. It is not only in the Macro Asiatic Air Corridor but also supports transcontinental traffic connecting Europe, Asia and Australia. This strategic location of Bangladesh is beneficial for improving international tourism and more particularly tourism within the region (Rashed, 2006). India with the Taj Mahal, Nepal with its nine Himalayan peaks, Thailand with its free society and Srilanka with its Indian Ocean are close neighbors of Bangladesh. It is acknowledged that Bangladesh possesses most of the positive factors that influence tourist inflow. On entering the 21st century the government and private sectors of Bangladesh adopted an economic strategy to create a suitable environment to make her a very attractive destination for the tourism industry in the South, as well as East Asia (Islam, 2004; Hossain et al. 2009). It is necessary to mention that the country has achieved political sovereignty but economic freedom is yet to be gained. From a developing point of view the tourism industry is very important for Bangladesh because it is labor intensive; provides a wide range of different employment opportunities, contributes to a geographical spread of employment not only in the main centers but also in rural areas; employs more women and young people than most other industries; creates opportunities for many small entrepreneurs and for the development of a wide range of small and medium enterprises (Islam & Nurruzzaman, 2006; Hossain et al 2011d).

At present Tourism is considered as one of the most influential tools to achieve economic development in many Least Developed Countries (LDC's) like Bangladesh. The importance of tourism to the economy of Bangladesh is immense, but it is yet to achieve the position of being an important stimulus for income generation and poverty reduction. However, the performance of the tourism industry over the past few years has been improving as its contribution to the national economy, creation of employment opportunities has increased as well (WTTC 2011). It is evident that Bangladesh is a low resource country with 40% of her people living under the poverty line (Ministry of Finance, 2009). The total contribution of tourism in the Bangladesh economy is very much positive. The government of Bangladesh has set up 'Vision 2020' for tourism as a thrust sector. The direct contribution of Travel & Tourism to GDP is expected to be BDT184.4bn in 2011 (2.3% of GDP). This primarily reflects the economic activity generated by industries such as hotels, travel agents, airlines and other passenger transportation services. It also includes, for example, the activities of the restaurant and leisure industries directly supported by visitors/ tourists. The direct contribution of Travel & Tourism to GDP is expected to grow by 6.3% per annum (pa) to BDT339.2bn (2.3% of GDP) by 2021. The total contribution of Travel & Tourism to GDP is expected to be BDT391.6bn in 2011 (4.8% of GDP). It is forecast to rise by 6.4% pa from BDT725.5bn by 2021 (5.0% of GDP).

Though the unemployment rate of the total labor force of Bangladesh is very high, about 40% of the population is underemployed and many participants in the labor force work only a few hours a week, at low wages (CIA US 2011.). The developing tourism industry as a labor intensive sector can create new employment opportunities for many people and contribute to reduction in poverty for a country in developing service sectors like small and micro enterprises. According to WTTC 2011 Travel & Tourism is expected to generate 1,509,000 jobs directly in 2011 (1.9% of total employment). This includes employment by hotels, travel agents, airlines and other passenger transportation services (excluding commuter services). It also includes, for example, the activities of the restaurant and leisure industries directly supported by tourists. By 2021, Travel & Tourism will account for 1,951,000 jobs directly, an increase of 442,000 (29.3%) over the next ten years. The total contribution of Travel & Tourism to employment (including wider effects from investment, the supply chain and induced income impacts) is expected to be 3,326,000 jobs in 2011 (4.2% of total employment). By 2021, Travel & Tourism is forecast to support 4,322,000 jobs (4.4% of total employment), an increase of 2.7% pa over the period. Bangladesh is expecting a greater opportunity based on the expectation of increased foreign visiting. For example; WTTC 2011 reported that Bangladesh expects to attract 443,000 international tourist arrivals in 2011, generating

BDT6.6bn in visitor exports (foreign visitor spending, including spending on transportation). International tourist arrivals are forecast to total 630,000, an increase of 3.6% pa generating expenditure of BDT13.5bn. Bangladesh is also expecting millions of domestic visitors to visit different destinations which will reduce the outflow of foreign currency for travelling to places other than Bangladesh.

Tourism as a thrust sector is expected to attract capital investment of BDT33.5bn, rising by 6.2% pa to BDT61.1bn. This means that Travel & Tourism's share of the total national investment will rise from 1.6% in 2011 to 1.7% in 2021. Leisure travel spending (inbound and domestic) is expected to generate 70.1% of direct Travel & Tourism GDP in 2011 compared with 29.9% for business travel spending. Leisure travel spending is expected to total BDT211.6bn in 2011, rising to BDT384.3bn in 2021.

These statistics tell the importance of tourism for Bangladesh and they show that the importance of tourism study is immense for this country. Therefore, conducting the present study will produce important findings that will be helpful for policy makers and destination operators thereby enhancing economic development of the country.

4.2.1 Tourism of Cox's Bazar in Bangladesh

The scope of this study is the tourism destination of a community in Cox's Bazar, Bangladesh. It is the tourist capital of Bangladesh, having the World's longest (120 km) sandy beach sloping down to the blue waters of the Bay of Bengal against the picturesque background of a chain of hills covered with deep forests. The combination of miles of golden sands, towering cliffs, surfing waves, rare conch shells, colorful pagodas, Buddhist Temples, ethnic tribes and delightful sea-food is a breathtaking vista. The shark free beach is good for bathing, basking and swimming. The breath-taking beauty of the setting-sun behind the waves of the sea is captivating. There are also a few very old wooden Buddhist temples at Ramu, not distant from Cox's Bazar, which are well worth visiting. Cox's Bazar is located at a distance of 152 km. south of Chittagong, the leading seaport of Bangladesh. It is connected both by air and road from Dhaka, the capital of Bangladesh and Chittagong (the commercial capital). A drive to Teknaf, which is the southernmost tip of the mainland of Bangladesh, is a memorable journey. A day trip to either Moheshkhali or Sonadia, the deltaic islands nestled among the gentle waves of the Bay of Bengal, will also be really interesting. Other attractions for visitors are the conch shell market, tribal handicraft, salt, and prawn cultivation. Besides, the longest sea-beach, Cox's Bazar and its' adjoining areas there are a lot of things to see and places which deserve a visit from tourists. As a whole Cox's Bazar is the heart of the interest for the tourists of Bangladesh for a long time. According to current information right now there are 117 residential hotels, 62 guest houses, 125 cottages in Cox's Bazar where

there is accommodation for 70, 000 visitors which is not sufficient (Prothom Alo, 2010). The report also added that almost 5 million foreign visitors usually visit this destination which could escalate to 13 million in 2020. The total contribution to GDP is expected 4-5% from this destination alone. Thus, Cox's Bazar is used as a test application for this research.

4.3 Methodology Followed for this Chapter

The paradigm of this chapter in this study is qualitative, in which the field study has been used as the research method (Quaddus & Xu, 2005; Zikmund, 1997; Jennings, 2001). Since this research is conducted in exploring the real mechanism of the destination loyalty judgment process via SEM in this particular context, the field study is the appropriate method to gain insight and understanding the information from respondents as indicated in the literature (Malhotra et al., 2004). Field study involves choosing a sample of tourism consumers using either random or non-random methods (Quaddus & Xu, 2005). Data in a field study can also be collected via different methods (Malhotra, 1996, 2004). This researcher has already explained the purpose of this chapter; the researcher chose the in- depth interview method to collect the required data was chosen (Quaddus & Xu, 2005). The details of the field study research processes are presented in the following sections.

4.3.1 Sample Selection

According to Malthotra et al., (2004), in designing exploratory research such as qualitative research a small sample size is required. The sample of this study relied on available subjects, who were close at hand or easily accessible (Berg, 2004). Initially a random sampling procedure was undertaken to select visitors from the destination (Malhotra et al., 1996). The main selection criterion was that the visitors must be on the spot at interview time and have travel experience to the destination at least twice. Then, a snowball sampling technique was used to collect data from experienced visitors (these details have been presented in Chapter 3). In total 25 visitors who agreed to provide their opinion via a face to face interview were involved. All participants took part in the study voluntarily.

4.3.2 Data Collection Process

A semi-structured interview technique was employed as the primary tool to collect data, which mainly focused on the areas of information needed to satisfy the objectives of this research. Initially the researcher made clear to the respondents the area he wished to explore in the interview. An interview protocol (see Appendix 1) was intended based on the conceptual frame work. The semi structured interview approach was cultivated aiming at exploring necessary factors and corresponding variables that affect the

formation of destination loyalty in the particular context. The respondents were asked different questions and necessary probing was made to get maximum explanatory factors and variables, and to enhance the primary model. The researcher focused on main areas of the interviews like; (i) perceived intrinsic cues (core attractions) which they considered directly in visiting the destination, (ii) other factors which are not considered directly but are taken into consideration seriously for visiting the destination as indirect factors, (iii) the main variables that they think there should be for the destination brand image, (iv) the main variables that can be considered as warranty quality for the visitors, and promised by the service providers, (v) different price variables dividing monetary and non monetary issues that they considered when visiting the destination, (vi) considering the quality variables where intrinsic and extrinsic attributes work as antecedents for decision making, (vii) variables that visitors would think as a risk when visiting the destination, (viii) required resources and efforts that they sacrificed before visiting the destination, (ix) various satisfaction measures that lead them to behavioral intention, and finally x) their views about the future behavior towards the destination that create a sense of loyalty. It is noted that the interview schedule was developed based on the schedule proposed by Berg (2004). The guidelines of the semi structured questions were as follows.

1. Would you please tell the direct attributes that influenced you to pay a visit at this place?
2. Would you please tell me the external factors that you considered in visiting this destination?
3. What feelings do you have when you hear or see the name Cox's Bazar?
4. What is your evaluation regarding the prices of transport, hotels, motels, restaurants, and the various services at the beach? Or what do you feel about the prices for the different services at this place?
5. Would you please tell me what effort you have undertaken to visit this place?
6. What kind of warranty services have you been promised when you pay a visit to this place?
7. How do you consider the quality of different services at this place?
8. Could you please tell me the different risks that you have perceived at this place?
9. Could you please let me know the different risks that you have faced to come to this place?
10. What have you sacrificed to come here or are you ready to sacrifice to return this spot once again?
11. How satisfied have you been since visiting this place? Or do you think that the decision of coming here was correct?

12. Could you please tell me your future intention to return to this place? Or how will you promote this place?

It is noted here that demographic information were taken based on structured questionnaires (Appendix 1).

Before the final interviews, a pre-test of the interview questions was carried out which were conducted on two MBA students who had already visited the particular destination. The interview questions proved to be working well in getting the required information. However, minor adjustments in wording were made based on the feedback. In total author conducted 25 interviews intensively in 4 days. Each of the interview lasted for 30 to 45 minutes which depended on the knowledge of interviewee (Malhotra et al., 2004). These interviews were recorded in two ways i.e. audio recording as well as in written form on pretested questionnaires. There were two associates (MBA final year students) with the researcher during the field interview. Their main responsibility was to write down conversations between the researcher and the interviewees as best as they could. Among them the ten most informative interviews were selected for transcription in order to find out the factors and corresponding variables, and their causal links related to the real field.

4.3.3 Transcribing Interview

One of the most important tasks in qualitative research is systematic transcribing because the final outcome will be used for data analysis and interpretation. Data interpretation and analysis involve the logic of what respondents mentioned verbally and tried to say through body language. As most of the interviews were conducted in Bengali language, the following two phases were followed in order to transcribe the field interviews.

Phase 1, the following steps were followed by research associates

1. They were asked (same two MBA students) to listen the audio recording for each interview at least three times and to pin point the similarity and dissimilarity with their written sheets.
2. Permission was given to make Bengali transcripts individually which should include body language and other indicative responses which happened during the interview and were still fresh in their minds.
3. They were asked to sit together and find out the consistency and inconsistency based on their individual transcripts.
4. They were told that if any gaps remained between both of their records, to come together to the best level of their understanding and, they were asked to identify any further differences.

5. Finally they were asked to submit all transcribed transcripts to the researcher including raw written questionnaires.

Phase 2, the following steps were followed by the researcher

1. All Bengali transcripts were checked manually to find out any inconsistency between the transcripts of both research associates.
2. The researcher listened to all audio recordings which were transcribed in Bengali to find out whether the associates had included all information from the interview scripts that the respondents mentioned.
3. Further necessary information was included that the research associates left out in the Bengali transcripts to bring it up to the mark. At this level researchers also considered body language and other cues fresh from their memory.
4. Information was checked and rechecked to see whether new factors and variables could be extracted from the subsequent interviews and relevant transcripts. It was found that no new variables and factors came from the 16^{th} interview onwards and,
5. Finally researchers translated all Bengali transcripts into English for data analysis and further use.

4.3.4 Data Analysis via Content Analysis

One of the most important issues in qualitative research is to select the most appropriate data analysis method. In qualitative research a number of tools and techniques are available in the literature (Jennings, 2001) for data analysis. These tool(s) must be selected based on the objectives of the current research. Since this research is more exploratory than confirmatory in nature, we have chosen 'content analysis' in analyzing our interview transcripts (Berg, 2004; Sarantakos, 1998). Content analyses were carried out in two stages. Step one dealt with single interview transcripts, while step two dealt with cross interview transcripts (Berg, 2004; Miles & Huberman 1994). It should be mentioned that all content analyses were done manually using different color codes. A combination of inductive and deductive approaches was used to categorize the factors and variables, and their causal links (Quaddus & Xu, 2005). Finally the causal links for the comprehensive model were developed based on statements provided by respondents. The following steps were followed by the researchers in this phase.

Step 1: The following procedures were followed for the single interview

i. The transcripts were gone through individually, line by line and sentence by sentence, to explore uncover real themes and produce suitable key words/phrases (inductive process) in relation to the research objective.
ii. The important sentences were identified where interviews produced sense to make a causal relationship to behavior.

iii. Labels/categories of these key words/phrases and sentences identifying high-level factors and corresponding variables as per requirement of the study were produced.
iv. The causal relationships among the factors from each interview transcript were pinpointed.
v. Raw tables of factors, variables based on individual interviews and causal links for each interview were developed.
vi. These factors and variables were matched with those considered from the literature in developing the initial model. Without sacrificing any factors and variables obtained from the interview (deductive process) revision was done.
vii. Factors and variables which are similar to existing literature, and field interviews were separated.
Step 2: The preliminary aim of this step of content analysis was to integrate all the individual factors, variables and their relationships to come up with a final list of factors and variables and their links. The following sequential course of action was followed under this step:
i. The specific interview transcripts with the developed factors, variables and their links from step 1 to find out whether there is anything leftover for consideration were revisited.
ii. A table considering factors and variables from the interviews under individually developed factors from the literature as well as extracted new factors was developed.
iii. The new factors and identify the new variables for each factor were separated.
iv. New variables for initial factors and make groups with similar meaning were identified.
v. Similar variables based on meaning were given a common name focusing on examples in the literature.
vi. The positive or negative relationships based on different statements from interview responses were found.
vii. The final tables of factors, variables and their links were developed, and
viii. The combined model for destination loyalty judgment was finally developed.

4.4 Findings of the Study: The data from the field interviews were coded and entered for necessary analysis and findings are presented in the following sequential manner.

4.4.1 Profiles of Respondents

The demographic characteristics of samples in different levels in this study were measured by gender, age, education, marital status, income, profession, and region. The summary of demographic characteristics of respondents is reported in table 4.1. The following discussion compares the major characteristics of samples of this study.

The respondents comprised of male (80%) and female (20%), and the average age of 35 years. After recoding the respondents' age, the result showed that 50% of respondents ranged between 21 and 30, followed by 41+ (30%), and 31 to 40 (20%). Among the total respondents 60% were servicemen followed by 30% university students, and the remaining 10% were businesspeople. The education level of tourism consumers for this study reveals that 80% of respondents had university degrees where 10% had high school level qualifications and the remaining 10% had postgraduate qualification (Masters, PhD). This result implies that most of the respondents were quite highly educated and had the required knowledge of tourism products in this particular context. In terms of frequency of visits to the destination 40% visitors visited the destination 1-5 times. Only 10% visitors visited in between 6-15 times. However, it was found that 50% visited more than 41 times which indicated a high frequency of revisit to the particular destination. It is very important to notice that 100% visitors consider the Cox's Bazar as their prime choice of destination. In terms of marital status almost 30% respondents were married and the rest (70%) were unmarried. Income level showed that 30% of respondents had incomes between Tk. 15000 to Tk. 20,000, and 60% had incomes less than Tk 15000. Additionally, 10% of respondents had incomes of Tk. 40000 or more (Table 4.1). It is noted that $ US 1=Tk. 74 (February 2009)

Table 4.1: Demographic Characteristic of Respondents

Gender N= 10	Frequency	%	From (N=10)	Frequency	%
Male	8	80	Dhaka	5	50
Female	2	20	Chittagong	2	20
Age (N = 10)			Rajshahi	1	10
≤ 21-30	5	50	Khulna	2	20
31-40	2	20	Total	10	100
≥ 41	3	30	Education (n=10)		
Total	10	100	High School	1	10
Profession (N=10)	Frequency	%	Graduate	8	80
Service	6	60	Others (Post Graduate)	1	10
Business	1	10	Total	10	100
Student	3	30	Best Choice (N=10)	Frequency	%
Others	0		Cox's Bazar	10	100
Total	10	100	Sunderban		
Income (N=10)	Frequency	%	Kukata		
10001-15,000	6	60	St. Martin		
15001-20000	3	30	Others		
≥ 41,000	1	10	Total	10	100
Total	10	100	Visited Place (N=10)	Frequency	%
Marital Status (N=10)	Frequency	%	Sunderban	1	10
Single	7	70	Kukata	3	30
Married	3	30	St. Martin	3	30
Others	0	0	Others	3	30
Total	10	100	Total	10	100

4.4. 2 Factors and Variables for Destination Loyalty Judgments

Altogether initially 19 factors and 114 variables of perceived destination loyalty were identified from different interviews via extensive content analyses as described earlier. A comprehensive list of these factors and variables was obtained from the list of individual interviews. Out of the 19 factors, nine are initial factors which were taken from the literature used to develop the conceptual loyalty model. These are: i) Perceived Intrinsic Cues, ii) Perceived Destination Brand Image, iii) Perceived Warranty, iv) Perceived Price, v) Perceived Quality, vi) Perceived Risk, vii) Perceived Sacrifice, viii) Perceived Satisfaction, and ix) Perceived Destination Loyalty. More than ten factors were also considered including primary factors by the respondents; which are Seasonal Variation, Social Class, Income Group, Religious Belief, Ethical Belief, Natural Diversity, Wonders of the World, Demand Fluctuation, Cost and Affordability, Income level, and Social Acceptance. These ten factors are crystallized into three factors except Natural Diversity which most rationally should go under perceived intrinsic attributes. The three new factors are categorized based on a similar focus like; i) Seasonal Variation, and Demand Fluctuation considered as Seasonal Variation. ii) Social Class, Income Group, Cost and Affordability, and Income level all together considered as Social Class, and iii) Religious Belief, Ethical Belief, and Social Acceptance considered as religious belief. Out of 114 variables 52 were initial variables extracted from the literature. The remaining 62 variables primarily were considered as new variables including 21 variables under three new factors. However, after the second round of revisions the total 91 variables were considered to develop a comprehensive destination loyalty model (4.11). In total 39 variables were absolutely new (from interview) which included 14 variables for new three factors. Table 4.2 shows the responses on different variables under each factor. It is noted that interview 2, 5,9,10, 13 and 16 to onward were not considered for this study as following 10 interviews covered all information adequately.

Table 4.2: Factors and Corresponding Variables Regarding PDL

Factors and Variables	**Respondents**									
PIC (Perceived Intrinsic Cues)	1	3	4	6	7	8	11	12	14	15
Natural beauty	*	*	*	*	*	*	*	*	*	*
Entertainment facilities									*	
Historical heritage								*		
Accommodation facilities	*	*			*				*	
Favorable sea bathing			*			*		*	*	
Exciting tribal life /Multicultural people							*		*	
Adjacent attractions (Places)	*	*	*	*	*	*	*	*	*	*
Non traditional items	*	*	*	*	*	*	*	*	*	*
Multi sea foods		*	*						*	
Longest sandy sea beach	*	*	*	*	*	*	*	*	*	*
Sound of water/Waves of sea	*			*		*		*		*

Factors and Variables	**Respondents**									
Moon at night						*				
PDBI (Perceived Destination Brand Image)										
Reputed place	*	*	*	*	*	*	*	*	*	*
Risk free place	*				*		*	*		
Better Place/Attractive service		*	*			*		*		*
Amazing/Distinct	*			*				*	*	*
Shark free beach										
Natural wonder of the world		*		*	*					
The pride of Bangladesh		*		*						*
Favorable Weather		*								*
PW (Perceived Warranty)										
Service Warranty		*	*		*					
Risk free movement		*						*	*	
Internal transportation facilities	*				*					
Warranty for guide	*	*						*	*	
Hygienic foods and accommodation		*			*			*		
Viewing adjacent places								*	*	
Commission for students									*	
PP (Perceived Price)										
Monetary Price (for)										
Accommodation	*	*	*	*	*	*			*	
Enjoying events/Different rides	*	*						*		*
Transportation	*					*	*	*	*	
Foods and drinks		*			*				*	
Travel adjacent places/attraction			*						*	
Shopping		*			*		*			
Non-monetary Price										
Time	*	*	*	*	*	*	*	*	*	*
Mental effort		*	*	*		*	*	*	*	*
Energy	*	*					*	*	*	*
Physical labor			*					*	*	*
Opportunity cost		*		*						
Technical effort	*							*		
PQ (Perceived Quality)										
Reliable service		*	*			*	*	*	*	*
Timely Service			*						*	
Rational price of product	*	*	*	*	*	*	*	*	*	*
Neat and clean place	*		*		*					
Good warranty facilities	*								*	
Cordial behavior				*						
Right location of hotel & restaurant				*					*	
Good medical facilities										
Proper security		*			*				*	
PR (Perceived Risk)										
Improper services		*	*	*			*		*	
Feared to be killed/ injured	*	*		*					*	
Not fit with personal status									*	
Takes time			*							*
Expensive product										
Dishonest behavior	*			*	*		*	*	*	*
Less right of privacy		*							*	
Unknown uncertainty		*	*		*	*		*	*	*

Factors and Variables	**Respondents**									
PSR (Perceived Sacrifice)									*	
Monetary Sacrifice										
Buying tourism product/money	*	*	*	*	*	*	*	*	*	*
Higher price services make distinguished										
More spent more notice										
Business Opportunity		*		*				*		
Non Monetary Sacrifice										
Sacrifice time	*	*	*	*	*	*	*	*	*	*
Employ physical labor		*								*
Required effort for tourism product							*	*		
Carefulness about this place (technique)						*				
Family and friends (opportunity)		*	*		*		*		*	*
PS (Perceived Satisfaction)										
Very enjoyable visit		*	*				*			*
Worthy visit	*	*	*		*		*			*
Wise decision		*				*				
Wise choice		*		*					*	*
Required experience								*	*	*
PDL (Perceived Destination Loyalty)										
Recommend the place	*	*	*	*	*	*	*	*	*	*
Express positive things	*	*				*	*			*
Ask friends and relatives vesting the place							*	*		*
Visit again	*	*	*	*	*	*	*	*	*	*
Wish to extend visit								*		
Miss unless visit	*				*					
Ask the place is best for education							*		*	
RB (Religious Belief)										
Religious belief does not support wine		*	*							*
Natural diversity increases the beliefs in nature		*	*						*	*
Religious belief makes to sacrifice free sex		*	*							
Religious faith supports to make the beach environment clean		*	*						*	*
SC (Social Class)										
Price is less considerable for upper class		*				*	*			
Both quality and price is important for middle class		*							*	
Lower class considers visits occasionally		*						*		
Quality is very important for upper class		*					*	*	*	
Lower class is very price sensitive		*				*	*			
SV (Seasonal Variation)										
Demand increase in the peak season			*	*		*		*		
Price increase in the peak season	*	*	*	*		*	*	*		
Risk increase in the off season	*	*				*	*			
Favorable weather in the peak season		*	*					*		
Different facilities offered in the off season	*	*				*	*			

It should be mentioned that where possible, we have labeled the factors and variables in line with literature (Bearden & Shimp 1982; Dodds & Monroe, 1985; Dodds et. al., 1991; Agarwal & Teas; 2001, 2004; Petrick 2004a, 2004b; Lee et. al., 2004; Chen & Tsai, 2007; Lobato et. al. 2006; Chi & Qu, 2008; Campo & Youge, 2008; Yan & Jang,

2008; Zabkar et al., 2010 among many others). However, the variables within each factor and their meanings are different from earlier studies and are more specific to the tourism destination loyalty judgment process in this particular context. Details have been presented in the next chapter.

It is interesting to note that out of 91 variables, seven variables; natural beauty, reputed place, longest sandy beach, adjacent attraction, nontraditional item, rational price of tourism product and time are mentioned by all respondents. Nobody mentioned all the variables extracted from literature for development of the initial model. Variables under new factors are taken from all the interviews except interview 7. The maximum factors and variables covered from the interview were 1, 3, 4, and 14 whereas less from interview 3 and 11. Seven respondents mentioned the factor 'seasonal variation,' followed by 'social class' five, whereas only three interviewees mentioned religious/ethical/social acceptance which is considered as religious belief for the study (Hossain et al 2009).

4.4.3 Causal Links among the Factors

Information on various perceived causal links among the different factors was sought during the interview process and was extracted from the interview scripts via content analysis. It is noted that during the field interview probing was made in line of the developed model where causal links were clearly described. It is observed from the Table 4.3 that all respondents mention new factors which ranged from 1 to 4.

Table 4.3: Status of new Factors Extracted from Individual Interview

New Factors	1	3	4	6	7	8	11	12	14	15
SV	*	*	*	*		*	*	*		
SC		*					*	*	*	
IG		*				*				
RB		*								*
EB			*							
ND					*					
WW					*					
DF						*				
CA							*			
IL									*	
SA										*

(SV= Seasonal Variation, SC=Social Class, IG=Income Group, RB=Religious Belief, EB=Ethical Belief, ND= Natural Diversity, WW= Wonders of the World, DF=Demand Fluctuation, CA=Cost and Affordability, IL=Income level, SA=Social Acceptance)

However, Table 4.4 shows the causal relationship for new factors with initial factors as well as among themselves. It should be mentioned that table 4.4 presents the relationship where 10 new factors were considered. Finally table it shows the causal relationship among the factors when it is crystallised into three factors.

Table 4.4: Links between Factors

Links with factors	1	3	4	6	7	8	11	12	14	15
SV-PP	*	*	*	*		*	*	*		
SV-PQ	*	*	*			*	*			
SV-PR	*	*	*			*	*			
IL-PIC		*								
IL-PSR		*				*	*			
RB-PQ		*								
RB-PR		*								*
SV-PSR			*	*				*		
PIC-PS			*	*						
EB-PQ			*							
RB-PR			*							
RB-PSR			*							
ND-PIC					*					
ND-PQ					*					
ND-PW					*					
IL-PSR						*				
SV-DF						*				
IL-QF						*	*			
IL-QF							*	*	*	
SV-CA							*			
IL-PR								*	*	
IL-PQ									*	
IL-PSR									*	
RB-PSR										*
SA-PR										*
SA-PSR										*

[(SV= Seasonal Variation, SC=Social Class, IG=Income Group, RB=Religious Belief, EB=Ethical Belief, ND= Natural Diversity, WW= Wonders of the World, DF=Demand Fluctuation, CA=Cost and Affordability, IL=Income level, SA=Social Acceptance, PIC= Perceived Intrinsic Cues PDBI= Perceived Destination Brand Image, PW= Perceived Warranty, PP= Perceived Price, PQ= Perceived Quality, PR= Perceived Risk, PSR= Perceived Sacrifice, PS= Perceived Satisfaction, PDL=Perceived Destination Loyalty)]

To avoid too many new variables such as Seasonal Variation (SV) and Demand Fluctuation (DF) have been considered as "Seasonal Variation (SV)". Social Class, Income Group (IG), and Cost & Affordability (CA) have been considered as "Income Level (IL)". Religious Belief (RB), Ethical Belief (EB) and Social Acceptance (SA) have been considered "Religious Belief (RB)". Natural Diversity (ND) has been considered as an attribute of construct "Perceived Intrinsic Cues (PIC)" and Wonders of the World (WW) has been considered as an attribute of construct "Destination Brand Image (DBI)". Thus, finally Seasonal Variation (SV), Income Level (IL), and Religious Belief (RB) have been considered as new constructs for this study (Hossain et al., 2009; Hossian, 2011).

Table (4.5) shows similarities or dissimilarities of the causal relationship among the initial factors that were taken from the existing literature. It also indicates the individual relationship based on individual interviews. Column 1 of Table 4.5 presents the pairs of

factors and corresponding direction of links. For example, 'PIC & PQ' in row 2 of table 4.5 represents that 'Perceived Intrinsic Cues' (PIC) impacts 'Perceived Quality factor' (PQ), and this link has been mentioned by respondents 1, 3, 4, 7, 8, 11, 12, and 15. It is noted that links between Perceived Quality (PQ) and Perceived Destination Loyalty (PDL) were mentioned only by 2 respondents i.e. interviews 1 and 3. It is surprising that all respondents mentioned a relationship between perceived satisfaction and perceived destination loyalty.

Table 4. 5: Links Mentioned in Individuals Interview

Links	1	3	4	6	7	8	11	12	14	15
PIC-PQ	*	*	*		*	*	*	*	*	*
PIC-PR	*	*		*		*	*	*	*	
PDBI-PQ	*	*	*	*	*	*	*	*	*	*
PDBI-PR	*		*				*		*	*
PW-PQ	*	*			*	*		*	*	
PW-PR			*				*	*		
PP-PQ	*	*	*		*	*	*			*
PP-PR	*	*	*	*		*	*	*	*	*
PP-PSR	*	*	*	*	*	*	*	*	*	*
PQ-PDL	*	*								
PQ-PS	*	*	*		*	*	*	*	*	*
PR-PS	*	*	*	*		*	*	*	*	*
PSR-PS	*	*	*	*	*	*	*	*	*	*
PS-PDL	*	*	*	*	*	*	*	*	*	*

(PIC= Perceived Intrinsic Attribute, PDBI= Perceived Destination Brand Image, PW= Perceived Warranty, PP= Perceived Price, PQ= Perceived Quality, PR= Perceived Risk, PSR= Perceived Sacrifice, PS= Perceived Satisfaction, PDL=Perceived Destination Loyalty)

The Figures (4.1-4.10) present gradual development of a comprehensive model from the individual interview. Here it is necessary to mentioned that interviews 3 and 6 are almost reversals of one another.

Destination Loyalty Model Developed Based on Field Interview No. 1

From the model (Fig: 4.1) it is clear that this respondent mentioned almost all of the relationships among the factors related to the initially developed model. He did not mention the relationship between perceived warranty and perceived risk. But he mentioned the seasonal variation as a new factor and made links to perceived quality, perceived price and perceived risk. Rather he mentioned seasonal variation a new factor and made links to perceived quality, perceived price and perceived risk. This interviewee mentioned in total 32 variables and one new factor for destination loyalty. Among these 32 variables 22 were extracted from the literature. The remaining 10 variables were considered as new variables in the particular context for that particular respondent. It is

noted this respondent mentioned one factor 'seasonal variation' with corresponding 3 items like price increase in the peak season, risk increase in the off season and, different facilities offered in the off season as promotional activities. (For abbreviation see table 4.4)

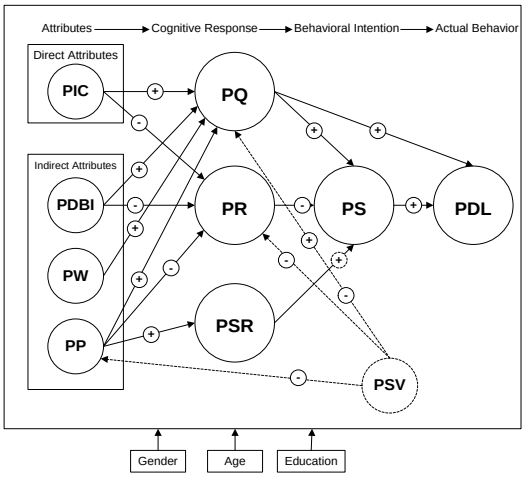


Fig 4.1: Destination Loyalty Model for Interview 1

Destination Loyalty Model Based on Field Interview No. 3

Model 2 (Fig: 4.2) is developed based on interview 3. It presents the different relationships among the factors. It is apparent that the respondent did not mention the relationship between perceived destination brand image to perceived risk and, perceived warranty to perceived risk. But he mentioned the six new relationships from new factors to initial factors. Besides, this interviewee mentioned a total 51 variables and 4 factors for destination loyalty. Among these 51 variables 24 were initially those extracted from the literature. Although the respondent mentioned 34 variables as new but 7 variables had a similar meaning as others. Therefore, 27 variables were considered as new variables for the particular respondent for destination loyalty. He also mentioned 4 new factors i.e. Seasonal Variation, Social Class, Income Group, Religious Belief. But social class and income group were considered as having the same meaning for this study.

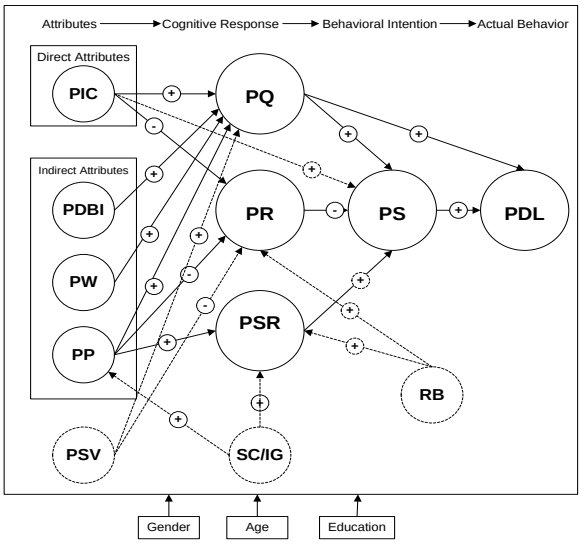


Fig 4.2: Destination Loyalty Model for Interview 3

Destination Loyalty Model based on Field Interview No. 4

Model 4.3 (Fig: 4.3) is developed based on interview 4 illustrates the different relationships among the factors. It is apparent that this respondent did not mention the relationship between perceived intrinsic cues to perceived risk, perceived warranty to perceived risk, and perceived quality to perceived destination loyalty (table 4.3). But this respondent mentioned a direct relationship between perceived intrinsic attributes to perceived satisfaction. As per his opinion, if consumers enjoy the appropriate intrinsic

cues (attraction) like; natural beauty, historical heritage, accommodation etc. they become satisfied which works as an antecedent of destination satisfaction. It is noted that this respondent mentioned six new relationships from new factors to initial factors like seasonal variation to perceived quality, perceived risk as well as perceived sacrifice. Besides, this interviewee mentioned a total 35 variables and 2 factors for destination loyalty judgment. Among these 35 variables 20 were matched with initial variables extracted from literature. The remaining has been already mentioned in a similar way. This respondent also mentioned two factors like seasonal variation and Ethical Belief with corresponding 7 variables (table 4.3). Therefore, a total of 15 variables (Table 4.5) were considered as new variables for this particular respondent for the formation of the destination loyalty process. But social class and income group were considered as having the same meaning for this study as other respondents mentioned each as alternatives.

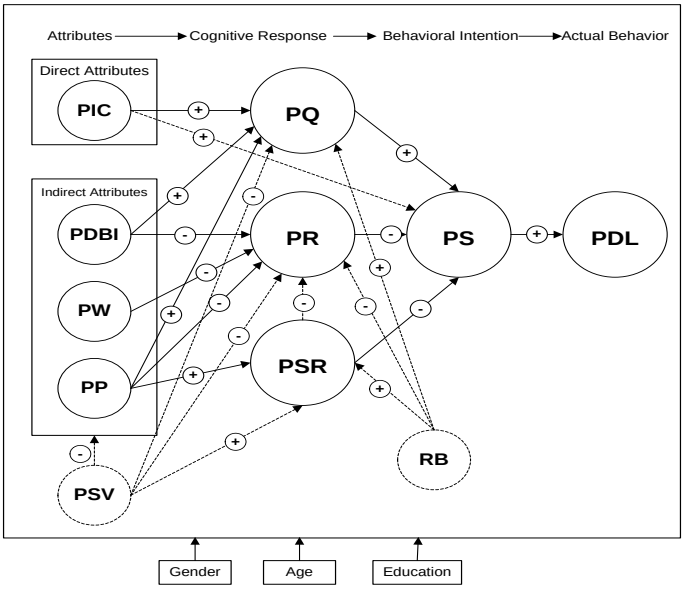


Fig 4.3: Destination Loyalty Model for Interview 4

Destination Loyalty Model based on Field Interview No. 6

Model 4.4 (Fig: 4.4) was developed based on interview 6 where the different relationships among the factors are demonstrated. In fact, this respondent mentioned only three new relationships for destination loyalty related to the initially developed model. He did not consider warranty as a factor for the particular context at all. Rather he mentioned a direct relationship between perceived intrinsic cues to perceived satisfaction as did interviewee 4. It is apparent that the respondent did not mention the relationship between

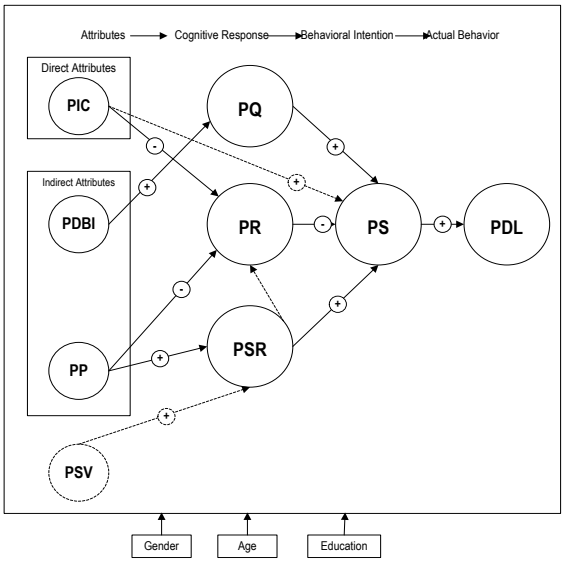


Fig 4.4: Destination Loyalty Model for Interview 6

perceived intrinsic cues to perceived quality, perceived destination brand image to perceived risk, and perceived price to perceived quality like others (Table 4.3). As per his opinion, consumers consider that the seasonal variation of price of tourism products vary with the season. During the peak season more sacrifice is being made than off season but many intrinsic cues work in favor of tourism consumers. It is also found from the raw transcripts that this interviewee has mentioned a total 28 new variables where there are no alternatives of 16 variables but the remaining 12 variables bore the same meaning. The respondent used almost the same meaning but in different ways. For example the respondent used a crunch product, handicraft, gift items, and Burmese products at different times under different factors, the researcher itemized these as nontraditional items. Only 6 variables had the same meaning as those extracted from the literature. It is noted that this respondent visited this destination more than 25 times and had the experience to travel to more than 56 countries.

Destination Loyalty Model based on Field Interview No. 7

Model 4-5, (Fig: 4.5) was developed on the basis of interview 7 which demonstrates the different relationships between the factors. In fact, this respondent mentions only seven relationships for destination loyalty related to the initially developed model. He did not consider risk as a factor for the particular context at all. Rather he mentioned natural diversity as an emerging factor which maintained a relationship with the perceived quality factor. It is apparent that the respondent did not mention the relationship between perceived quality to perceived destination loyalty (table 4.3). It is also found from the raw transcripts that this interviewee has mentioned a total of 27 variables where there are no alternatives to 11 variables but the remaining 16 variables had the same categorizations. The respondent used almost the same meaning but in different ways. He mentioned 16 variables which matched with the initial variables used for developing the initial model. Although he mentioned natural diversity as a factor related to wonder of

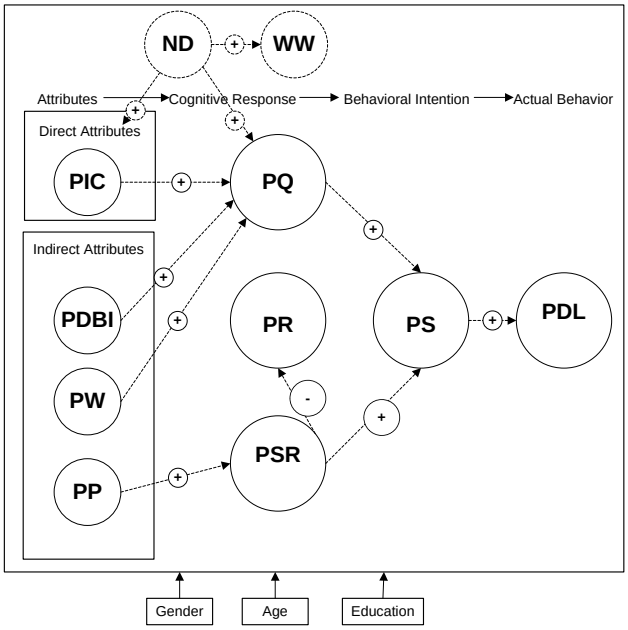


Fig 4.5: Destination Loyalty Model for Interview 7

the world but the researcher considered this factor under Perceived Intrinsic Cues (PIC) to maintain the consistency with other respondents.

Destination Loyalty Model based on Field Interview No. 8

Model 4.6 (Fig: 4.6) was developed based on interview 8 where the different relationships among the factors are illustrated. It is evident that the respondent did not mention the relationship between perceived destination brand images to perceived risk, perceived quality to perceived destination loyalty. It is noted that this respondent also did not mention the factor about the perceived warranty at all. He mentioned the six new relationships from new factors to initial factors considering seasonal variation, cultural belief (religious belief), and social class. In addition, it is found from the raw transcripts that this respondent has mentioned a total 29 new variables where 17 variables were similar to the variables used for the initially developed model and the remaining 12 variables were considered as new including three new factors, seasonal variation, cultural belief and social class or income group. He did not mention any relationship between destination brand images to risk factors. He mentioned that there are no risks in this destination except requiring some life guards during the off season.

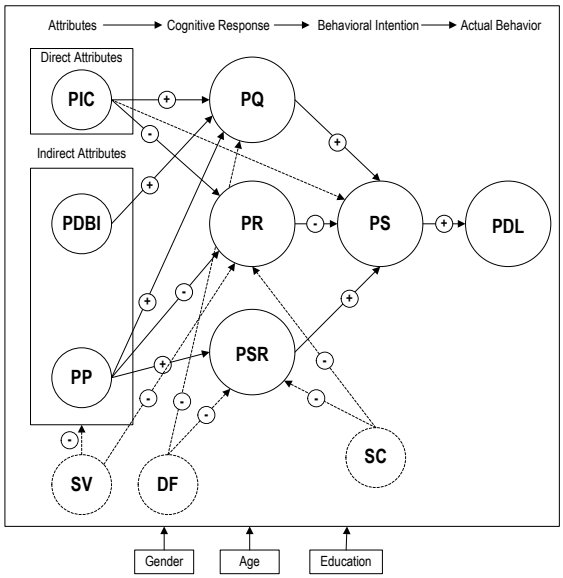


Fig 4.6: Destination Loyalty Model for Interview 8

Fig 4.7: Destination Loyalty Model based on Field Interview No. 11

Model 4.7, (Fig: 4.7) was developed on the basis of interview 11 which illustrates the different relationships among the factors. It is apparent that the respondent did not mention the relationship between perceived warranty to perceived risk, and perceived quality to perceived destination loyalty (table 4.3). It is noted that this respondent mentioned more than five new relationships from new factors to initial factors like seasonal variation to perceived quality and perceived risk, cost and affordability which were considered as social class and their relationship to perceived quality and perceived sacrifice. Apart from this, the interviewee mentioned a total 33 variables and 3 factors for destination loyalty judgment. Among these 33 variables 20 were matched with initial variables used to develop the initial model. Although the respondent mentioned 13 variables as new however 6 variables bore the same meaning as others. This respondent

also mentioned two factors like seasonal variation (with 4 variables) and social class (with 2 variables). But social class and cost and affordability are considered as having the same meaning for the study.

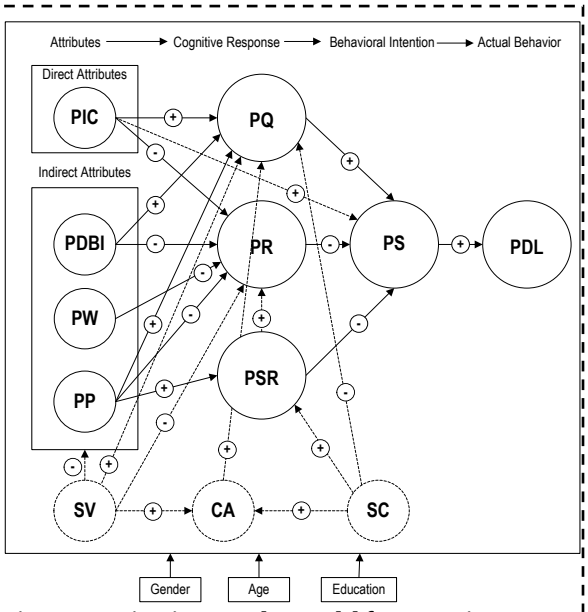


Fig 4.7: Destination Loyalty Model for Interview 11

Destination Loyalty Model based on Field Interview No. 12

Model 4.8 (Fig: 4.8) was developed based on interview 12 which illustrates the different relationships among the factors. It is apparent that the respondent did not mention the relationship between perceived destination brand image perceived risk, perceived price to perceived quality, and perceived quality to perceived destination loyalty (table 4.3). It is noted that this respondent mentioned three more new relationships from new factors to initial factors like seasonal variation to perceived sacrifice and perceived social class to perceived quality. In addition, this interviewee mentioned a total 35 variables and 2 factors for destination loyalty judgment. Among these, 25 variables matched with initial variables which were used in developing the conceptual model. Although the respondent mentioned 32 variables as new however 10 variables bear the same meaning as others. The remaining variables are already mentioned in a similar way in different sections. This respondent also mentioned two factors like seasonal variation (with 3 variables) and social class (with 2 variables).

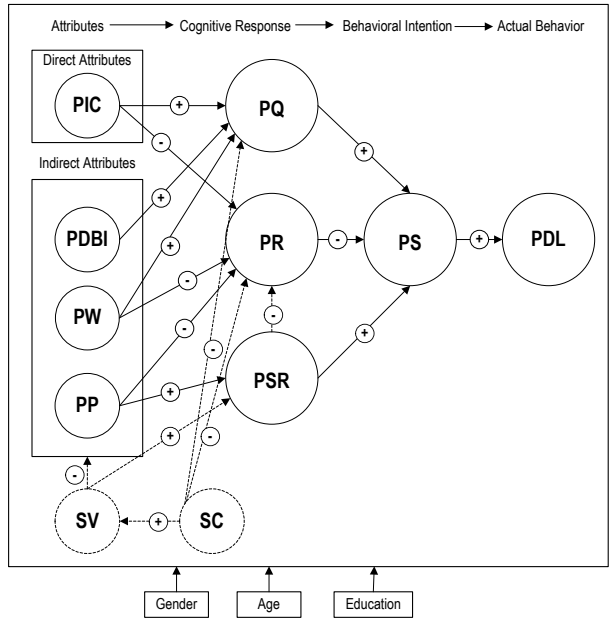


Fig 4.8: Destination Loyalty Model for Interview 12

Destination Loyalty Model based on Field Interview No. 14

Model 4.9 (Fig: 4.9) was developed based on interview 14 which illustrates the different relationships among the factors. It is apparent that the respondent did not mention the relationship between perceived warranty to perceived risk, perceived price to perceived quality, and perceived quality to perceived destination loyalty. It is noted that this respondent mentioned 4 more new relationships from new factors to initial factors like social class to perceived quality and perceived income level to perceived sacrifice. It is noted that social class and income level were considered as having the same meaning for the final study. This interviewee mentioned a total of 46 variables and 2 factors for destination loyalty judgment. Among these 44 variables 29 matched with initial variables used for developing the conceptual model. Although the respondent mentioned 31 variables as new but 13 variables bear the same meaning as others.

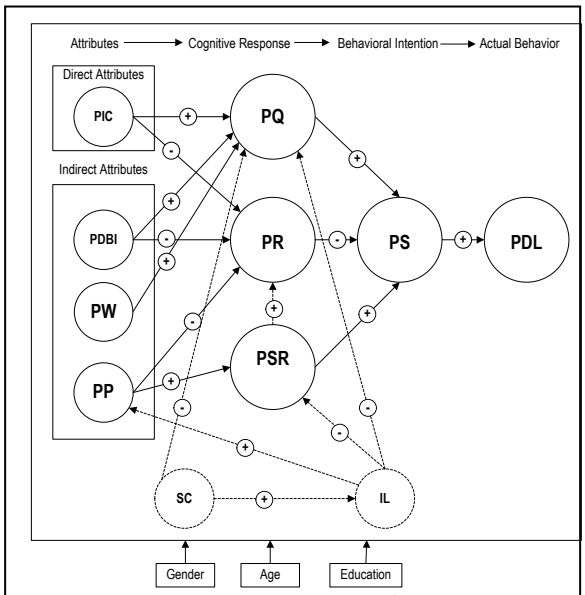


Fig 4.9: Destination Loyalty Model for Interview 14

Destination Loyalty Model based on Field Interview No. 15

Model 4-10, (Fig: 4-10) which was developed on the basis of interview 15, shows the different relationships among the factors. It is seen from the transcripts that this respondent did not consider warranty as a factor for destination loyalty in the particular context at all. He also did not mention the relationship between perceived intrinsic cues to perceived risk and perceived quality to perceived destination loyalty (Table 4). It is noted that this respondent mentioned 4 more relationships from new factors to initial factors like perceived religious beliefs to

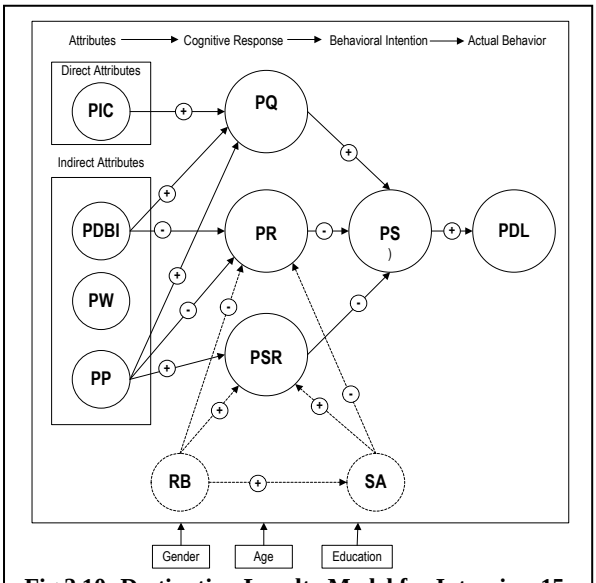


Fig 2.10: Destination Loyalty Model for Interview 15

perceived risk and perceived social acceptance to perceived sacrifice. Here it should be mentioned that religious beliefs and social acceptance are considered as having the same meaning as religious belief for this study in the particular context. This interviewee mentioned a total of 34 variables and 10 factors for destination loyalty judgment. Among these 34 variables 21 matched with initial variables used in developing the conceptual model. Although the respondent mentioned 23 variables only 10 variables were considered as new and the remaining bore the same meaning as mentioned in a different section. It is noted that this respondent mentioned one new factor 'religious belief' with 3 corresponding variables.

Combined Destination Loyalty Model (Field Study and Literature)

A comparison was made between the initial model and the findings of the field study based on the individuals' interview. In the meantime justifications of the different constructs and dimensions were made on the basis of the literature (Chapter 2) and the individual interview from the field study. From the literature review and the field study this section proposes a comprehensive destination loyalty model that will be tested using PLS based SEM approach in the current research. Fig 4.11, presents a comprehensive destination loyalty model in respect of Cox's Bazar, Bangladesh. As shown in the model (Fig 4.13), three more factors are added in this model; Perceived Seasonal Variation (PSV), Perceived Religious Belief (PRB), and Perceived Income Level (PIL) compared to the initial proposed model (Fig 2.13 in Chapter 2). Based on the analysis from the field

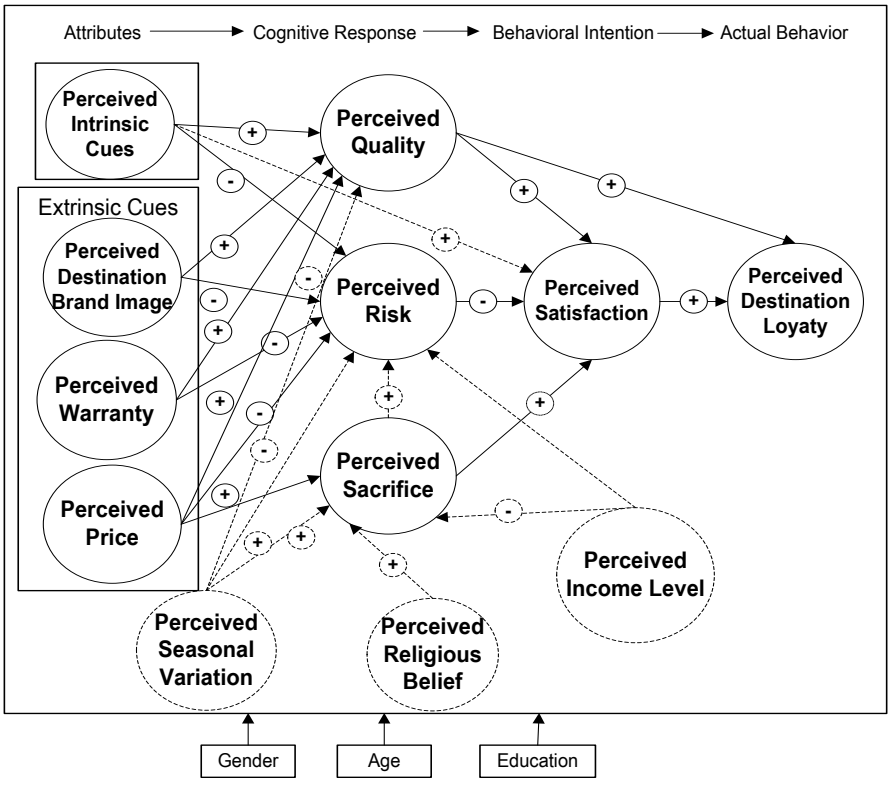


Fig 4.11: Comprehensive Research Model based on Field Interview and Literature

study, these three factors were found to have made a very significant contribution in influencing the process of perceived destination loyalty. In terms of the moderating variables, the effects of gender, age, and level of education, as proposed in the initial model (Fig 2.13, Chapter 2), were also found as influential in the PDL process. A comprehensive research model was also established incorporating seven new relationships among different constructs extracted from literature and validated via the field study (Hossain et al., 2012). In addition, the relationship between perceived sacrifice and perceived satisfaction initially was negative. However, after critical analysis of different interviews in the field study it was found as positive. It might be valid in the context of third world countries like Bangladesh. Interrelationships among different constructs of the proposed PDL model are also validated based on this field study. Based on this proposed comprehensive model, the next step is to describe the relationship among the constructs in chapter 5 under the hypotheses development.

4.5 Identification of the Nature of the Constructs

To increase the practical usefulness of the outcome of this field study, it was further sought to describe behavior of different indicators used in different constructs. Out of 14 constructs, perceived intrinsic cues (PIC), perceived price (PP) and perceived sacrifice (PSR) were identified in different ways as per the direction of the indicators of these variables. These variables, including other variables of tourism behavior regarding destination loyalty, were determined as a result of a qualitative study in the context of Cox's Bazar, Bangladesh. Further, the results from the qualitative study showed that individuals differ with respect to a desire for different core attributes that are on offer at the destination, the collection of information for exploring the destination facilities in relation to price, core attraction, and variety at the destination and sacrificing for travelling. These activities and behaviors obtained from the results of qualitative study have been included in the items generation and questionnaire development for further quantitative study.

To determine the nature of the constructs that are going to be used for further quantitative analysis, previous literature was consulted. It was found from a theoretical perspective; an examination of the exploratory tourism behavior construct according to the criteria proposed in the literature (Bollen & Lennox, 1991; Chin, 1998; Diamantopoulos and Winklhofer 2001; Jarvis et al., 2003) suggest that the model is a combination of first order and second-order formative measures. In tourism, first order and second order constructs were also used by Murphy and Hofacker (2009); Zakbar et

al., (2010). The process for first order constructs and their nature, however, should be considered properly based on the literature. However, it was believed that further analysis was necessary to decide on the reflective or formative nature of the first order constructs for this study. It is noted that such a detailed examination and measure validation, although critically important, was not included in the original proposed model of study (Fig 2.13). The following sections have briefly presented different criteria in selecting whether the constructs are formative or reflective that have been used in the proposed comprehensive destination loyalty model (Fig 4.11) for further analysis.

4.5.1 Theory, Construct, Indicator

Research indicates that a theory can be defined as a statement of relationships among constructs within a set of boundary assumptions and constraints (Roberts &Thatcher, 2009). From this definition, a theory can be decomposed into two parts: one that specifies relationships between theoretical constructs and another that describes relationships between constructs and indicators (Bagozzi & Phillips 1982; Roberts &Thatcher, 2009). A construct which consists of relative indicators is defined as a conceptual term used to describe a phenomenon of theoretical interest (Nunnally & Bernstein, 1994). An indicator is defined as an observed score gathered through self-report, interview, observation, or some other means (Little et al., 1999). The nature of the construct depends on the nature of the indicators used in the construct that represent reflections, or manifestations, of a construct. Hence, variation in a construct leads to variation in its indicators (Bollen, 1989). Two types of constructs are broadly used in the literature i.e. reflective and formative constructs (Roberts & Thatcher, 2009).

4.5.2 Reflective Construct

When different indicators of a construct represent reflections or manifestations, of a construct (Fornell & Bookstein 1982; Gefen et al., 2000) it is called a reflective construct. Such indicators are termed as reflective because they represent reflections. For example, destination loyalty in leisure and tourism is often operationalized with three reflective indicators (Chi & Qu, 2008; Zakbar et al., 2010). Hence, an individual's change in the latent behavioral intention construct results in corresponding changes in each manifest indicator of intention. Reflective indicators should be internally consistent (Nunnally & Bernstein, 1994); hence, it is expected that reflective indicators be correlated. Since they are correlated, reflective indicators are interchangeable, meaning the removal of an indicator does not change the essential nature of the construct. Although every indicator need not be interchangeable, it is needed to capture the domain space of the construct for proper operationalization (Roberts & Thatcher, 2009).

4.5.3 Formative Construct

Constructs can also be viewed as being formed by their indicators (Bagozzi & Fornell, 1982). Such constructs are termed formative, meaning the construct is formed or induced by its measures (Fornell & Bookstein, 1982; Gefen et al., 2000). Formative constructs are commonly conceived as composites of specific component variables or dimensions (Edwards & Bagozzi, 2000). Conceptually, formative indicators are assumed to be uncorrelated (Barclay et al., 1995). It is important to note that although theoretically uncorrelated, in practice, formative indicators may covar (Roberts & Thatcher, 2009). What is important to understand is that even if correlated, formative indicators are not interchangeable. In fact, removing a formative indicator implies removing a theoretically meaningful part of the construct (Roberts &Thatcher, 2009). For example, 'price' in consumer behavior is used as monetary price and nonmonetary price (Zeithaml, 1988). Its real meaning may vary with changes in any one of its directions (reference price). Alternately, at the organizational level, knowledge embeddedness may be defined in terms of planning, analysis, design, and construction knowledge (Purvis et al., 2001). Hence, indicators of planning, analysis, design, and construction knowledge form the latent variable knowledge embeddedness. A brief difference between formative and reflective construct is presented in Table 4.6.

Table 4.6: Differences between Formative and Reflective Constructs

Concept	Formative Indicators	Reflective Indicators
Causality	Formative indicators are viewed as causes of constructs. The construct is formed or induced by its measures (Fornell & Bookstein, 1982).	Constructs are viewed as causes of reflective indicators (Bollen 1989). Reflective indicators represent manifestations of a construct (Fornell & Bookstein, 1982).
Interchangeable	Not interchangeable "omitting an indicator is omitting a part of the construct" (Bollen & Lennox, 1991 p. 308).	Interchangeable – the removal of an item does not change the essential nature of the construct. Although every item need not be the same, researchers need to capture
Validity	Indicators are exogenously determined; hence, correlations are not explained by the measurement model (Bollen, 1989).	Validity of indicators can be assessed through the measurement model (Bagozzi et al., 1991).

Source Nicholas Roberts and Jason Bennett Thatcher (2009) Page 12

4.6 Define Whether the Construct is Formative or Reflective?

Although the distinction between formative and reflective measures dates back more than 30 years (Fornell & Bookstein, 1982), literature that discusses formative measures and attempts to provide guidelines to researchers is relatively new. Significant contributions on the topic were made by Diamantopoulos and Winklhofer (2001), who attempted to provide certain guidelines on the development of formative measures; Chin and Gopal (1995) who present a molar and molecular discussion on the basis of an

empirical output using PLS software; Jarvis, MacKenzie, and Podsakoff (2003), who examine the difference between formative and reflective constructs and provide various rules to distinguish between them; Rai et al. (2006) who present formation of formative and reflective constructs with the defining items under the constructs level. Despite these efforts, it has been remarked that there is a need for further clarification in formation of construct conceptualization and their relational procedures (Diamantopoulos et al., 2008; Wilcox, Howell, and Breivik 2008) along with reflective construct.

For practical purposes formative constructs are widely used in information system research whilst in leisure and tourism research it is relatively new. Recently some authors used formative constructs along with other reflective constructs in tourism (Murphy, 2009; Zakbar et al., 2010). The researcher notes ‘‘Rigor in Research: Formative and Reflective Constructs’’ (Murphy, 2009) draws the attention of tourism researchers to the distinction between formative and reflective measurement models, and emphasizes the importance of developing research designs that provide better guidelines for the development and validation of formative measures. As literature mentions that it is important to emphasize that the choice between a formative and a reflective specification should primarily be based on theoretical considerations in the relationship between the indicators and the latent constructs (Edwards & Bagozzi, 2000; Murphy & Hofacker, 2009). This research followed an extensive field study for validation of the constructs and their relative indicators of the proposed model. From the outcome of transcripts it was found that some constructs were formative in nature, although initially, those construct were proposed as reflective. Say for example, Perceived Intrinsic Cues (PIC), Perceived Price (PP), and Perceived Sacrifice (PSR). To explore the real mechanism of formative constructs this research has reviewed more literature related to the construction of the model more specifically to relative considerations for formation of a formative construct. In the following section it has been described.

4.7 Conceptual Properties of Formative Indicators and its Application

This research applies Jarvis et al.’s (2003) four primary decision rules for determining whether three constructs, Perceived Intrinsic Cues (PIC), Perceived Price (PP), and Perceived Sacrifice (PSR) should be conceptualized as reflective or formative. Intrinsic cue refers to the attributes that cannot be changed without changing the physical characteristics of the products (Olson & Jacoby, 1972; Shahid, 1997). Perceived price (PP) is what a consumer gives up in order to obtain a product or service (Zeithaml, 1988). Perceived Sacrifice (PSR) refers what has ultimately given up by consumers in purchasing products or services which include monetary (cash payment) and non monetary (time, effort etc.) sacrifices (Anika and Cristian, 1996). Details of the conceptual domain are provided in Chapter 2 of this study.

4.7.1 Causal Direction of Indicators

The first deciding rule assesses the theoretical causal direction from construct to indicators. If the direction of causality is from the construct to the indicators, the construct is reflective. If causality is directed from the indicators to the construct, the construct is formative. For example, if one or more indicators of price increase in value, such as the ability to provide more utility without changing the feature of the products then price also decreases in value. Likewise, if an indicator such as keeping up with does not add any utility, then the price also decreases in value. On the other hand, if the sacrifice tendency of consumers' increases, the construct increases in value, all of its indicators will also increase in value.

4.7.2 Interchangeability of Indicators

The second deciding rule to determine whether a construct is formative or reflective is to examine the interchangeability of the indicators. Indicators that are interchangeable and have a common theme are often reflective. On the other hand, formative indicators may not be interchangeable and will often employ different themes. We can see from the table (4.6) that PP is formed from distinct themes. For instance, the construct perceived price is formed based on two specific dimensions which are perceived monetary price (PMP) and perceived non monetary price (PNMP). Considering price issues without any of these in consumer behavior is not optimal for measuring price. Removing one of these indicators changes not only how the researcher understands and interprets the construct of price; it also changes the nature of the construct (Bollen, 1989; Petter et al., 2007). In contrast, for the construct monetary price (PMP) indicators are similar and, as a result, interchangeable and do not affect much with or without any indicator. The same thing is also applicable for construct perceived sacrifice (PSR) where it is included. For instance, indicators for non monetary sacrifice are highly interchangeable that do not affect the meaning of the construct.

4.7.3 Whether or not the Indicators Covary?

The third deciding rule refers to whether or not the indicators covary with one another. Reflective indicators are required to covar with one another; formative indicators are not. Indicators for perceived monetary may covary, but they would not necessarily need to covar. For instance, it is possible that an individual responding to the instrument may use much mental effort in travelling, but not with physical labour which is included as non monetary sacrifice. On the other hand, if it is considered an individually perceived sacrifice in how he/she does the work, it would be expected that an individual sacrifices both in travelling to the destination. It is also highly applicable for perceived intrinsic cues because the product based management may only consider the physical

characteristics of the product, but in the tourism industry destination operators must consider physical products like accommodation, transportation etc. and non physical products like natural beauty of the destination.

4.7.4 Antecedents and Consequences

The fourth deciding rule determines whether or not the indicators have the same antecedents and consequences. Since reflective indicators are interchangeable (Little et al. 1999), they have the same antecedents and consequences because indicators are manifestations of the construct. However, formative constructs are composites made up of indicators that may be different; therefore, it is not necessary for the indicators to have the same antecedents and consequences. In this respect, in this study it was found that the indicators of antecedent of PIC, PP, and PSR are closely related. The table (4.7) presents that the indicator for the antecedent of these constructs is related which indicates these constructs are reflective. However, each construct like PIC is formed with two antecedents of construct natural perceived intrinsic cues (natural attraction, longest beach) and man made attraction like handicrafts, and for perceived price (PP) two antecedents i.e. perceived monetary price (PMP) and perceived non monetary price (PNM). Like this perceived sacrifice (PSR) also has two antecedent factors i.e. perceived monetary sacrifice (PMSR) and perceived non monetary sacrifice (PNMPSR). It is noted that in this research it is considered the formative indicators having in common an influence on their respective latent variable (Murphy, 2009). The figure 4.12 presents that price is formed with two first-order constructs (PMP & PNMP) which contain 4 items each (Table 4.7)

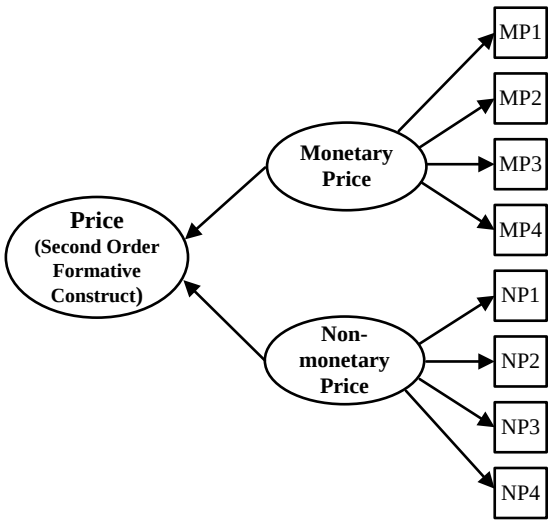


Fig. 4.12: Price as second order formative construct

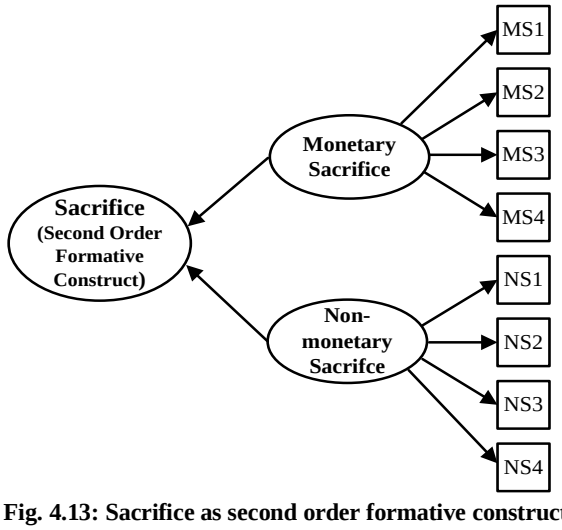


Fig. 4.13: Sacrifice as second order formative construct

Table 4.7: Summary of the Latent Constructs with Measurement Items

Cons.	T	SC	T	MI	Cons.	T	SC	T	MI
PIC	FC			*Natural scenery *Accommodation *Sea bathing *Nearby places *Local made Product *Longest sandy beach *The sound of water	PSR	FC	PM PSR	R C	*Price for pleasure *Price for notice *Price for time gained *Price for encouraging
PDBI	R			*Good reputation *Famous for beach *Distinct sights *Wonder of world *Pride for Country *Favorable weather			PN MP SR	R C	Less time for having product Less time for shopping Carefulness in destination Carefulness for more learning
PW	RC			*Service warranty *Length of coverage *Transportation *Tourist guide *Quality food *Special offer	PS	RC			*Thoroughly enjoy visiting *Favorable tour *Pleased with decision *Wise choice *Exact experience
PP	FC	PM P	RC	*Cost of Accommodation *Cost of transportation *Cost of foods and beverage *Cost for travelling to nearby places *Cost of locally made products	PRB	RC			*No open wine drinking *Increase faith on nature *Not allow free mixing *Support clean beach
		PN MP	RC	*Much time *Mental effort *Much energy *Physical fitness *Opportunity cost	PSV	RC			*Demand increase *Price fluctuation *Risk increase *Favorable weather
PQ	RC			*Reliable service *Timely Service *Good value for money *Good warranty *Good placement of hotels *Adequate security	PIL	RC			*Income allow to visit *Parents income suit to visit *Income allow to stay more *Sufficient income for shopping
PR	RC		RC	*Few things function well *Services takes time *High price for products *Dishonest behavior *Less privacy *Unknown uncertainty	PDL	RC			*Recommend to visit *Advise everyone to visit *Visit again *Extended visit *Tell many experiences

Cons=Constructs, T=types, SC=Sub Constructs, MI=Measurement Items, FC=Formative Construct, RC=Reflective Construct

meaning both are reflective constructs. Whereas perceived price is formed with monetary and non-monetary price, which means second order formative construct. Similarly figure 4.13 presents perceived sacrifice as a second order formative construct which has two first order constructs i. e PMPSR and PNMPSR. These constructs have four measurement items each and indicate first order reflective constructs (Table 4.7).

Although Jarvis et al. (2003) identifies four different types of constructs according to their first and second order formative/reflective nature, this study does not sufficiently delve into the possibility that some constructs may be hybrid at the first order level and formative at the second order. This study also overlooked the issue in an attempt to reduce lengthiness of the research. Furthermore, in many instances, the reflective or formative nature of the constructs may not be understood a priori. For example, in this study, the measure of exploratory tourism behavior was derived from a literature review, qualitative research and previous pilot study. The constructs whether they are formative or reflective, were identified after an examination of interview transcripts. The nature of indicators of the construct indicates the nature of the constructs. As Murphy & Hofacker, (2009) rightly indicates ‘‘specifying a construct as reflective or formative depends on the context.

4.8 Summary

This chapter presented the findings of the field study based on the content analysis. This qualitative approach was undertaken through semi-structured interviews with 25 visitors to the destination. The main objective of this qualitative study was to test the applicability of constructs and their interrelationship with the initially proposed model. In addition, other relevant and significant important issues associated with the tourism destination loyalty process in the particular context were determined. Overall, content analysis involving the inductive and deductive approaches revealed an interesting outcome with regard to the antecedent factors of the loyalty behavior process. A satisfaction and destination relationship was conformed. In addition, the relationship between satisfaction and quality was also confirmed providing interaction between intrinsic and extrinsic cues. Despite the confirmation, analysis of the field study revealed that multidimensional constructs were addressed by the participants. Nevertheless, three other relevant factors, namely religious belief, income level, and seasonal variation were discovered as constructs of the utmost importance to the destination loyalty process in the context of Cox’s Bazar, Bangladesh. As a result, these three factors were added and justified with other adapted factors. Moreover, eight new relationships came out and were incorporated in the model with other relationships based on this study. An individual model was developed based on the individual interview. Finally a comprehensive model was developed combining the initially developed model and the

findings of the field study. This model presents a fully behavioral framework in explaining the destination loyalty process based on individual visitor's perceptions. More specifically, this model shows the relationships between constructs. Nature of the constructs that are centered in the proposed model were also discussed in this chapter. In the next chapter (Chapter 5) research hypotheses development has been highlighted where both the initial model as well as the model developed on the basis of the field study are considered.

CHAPTER 5

Research Hypotheses and Questionnaire[5]

5.1 Introduction

In Chapter 4, the field study confirmed that multidimensional constructs influence the destination loyalty behavior process in the context of Cox's Bazar, Bangladesh. The different relationship between cues, perceived quality, perceived risk, perceived sacrifice, perceived satisfaction, and perceived destination loyalty were reported by different authors. Justification of these factors and some of their relationships are also made in the existing literature. Three new factors i.e., perceived religious belief, perceived level of income, and perceived seasonal variation which were added in the preliminary proposed loyalty model with the support of existing literature and the field study in this thesis. The relationship between adapted constructs and newly added constructs based on the field study provided an excellent basis for the proposed comprehensive but parsimonious loyalty model for the current research. To entertain the different relationships of the proposed comprehensive destination loyalty model (Fig 4.11 in Chapter 4), this chapter mainly focuses on the hypotheses development in consideration with the findings of the field study and justified via relevant literature. More specifically, the research hypotheses describes the relationship among the constructs which are at the center of the proposed model i.e. Perceived Intrinsic Cue (PIC) to Perceived Quality (PQ), Perceived Risk (PR) and Perceived Satisfaction (PS), Perceived Destination Brand Image (PDBI) to Perceived Quality (PQ) and Perceived Risk (PR), Perceived Warranty to (PW) to Perceived Quality (PQ) and Perceived Risk (PR), Perceived Price (PP) to Perceived Quality (PQ), Perceived Risk (PR) and Perceived Sacrifice (PSR), Perceived Quality (PQ) to Perceived Satisfaction (PS) and Perceived Destination Loyalty (PDL), Perceived Risk to (PR) Perceived Satisfaction

[5] Parts of this chapter have been included partly in the following publications.

i) Hossain M. Enayet, (2010), "The Roles of Cues on Quality, Risk, Satisfaction, and Destination Loyalty: A Structure Equation Modeling Approach of Cox's Bazar Bangladesh" *In Proceedings of Curtin Business School Doctoral Students' Colloquium*, 30 Sep & 1st Curtin University, Perth Australia.

ii) Hossain M. Enayet, Quaddus M, and Tekle Shankan (2011b) "Factors Effecting Destination Loyalty: A Case Cox's Bazar, Bangladesh", *In Proceedings of Academy of Marketing Science World Marketing Congress (WMC)*, July 19 -23, Reims Management School, Reims, Champagne, France.

iii) Hossain M. Enayet, Quaddus M, Tekle Shankan, Hossain M.A (2011c)," "Perceived Quality, Satisfaction, and Loyalty at the Destination Level of Cox's Bazar, Bangladesh," *In Proceedings of 25th Annual Australian and New Zealand Academy of Management Conference (ANZAM)*, The future of work and Organization, December 7-9, Wellington New Zealand.

iv) Hossain M. Enayet, Quaddus M, and Tekle Shankan (2011d), "An investigation of Visitors Loyalty using Formative and Reflective Measurements" *In Proceedings of Australian & New Zealand Marketing Academy Conference* (ANZMAC) , November, 28-30, Perth, Western Australia.

(PS), Perceived Sacrifice to (PSR) to Perceived Satisfaction (PS), Perceived Satisfaction (PS) to Perceived Destination Loyalty (PDL), Perceived Seasonal Variation (PSV) to Perceived Quality (PQ), Perceived Risk (PR) and Perceived Sacrifice (PSR), Perceived Religious Belief (PRB) to Perceived Sacrifice (PSR), Perceived Income Level (PIL) to Perceived Sacrifice (PSR) and Perceived Risk (PR). In addition, this chapter discusses the different measures of the constructs that will be used in the final survey for testing the comprehensive destination loyalty model (Fig 4.11). This chapter concludes by providing a summary of the hypotheses and their sources.

5.2 Hypotheses (H1a, H1b, H1c) Related to Perceived Intrinsic Cues (PIC)

In the consumer behavior literature perceived quality of products/services varies with the variations in the nature of consumer perceptions of intrinsic cues associated with those products/services (Olson & Jacoby, 1972; Shahid, 1997). The five intrinsic marketing cues in the literature have received significant research attention for consumers' perception of quality of products/services. The concept of suitability describes how well the products/services fit the needs, culture, and life-style of the consumer (Kotler 1996). This implies that the perception of the suitability of similar products can vary because of the differences in needs, culture, and lifestyles of consumers. For example, air conditioned bedrooms with $15m^2$ with 2 beds in each is more suitable than a bigger sized room with 4 beds because they are cheaper. This is preferable to visitors from Bangladesh, as they have an average capacity to spend only BD TK. 500 (AU$6) per night. Personal pride in the ownership of a product refers to a state of mental elation, e.g., great satisfaction, raised self-esteem, resulting from the possession of the product (Tersptra and Sarathy 1994). For example, a consumer may buy a highly configured computer to further his or her career because it helps him or her to feel smart and sophisticated to better compete with other students (Shahid 1997). Appearance describes how well the product looks and feels to the consumer (Kotler, 1996). For example, Sentosa Island in Singapore promotes exceptionally by adding different attractive architecture that can be seen from the sea. Bonner & Nelson (1985) research has shown that the appearance of a product is positively related to the perceived quality. Reliability is a measure of the probability that a product and services will not malfunction or fail during the consumption period (Zikmund, 2003). For example, travelers may be ready to pay more if they can visit the Great Barrier Reef in Australia than pay less for travelling to Cox's Bazar in Bangladesh. Parasuraman et al., (1988) report that a product perceived to have high reliability will also be perceived as having high quality. Workmanship describes the skill that is apparent in a finished product (Kotler, 1996). For example, the `Taj Mahal,' built by highly skilled craftsmen, is an example of fine workmanship.

Bonner and Nelson (1985) have shown the products or services that are perceived to have fine workmanship are also perceived *to* have high quality.

In the case of tourism, perceived intrinsic cues might be special events, physiographic & climate, culture & history, mix of activities, entertainment, superstructure and natural attraction (Crouch, 2007). In nature based tourism like Cox's Bazar, it means core benefits (main attractions) for which visitors visit a particular destination. Hence, intrinsic cues (attributes) will be considered in this study as the core attraction of the tourism destination for which visitors usually visit a destination like; unbroken 120km sandy beach, rhythmic sound of the water, sun setting over the blue water, World amazing crunch products etc. for Cox's Bazar in Bangladesh. During the field interview most of the respondents mentioned that they are satisfied with core attractions of the destination as well as the ancillary services. They also mentioned "We are more enthusiastic about the different core facilities with natural attractions for which we really visit a particular destination.

A factor that contributes to services being perceived as riskier than a physical product if services are not available as per the expectation level of consumers (Hoffman and Bateson 1997). It is found from the field interview transcripts that respondents mentioned they felt risk at the destination if the core attraction and ancillary services do not satisfy their requirement as they expected prior to visiting the destination. In the product based literature it has been mentioned that different perceptions of risk have a different impact during pre purchase and post purchase decision making (Solomon, 1992). For example, the higher the perceived risk associated with the purchase of a product or service, the more information a potential customer is likely to collect prior to the actual purchase (Solomon, 1992; Boshoff, 2002). The respondent also mentioned if we think that there is not enough benefit for which we really visit this destination, we felt it risky which reduced our intention to revisit". Therefore, three hypotheses related to perceived intrinsic cues are proposed as follows:

Hypothesis (H1a): *There is a positive relationship between Perceived Intrinsic Cues (PIC) and Perceived Quality (PQ)*
Hypothesis (H1b): *There is a positive relationship between Perceived Intrinsic Cues (PIC) and Perceived Satisfaction (PS)*
Hypothesis (H1c): *There is a negative relationship between Perceived Intrinsic Cues (PIC) and Perceived Risk (PR)*

5.2.2 Hypotheses Related to Perceived Extrinsic Cues (PEC): Extrinsic cues refer to non-product or service related cues but consumers take them into consideration during the evaluation of products or services such as brand, warranty, corporate image, price

etc. The details were discussed in chapter 2 under the conceptual discussion of each construct. These three factors and related relationships are discussed in the following sections.

5.2.2.1 Hypotheses (H2a, H2b) Related to Destination Brand Image (PDBI)

In the literature it has been widely acknowledged that destination brand image affects tourists' subjective perception, consequent behavior, and destination choice (Baloglu & McCleary, 1999; Castro, Armario, & Ruiz, 2007; Chon, 1990; Milman & Pizam, 1995). Visitors' behavior is expected to be partly conditioned by the image that they have about destinations. Image usually influences visitors in the process of choosing a destination, the subsequent evaluation of the trip, and in their future visiting intentions. It is believed that destinations with more positive images will more likely be included in the process of decision making. In addition, destination image exercises a positive influence on perceived quality and satisfaction. A more favorable image will lead to higher visitors' satisfaction (Qu et al., 2011). Kotler, Bowen, and Makens (1996) established the sequence: image - quality - satisfaction. Court and Lupton (1997) found that the image of the destination positively affects destination quality that helps visitors' intention to revisit the same destination. During the field interview respondents mentioned that the destination image itself bears quality to them. They also expressed that when they wish to travel to any destination, Cox's Bazar comes very first as it has its own distinct image not only in the home country but in the wider world.

It is evident from the relevant literature that risk is perceived by visitors in different ways. In tourism literature, Roehl and Fesenmaier (1992) categorized tourist risk into seven items: equipment risk, financial risk, physical risk, psychological risk, satisfaction risk, social risk, and time risk. Pinhey and Iverson (1994) divided the evaluation aspects of travelling safety into seven items: the perception of the described safety, the perception of sightseeing safety, the perception of water sports safety, the perception of nightlife safety, the perception of beach activity safety, the perception of in-car safety, and the perception of road safety (Lee et al., 2007). It is found that perceived risk is associated with the purchase of a product or service. The more information a potential customer is likely to collect prior to the actual purchase of products or services if he/she feels some risks are there. In other words, when the volume of information collected increases, perceived risk decreases (Lutz and Reilly 1973; Boshoff, 2002). As the tourism service is uncertain, tourism consumers usually like to gather more information about the destination as many risks are involved. Mitchell and Prince (1992) logically argue that using risk relievers' are more important in the services sector like tourism than in the products sector. If visitors fail to make assumptions about the destination image and quality factors, they may think later that the destination holds risk to them. The risk

factors reduce their behavioral intention to travel to the same destination in the near future. During the field study, 55% of respondents mentioned that we feel at risk if the destination image and selected services are not as high in quality as we expected before visiting the destination. On these grounds the following two hypotheses are proposed for this research study.

Hypothesis (H2a): *There is a positive relationship between Perceived Destination Brand Image (PDBI) and Perceived Quality (PQ)*

Hypothesis (H2b): *There is negative relationship between Perceived Destination Brand Image (PDBI) and Perceived Risk (PR)*

5.2.2.2 Hypotheses (H3a, H3b) Related to Perceived Warranty (PW)

Warranty performs an important function for marketers as a persuasive sales variable (Kendall & Russ, 1975) and by protecting sellers from unreasonable claims (Udell & Anderson, 1968). This implies that when consumers perceive the repair and maintenance services provided for products to be adequate, their perceptions of the quality of the products will be positively influenced. It has been reported that when products are adequately backed by warranty the perceived quality of the products will be enhanced (Mehrotra & Palmer, 1985). This means that when consumers perceive the warranty associated with certain products as adequate, they tend to favorably judge the products' performance which, in turn, affects the perceived quality of the products (Shahid, 1997). To formalize the commitment to standardization, some have proposed to use service guarantees to "promise customers that service will be more consistent than is typically true in services" (Zeithaml & Bitner 1996, p. 459). A service guarantee is thus a tangible manifestation of the reliability of the products (Zeithaml, et al., 1985). Therefore, warranties reduce potential service buyers' anxiety and uncertainty prior to an actual purchase. It helps consumers in thinking that if the quality of products/services is not assured, then the service provider cannot offer the different warranties for those products/services.

On the other hand when the warranty is considered separately from other extrinsic cues, it would be expected that perceived risk should increase directly with quality. For example, consumers should perceive less risk in purchasing home appliances which have full warranty coverage for example, five years than one having limited coverage for one year. It is postulated that the general effect would apply for both risk dimensions for different warranty periods (Shimp & Bearden, 1982). The authors have concluded that an outstanding warranty appears capable of reducing consumer perceptions of financial loss while a marginal warranty seems not to be superior to a poor warranty or no warranty at all (Udell & Anderson, 1968). As this consequence has a positive evaluation

for most consumers, warranty information also is expected to add quality toward new products or services that attract warranty (Bearden and Shimp, 1982). Therefore, where financial risk is high for intangible products like services but no warranty is given, consumers feel more risk than if they had a warranty. Thus for this research two hypotheses are proposed, as follows:

Hypothesis (H3a)*: There is a positive relationship between Perceived Warranty (PW) and Perceived Quality (PQ)*

Hypothesis (H3b)*: There is negative relationship between Perceived Warranty (PW) and Perceived Risk (PR)*

5.2.2.3 Hypotheses (H4a, H4b, H4c) Related to Perceived Price (PP)

From a consumers' perspective, price has an effect on consumer buying decision making (Monroe, 1990; Monroe & Krishnan, 1985; Rao & Monroe, 1988). Price is a cue to perceived quality, an effect that is generally positive (Rao and Monroe, 1988; Ratchford & Gupta, 1990). While the price perceived quality relationship holds across most categories (Lichtenstein et al., 1993); Monroe and Krishnan, 1985; Peterson & Wilson, 1985), its strength may be reduced by non-price cues (Zeithaml, 1988; Hossain, 2007). Consumers have a mental schema that identifies high product price with high quality, indicating a positive relationship between both variables such that high product prices are perceived by the consumer as high quality (Dodds, et al., 1991; Petrick, 2004b). Further, when the consumer sees few intrinsic signs of quality, as is the case with tourist services, he or she uses extrinsic signs of quality, especially price, to a greater extent (Campo & Yague, 2008). It is evident from the empirical findings that the relationship between the high-price and the high-perceived quality is neither general nor robust (Peterson & Wilson, 1985). Consequently it has been argued that if perceived quality is viewed as the consumer's judgment about the product's performance (cognitive dimension of the attitude of perceived quality), obviously the reasonableness of price to consumers as perceived quality of products (Monroe & Krishnan, 1985). This implies that if consumers perceive the price of a product to be highly reasonable, their perception of the quality of the product will be positively influenced (Shaid, 1997).

Obviously price influences the prospective consumers' expectations of service levels (Boshoff, 2002). Zeithaml and Bitner (1996) mention that too low price, for credence products in particular, may suggest inferior quality and thus high risk. Hoffman and Bateson (1997) argued that service buyers are prepared to pay more for a service to reduce the uncertainty associated with unfamiliar service providers. Most of the time potential consumers perceive a service as a riskier purchase than a physical product; they often use physical cues as a means of assessing a service prior to buying. Berry and

Parasuraman (1991, p. 102) have mentioned that prices are "a visible indicator of a service's level and quality" and thus a means of reducing perceived risk (Berry & Parasuraman, 1991). Without a price cue, products and services consumers evaluate them as riskier ventures. It is necessary for visitors to have ideas about the price of tourism products of a destination that influences their choice decision making when they have different alternatives. It does not only reduce the indirect cost but also reduces the risk of an unsatisfactory holiday (Gursoy & Mc Clery, 2004; Alegre & Juaneda, 2006).

According to various authors price is used both as a measure of sacrifice and as an additional indicator of the quality of the product or service (Chapman & Wahlers, 1999; Dodds et al., 1991; Rao and Monoroe 1989; Zeithaml, 1988; Alegre and Juaneda, 2006). Purchasing products entails monetary sacrifice, i.e. consumers have to give up money in exchange for the products or services (Agarwal & Teas, 2004). The phenomenon is labeled as sacrifice because once a consumer purchases a product the consumer has less money available to purchase other products or services. It is evident that most consumers are assumed to operate under budget constraints, the higher the price of a product, the higher the perceived monetary sacrifice associated with purchasing the product (Lichtenstein et al., 1993; Hossain et al., 2011c). When consumers evaluate products they trade-off price-based perceptions of quality and sacrifice their money (Dodds et al., 1991; Monroe and Krishnan, 1985; Zeithaml, 1988). To evaluate products positively, consumers must perceive that they are gaining benefits that exceed related sacrifices (Monroe, 1990; Zeithaml, 1988; Hossain, 2007; 2010). Therefore, from the above discussion the following hypotheses are proposed for this study:

Hypothesis (H4a)*: There is a positive relationship between Perceived Price (PP) and Perceived Quality (PQ)*

Hypothesis (H4b)*: There is negative relationship between Perceived Price (PP) and Perceived Risk (PR)*

Hypothesis (H4c)*: There is a positive relationship between Perceived Price (PP) and Perceived Sacrifice (PSR)*

5.2.3 Hypotheses (H5a, H5b) Related to Perceived Quality (PQ)

Quality and satisfaction have been considered as important concepts (details are in Chapter 2) in the fields of recreation and tourism as well as in the marketing literature because it may be used as an indication of profitability and the successful achievement of organizational objectives. The relationship between the quality perceived by the consumer and his or her satisfaction with the product/services has been widely debated in the literature (Zeithaml, 1988; Parasuraman, & Berry 1985). Cronin and Taylor (1992) present a profound revision of the concepts and conclude that (a) perceived quality is an

antecedent of satisfaction, (b) satisfaction moderates the relationship between perceived quality and the intent to purchase and repurchase, and (c) the effect of perceived quality and satisfaction on the intent to purchase and repurchase varies as a function of the service analyzed (Campo and Yague 2008). Generally in literature it has been proved that perceived product's quality and satisfaction has a positive relationship (Oliver, 1993). Researchers found that perceived quality directly affects satisfaction (Anderson & Sullivan, 1993; Oliver & DeSarbo, 1988). Moreover, the services marketing literature has identified the critical roles of service quality and satisfaction in forming consumer purchase intentions (Taylor & Baker, 1994). Research by Butcher et al. (2001) and Oh (1999) found that the effect of perceived quality on loyalty is indirect. However, author Henning and Klee (1997) found the existence of a direct relationship between perceived quality and loyalty. Petrick (2004a) proposed a direct and positive relationship between perceived quality and loyalty, and the indirect positive relationship between perceived quality, satisfaction and loyalty. Zabkar et al. (2010) proved that there is a positive relationship between perceived quality and satisfaction, and quality to behavioral intention. It is found from the field study that more than 10 respondents out of 15 mentioned if the qualities of tourism products (products and services) were as per their expectation level they were satisfied. They also mentioned that they would prefer to get satisfaction from the products and ancillary services at the destination than make a plan for future visiting. Some of the respondents mentioned that if the quality of different services of the destination is as per our expectation level there is not any reservation from us to revisit that destination. Although, there are exceptions to the above relationship like the study of Lee et al. (2007) in a festival setting it was found that there is no significant relationship between service quality (as an antecedent) and satisfaction. However, in this thesis the following hypotheses are proposed.

Hypothesis (H5a): *There is a positive relationship between Perceived Quality (PQ) and Perceived Destination Loyalty (PDL).*

Hypothesis (H5b): *There is a positive relationship between Perceived Quality (PQ) and Perceived Satisfaction (PS).*

5.2.4 Hypothesis (H6) Related to Perceived Risk (PR)

Generally in the literature perceived quality and satisfaction have a positive relationship (Yan & Jang, 2008). Service providers can exercise some control over service quality maintaining quality management up to the expectation level of consumers, but overall satisfaction with services is outside the provider's control (Lee et al., 2007) due to the effect of different types of risks. Product and service performance risk may result from poor product quality. Sometimes products and services become risky because of not choosing the right product for the right person at the right price. In judging service

quality it may not be possible to see the physical indications that it might be risky to consumers. Psychological risk is another possibility that tourists may suffer because their new purchasing behavior might not fit with personal status. Agrawal and Teas (2004) ascertain that quality and sacrifice lead to assessment of risks and proved a negative relationship between perceived risks and value (value is treated as satisfaction in this study). They found a negative relationship between risk and satisfaction. Different perceptions of risks have a different impact on the consumers' perception for buying products and services. If consumers think different types of risks (monetary, nonmonetary, psychological etc.) are involved in purchasing products, they will not buy the products and services. When they exceed individual tolerance levels, perceived risks would result either in the purchasing process being abandoned or the consumer engaging in risk reduction by obtaining additional information (Mitchell et al., 1999). From the field study it was found that most of the respondents said that they feel more of risk if service attributes do not work properly. They also said "We were ready to sacrifice more to visit this destination which reduced our risk". These statements suggest that risk is negatively related to satisfaction. In this light, the following hypothesis is proposed for this research:

Hypothesis (H6): *There is a negative relationship between Perceived Risk (PR) and Perceived Satisfaction (PS).*

5.2.5 Hypotheses (H7a, H7b) Related to Perceived Sacrifice (PSR)

The concept of perceived sacrifice is not widely used in the literature as a separate construct but in this research it has been considered as an individual construct that was discussed in chapter 2. A considerable number of researchers have utilized perceived risk to investigate various aspects of consumer behavior (Jacoby & Kalpan, 1972, Petrick, 2004a). Most of these have only studied the determinants of risk and how consumers evaluate different types of risks in evaluating a product or services. A tentative conclusion was that high or low perceived risk influences perceived satisfaction by decreasing consumer confidence of using the product or increasing their feelings of loss. Similar to the sacrifice variable where price, time, and labor are paid immediately in purchasing a product or taking information, risk is the possible cost that may be incurred in the future. A consumer may refrain from purchasing a product or service, if either it takes a long time, or it costs much in labor or the price is too high. Sometimes consumers are interested to sacrifice more money if they can save time/labor, and sometimes they sacrifice more time/labor in order to save money depending on the nature of the product or the amount of savings. It is generally accepted that more service oriented (monetary and nonmonetary) objects usually help by having quality products and services which give consumers' satisfaction. It is found from the field study that

visitors were ready to sacrifice their monetary and non-monetary objects if the quality of the products/services were assured. They also mentioned they are satisfied if they find their sacrifice is price worthy after consuming the products and services from the destination. In addition, they emphasized reducing the risk factor in the destination increases their sacrificing tendency that increases satisfaction as well.

Conversely, if they are ready to sacrifice less, they feel less it is become risk. Different perceptions of risks have a different impact on the consumers' perception in buying products and services (Yuksel & Yuksel, 2007). It is found that visitors' positive expectations influence a safe visiting environment, the result in increased satisfaction and purchasing time spent for staying in the destination over time. The converse is also true. Perceived financial, psychological, physical, product and/or time-related risks would provoke serious consumer reactions (So¨ nmez & Graefe, 1998a). If visitors consider purchasing tourism products as risky, they are unlikely to take part in other activities staged for attracting tourists to the location (restaurants, bars, films, street entertainment, etc.). Furthermore, when they feel unsafe or threatened because of the likely hassles and/or financial risks, they may decide not to visit frequently and/or recommend the destination to others (Yuksel & Yuksel, 2007). According to Shimp and Bearden (1982, p. 39): "since the more one pays for a product, the higher the financial burden and the greater the potential loss". However, a higher sacrifice (non-monetary) tendency reduces the risk perception. For example, during the field study more that 80 % of respondents mentioned more sacrifice tendency reduces fear of risk of the destination. If we think, there are a lot of risks, in the destination, we won't visit. Rather, strong sacrifices (Monterrey and non-monetary) can help to overcome different risks. Therefore, the following two hypotheses are proposed for this research:

Hypothesis (H7a): *There is a positive relationship between Perceived Sacrifice (PSR) and Perceived Satisfaction (PS).*

Hypothesis (H7b): *There is a positive relationship between Perceived Sacrifice (PSR) and perceived Risk (PS).*

5.2.6 Hypothesis (H8) Related to Perceived Satisfaction (PS)

The link between satisfaction and behavioral intention has been well established by prior literature (Hallowell, 1996). It is generally believed that satisfaction leads to repeat purchase and positive words of mouth recommendation to friends and relatives, which are used as main indicators of loyalty. The literature has paid much attention to the relationship between consumers' satisfaction and loyalty to either products or services, which have been tested by a number of empirical studies (Cronin et al., 2000; Kim & Brown, 2012). If consumers are satisfied with the existing product/service they are more

likely to continue to purchase, and are more willing to spread positive word of mouth to others (Hossian et al., 2011c). In the travel and tourism business many empirical studies have already been conducted and confirmed that tourists' satisfaction is a strong indicator of their intentions to revisit and recommend the same destination to other people (Beeho & Prentice, 1997; Bramwell, 1998; Juaneda, 1996; Kozak & Rimmington, 2000; Yoon & Uysal, 2005). Researchers conclude that satisfied tourists are more likely to return to the same destination, and are more willing to share their positive traveling experience with their friends and relatives (Chi & Qu, 2008). Word of mouth recommendations are especially important in tourism marketing because they are considered to be the most reliable source of information, that helps draw more potential visitors' towards the destination (Yoon & Uysal, 2005). During the field study almost all of the respondents mentioned that they were satisfied with the different natural attractions and ancillary services of the destination which lead them to visit the destination more than once. Thus, the following hypothesis is proposed for this study.

Hypothesis (H8): *there is a positive relationship between Perceived Satisfaction (PS) and Perceived Destination Loyalty (PDL).*

5.2.7 Hypotheses (H9a, H9b, H9c) Related to Perceived Seasonal Variation (PSV)

The construct 'perceived seasonal variation' was identified and operationalized in this research based on the field study as discussed in Chapter 4. Seasonal variation is considered as the fluctuation in tourism demand from season to season (Kulendran & Wong K. F. 2005; Jolliffe & Fransworth, 2003). It also can be defined as a temporal distinction in the phenomenon of tourism, which may be expressed in terms of dimensions of such elements as numbers of visitors and their behavior, nature of expenditure of visitors, accommodation disparity, varying warranty facilities, traffic consignment on roads and highways, or other forms of transportation, and to some extent changes in core attractions of a tourism destination (Butler, 1994). It was found from the field study that more than 60% of respondents mentioned that seasonal variations reduce the quality of the tourism products of the destination. For example, respondent four (field interview 4 in Chapter 4) of the study, mentioned that in the tourism season (December to February) the price of tourism products are more than at any other time. At this time there is a lot of price variation for the same service from different service providers is found. The people who are in the lower income group cannot visit in the peak season as hotel rent and food costs are much too high.

According to tourism literature, seasonal variation is considered as the fluctuation (demand and supply) of visitors' availability towards a particular tour destination from season to season (Kulendran & Wong, 2005). It may be the most typical variable of

tourism which affects all aspects of tourism including visitors' choice behavior not only for global tourism but for domestic tourism as well (Butler, 1994). Most of the time, seasonal variation has been viewed as a major problem for the tourism industry, as it has a direct or indirect impact on each tourism activity. It is responsible for creating a number of difficulties like gaining access to the tourism destination, obtaining tourism services in the proper way, holding full time staff, low returns from investment, high risk in operation, more sacrifice, and peaking and over use of facilities (Butler, 1994). Conversely, Murphy (1985) noted that "seasonal variation is not always bad for everyone", and goes on to add it is a big opportunity for some communities (Butler, 1994).

In this context, Bangladesh, it is endowed within two favorable conditions which are climatic conditions in the winter season and un-crowded tourists' facilities. It is a pertinent factor that when the climate of Western Countries in the winter season becomes intolerable, Bangladesh offers a soothing climate in the winter season simultaneously. This timing and climate will lead tourists from western countries to visit Bangladesh in the winter season. However, in the context of Bangladeshi it has been found that seasonal variation creates problems for tourism sectors. Visitors with financial constraints visit in the off season or late season over through. They know there could be a problem for enjoying the beauty of the destination in the off season. In this regard, they might be ready to sacrifice nonfinancial things like effort, energy, and taking of risks. For example, respondent three of the field study (field interview 3 in Chapter 4) has mentioned that there is nothing to consider regarding an over price of the products for the high income class in having tourism services from the destination whether it is peak season or off season but it is a question for the lower income group. As per his opinion middle class and lower middle class people make a budget to visit the destination. They save money in different ways for visiting the destination. As they do not visit every year, the visitors' financial constraints have a tendency to sacrifice more than higher income groups. On these grounds and based on respondents' opinions the following three hypotheses are proposed in this study:

Hypothesis (H9a): *There is a negative relationship between Perceived Seasonal Variation (PSV) and Perceived Quality (PQ).*

Hypothesis (H9b): *There is a negative relationship between Perceived Seasonal Variation (PSV) and Perceived Risk (PR.)*

Hypothesis (H9c): *There is a positive relationship between Perceived Seasonal Variation (PSV) and Perceived Sacrifice (PSR).*

5.2.8 Hypothesis Related (H10) to Perceived Religious Belief (PRB)

In general, religious belief means a psychological phenomenon where faith is placed in relation to the supernatural or divine. It provides a belief in the existence of Allah (God) and is characterised in worship which can control human behavior in their daily life. The effects of religious belief on behavior come from two main sources (McDaniel & Burnett, 1990). First, there are the taboos and obligations which people who belong to and follow a certain religion have to practice. For example, for a Muslim it is forbidden to eat pork, and beef for Hindus (Poria et al., 2003a*)*. This also affects those who do not practice any religion or do not believe in the existence of a god (Elboim-Dror, 1994). The literature provides evidence that people's religion and religiosity influence their consumption habits (Grigg, 1995). Sood and Nasu (1995) provided some evidence that a person's religiosity influences his or her behavior. Religion is also linked to tourism, in terms of consumer (tourist) behavior and the supplier (operators), as well as the relationship between them. (Poria *et al* 2003b). The results of previous study indicated that religious belief is the primary reason for abstaining from alcohol consumption (Slicker 1997). Poulson et al.'s (1998) study of college students in a rural region of the south western United States found that women with strong religious beliefs consumed less alcohol and were less likely to engage in casual sex than women with weaker religious beliefs. More than 50% of the females and 36% of the males who were abstaining from alcohol in Slicker's (1997) study chose religious beliefs as their main reason for avoiding alcohol consumption (Matiala et al, 2001).

Bangladesh is predominantly a Muslim country. They have full trust in Allah and their life is directed by the holy book the Quran and the Sunnah or Hadith, containing the sayings and deeds of the Prophet Muhammad (Sr) recalled by his companions and family. Travel can enhance health and well being, reducing stress and enabling Muslims to serve Allah better. Tourism of many sorts is thus compatible with Islam and encouraged by its teachings. At the same time, religious belief helps worshippers to be loyal in conduct, dress, eating, cleanness, sacrificing, and prayer. As per Islamic belief alcohol and illegal sex (open) are fully forbidden. Although interpretations of religious cultures are not the same for all Muslims Countries but socio-cultural phenomenon (Hassan, 2005) within the society as a whole tends to be traditional (Zamani-Farahani & Henderson 2010). From the field study it was found that visitors would readily sacrifice their monetary and non-monetary objects if the quality of the products/services were to be assured. Moreover, religious belief also helps them to sacrifice some tourism products like, wine and women. As Bangladesh is a Muslim dominated country, wine and free mixing with males and females the destination is restricted. Although visitors need these

services, they automatically sacrifice only their religious belief. Some respondents mentioned during interview that their religious belief would not only help to sacrifice free mixing with males and females, and wine but also helped them to make the beach environment neat and clean. On the basis of the above the following hypothesis is proposed for this research.

Hypothesis (H10): *There is a positive relationship between Perceived Religious Belief (PRB) and Perceived Sacrifice (PSR).*

5.2.9 Hypotheses (H11a, H11b) Related to Perceived Level of Income (PIL)

The factor perceived level of income was identified and operationalized based on the field study and discussed in Chapter 4. Later on, supporting literature was investigated to find out its relationship with perceived risk and perceived sacrifice. A considerable body of research suggests that income is related to consumer loyalty (Korgaonkar et al., 1985; Zeithaml, 1985). It is generally assumed that people with higher income have achieved higher levels of education. Higher educated consumers usually engage more in information processing prior to the decision process and their choice is essentially based on the evaluation of the information given to them (Matzler et al., 2008). Due to their cognitive capacities they are supposed to feel more comfortable when dealing with and relying on new information inputs (Spence & Brucks, 1997). Sometimes satisfaction depends on the level of income. It is expected that the link between satisfaction and loyalty to be stronger for low-income consumers than for the wealthier consumers (Evanschitzky & Wunderlich, 2006). Consumers with lower income rely more on their satisfaction with particular service operators as a key information cue. If they do not get information as their requirement, they feel at risk during the choice decision-making phase. Therefore, a change in the satisfaction level of a low-income consumer will result in a much stronger change in his or her level of loyalty than for a higher-income consumer. The wealthier consumers will also search for information other than his current satisfaction level to base his repurchase intention (Evanschitzky & Wunderlich, 2006). Homburg and Giering (2001) found partial evidence of the effect of income on the relationship between satisfaction and loyalty. During the field study it was found that higher level income groups are more conscious about the quality of products and service at the destination whereas low income groups are very much conscious of price. It was also found from the transcripts of the field study that most consumers were quality conscious related to income. Hence, income is suggested in this study as another important factor that might affect the consequences on different causal relationships in

the loyalty behavior process (Homburg & Giering, 2001). Thus the following two hypotheses are proposed in this study:

Hypothesis (H11a): *There is a negative relationship between Perceived Income Level (PIL) and Perceived Risk (PR.)*

Hypothesis (H11b): *There is positive relationship between Perceived Income Level (PIL) and Perceived Sacrifice (PSR).*

5.2.10 Hypotheses (H12a, H12b, and H12c) Related to Moderating Variables

It is generally acknowledged in the literature that gender has a significant impact on response to marketing strategies in different contexts (Korgaonkar, et al., 1985; Odekerken-Schröder et al., 2000). It can be noted that in general, gender is widely used as a moderating variable in marketing in general and in consumer behavior in particular (Saad & Tribat, 2000). The role of gender as a determinant of consumer behavior has long been the focus of consumer research as well (Engel et al., 1995). According to evolutionary psychology (Saad & Gill, 2000) and social role theory (Archer, 1996; Matzler et al., 2008) men are more willing to take risks than women (Evanschitzky & Wunderlich, 2006; Matzler et al., 2008). Women's purchasing behavior is found to be strongly influenced by their evaluation of personal interaction processes (Slama & Tashlian, 1985; Zeithaml, 1985). Compared to men, women are more involved in purchasing activities (Slama & Tashlian, 1985), and pay more attention to the consulting services of the sales personnel (Gilbert & Warren, 1995; Homburg and Giering 2001). Empirical evidence in the context of loyalty (Korgaonkar, et al., 1985; Odekerken-Schröder et al., 2000; Evanschitzky and Wunderlich, 2006) has found gender as a moderator in the relationship between different aspects of satisfaction and selected measures of loyalty. For instance, Mittal and Kamakura (2001) found that the relationship between satisfaction and repurchase behavior is stronger for men than for women. Similarly, Homburg and Giering (2001) offered some support for such a moderating effect. They were able to show that men who were satisfied with a product or service are more likely to repurchase it than are women (Evanschitzky & Wunderlich, 2006).

Wakefield and Baker (1998) argue that age should not only be treated as a predictor variable for satisfaction and loyalty but also as a moderator. Several theories can explain a moderating effect of age on the link between satisfaction and loyalty (Lambert-Pandraud, et al., 2005; Moskovitch 1982). Information processing in particular, suggests that older consumers are less likely to seek new information (Wells & Gubar, 1966), relying more strongly on heuristic or schema-based forms of processing (Yoon, 1997).

Therefore, we expect older/senior consumers to rely more on fewer deciding criteria, such as their perceived satisfaction with a retailer, whereas younger/junior consumers seek alternative information that might also influence their loyalty. Hence, the relationship between satisfaction and loyalty is stronger for older consumers than for younger consumers. Empirical evidence offers some support for these theoretical explanations. Homburg and Giering (2001) found that age moderates the links between satisfaction with the product such that these links will be stronger for older consumers. On the basis of theoretical reasoning and empirical evidence, it is expected that age has an influence on consumers' decision making.

The role of education in the context of loyalty has been given little attention in the tourism consumer research. It is generally acknowledged that people with higher levels of education usually engage more in information gathering and processing and use more information prior to decision making, whereas less well educated people rely more on fewer information cues (Capon & Burke 1980). In contrast to people with lower educational attainments, it is argued that better educated consumers feel more comfortable when dealing with, and relying on, new information (Homburg & Giering, 2001). It is expected, therefore, that better educated consumers seek alternative information about a particular retailer, apart from their satisfaction level, whereas less well educated consumers see satisfaction as an important key information cue on which to base their purchase decision. Empirical support for a moderating role of education in the tourism context is scarce. Notably, Mittal and Kamakura (2001) found that education moderates the link between satisfaction and retention such that the link is weaker for individuals with more education. On the basis of this finding and on the theoretical reasoning outlined above, it is expected that education moderates the different links in the proposed destination loyalty model (Fig 4.11, in Chapter 4). Based on the above discussions the following hypotheses are proposed for this study.

Hypothesis (H12a): *Gender moderates the different relationships in the proposed destination loyalty model.*

Hypothesis (H12b): *Age moderates the different relationships in the proposed destination loyalty model.*

Hypothesis (H12c): *The level of education moderates the different relationships in the destination loyalty model.*

In the following page Table 5.1 presents the summary of developed hypotheses at a glance.

Table 5.1: Summary of Hypotheses and Their Sources Part 1

Cons	HY	PR	Statement	Main sources
	H1a	PIC→PQ	*Perceived Intrinsic Cues has positive influence on Perceived Quality*	Zeithaml & Valarie 1988, Baker & Crompton 2000
PIC	H1b	PIC→PR	*Perceived Intrinsic Cues has Negative influence on Perceived Risk*	Agarwal & Teas 2004
	H1c	PIC→PS	*Perceived Intrinsic Cues has Positive influence on Perceived Satisfaction*	Field Study
	H2a	PDBI→PQ	*Perceived destination brand image has positive influence on Perceived Quality*	Kotler, Bowen, & Makens 1996; Agarwal & Teas, 2004)
PDBI	H2b	PDBI-PR	*Perceived Destination Brand Image negatively influence on Perceived Risk*	Mitchell & Prince 1992; Agarwal & Teas, 2004
	H3a	PW→PQ	*Perceived Warranty has positive influence on Perceived Quality*	Bearden & Shimp, 1982; Shahid; 1997
PW	H3b	PW→PR	*Perceived Warranty has negative influence on Perceived Risk*	Bearden & Shimp, 1982; Shahid, 1997
	H4a	PP→PQ	*Perceived price has positive influence on Perceived Quality*	Rao & Monroe 1988; Agarwal and Teas 2004;
PP	H4b	PP-PR	*Perceived Price has negative influence on Perceived Risk*	Zeithaml & Bitner (1996); Agarwal & Teas, 2004
	H4c	PP→PSR	*Perceived Price has Positive influence on Perceived Sacrifice*	Pertick 2004b; Oh 1999
PQ	H5a	PQ→PDL	*Perceived Quality has positive influence on Perceived Destination*	Field study ; Zabkar et al., 2010
	H5b	PQ→PS	*Perceived Quality has positive influence on Perceived Satisfaction*	Campo & Yague; 2008, Zabkar et al., 2010
PR	H6	PR→PS	*Perceived Risk has negative influence on Perceived Satisfaction*	Agrawal and Teas 2004; Boshoff 2002
PSR	H7a	PSR→PS	*Perceived Sacrifice has positive influence on perceived Satisfaction*	Snoj et al. 2004; Sweeney et al. 1999; Suri & Monroe 2003
	H7b	PSR→PR	*Perceived Sacrifice has positive influence on Perceived Risk*	Bearden and Shimp 1982; Mitchell et al., 1999
PS	H8	PS→PDL	*Perceived Satisfaction has positive influence on Perceived Destination*	Yieh et al. 2007; Chi and Qu 2008; Zabkar 2010;
	H9a	PSV→PQ	*Perceived Seasonal Variation has negative influence on Perceived Quality*	Field Study; Kulendran & Wong K. F. 2005
PSV	H9b	PSV→PR	*Perceived Seasonal Variation has negative influence on Perceived Risk*	Field Study; Kulendran and Wong K. F. 2005
	H9c	PSV→PSR	*Perceived Seasonal Variation has Positive influence on Perceived*	Field Study; Kulendran and Wong K. F. 2005
PRB	H10	PRB→PSR	*Perceived Religious Belief has positive influence on Perceived Sacrifice*	Field Study; Poria et al., 2003b
PIL	H11a	PIL→PR	*Perceived income level has negative influence on Perceived Risk*	Field Study; Homburg & Giering 2001
	H11b	PIL→PSR	*Perceived income level Positively influence Perceived Sacrifice*	Field Study; Homburg & Giering 2001

Table 5.2: Summary of Hypotheses and Their Sources, Part 2

Cons	HY	PR	Statement	Sources
Gender	H12a	GL→PDLP	*Gender has a significant moderating effect on the PDL process*	Homburg & Giering 2001; Evanschitzky & Wunderlich, 2006
Age	H12b	AL→PDLP	*Age has a significant moderating effect on the PDL*	Wakefield & Baker 1998; Homburg & Giering (2001)
Education	H12c	LE→PDLP	*Level of education has a significant moderating effect on the PDL process*	Homburg & Giering 2001; Mittal & Kamakura 2001

5.3 Questionnaire Development for Final Survey

In conducting a survey for this research, a questionnaire (Appendix 2) was developed in light of TRA and TPB, and a large number of empirical studies relevant to this study. The questionnaire was developed to test the proposed research hypotheses presented in the comprehensive but parsimonious model, figure 4.11 in chapter 4. Seventy one (71) questions contained in the questionnaire under 12 constructs divided into three main sections according to the focus of this study. The first section of the questionnaire (Appendix 2) opens with a brief script introducing the area of the research, importance of the purpose of the research, the anticipated time to complete. It highlighted the privacy and confidentiality of the respondents' answers. Respondents were notified that the questionnaire was given with no intention to determine whether their answer is considered right or wrong, rather it is only for research purposes. The second section focuses on measuring the influential factors in the PDL process as proposed in this research, namely PIC= Perceived Intrinsic Cues, PDBI= Perceived Destination Brand Image, PW= Perceived Warranty, PP= Perceived Price, PEC= Perceived Extrinsic Cues, PQ= Perceived Quality, PR= Perceived Risk, PSR= Perceived Sacrifice, PS= Perceived Satisfaction, PDL=Perceived Destination Loyalty, PSV=Perceived Seasonal Variation, PRB= Perceived Religious Belief, and PIL= Perceived Level of Income. The questionnaire mainly followed a six-point Likert Scale. The logic behind using the six-point Likert Scale was discuses in Chapter 3, in section 3.15. These procedures were undertaken to control respondents' bias and increase the reliability of the measurement procedures in the research (Mustamil 2010; Hossain et al 2011d). In terms of the measurement scale, section three (demographic) is measured by a nominal scale mixing close-ended answers. This section was designed for collecting demographic information about the respondents, including gender, age, educational level, income, and place of residence, and frequency of visits to the destination. The questions on demographic

factors were principally descriptive as well as structured in nature mainly using a nominal scale for better analysis.

5.4 Development of Measurement Instrument at the Construct Level

Outlined in this section is the process of development of a measurement instrument focusing on different aspects of the proposed destination loyalty model. The proposed parsimonious destination loyalty model (Figure 4.11 in Chapter 4) of this study was designed to empirically test the structural relationships among seven exogenous constructs: Perceived Intrinsic Cues, Perceived Destination Brand Image, Perceived Warranty, Perceived Price, Perceived Seasonal Variation, Perceived Religious Belief, and Perceived Individual level of Income , and five endogenous constructs Perceived Quality, Perceived Risk, Perceived Sacrifice, Perceived Satisfaction, Perceived Destination Loyalty. Two constructs i.e. perceived price and perceived sacrifice have further split into two sub-constructs each (monetary price and non monetary price, monetary sacrifice and non-monetary sacrifice), considering the second order formative constructs (Details in Chapter 4) as illustrated in Figure (4. 12 and 4.13). In this model, the exogenous constructs are considered as predictors for the other constructs. The endogenous construct is the dependent or outcome construct in at least one structural relationship (Hair et al., 1998; Yoon, 2002). It is very important to know that a construct, usually called a latent variable, is a hypothesized and unobserved concept that can only be measured by observable or measurable variables (Bollen, 1989; Hair et al., 1998). The measurement variables or scales are collections of indicators intended to reveal levels of theoretical variables to measure the construct (Devellis, 1991) whether they would be formative or reflective in a nature. Accordingly, the measurement scales are developed to measure phenomena that are believed to exist because of a theoretical underpinning or observations, but cannot be assessed directly. As a result, this measurement enables one to assign numerals to objects, events, or observable phenomena with different degrees of quality or property (Duncan, 1984; Yoon, 2002). For each of the constructs, multiple items have been used for data collection so that it becomes easier to measure reliability and validity of the model. These indicators have been principally developed from existing literature but also include the opinion of respondents gained from the field study in Chapter 4 for contextualization of the relationship among the constructs. Therefore, the indicators for this study were developed based on the literature review and relevant theories, previous empirical studies and results, and field study of the given phenomena. The names of the indicator, general statement and their sources are presented in the following sections (Tables 5.3-5.16).

Table 5.3: Measurement Items and Related Statement of PIC

Items	Dimension	Statements	Sources
PIC1	Natural scenery	*Natural scenery* attracts me to visit this destination	Pike 2009; Degan & Leary 2005; Beerli et al. 2004, Lin et al. 2007; Yuksel 2001; Lobato et al., 2007; Nadeaunet al. 2008; Gallarza & Saura 2006
PIC2	Accommodation	*Accommodation facilities* at this destination are good	Pike 2009; Beerli et al., 2004; Lin et al. 2007; Zang et al. 2006; Yuksel 2001; Chi & Qu 2008; Lobato et al. 2007
PIC3	Sea bathing	*Sea bathing* at this destination is pleasant	Field Study
PIC4	Adjacent sights	*Closet places* (St. Martin, Mohesh Khali etc.) attract me to visit this destination	Lin, et al., 2007; Chi & Qu 2008; Lam & Hsu 2004; Chen & Tasi (2007; Lobato et al. 2007; Nadeaunet al., 2008; Martin & Bosque, 2008)
PIC5	Locally made Product	*Locally made products* in this place are exceptional	Field Study
PIC6	Longest sandy beach	The *longest sandy sea beach* at this destination is outstanding	Field Study
PIC7	Sound of water	*The sound of the sea* at this destination is extraordinary	Field Study

Table 5.3 shows that seven measurement items (PIC1-PIC7) have been chosen to measure Perceived Intrinsic Cues (PIC). It is also shown that three measurement items (PIC5, PIC6 and PIC7) are chosen based on field study.

Table 5.4: Measurement Items and Related Statement of PDBI

Items	Dimension	Statements	Sources
PDBI1	Good reputation	This destination has a *good reputation*	Agarwal & Teas, 2004; Campo & Yague, 2008; C. F. Chen & Tsai, 2007; Petrick, 2002, 2004a, 2004b
PDBI2	Famous for beach	This destination is *famous for its sea beach*	Pike, 2009; Nadeaunet al. 2008; Martin & Bosque 2008; Field study
PDBI3	Distinct natural sights	Unique natural scenery make this destination *distinct*	Petrick, 2004a; Field Study
PDBI4	Natural wonder of world	This place is one of the *natural wonders* of the world	Field Study
PDBI5	Pride for Bangladesh	Bangladesh people are *proud of* this destination	Field Study
PDBI6	Favorable weather	*Weather* at this destination is favorable for visitors	Lin et al., 2007; Zhang et al., 2006; Yuksel, 2001; Chi & Qu, 2008; Chen & Tasi, 2007; Nadeaunet al. 2008; Li et al., 2008; Field Study

Table 5.4 shows that six measurement items (PDBI-PDBI6) have been chosen to measure Perceived Destination Brand Image (PDBI). It is also shown that two measurement items (PDBI 4 and PDBI5) are chosen based on field study.

Table 5.5: Measurement Items and Related Statement of PW

Items	Dimension	Statements	**Sources**
PW1	Service warranty	*Service* warranty at this destination is reliable	Bearden & Shimp, 1982; Field Study
PW2	Length of coverage	*Length of* warranty *(assurance*) *coverage* at this destination is adequate	Lee et al., 2007; Bearden & Shimp 1982; Field Study.
PW3	Transportation	Warranty for internal *transportation* is reliable	Chen & Tasi, 2007; Bearden & Shimp 1982; Field Study
PW4	Tourist guide	Warranty for providing a tour *guide* is adequate	Field Study
PW5	Quality foods	Warranty for providing quality *foods* is reliable	Field Study
PW6	Special offer	Warranty the *special offer for students* is adequate	Field Study

Table 5.5 shows that six measurement items (PW1-PW6) have been chosen to measure Perceived Warranty (PW). It is also shown that three measurement items (PW4, PW3, and PDBI5) are chosen based on field study.

Table 5.6: Measurement Items and Related Statement of PMP

Items	NV	Statements	**Sources**
PMP1	Cost of accommodation	Cost of *accommodation* at this destination is affordable	Zhang et al. 2006; Chen & Tasi, 2007; Gallarza & Saura, 2006
PMP2	Cost of transportation	Cost for *transportation* within the Bazar is economical	Zhang et al., 2006; Gallarza & Saura 2006; Li et al., 2008;
PMP3	Cost of food and beverage	Cost of *food and beverage* at this destination is high	Yuksel 2001; Chen & Tasi, 2007; Gallarza & Saura ,2006
PMP4	Cost for travelling to nearby places	Cost of *travelling to nearby places* is reasonable	Field study
PMP5	Cost of locally made products	Cost of *local products* at this place is affordable	Field Study

Table 5.6 shows that five measurement items (PMPI-PMP5) have been chosen to measure Perceived Monetary Price (PMP). It is also noted that two measurement items (PMP4 and PMP5) are chosen based on field study.

Table 5.7: Measurement Items and Related Statement of PNMP

Items	NV	**Statements**	**Sources**
PNMP1	Much time	Much *time* is needed in gathering information about this place	Zhang et al. 2006; Alegre & Juaneda, 2006; Petrick, 2002
PNMP2	Mental effort	Much mental *effort* is required in preparing to visit this place	Alegre & Juaneda' 2006; Gallarza & Saura, 2006; Petrick, 2002
PNMP3	Much energy	Much *energy* is required to travel around Cox's Bazar	Gallarza & Saura, 2006; Petrick, 2002; Field Study
PNMP4	Physical fitness	I need to be physically fit to visit this destination	Gallarza & Saura, 2006; Field Study
PNMP5	Opportunity cost	There is an *opportunity* (chance) *cost* associated with this trip	Gallarza & Saura, 2006; field study

Table 5.7 shows that five measurement items (PNMPI-PNMP5) have been chosen to measure Perceived Nonmonetary Price (PNMP). It is also shown that two measurement items (PNMP4 and PNMP5) are chosen based on field study which is also used in literature.

Table 5.8: Measurement Items and Related Statement of PQ

Items	Dimension	Statements	**Sources**
PQ1	Reliable service	Tourism services in this place are *reliable*	Petrick, 2004a, 2004b; Lobato et al., 2006; Gallarza & Saura, 2006; Petrick 2002; Li & Petrick 2008; Dodds et al., 1991; Agarwal & Teas 2002
PQ2	Timely Service	This place provides services in a *timely* manner	Petrick 2004a, 2004b; Milan & Esteban, 2004; Gallarza & Saura, 2006; Li & Petrick 2008; Agarwal & Teas, 2002
PQ3	Good value for money	*Quality* of services in this place is good value for money	Leary & Degan 2005; Petrick, 2004a ; Chi & Qu, 2008; Chen & Tasi, 2007; Yan & Jang, 2008; Petrick, 2002
PQ4	Good warranty	Tour operators provide a *good warranty*	Field Study
PQ5	Good placement of hotels	*Hotels are placed in useful areas* at this destination	Field Study
PQ6	Adequate security	*Security* at Cox's Bazar is adequate	Field Study

Table 5.8 shows that six measurement items (PQ1-PQ5) have been chosen to measure Perceived Quality (PQ). It also found that two measurement items (PQ5 and PQ6) are chosen based on field study.

Table 5.9: Measurement Items and Related Statement of PR

Items	Dimension	Statements	**Sources**
PR1	Few things function well	Many things do *not function* well at this destination	Veloutsou & Bian, 2008; Boshoff, 2002; Agarwal & Teas, 2004; 2001
PR2	Services take time	Getting service at Cox's Bazar takes *time*	Veloutsou & Bian, 2008; Boshoff, 2002; Gallarza & Saura, 2006
PR3	High price for product	*Price* of services in this place is high	Boshoff 2002; Leep & Gibson (2003); Gallarza & Saura (2006);
PR4	Dishonest behavior	Tour operators behave *dishonestly* at Cox's Bazar	Boshoff, 2002; Leep & Gibson, 2003; Gallarza & Saura, 2006
PR5	Less privacy	Lack of *privacy* at this destination makes me feel uncomfortable	Field Study
PR6	Unknown uncertainty	I feel uneasy about *unknown uncertainty* at Cox's Bazar	Boshoff, 2002; Field Study

Table 5.9 shows that six measurement items (PRI-PR6) have been chosen to measure Perceived Risk (PR). It is also found that only measurement item 'less privacy' (PR5) and is chosen based on field study.

Table 5.10: Measurement Items and Related Statement of PMPSR

Items	NV	Statements	**Sources**
PMPSR1	Price for pleasure	My friends want me to buy expensive tourism products for *pleasure*	Gallarza & Saura, 2006); Suri & Monrore, 2003, Field study
PMPSR2	Price for notice	I have spent enough *(money/time etc.*) so that other people notice me	Suri & Monrore, 2003; Agarwal & Teas, 2004; 2001; Field study
PMPSR3	Price for time gain	I have bought a lot at this destination as my elders said I may not get the time *again*	Gallarza & Saurab, 2006; Suri & Monrore, 2003; Field study
PMPSR4	Price for encouraging	Other people encouraged me to come to Cox's Bazar	Gallarza & Saura (2006); Lo & McKechnie, 2007; Field study

Table 5.10 shows that four measurement items (PMPSR1-PMPSR4) have been chosen to measure Perceived Monetary Sacrifice (PMPSR). It is also found that all of these measurement items are given shaped by field study.

Table 5.11: Measurement Items and Related Statement of PNMPSR

Items	NV	Statements	**Sources**
PNMPSR1	Less time for readily available products	My friends expect me to buy readily available *tourism products* from the Cox's Bazar	Gallarza & Saura, 2006; Lo & McKechnie, 2007
PNMPSR2	Less time for shopping	My travel agent advises me where to shop in less *time*	Gallarza & Saura, 2006; Lo & McKechnie, 2007
PNMPSR2	Carefulness in destination	My well-wishers want me to *be careful* at Cox's Bazar	Field Study
PNMSR4	Price for more learning	My relatives want me to know about Cox's Bazar even when I am away from them	Gallarza & Saura, 2006

Table 5.11 shows that four measurement items (PNMPSR1-PNMPSR4) have been chosen to measure Perceived Non-monetary Sacrifice (PMPSR).

Table 5.12: Measurement Items and Related Statement of PS

Items	NV	Statements	**Sources**
PS1	Thoroughly enjoy visiting	I have thoroughly *enjoyed visiting* Cox's Bazar	Lee et al.(2007); Yan & Jang (2008); Field Study,
PS2	Favorable tour	The entire tour at this place was in my *favor*	Chi & Qu, 2008; Lee et al.,2007; Baker & Crompton, 2000; Yuksel & Yuksel, 2007; Yan & Jang, 2008
PS3	Pleased with decision	I am pleased with my *decision* to visit this destination	Yuksel & Yuksel, 2007; Lee et al., 2004; Gallarza & Saura, 2006; Lee et al., 2007
PS4	Wise choice	My *choice* to buy tourism products from here was a *wise* one	Gallarza & Saurab 2006; Lee et al. 2007; Yuksel & Yuksel
PS5	Exact experience	This *experience* was what I expected from Cox's Bazar	Gallarza & Saura, 2006; Li & Petrick 2008

Table 5.12 shows that four measurement items (PS1-PS5) have been chosen to measure Perceived Non-monetary Sacrifice (PMPSR). These items are widely used in the literature. Statement has been provided as per understanding of respondents.

Table 5.13: Measurement Items and Related Statement of PDL

Items	NV	Statements	**Sources**
PDL1	Recommend to visit	I would *recommend* this place to anyone	Jonson et al., 2006; Campo & Yague, 2008; Lee et al., 2007; Lobato et al., 2007; Yuksel & Yuksel, 2007; Gallarza & Saura 2006 Field Study
Items	NV	Statements	**Sources**
PDL2	Advise everyone to visit	I would *advise everyone* to visit this place without delay	Zeithaml et al. (1996), Yuksel & Yuksel; Lee et al.(2007); Yuksel & Yuksel (2007); Gallarza & Saura (2006); Lee et al. (2007); Lee, et al., 2004; Field Study
PDL3	Visit Again	I would *visit this place again* whenever I get a chance	Lee et al., 2007; Lobato et al., 2007; Nadeaunet al., 2008; Yan & Jang 2008; Gallarza & Saura, 2006); Li & Petrick, 2008; Field Study
PDL4	Extended visit	I wish I had *extended my stay* at this destination	Lobato et al., 2007; Nadeaunet al., 2008; Baker & Crompton, 2000; Gallarza & Saura, 2006; Field Study
PDL5	Tell many experiences	I would tell others that this place provides many different experiences	Field study

Table 5.13 shows that four measurement items (PDL1-PDL5) have been chosen to measure Perceived Destination Loyalty (PDL). These items are widely used in the literature. Statement has been provided as per understanding of respondents as mentioned in table 5.12.

Table 5.14: Measurement Items Related PRB

Items	NV	Statements	**Sources**
PRB1	Not open wine drinking	My *religious faith* does not allow drinking wine openly at this place	Field study
PRB2	Increase faith on nature	The *natural diversity* at this place increases my religious faith	Field study
PRB3	Not allow free mixing	My religious faith does not allow free mixing of males and females at this place	Field study
PRB4	Support clean beach	My religious faith supports keeping the beach clean	Field study

Table 5.14 shows that four measurement items (PRB1-PRB4) have been chosen to measure Perceived Religious Belief (PRB). None of these items are used in the literature. This constructs and related measurement items have been generated from the field study. Statement has been given as per understanding of respondents and items validation has been made using steps of Churchill and Gilbert (1979).

Table 5.15: Measurement Items and Related Statement of PSV

Items	NV	Statements	**Sources**
PSV1	Demand increase	Demand for tourism products increases in the peak season	Field study
PSV2	Price fluctuation	Price of tourism products increase in the peak season	Field study
PSV3	Risk increase	Risks increase in the non-peak season for natural calamities	Field study
PSV4	Favorable weather	Favorable weather exists in the peak season at Cox's Bazar	Field study

Table 5.15 shows that four measurement items (PSV1-PSV4) have been chosen to measure Perceived Seasonal Variation (PSV). This constructs and related measurement items have been extracted based on extensive field study. Different statements have been provided based on understanding of respondents and items validation has been made as suggested by Churchill and Gilbert (1979).

Table 5.16: Measurement Items and Related Statement of PIL

Items	NV	Statements	Sources
PIL1	Income allow to visit	My/parents' income is not high enough for me to visit this place in peak season	Field study
PIL2	Parents income suit to visit	Prices of tourism products suit my/parents' income	Field study
PIL3	Income allow to stay more	My/parents' income allows me to stay at this tourist destination	Field study
PIL4	Sufficient income for shopping	I/parents' have sufficient income for shopping at this destination	Field study

Table 5.16 shows that four measurement items (PIL1-PIL4) have been extracted in measuring Perceived Income Level (PIL). This constructs and related measurement items have been developed based on extensive field study. Each statement has been extracted from statement of respondents and different items validation has been made as suggested by Churchill and Gilbert (1979).

Therefore, from the above discussion related to constructs and items it is observed that in almost every constructs' items have been chosen from the field study. It thus justifies the importance of field study to contextualize the constructs.

5.5 Questionnaire Section 3: Demographic

The objective of this section is to gain information about the respondents involved in this research in terms of their 'gender', 'age', 'level of education', 'income level, 'visiting from geographical locations, etc. Table 5.17 presents all the items and the related references.

Table 5.17: Items Related to Demographic Information

Items	Variables	Statements	Sources
DM1	Vesting Frequency	How many times have you visited this place	Hossain & Islam, 2008; Hossain et al., 2011b
DM2	Age	Nominated Age	Field Study, Chi 2005
DM3	Level of Education	Nominated level of education	Field Study ,Chi 2005, Yoon Y, 2002
DM4	Professional Status	Nominated Professional Status	Field Study ,Chi 2005,
DM5	Income level	Nominated Level of Income	Field Study ,Chi 2005,
DM6	Gender	Nominated Gender	Field Study ,Chi 2005,
DM7	Marital Status	Nominated Marital Status	Field Study ,Chi 2005, Yoon Y, 2002
DM8	Coming from	Nominated places	Field Study, Chi 2005, Yoon Y, 2002

5.7 Summary

This chapter mainly focuses on development of relevant hypotheses and survey questionnaires. Overall 22 hypotheses were developed under 12 main hypotheses to describe relationships among the constructs as proposed in the destination loyalty model. More specifically, the hypotheses are developed to test 1) the antecedents' factors of Perceived Quality and Perceived Risk, namely; Perceived Intrinsic Cues, Perceived Destination Brand Image, Perceived Price, and Perceived Seasonal Variation; 2) the antecedent factor of perceived satisfaction namely Perceived Quality, Perceived Risk and Perceived Sacrifice; 3) the antecedent factor of Perceived Sacrifice, namely; Perceived Price, Perceived Religious Belief, and Perceived Level of Income; 4) the antecedent Perceived Destination Loyalty, namely; Perceived Quality and Perceived Satisfaction; 5) the antecedent factors of moderating effect of, gender, age and level of income; 6) the antecedent of perceived price and perceived sacrifice for formative second order constructs. To test these hypotheses, the development of the questionnaire based on the findings from the field study and the prior theories and study are also presented. In total, seventy-one (71) measurement items were incorporated in the final questionnaire. To test the applicability of the questionnaire, four pretests were conducted. In addition an empirical preliminary study was conducted to check appropriateness of survey instruments and the model itself. Then, the complete questionnaire was distributed in the final survey, which is discussed in the next chapter (6).

CHAPTER 6

Data Analysis and Result[6]

6.1 Introduction

In this chapter, the data collection processes are described followed by a preliminary data analysis. The national survey procedures and non response bias test are also described. This chapter continues with the analyses of quantitative data. Findings of the applied statistical tests are also presented here. In the first part of this chapter, the examination of collected data is presented and the demographic characteristics of the respondents that made up the sample are described. The utilization of Partial Least Square (PLS) based Structural Equation Modeling (SEM) approach for the assessment of the measurement and structural model is presented. Next, the result of the descriptive statistics of the measurement scales for the 12 constructs (Namely, Perceived Intrinsic Cue, Perceived Destination Brand Image, Perceived Warranty, Perceived Price, Perceived Quality, Perceived Risk, Perceived Sacrifice, Perceived Satisfaction, Perceived Destination Loyalty, Perceived Seasonal Variation, Perceived Religious Belief, Perceived Income Level) are reported. Then, based on PLS output the reliability and validity of the measurement scales are examined and reported followed by testing multicollinearity of the formative items to ensure that each item distinctly contributes towards the latent variable. The assessment of the structural model commences once the measurement model has been evaluated and adjusted. The explanatory power of the model is determined by computing the R^2 of the endogenous constructs. In addition, path coefficient (β) and t-values are calculated to determine the direction and significance of the hypothesized relationship. The explanatory power of the model as well as Goodness-

[6] Parts of this chapter have been included partly in the following publications.

i) Hossain M. Enayet, Quaddus M, and Tekle Shanka (2010b), "Understanding the Antecedent Factors of Visitors' Destination Loyalty Using Structural Equation Modeling: A Preliminary Study of Cox's Bazar, Bangladesh" In *Proceedings of Australia New Zealand Marketing Academy Conference (ANZMAC),* November 29 - December 1, Victoria New Zealand

ii) Hossain M. Enayet, Quaddus M, and Tekle Shankan (2011b) "Factors Effecting Destination Loyalty: A Case Cox's Bazar, Bangladesh", *In Proceedings of Academy of Marketing Science World Marketing Congress (WMC),* July 19 -23, Reims Management School, Reims, Champagne, France.

iii) Hossain M. Enayet, Quaddus M, Tekle Shankan, Hossain M.A (2011c)," "Perceived Quality, Satisfaction, and Loyalty at the Destination Level of Cox's Bazar, Bangladesh," *In Proceedings of 25th Annual Australian and New Zealand Academy of Management Conference (ANZAM),* The future of work and Organization, December 7-9, Wellington New Zealand.

iv) Hossain M. Enayet, Quaddus M, and Tekle Shankan (2011d), "An investigation of Visitors Loyalty using Formative and Reflective Measurements" *In Proceedings of Australian & New Zealand Marketing Academy Conference* (ANZMAC) , November, 28-30, Perth, Western Australia.

v) Hossain M. Enayet, Quaddus M, and Tekle Shankan (2012) "Moderating Roles of Visitors' Demographic in the Destination Loyalty Process within the Context of Cox's Bazar, Bangladesh, *In proceedings of 3rd International Conference of business and Economic Research,* March 12 – 13, Bandung, Indonesia.

of-fit (GOF) is also described in this chapter. Further, the results of hypotheses tests applied in PLS based SEM (Chin 1998) are presented and interpreted (Yoon 2002). In the second part of this chapter, the analysis is conducted to explore the moderating effect of gender, age, and level of education in the PDL process. In the final part of the analysis, focus is given to testing first order formative constructs of perceived intrinsic cues. In addition, the second order formative construct of perceived price (PP) and perceived sacrifice (PSR) are also discussed based on first order reflective constructs of perceived monetary price (PMP), perceived nonmonetary price (PNMP), perceived monetary sacrifice (PMPSR), and perceived nonmonetary sacrifice (PNMPSR).

6.2 Pre-testing Procedures

First Pretest: Once an initial measurement scale and survey questionnaire was developed based on an extensive literature review and field study, the first pretest survey questionnaire was conducted among 30 M.B.A students from the Department of Marketing, University of Rajshahi, Bangladesh who in the meantime visited Cox's Bazar. The purpose of this test was to determine if there was a necessity for revision of the survey design, layout, wording, and if it was necessary to clarify any ambiguous measurement item. Participants were encouraged to provide their feedback and comments about the initially developed survey questionnaire. It was found that some statements in questionnaires which were extracted from literature and fine-tuned by the field study were not clear to them. For example, the respondent asked about price as a quality. Researchers noted down all the queries and considered them accordingly. S**econd pretest:** To develop unambiguous questionnaires, the measurement scales and question were revised and a focus group interview was conducted among 20 visitors from the same University who had visited the destination more than once. They were asked if they understood the questions and if anything was left out that they felt should have been included in the questionnaires. Additionally, they were asked to provide any suggestions regarding survey design, layout, and wording. It was found that some questions were also not clear to them especially on the perceived sacrifice and the perceived risks constructs. Their comments and suggestions were incorporated into the design of the questionnaire. **Third Pretest:** This pre-test was conducted among 20 M.B.A students and 15 faculty members (visitors) from the same university. In this stage it was found that respondents were not clear about the warranty in the service sectors. Even some respondents had no idea about different warranty facilities at all. Finally, in the questionnaire the term warranty was replaced with 'assurance'. **Fourth Pretest:** The fourth pre-test was conducted among the 35 visitors who were at the destination to determine in further revision of the questions if any ambiguous conceptual statements remain (Malhotra, 2004; Zabkar et al., 2010). Participants were encouraged to provide

their feedback and comments about the initially developed survey questionnaire. In every section of the questionnaires some modifications were made based on the participants' feedback. For example, questions related to the construct of warranty facilities, more specifically, for the item of good reputation, famous for beach, distinct natural sights, natural wonder of the world, Bangladesh pride of place, and favorable weather. It was observed that this pre-test sample confirmed the similarity ordering consistent with the prior expectation for the final study. Respondents' comments and suggestions were incorporated into the final design of the questionnaires. The final version of the questionnaire was developed for the pilot study with a minor change (Appendix 2).

6.3 Pilot Study

A pilot survey was conducted to test the applicability of the developed questionnaire, the proper direction of different relationships of the developed model, whether the PLS is working and to identify any other problems. In this research it has been treated as a first wave of data collection and analysis. As the population size is very large, the researcher made a plan to collect a reasonable size of data. One hundred and forty five (145) complete samples were collected from Cox's Bazar with a set of pre-tested structured questionnaires during December 2009 using the 6 point likert scale (1= Strongly Disagree and 6= Strong Agree). Partial least Squares (PLS) v.3.00 was used to analyze the data (Chin, 1998; Diamantopoulos & Winklhofer, 2001; Fornell & Bookstein, 1982). PLS considers all path coefficients simultaneously (thus allowing analysis of direct, indirect, and spurious relationships) and estimates multiple individual item loadings and weight (White et al., 2003). As per the principles of SEM in the measurement part item loadings less than 0.6 (Hulland, 1999) were discarded from reflective constructs. But for 'formative' constructs only weights were considered (Santosa et al., 2005; Hossain et al., 2010b; 2011b,c).

6.3.1 Measurement of Validity and Reliability

Validity refers to the appropriateness, meaningfulness, and usefulness of the specific inferences and actions based on test scores (Gable & Wolf, 1993). It is also considered as the degree of fit between a construct and indicators, and how well the conceptual and operational definition of the measurements and indicators match what they are designed to measure. Validity deals with the extent to which a scale or set of measures accurately represents the concept of interest (Hair et al., 1998). Validity of a measure can be inferred through the following two validity checks - content validity and construct validity.

6.3.2 Content Validity

Content validity is the extent to which a measurement reflects the specific intended domain of content. The key to content validity lies in the procedures that are used to develop the instrument (Churchill & Gibert, 1979). For this study, a combination of the in-depth reviews of literature, field study, and the four phases pretested questionnaires were conducted to ensure the inclusion of an adequate and representative set of items that cover the different concepts of destination loyalty. At the final phase of pretest 35 experienced visitors' opinions were examined to generate a list of appropriate measures to ensure that they adequately covered the most important aspects of the constructs. The survey instrument was sent to a number of tourism marketers, academics, and experts for their comments and inputs. Thus content validity was confirmed for this study.

6.3.3 Construct Validity

Construct refers to the extent to which a measure adequately assesses the theoretical concept (Nunnally & Bernstein, 1994). Theory, research design and analysis have a direct bearing on the validation process. No simple measurement can be used to quantify the extent to which a measure can be described as having construct validity. However, researchers typically establish construct validity by correlating a measure of a construct with a number of other measures that should, theoretically, be associated with it (convergent validity) or vary independently from it (discriminant validity) for the reflective constructs (Chi, 2005). The scale used in this study was adapted from established existing measures that have been applied and validated in numerous tourism studies and validated via field study which was presented in chapter 5. In addition, the validity of the measurement scale was also evaluated via the confirmatory factor analysis although; it is not required for using the PLS based SEM approach. The convergent validity of the scale was measured by tests of composite reliability (CR) and average variance extraction (AVE). Higher CR and AVE values indicate a higher convergent reliability of the measurement. The discriminant validity is established when the AVE values exceed the square of the correlations between each pair of latent constructs (Fornell and Larcker, 1981; Chi 2005).

6.3.4 Reliability

Reliability is an assessment of the degree of internal consistency between multiple measurements of a variable (Hair et al., 1998). It is a necessary, but not sufficient condition for validity. However, since reliability is more easily determined than validity, there has been a greater emphasis on it historically for inferring the quality of measures (Pedhazur & Schmelkin, 1991). A reliability analysis using Cronbach's alpha was performed for the current pilot study to test the internal consistency of the 12 constructs: attributes of PIC (7 items), attributes of PDBI (6 items), attributes of PW (6 items),

attributes of PP (10 items), attributes of PQ (6 items), attributes of PP (items), attributes of PR (6 items), attributes of PSR (8 items), attributes of PSV (4 items), attributes of PRB (4 items), attributes of PIL (4 items), attributes of PS (5 items), and attributes of PDL (5 items) detailed in Chapter 5. An alpha of 0.7 or above is considered acceptable as a good indication of the reliability (Nunnally and Bernstein, 1994; Chi 2005) of each construct of the study.

Table 6.1: Construct Reliability

Constructs	Alpha	Constructs	Alpha	Constructs	Alpha	Constructs	Alpha
PIC	0.687	PP	0.658	PSR	0.715	PSV	0.713
PDBI	0.723	PQ	0.787	PS	0.771	PIL	0.583
PW	0.758	PR	0.765	PDL	0.853	PRB	0.728

A total of 145 completed surveys were used for the preliminary data analysis. The results of the reliability analysis (Table 6.1) showed that the scales were internally reliable: alpha = 0.723 for attributes destination brand image, alpha = 0.771 for attribute satisfaction, and alpha = 0.853 for destination loyalty. It was found that the alpha values of the maximum constructs well exceeded the minimum standard (0.70) suggested by Nunnally and Bernstein (1994). The alpha value for perceived intrinsic cues was 0.687 and perceived price was less than the acceptable level as both are operated as formative constructs. In addition, the construct 'PIL' discovered from the field study that could be the cause of a lower reliability 0.583. However, as the overall scale relativity was 0.885 and it was a preliminary study, all items were included in the national survey.

Table 6.2: Internal Consistency and AVE for the Constructs

CO	CR	AVE	R^2
PDBI	0.769	0.528	-
PW	0.882	0.599	-
PP	0.803	0.507	-
PQ	0.554	0.539	0.516
PR	0.857	0.546	0.211
PSR	0.810	0.587	0.178
PS	0.852	0.536	0.210
PDL	0.898	0.639	0.312
PRB	-	-	-
PIL	-	-	-
PSV	-	-	-

CO=Constructs, CR=Composite Reliability, AVE= Average Variance Extracted

It was found that most of the constructs had an internal consistency (Table 6.2) of about 0.7 and above. Convergent validity and Discriminant validity were assessed as suggested (Fornell & Larcker, 1981). In this pilot study, the assessment of discriminant validity did not reveal any problems at all.

6.3.5 Findings of Pilot Study

The results of the tests of the hypotheses with explanatory power show estimated path coefficients (significant paths are indicated with an asterisk), and associated t-values of the different paths. Tests of significance of all paths were performed using the bootstrap re-sampling procedure. Path coefficients indicated the strength of relationships between the constructs. Eleven (11) hypothesized paths in the research model were found to be statistically significant at different significant levels whereas the rest were not supported (Table 6.3).

Table 6.3: Tests of Hypotheses

HY	PR	PC	t-V	HY	PR	PC	t-V
H1a	PIC-PQ (+)	0.106	1.188	H6	PR-PS (-)	-0.056	.546
H1b	PIC-PR (-)	0.167	1.035	H7a	PSR-PS (-)	0.087	1.149
H1c	PIC-PS (+)	0.213	2.054*	H7b	PSR-PR (+)	0.208	2.894**
H2a	PDBI-PQ (+)	0.145	2.091*	H8	PS-PDL (+)	0.593	5.327**
H2b	PDBI-PR (-)	-0.122	1.198	H9a	PSV-PQ (-)	-0.126	1.170
H3a	PW-PQ (+)	0.475	5.949**	H9b	PSV-PR (-)	0.026	0.241
H3b	PW-PR (-)	-0.136	1.293	H9c	PSV-PSR (+)	-0.005	0.0541
H4a	PP-PQ (+)	0.268	3.753**	H10	PRB-PSR(+)	0.193	2.079*
H4b	PP-PR (-)	-0.233	2.326**	H11a	PIL-PR (-)	0.312	1.927*
H4c	PP-PSR (+)	0.312	3.913**	H11b	PIL-PSR(+)	0.142	1.459
H5a	PQ-PDL (+)	-0.109	1.216	-	-	--	-
H5b	PQ-PS (+)	0.283	2.979**	-	-	-	-

HY=Hypotheses, PR= Path Relation, PC=Path Coefficient, t-V= t –Statistics

There was a significant impact of PDBI, PW and PP on perceived quality with the path coefficient of 0.213, 0.145 and 0.268 respectively. The three constructs accounted for 51.6% of the variance of PQ. No positive impact was found of PIC on PQ and PR but there was a direct relationship accounted on PS with a path coefficient of 0.230. There was no significant relationship of PDBI and PW on PR but a very strong negative relationship was found for PP with a path coefficient of -0. 233. It accounted for 21.1% variance in the model. For the antecedents of PSR, it was also observed that a strong positive relationship existed between PP and PSR, and PRB to PSR with a path coefficient of 0.288 and 0.193 respectively accounting for 17.8% variance. Relationships for both PI and PSV to PSR were also found as per the hypotheses but not at a predetermined acceptably significant level. For the antecedents of PS, both PIC and PQ were significant with a path coefficient of 0.213 and 0.283 respectively, accounting for 21% variance as explained. Surprisingly no satisfactory negative relations were found for PR and PSR to PS but a path coefficient had the right direction as per the formulated hypotheses. Finally, PS was found to have a direct antecedent of PDL with a path coefficient of 0.593 and explained 31.2 % of the variance.

6.3.6 Discussion of Pilot Study

Maximum hypothesized paths in the research model were found statistically significant at different significance levels whereas some were not supported like Perceived Intrinsic Cues (PIC) to Perceived Risk (PR), Perceived Destination Brand image to Perceived Risk (PR). There was a significant impact of Perceived Destination Brand image (PDBI), Perceived Warranty (PW) and Perceived Price (PP) on Perceived Quality with the significant path coefficient. No positive impact was found of Perceived Intrinsic Cues (PIC) on Perceived Quality (PQ) and Perceived Risk (PR) but a direct relationship was linked with Perceived Satisfaction (PS). There was also no significant relationship of Perceived Destination Brand image (PDBI) and Perceived Warranty (PW) on Perceived Risk (PR) but a very strong negative relationship was found for Perceived Price (PP) with its path coefficient. For the antecedents of Perceived Sacrifice (PSR), it was also observed that a strong positive relationship existed between Perceived Price (PP) and Perceived Sacrifice (PSR), and Perceived Religious Belief (PRB) to Perceived Sacrifice (PSR). Relationships for both perceived Income Level (PIL) and Perceived Seasonal Variation (PSV) to Perceived Sacrifice (PSR) were also found as per the hypotheses but not at a highly significant level. For the antecedents of perceived Satisfaction (PS), both Perceived Intrinsic Cues (PIC) and Perceived Quality (PQ) were significant. Surprisingly no satisfactory negative relations were found for perceived Risk (PR) and Perceived Sacrifice (PSR) to Perceived Satisfaction (PS) but path coefficients had the right direction as per the formulated hypotheses. Finally, Perceived Satisfaction (PS) was found to have a direct antecedent of Perceived Destination Loyalty (PDL) with a path coefficient which indicated that the data collection instrument and analysis procedures are rational for this study. Based on the results of the pilot study and subsequent discussion the final version of the survey instrument was developed to be used in the national survey.

6.4 National Survey for Testing Proposed PDL Model

Data were collected by means of a personal survey of Cox's Bazar, Bangladesh with a set of pre-tested structured questionnaires through four phases. The table 6.4 shows the survey response rate at a glance. In the first wave a total of 205 individuals were randomly selected during the data collection period of December 2009. After reading the forwarded questionnaires a total 170 respondents agreed to respond. Among the questionnaires received, only 145 were properly completed (this part was considered as pilot/preliminary study and discussed in previous sections). In the second phases of data collection we distributed 428 questionnaires among individuals during January 2010. A total 295 respondents agreed to participate in the survey. Among the questionnaires received 256 were filled out properly.

Table 6.4: Survey Response Rate

Respondents	Number	Percent (%)
Total target population	1000	100
Total survey population	963	96.3
Total Undelivered	27	3.10
Total responses	755	78.40
Unusable samples	153	15.89
Total coded samples	642	63.55
Missing value	30	3.12
Outliers	10	1.04
Total usable samples	602	62.51

In the third phase of data collection we distributed 330 questionnaires during February 2010. In total 225 respondents agreed to participate in the survey. Researcher received 158 completed questionnaires. The front page of the questionnaire well described the purpose of the study in which author was looking for antecedent factors from those visitors who showed loyalty towards Cox's Bazaar as a tour destination. The respondents were then asked to turn to the next page which included information regarding the factors and variables which they took into consideration when selecting the destination. The respondents were questioned using a 6 point scale (1= Strongly Disagree and 6= Strong Agree) as this is easy to prepare and interpret, and also simple for respondents to answer (Zebal, 2005; Zikmund 1997). Malhotra (2004) argued that the Likert scale has several advantages, as it is easy to construct and administer. In the final phase 65 questionnaires were distributed among the individuals for a non-response bias test during December 2010 from which we received 53 completed questionnaires.

6.4.1 Non Response Bias Test

In the data analysis in this study, it is assumed that there are no different distributions or opinions between respondents and non-respondents in terms of their socio-demographic characteristics and the selected measurement items. In order to assess a potential non-response bias, this study examined differences between early and late respondents in term of their opinions on the measurement scales and demographic distributions. In this study, 65 respondents from the same study population were contacted in December 2010 using final questionnaires. A total of 53 usable questionnaires were gathered and considered as the late respondents for non response bias analysis.

An independent sample T-test (similar to Mann Whitney U test) was utilized to determine if there were different distributions between early respondents (n = 549) and late respondents (n = 53) in terms of their socio-demographic characteristics, and also to see if there were different mean scores between these two groups (early and late respondents) in terms of the measurement items for this research study. Accordingly, these tests were used to determine whether the late respondents were from the same

population, or were not statistically different from the earlier respondents. From the results of the T-tests (Table 6.5) it was revealed that there are a few differences between the two groups for some measurement items. The fact that only one item in the perceived destination brand image, one item for perceived quality and two items for perceived seasonal variation scales were found to be significantly different ($p < .05$), suggests that little bias on these items was involved. In fact, two items were generated from the field study for PSV. Since, each measurement scale will be examined to confirm its relationship with the latent variables; it is assumed this significant difference does not pose a bias for the hypotheses under investigation for this study.

Table 6.5: T-test for Equality of Means for Non response Bias Test

Items	t	Sig	**Items**	t	Sig	**Items**	t	Sig
PIC1	1.427	.541	PNMP1	-.277	.782	NMPSR4	1.629	.104
PIC2	-.435	.664	PNMP2	-.423	.672	PS1	1.217	.224
PIC3	1.420	.156	PNMP3	1.201	.230	PS2	.231	.817
PIC4	.656	.512	PNMP4	-1.086	.278	PS3	.650	.516
PIC5	.245	.807	PNMP5	-.020	.984	PS4	.492	.623
PIC6	.105	.916	PQ1	-2.074	.039	PS5	.020	.984
PIC7	1.233	.218	PQ2	-.202	.840	PDL1	.890	.374
PDBI1	.174	.862	PQ3	-1.503	.113	PDL2	.814	.416
PDBI2	3.624	.000	PQ4	-.366	.714	PDL3	.547	.584
PDBI3	.377	.706	PQ5	.180	.857	PDL4	.515	.607
PDBI4	-.894	.371	PQ6	-.193	.847	PDL5	1.010	.313
PDBI5	1.272	.204	PR1	.735	.463	PRB1	.276	.783
PDBI6	-.038	.970	PR2	.555	.579	PRB2	.573	.567
PW1	.895	.371	PR3	1.042	.298	PRB3	2.890	.004
PW2	-1.704	.089	PR4	.375	.708	PRB4	1.477	.140
PW3	-.503	.615	PR5	1.056	.291	PIL1	-.333	.739
OW4	-.833	.405	PR6	1.137	.256	PIL2	-.083	.934
PW5	-.048	.962	MPSR1	-.222	.824	PIL3	-.940	.348
PW6	-1.281	.201	MPSR2	.151	.880	PIL4	-.217	.828
PMP1	.272	.785	MPSR3	.799	.425	PSV1	2.011	.045
PMP2	-.972	.331	MPSR4	-.941	.347	PSV2	2.476	.014
PMP3	-.482	.630	NMPSR1	-1.801	.072	PSV3	1.020	.308
PMP4	-1.220	.223	NMPSR2	-1.515	.130	PSV4	1.068	.286
PMP5	-1.006	.315	NMPSR3	1.303	.193			

Consequently, it can be concluded from the non-response bias tests that there was an absence of non-response bias in the collected data since overall there was no significant difference found between early and late collected data except in four cases (PDBI2, PQ1, PRB3, PSV1 and PSV2).

6.4.2 Data Examination

It was necessary to assess the properties of the data before going to the final analysis. The raw data showed some 30 missing values, and 20 outliers that were not considered for this study. Literature argue that the minimum number of cases to run a structural equation analysis was about 200 and/or ten times the number of observed variables in

the most complex construct. It is also suggested that a minimum sample size of 100 is needed in order to detect any interaction effect and six to eight indicators per construct are needed to obtain structural path estimates within 10% of true effects (Chin et al., 1996). Besides, research by Gefen, Straub and Boudreau (2000), however, demonstrate that the required minimal sample size is around 100-150 cases. This study with 602 cases is therefore considered to be more than enough for PLS containing a maximum 7 indicators for the construct of Perceived Intrinsic Cues (PIC).

6.4.3 Respondents' Profiles

The summary of demographic characteristics of respondents is reported in Table 6.6. The respondents were comprised of male (92.4%) and female (7.6%), and the average age of the respondents' was 35 years. After recoding the respondents' age, the result showed that 52.7% of respondents ranged between 21and 30, followed by 31 to 40 (23.1%), and 41+ (11.3%). Among the total respondents 35% were students followed by 35.9% service holders, and the rest 29.1 were businessmen and others.

Table: 6.6: Demographic Characteristic of Respondents (602)

Gender N= 602	FQ	%	**Regional Distribution (N=602)**	FQ	%
Male	556	92.4	Dhaka	275	45.7
Female	46	7.6	Chittagong	259	43
Age			Rajshahi	31	5.1
<20 years	78	13	Khulna	9	1.5
21-30 years	317	65.6	Barisal	11	1.8
31-40 years	139	88.7	Sylhet	10	1.7
41-50 years	51	97.2	Others	7	1.2
?51 years	17	13	Total	602	100
Total	602	100	**Education**		
Profession			Below than high school	12	2
Service	211	35	High school	88	14.6
Business	216	35.9	College	213	35.4
Student	158	26.2	University	282	46.8
Others	17		Others	7	1.2
Total	602	100	Total	602	100
Income			**Frequency of visits**		
< 20,000	273	45.3	2-5 times	339	56.3
20,000-30,000	147	24.4	6-10 times	163	27.1
30,001-40,000	67	11.1	11-15 times	39	6.5
>40,001	115	19.1	16-20 times	17	2.8
Total	602	100	21 and above	44	7.3
Marital Status			Total	602	100
Single	294	48.8			
Married	305	50.7			
Others	3	0.5			
Total	602	100			

Source: Survey from Field, FQ= Frequency,

The education level of visitors reveals that 46.8% of respondents had university degrees in different levels where 35.4% had college degrees, and the rest (17.8%) had high school and higher education (M Phil or PhD). This result implies that most of the respondents were quite highly educated and had good knowledge of tourism products and services for the particular context. In terms of frequency of visits to the destination 56.3% visitors visited the destination 2-5 times followed by 27.1% 6-10 times. However, it was found that 16.6% visited more than 11 times including 7.3% more than 21 times which indicated a high frequency of revisit to the particular destination. In terms of marital status almost 48.8% respondents were married, and the remaining 50.7% were unmarried and the rest 0.5% is other. Income level showed that 24.4% of respondents had incomes between Tk[7]. 20000 to 30,000 and 45.3% had incomes less than Tk 20000. Additionally, 30.2% of respondents had incomes of Tk. 40000 or more (Table 1). About 46% visitors came from the capital city Dhaka and 43% from Chittagong commercial capital of Bangladesh. Only 5.1% came from Rajshahi, and the rest 6% from other areas (see Table 6.5).

6.5 PLS Based Structural Equation Modelling (SEM) Approach

Structural equation models usually involve latent variables with multiple indicators. The measurement model or outer model specifies the relationship between indicators and latent variables. There are a number of SEM based applications available for researchers and the one selected specifically for this study is PLS Graph version 3.0. The Partial Least Square (PLS) is a second-generation regression model that integrates factor analysis and linear regressions. It is suitable in confirmatory factor analysis and simultaneous testing of multiple hypotheses. The major advantage of PLS is that it makes minimal distribution assumptions. Therefore, tests for normality such as skewness, kurtosis, and the Kolmogorov-Smirnov test need not be done. Moreover, PLS is suitable if the sample is small. For example Chin, Marcolin, and Newsted (2003) used 270 survey responses whilst Barclay, Higgins, and Thompson (1995) had 250 survey responses in their PLS analysis. In addition, this study includes both formative and reflective measures. Therefore, PLS which can be used for both reflective and formative indicators unlike other SEM based applications such as LISREL is the best option for data analysis (Barclay, Higgins, and Thompson 1995; Chin 1995; Chin and Gopal 1995; Fornell and Bookstein 1982). In this study both formative and reflective constructs were identified and employed in the proposed destination loyalty model (Figure 4.12 and 4.13 in Chapter 4). Detailed conceptual and theoretical grounds with different logic behind them using PLS were discussed in previous sections of this chapter.

US$1=75 BD TK.

6.5.1 Evaluation of Path Model

It is necessary to mention that PLS path modeling does not provide any global goodness-of-fit criterion like the Covariance based SEM approach using AMOS or LISREL. As a consequence Chin (1998) has put forward a catalog of criteria to assess partial model structures. A systematic application of these criteria is a two-step process, encompassing (1) the assessment of the outer (measurement) model and (2) the assessment of the inner (structural) model as shown in table 6.7.

Table 6.7: Two-Step Process of PLS Path Model Assessment

Stage	Analysis	Analysis	Constructs
1	Outer Model Basement (Measurement)	i- Item reliability ii- Internal consistency iii- Discriminant validity iv. Validity	Reflective Reflective Reflective Formative
2	Inner model Assessment (structural)	i- Amount of variance explained (R^2) ii- Path coefficient (β) iii- Statistical significance of t-values	Both Both Both

A systematic evaluation of the PLS approach estimate reveals the measurement reliability and validity according to certain criteria that are associated with the formative and reflective outer model. It only makes sense to evaluate the inner path model estimates when the calculated latent variable scores show evidence of sufficient reliability and validity (Henseler et al., 2009). Therefore, in the first stage, which is the assessment of the measurement analysis, the main objective is to examine the validity and reliability of the measurements of the constructs. Three parameters are examined in this step; item reliability, internal consistency, and discriminant validity. In the second stage, the assessment of the structural model is undertaken to test the proposed hypotheses by examining the amount of variance explained (R^2), path coefficient (β), and statistical significance of associated t-values.

6.5.2 Assessment of Measurement Model (Outer Model)

The analysis of the measurement model describes how the latent constructs are measured in terms of the observed variables and their measurement properties. It is suggested that before proceeding to the structural model, measurement model properties need to first be satisfied (Barclay, Higgins & Thompson, 1995; Fornell & Larcker 1981). The following sections discuss the measurement model assessment by measuring the individual item reliability, internal consistency and discriminant validity (Barclay, Higgins, & Thompson, 1995; Hulland, 1999; Eta, 2010). As the present study contains both

formative and reflective constructs, the assessments of the measurement model are conducted based on the following three grounds:

6.5.3 Assessing Reflective Measurement Model

In this research study, nine reflective constructs including three developed from the field study were used because each item is a function of the respective construct. Overall, there were 46 items for all the nine antecedents constructs; Perceived Destination Brand image (PDBI1-PDBI6), Perceived Warranty (PW1-PW6), Perceived Seasonal Variation (PSV1-PSV4), Perceived Religious Beliefs (PRB1-PRB4), Perceived Quality (PQ1-PQ6), Perceived Risk (PR1-PR6), Perceived Satisfaction (PS1-PS5), and Perceived Destination Loyalty (PDL1-PDL5), Since there is no requirement for a normality distributed data set for PLS analysis (Chin, Marcolin &Newsted, 2003), a test for normality such as Skewness and Kurtosis or the Kolmogorov-Smirnov test is not necessary (Jackson, 2008) like covariance SEM.

Item/Indicator Reliability: As the reliability of indicators varies, the reliability of each indicator should be assessed with caution. Item reliability examines how well each item related to their respective construct, which is sometimes referred to as simple correlations. In the PLS, the individual item reliability can be assessed by examining the loadings of the items for reflective constructs. The loadings score can be obtained from the bootstrapping result of PLS. Researchers postulate that a latent variable should explain a substantial part of each indicator's variance (usually at least 50%) (Henseler et al., 2009). Different opinions are available in the literature about item reliability. Barclay, Higgins and Thompson (1995) specify that the items with loadings less than 0.707 should be discarded. Hulland's (1999) suggested items with factor loadings less than 0.50 should not be retained for structure analysis. Other authors cited an individual loading minimum of 0.40 is acceptable (Igbaria et al. 1997; Hair et al. 1998). However, there seems to be a precedence in the literature considering that the 0.30 factor loading level as acceptable (Sirdeshmukh et al., 2002). Churchill (1979) recommends eliminating reflective indicators from measurement models if their outer standardized loadings are smaller than 0.40. (Henseler et al., 2009).

However taking into account PLS' characteristic of consistency the researcher was careful when eliminating indicators. In this regard Henseler et al (2009) mention that only if an indicator's reliability is low and eliminating this indicator goes along with a substantial increase of composite reliability, it makes sense to discard this indicator from reflective constructs.

Table 6.8: Assessment of Items Reliability for Reflective Constructs

Cons	Items	L	t-V	Cons	Items	**W**/L	t-V
	PDBI1	------	-----		PR6	0.7229	6.8719
	PDBI2	0.7210	3.4365		PS1	0.7193	17.0153
PDBI	PDBI3	0.7583	3.4186		PS2	0.7165	13.9028
	PDBI4	0.7253	2.6913	PS	PS3	0.7703	21.6394
	PDBI5	0.6262	1.974		PS4	0.7179	16.1404
	PDBI6	------	-----		PS5	0.7130	17.0232
	PW1	0.7503	14.5883		PDL1	0.8098	16.1756
	PW2	0.8186	19.8911	PDL	PDL2	0.8038	18.4871
PW	PW3	0.7459	17.3546		PDL3	0.8340	17.0870
	PW4	0.7516	15.8068		PDL4	0.7399	14.4548
	PW5	0.7225	15.6415		PDL5	0.7784	17.8071
	PW6	-----	------		PRB1	------	
	PQ1	-----	-----		PRB2	0.7773	5.7707
	PQ2	0.7299	15.9738	PRB	PRB3	0.6636	4.0088
PQ	PQ3	0.6934	12.8305		PRB4	0.7773	5.0141
	PQ4	0.7738	20.0054		PIL1	-------	
	PQ5	0.5993	10.8617		PIL2	0.8454	6.6307
	PQ6	0.7654	15.9347	PIL	PIL3	0.8192	5.9185
	PR1	-----	----		PIL4	0.7702	4.0376
	PR2	0.6533	4.9999		PSV1	0.7147	5.4575
	PR3	0.7702	7.7745		PSV2	0.7746	7.4705
PR	PR4	0.7054	5.6564	PSV	PSV3	0.7252	5.7058
	PR5	0.7458	8.2303		PSV4	-----	-------

(L= Loading, PDBI= Perceived Destination Brand Image PQ= Perceived Quality, PR= Perceived Risk, PSR= Perceived Sacrifice, PS= Perceived Satisfaction, PDL=Perceived Destination Loyalty, PIL=Perceived income Level, PSV=Perceived Seasonal Variation and PRB= Perceived Religious Belief---- Items dropped)

For testing most of the Western Theories in a third world context like Bangladesh, the researcher determined a minimum cut off value of 0.6 as the appropriate criterion to underpin the reliability of individual items of reflective constructs so that the maximum number of items can be retained for the final analysis (Hossain et al., 2010b, 2011d).

Taking into account the different recommendations in the literature, and to maximize the measurement model's ability to fulfill the requirements of convergent validity, 0.6 and above was determined as a reliable item. Hence, after the first PLS run, eight items with loadings below 0.6 were discarded (Table 6.8). The eliminated items are PDBI1, PDBI6, PW1, PQ1, PR1, PSV4, PIL1, and PEB1. Furthermore, the criterion suggested by Kline (1998) and Rahim, Antonioni, and Psenicka (2001) for a minimum of three items was maintained because even after item elimination, all the constructs had a minimum of three items. The refined measurement model was again tested and all loadings were found to be above the cut-off point of 0.6 (Table 6.8). The results of the item loading found the majority of the items loading above 0.7 whilst only four items (PDBI5, PQ5, PR2, and PRB3) had a loading of 0.6 to 0.7 (Table 6.8).

b) Internal Consistency: The second reliability measure of the first sub-step of PLS analysis, is internal consistency which was developed by Fornell and Larcker (1981). Internal consistency is used to establish the convergent validity to assure there is a correlation among the items for a construct. This can be evaluated by;

i) Composite Reliability/Convergent Validity: Convergent validity signifies that a set of indicators represents one and the same underlying construct, which can be demonstrated through their unidimensionality. This measure is considered to be superior to the traditional measure of consistency (Cronbach's alpha) because it is not influenced by the number of indicators (Hanlon, 2001). Sometimes it is considered as being similar to Cronbach alpha, but it is preferred in this context because it estimates internal consistency based on actual construct loading (White et al 2003). Bagozzi et al. (1998) suggested 0.60 cut-off point value for internal consistency. Even though it is similar to Cronbach's alpha, Chin (1998a) explains that there is no assumption that all indicators are equally weighted for internal consistency in PLS. Internal consistency can be calculated by using the following formula:

Internal consistency= $$\frac{\left(\sum \lambda_{yi}\right)^2}{\left(\sum \lambda_{yi}\right)^2 + \sum Var(\varepsilon_i)}$$ **Equation 1**

An internal consistency of 0.70 or greater is considered adequate to establish a convergent validity of the measurement model (Barclay, Higgins and Thompson 1995) as shown in the Table 6.9.

Table 6.9: Internal Consistency

Constructs	IC	Constructs	IC	Constructs	IC	Constructs	IC
PIC	-----	PP	-------	PSR	------	PSV	0.782
PDBI	0.801	PQ	0.839	PS	0.849	PIL	0.853
PW	0.871	PR	0.843	PDL	0.895	PRB	0.773

IC=Internal Consistency

Internal consistency values for the reflective construct of this study not only exceeded the 0.70 by Nunnally (1978) for exploratory work but also for other constructs. Of the 'reflective' constructs, the composite reliability of the perceived sacrifice construct had the lowest internal consistency of 0.792 while perceived destination loyalty had the highest of 0.895. Most constructs had an internal consistency of about 0.7 and above for reflective constructs (Table 6.9). Internal consistency for PIC, PP, and PSR were not considered as they were operationilzed as formative constructs.

ii) Average Variance Extracted/Convergent Validity: Another alternative method to confirm the convergent analysis of the measurement is by evaluating the average variance extracted (AVE). AVE represents the average variance extracted of a construct by its corresponding items. Fornell and Larcker (1981) suggest using the average variance extracted (AVE) as a criterion of convergent validity. An AVE value of at least 0.5 indicates sufficient convergent validity, meaning that a latent variable is able to explain more than half of the variance of its indicators on average (Hensler et al 2009). The following formula is used to calculate AVE:

Average Variance Extracted (AVE) = $$\frac{\sum \lambda_{yi}^{2}}{\sum \lambda_{yi}^{2} + \sum Var(\varepsilon_i)}$$ **Equation 2**

Table 6.10: Average Variance Extracted for the Constructs

Constructs	AVE	Constructs	AVE	Constructs	AVE	Constructs	AVE
PIC	------	PP	-----	PSR	0.679	PSV	0.546
PDBI	0.503	PQ	0.511	PS	0.530	PIL	0.660
PW	0.575	PR	0.519	PDL	0.630	PRB	0.533

(AVE= Average Variance Extracted)

The results of the statistical analysis in Table 6.10 show that all the AVE values are above 0.5. The largest value is 0.66 for Perceived Level of Income (PIL) whilst the lowest is 0.503 for Perceived Destination Brand Image (PDBI). It shows that AVE for all constructs exceeds the assigned cut off point, which means that the convergent analysis for all reflective constructs is satisfied. Average Variance Extracted for formative constructs of PIC, PP, and PSR were not considered at this stage (Hensler et al., 2009).

6.5.4 Discriminate Validity/Criterion Validity

The next step in the assessment of the measurement properties is to test for discriminant validity. The discriminant validity of the reflective variables assesses the degree to which the constructs differ from each other. Barclay, Higgins, and Thompson (1995) recommend two analytical procedures for this assessment. These are i) average variance extracted (AVE) analysis at the constructs level and, ii) cross loading matrix evaluation at the item level.

i) Average Variance Extracted Analysis

In order to ensure discriminant validity, the AVE of each latent variable is expected. Under this concept the first criterion of discriminant validity is assessed by calculating the square root of average variance extracted (AVE). Fornell-Larker (1981) To meet the

discriminant validity criteria, the off-diagonal elements (correlation of latent variables) must be less-than or equal to the bolded, diagonal elements (square root of the average variance explained) in the corresponding rows and columns (Igbaria et al., 1997; Barclay, Higgins & Thompson, 1995; Gefen, Straub & Boudreau 2000). This value is then compared with the inter-construct correlation. To meet the discriminant validity criteria, the square roots of the AVE were calculated and represented in the main diagonal of Table 6.11. The off-diagonal elements represent the correlations among the latent variables. Barclay, Higgins, and Thompson (1995) specified that discriminant validity is achieved when the square root of the AVE of a construct is larger than its correlation with other constructs.

Table 6.11: Correlation among Constructs and Average Variance Extracted

Cons.	PIC	PDBI	PW	PP	PQ	PR	PSR	PS	PDL	PSV	PIL	PRB
PIC	---											
PDBI	0.463	**0.709**										
PW	0.353	0.235	**0.758**									
PP	0.198	.116	0.502	----								
PQ	0.296	.152	0.604	0.537	**0.715**							
PR	0.068	-0.010	-0.155	-0.166	-0.251	**0.720**						
PSR	0.405	0.202	0.316	0.340	0.373	0.131	----					
PS	0.420	0.360	0.339	0.311	0.435	-0.088	0.441	**0.728**				
PDL	0.384	0.452	0.198	0.154	0.229	0.073	0.347	0.597	**0.794**			
PSV	0.315	0.353	0.066	0.049	0.036	0.207	0.275	0.306	0.313	**0.739**		
PIL	0.186	0.096	0.234	0.307	0.267	-0.028	0.200	0.229	0.168	0.106	**0.812**	
PRB	0.262	.310	.129	.084	.125	.075	0.217	0.299	0.317	0.379	0.210	**0.730**

The bold diagonal items are square root of AVE

As PIC, PP and PSR were considered formative constructs, there is no need to apply AVE for discriminant validity. The correlations of less than 0.70 between constructs indicate good discriminent validity (Bruhn et al., 2008). In this study Table 6.11 presents the square root of AVE (diagonal elements in parenthesis), and the correlations between constructs (off-diagonal elements). It shows (Table 6.11) that the square root of AVE is greater than the off-diagonal elements across the row and down the column. These findings show that all the results are satisfactory, which confirms the establishment of the discriminant validity at the construct level. Besides, the AVE values ranged from 0.72 to 0.812, suggesting that the indicators are representative of the latent constructs.

ii) Cross Loading: The second discriminant validity criterion can be achieved when loading of an item within a construct is greater than its loading in any other constructs. The loading of each indicator is expected to be greater than all of its cross-loadings (Chin, 1998; Go¨ tz et al., 2009).

Table 6.12: Loading and Cross Loading Matrix

Items	PDBI	PW	PQ	PR	PS	PDL	PRB	PIL	PSV
PDBI2	**0.721**	0.111	0.111	0.021	0.314	0.35	0.189	0.008	0.26
PDBI3	**0.758**	0.239	0.141	-0.035	0.239	0.267	0.238	0.14	0.278
PDBI4	**0.725**	0.197	0.094	-0.004	0.235	0.341	0.245	0.065	0.228
PDBI5	**0.626**	0.067	0.06	0.002	0.246	0.397	0.218	0.02	0.234
PW1	0.194	**0.75**	0.41	-0.068	0.195	0.114	0.146	0.176	0.062
PW2	0.182	**0.819**	0.47	-0.14	0.257	0.142	0.091	0.203	0.058
PW3	0.222	**0.746**	0.444	-0.138	0.249	0.149	0.074	0.14	0.097
OW4	0.155	**0.752**	0.498	-0.134	0.285	0.155	0.099	0.156	-0.006
PW5	0.141	**0.722**	0.457	-0.1	0.291	0.187	0.086	0.212	0.045
PQ2	0.1	0.505	**0.73**	-0.179	0.268	0.092	0.093	0.237	-0.009
PQ3	0.002	0.369	**0.693**	-0.225	0.233	0.061	0.043	0.254	-0.094
PQ4	0.088	0.47	**0.774**	-0.151	0.317	0.168	0.069	0.183	0.011
PQ5	0.207	0.342	**0.599**	-0.116	0.358	0.257	0.113	0.116	0.171
PQ6	0.143	0.46	**0.765**	-0.227	0.37	0.23	0.124	0.171	0.044
PR2	0.009	-0.088	-0.116	**0.653**	-0.026	0.017	0.136	0.06	0.102
PR3	0.073	-0.086	-0.185	**0.77**	-0.035	0.091	0.066	-0.108	0.236
PR4	-0.021	-0.162	-0.226	**0.705**	-0.104	0.014	-0.002	-0.052	0.076
PR5	0.001	-0.116	-0.188	**0.746**	-0.098	0.073	0.06	-0.007	0.161
PR6	-0.11	-0.119	-0.189	**0.723**	-0.063	0.048	0.018	0.036	0.135
PS1	0.314	0.136	0.225	-0.018	**0.719**	0.442	0.195	0.129	0.25
PS2	0.254	0.26	0.328	-0.093	**0.717**	0.363	0.225	0.174	0.2
PS3	0.306	0.224	0.285	-0.026	**0.77**	0.508	0.222	0.094	0.273
PS4	0.237	0.295	0.358	-0.131	**0.718**	0.397	0.245	0.223	0.211
PS5	0.202	0.314	0.38	-0.057	**0.713**	0.448	0.203	0.214	0.18
PDL1	0.395	0.156	0.154	0.043	0.488	**0.81**	0.296	0.126	0.292
PDL2	0.373	0.164	0.195	0.046	0.483	**0.804**	0.243	0.134	0.26
PDL3	0.395	0.165	0.192	0.077	0.489	**0.834**	0.224	0.11	0.235
PDL4	0.307	0.175	0.168	0.046	0.415	**0.74**	0.2	0.144	0.197
PDL5	0.318	0.129	0.2	0.075	0.488	**0.778**	0.287	0.155	0.253
Items	PDBI	PW	PQ	PR	PS	PDL	PRB	PIL	PSV
PRB2	0.241	0.147	0.11	0.043	0.229	0.255	**0.777**	0.17	0.202
PRB3	0.17	0.078	0.084	0.055	0.163	0.161	**0.664**	0.154	0.33
PRB4	0.26	0.047	0.076	0.07	0.256	0.266	**0.745**	0.136	0.327
PIL2	0.065	0.169	0.207	0.002	0.175	0.129	0.192	**0.845**	0.111
PIL3	0.11	0.184	0.205	-0.042	0.209	0.199	0.182	**0.819**	0.088
PIL4	0.057	0.234	0.253	-0.035	0.177	0.07	0.126	**0.77**	0.047
PSV1	0.376	0.151	0.144	0.068	0.349	0.328	0.333	0.106	**0.715**
PSV2	0.282	0.049	-0.004	0.151	0.235	0.283	0.3	0.041	**0.775**
PSV3	0.155	-0.031	-0.042	0.218	0.123	0.116	0.221	0.084	**0.725**

(PDBI= Perceived Destination Brand Image, PW= Perceived Warranty, PQ= Perceived Quality, PR= Perceived Risk, PS= Perceived Satisfaction, PDL=Perceived Destination Loyalty, PSV= Perceived Seasonal Variation, PRB= Perceived Religious Belief, PIL= Perceived Income Level)

Although the Fornell–Larcker criterion assesses discriminant validity on the construct level, the cross-loadings allow this kind of evaluation on the indicator level (Henseler et al, 2009). This procedure was done manually as PLS- graph version 3.0 does not run the cross-loading check automatically. First, the latent variable scores for each item were calculated through PLS. Then, these scores were correlated with the original items. The correlation was done after the two types of data were copied into SPSS.

The results of the loading and cross loading correlations are depicted in Table 6.12. The table shows that all items are loaded higher on the construct they were measuring than on any other construct in the model. Therefore, the second criterion of discriminant validity was met. The implication is that all the reflective constructs in the measurement model are different from each other. Based on the outcome, the result of the measurement model has provided satisfactory empirical support for the reliability, convergent, and discriminant validity for reflective constructs and subsequent analysis.

6.6 Assessing First Order Reflective Constructs

The usage of second-order constructs is a widely accepted practice in modeling the relationship among studied variables. The second-order construct is multidimensional, and both first- and second-order constructs included in the structural modeling can be either reflective or formative (Diamantopoulos et al., 2008). This results in four alternative relationships among constructs: formative first- and second-order; formative first-order and reflective second-order; reflective first and second-order; and reflective first-order and formative second-order (Jarvis et al., 2003).

Recently some empirical studies suggested that, among the four types of higher-order modeling, formative-reflective and formative-formative approaches in which the relationship between the first-order construct and its measures are formatively defined are subject to estimation bias (Kim et al., 2010; Shin and Kin 2011. This line of reasoning, however, does not apply to the ‘reflective-formative’ model in which the first-order constructs are reflectively defined and therefore recognized to be stable in their parameter estimation. To overcome the estimation bias this study considered four first order reflective constructs for two second order formative constructs (PP and PSR), the details of which were described in Chapter 5.

Table 6.13: Reliability for First Order Reflective Constructs

Items	Loadings	t-V	Items	Loadings	t-V
PMP1	0.6931	29.8986	PMPSR1	0.6658	21.9297
PMP2	0.8154	33.1024	PMPSR2	0.7756	41.0823
PMP3	--------		PMPSR3	0.7887	36.3162
PMP4	0.7936	31.5854	PMPSR4	0.6735	20.7655
PMP5	0.6810	27.2882	--------	---------	
PNMP1	0.6602	24.1822	PNMPSR1	0.6585	13.7397
PNMP2	0.7813	35.3449	PNMPSR2	0.6667	14.9295
PNMP3	0.8166	39.2976	PNMPSR3	0.6350	13.1570
PNMP4	0.6986	23.1881	PNMPSR4	0.6241	13.0140
PNMP5	--------				

PMP=Perceived Monetary Price, PNMP= Perceived Nonmonetary Price, PMPSR= Perceived Monetary Sacrifice, PNMPSR= Perceived Nonmonetary Sacrifice

Table 6.14: Cross Loading Matrix for 1st Order Reflective Constructs

Items	PMP	PNMP	MPSR	NMPSR
PMP1	**.693**	-.048	.164	.197
PMP2	**.815**	-.043	.299	.253
PMP4	**.794**	.029	.195	.230
PMP5	**.681**	.127	.243	.200
PNMP1	-.010	**.660**	.154	.063
PNMP2	.005	**.781**	.162	.125
PNMP3	.013	**.817**	.156	.128
PNMP4	.047	**.699**	.153	.123
MPSR1	.241	.136	**.666**	.358
MPSR2	.208	.169	**.776**	.239
MPSR3	.216	.196	**.789**	.333
MPSR4	.221	.105	**.674**	.352
NMPSR1	.066	.151	.175	**.659**
NMPSR2	.137	.076	.200	**.624**
NMPSR3	.249	.024	.299	**.667**
NMPSR4	.312	.138	.454	**.635**

PMP=Perceived Monetary Price, PNMP= Perceived Nonmonetary Price, PMPSR= Perceived Monetary Sacrifice, PNMPSR= Perceived Nonmonetary Sacrifice

For statistical analysis of constructs and items level the same procedures flowed as they followed other reflective constructs in section 6.5 of this chapter. It was found that after discarding one variable from Perceived Monetary Price (PMP3) and one variable from Perceived Nonmonetary Price (PNMP5). It was found all items loading and corresponding *t* values were significant for the first order reflective construct (PMP, PNMP) of the second order formative construct of PP.

As such for the second order formative constructs PSR were considered two antecedent reflective constructs i.e. Perceived Monetary Sacrifice (PMPSR) and Perceived Nonmonetary Sacrifice (PNMSR) loadings and associate t values were significant, as ranges of t value were13.15 to 41.08 (Table 6.13). In the measurement part, this study also considered discriminant validity using cross loading criterion for first order reflective constructs of PMP, PNMP, MPSR and NMPSR.

From the cross loading table (Table 6.14) it is found that a loading of an item within a construct is greater than its loading in any other constructs (Chin, 1998). The outcome indicates the criterion of discriminant validity for first order reflective constructs. The inference is that all four first order reflective constructs are different from each other.

Table 6.15: Internal Consistency and Convergent Validity for First order Reflective Constructs

Constructs	CR	AVE
PMP	0.835	0.560
PNMP	0.829	0.550
MPSR	0.818	0.530
NMPSR	0.741	0.418

CR=Composite Reliability, AVE= **Average Variance Extracted**

Table 6.15 presents internal consistency values for first order reflective constructs of this study exceeded the acceptable value 0.70 as well as the average variance extracted also proved the convergent validity of the constructs. AVE value of more than 0.5 indicates enough convergent validity that explains more than half of the variance of its indicators on average (Hensler et al., 2009). Although, the construct perceived non monetary price does not satisfy the requirement of convergent validity (AVE), it remains for further analysis to consider the importance of this construct in the tourism service as without non monetary sacrifice no visitors can visit the destination.

6.6.1 Assessing Formative Construct

According to Bollen (1989) and Bagozzi (1994) for formative measurement models the concepts of reliability (i.e. internal consistency) and construct validity (i.e. convergent and discriminant validity) are not meaningful. Diamantopoulos (2006, p. 11) mentions ‘‘reliability becomes an irrelevant criterion for assessing measurement quality in respect of a formative measurement model.’’ Validity of formative indicators depends on theoretic rationale (Rossiter, 2002). In this regard the details have been discussed in Chapter 5. The second assessment of the validity of formative construct consists of statistical analyses at the construct and indicator levels (Hensler et al., 2009).

6.6.2 The Construct Level

At the construct level, it should be considered strongly whether the construct formative index indeed carries the intended meaning. Hensler et al. (2009) mention that at first it is necessary to check if the nomological validity of relationships between the formative index and other constructs in the path model are sufficiently referred to in prior research (Hensler et al., 2009). On these grounds it can be said the model in this study relied

primarily on reflective constructs for the first order latent variables. To increase the practical usefulness of the model, a field study was conducted as a further source to describe the behavior of different indicators which are used in different constructs (Chapter 5). Out of 12 constructs three constructs, Perceived Intrinsic Cues (PIC), Perceived Price (PP) and Perceived Sacrifice (PSR) were identified as formative constructs as per the direction of the indicators of these constructs. It is found at the construct level that there are two second order multidimensional latent constructs named as 'Perceived Price (PP) and 'perceived sacrifice (PSR)' which have two more first order latent variables or sub-constructs. A second order construct was modeled as higher level formative constructs (Rai et al., 2006). Bollen & Lennox (1991) provide their opinion as removing a formative indicator from a formative construct implies removing a theoretically meaningful part of the construct. As an example, price in this study is known as a monetary price and non-monetary price, as well sacrifice was found as monetary sacrifice and non-monetary sacrifice. The real meaning may vary with changes in any direction. In addition, at the perceived intrinsic level, attributes may be defined in terms of natural and man-made in the tourism context. In this research study PIC was operationalzed as an individual formative construct (Roberts & Thatcher 2009; Hossain, 2011d). In fact, the decision was made about the three constructs (PIC, PP, and PSR) and was included in the final model based on literature that discussed the details in Chapter 5 under the field study.

6.6.2.1 First Order Reflective and Second Order Formative Constructs

In this section of the analysis, focus is given to testing the roles of first order reflective constructs on second order formative constructs in the destination loyalty process. In the meantime it was discussed that to classify specific PP and PSR roles into subordinate components, this research conceives of PP and PSR as a second-order construct that consists of two first order constructs; perceived monetary price (PMP) and perceived non-monetary (PNMP) price and PMS and PNMS for PSR. These two individual constructs for each conceptually and theoretically consist of specific dimensions. These two dimensions contribute to the overall PP and PSR constructs which are used as higher order formative constructs along with other constructs in the proposed model (Fig 4.12 & 4.13 in Chapter 4) of this study. To measure the second-order formative constructs, linear composites of the items measuring each of the first-order constructs was used as a formative indicator (Rai, et al., 2006). Table 6.15(1) presents the output of latent variable scores which were generated based on PLS algorithm.

Table 6.15: Measurement of Second Order Formative Constructs

Higher Order Construct	First Order Constructs	Weight	t-Value	CR	AV
Perceived Price (PP) Formative	PMP	0.7006	44.2277	0.675	0.509
	PNMP	0.7006	44.2277		
Perceived Sacrifice (PSR) Formative	MPSR	0.5902	85.4768	0.836	0.718
	PNMPSR	0.5902	85.4768		

PMP=Perceived Monetary Price, PNMP=Perceived Non Monetary Price, MPSR= Perceived Monetary Sacrifice, PNMPSR=Perceived Non Monetary Sacrifice

Two individual variable scores were generated based on the formative constructs of PMP and PNMP for PP second order formative construct. The score comes from the output of the PLS matrix and was included in the data set as the new items. For example two new latent variable scores were created; one from PMP and another from PNMP using the PLS latent variable score from the Bootstrapping output for the second order construct perceived price (PP). The same procedure was also followed for perceived sacrifice (PSR). From the above table it is clear that weight for formative constructs of PP and PSR are on an acceptable level with their associate t values. In a check for collinearity between the first-order constructs of PMP and PNMP for PP, and PMPSR and PNMPSR for PSR using the PLS scores, the VIFs range indicate an absence of multicollinearity (Table 6.18, and 6.19), of this chapter. Thus, the outcomes indicated that four first-order constructs (PMP, PNMP, PMPSR, PNMPSR) have a significant formative weight for their respective second-order constructs (PP and PSR) and conclude that perceived price is formed with the combination of perceived monetary price and perceived non-monetary price. Perceived sacrifice is formed with the combination of perceived monetary sacrifice and perceived non-monetary sacrifice.

6.6.3 Indicators Level

At the indicator level, the question arises as to whether each indicator delivers a contribution to the formative index by carrying the intended meaning. Besides face and content validity, which can both be assessed a priori, some statistical evaluations can be conducted a posteriori. Two things are critically examined whether a particular indicator should enter into the index or not. Firstly an indicator can be irrelevant for the construction of the formative index because it either does not have a significant impact on the formative index, or because it exhibits high multicollinearity. In order to check for the relevant indicator, the weight of each measure was determined by means of bootstrapping (Chin, 1998; Tenenhaus et al., 2005; Hensler et al., 2009), PLS estimates the indicator weights that measure the contribution of each formative indicator to the

variance of the latent variable. Indicators' weights and associated *t* value were used as evidence of construct validity (Petter et al., 2007; Zabkar et al., 2010).

Table 6.16: Assessment of Items Reliability for Formative Constructs

Cons	Items	W	t-V	Cons	Items	W	t-V
	PIC1	0.2281	13.9807		PMP	0.7006	44.2277
	PIC2	0.1877	18.3093	PP	PNMP	0.7006	44.2277
	PIC3	0.2628	21.9636		MPSR	0.5902	85.4768
PIC	PIC4	0.2335	19.7900	PSR	NMPSR	0.5902	85.4768
	PIC5	0.2324	20.5577				
	PIC6	0.2656	19.9611				
	PIC7	0.2821	20.6921				

W= Weight, PIC= Perceived Intrinsic Cues, PP= Perceived Price, PSR= Perceived Sacrifice, PMP= Perceived Monetary Price, PNM=Perceived Non monetary Price

In Table 6.16 weights were considered for formative constructs of perceived intrinsic cues, perceived price and perceived sacrifice individually. The significant, item weights indicate that an indicator explains a significant portion of the variance in the formative construct. Although the fact that two (PIC 5, and PIC 7) of seven indicators of PIC were not significantly related to the latent variable based on *t* value in the combined model at the item level, this study did not drop these indicators from the final analysis because they contributed conceptually to the PIC construct (Table 6.17) at the destination level. Despite statistical considerations it should be taken into account that conceptual reasoning holds more influence than statistical results when deciding whether or not to drop formative measures (Fornell et al., 1996; Petter et al., 2007; Roberts and Thatcher 2009).

Table 6.17: Collinearity Diagnostics for Formative Construct PIC

	UC		SC				CS	
	B	Std. Error	Beta	Eigenvalue	t	Sig.	Tolerance	VIF
(Constant)	-7.019	.000		7.660	-7847.74	.000		
PIC1	0.149	0.014	0.162	.093	10.484	.000	0.868	1.152
PIC2	0.139	0.009	0.243	.077	15.927	.000	0.891	1.122
PIC3	0.124	0.01	0.2	.062	12.409	.000	0.797	1.254
PIC4	0.154	0.009	0.267	.045	17.056	.000	0.847	1.181
PIC5	0.157	0.008	0.3	.031	19.155	.000	0.849	1.178
PIC6	0.148	0.013	0.197	.021	11.71	.000	0.736	1.358
PIC7	0.153	0.012	0.227	.012	13.059	.000	0.687	1.455

*Tolerance of variable, a value of near one indicates independence. VIF reflects the absence of multicollinearity.

Table 6.18: Collinearity Diagnostics for Perceived Price (PP)

Dimension	U C		SC	Eigenvalue	t	Sig.	C S	
	B	Std. Error	Beta				Tolerance	VIF
(Constant)	.000	.000		2.582	.672	.502		
PMP	.501	.000	.677	.280	3424.939	.000	.985	1.016
PNMP	.500	.000	.657	.138	3322.993	.000	.985	1.016

PMP= Perceived Monetary Price, PNMP= Perceived Non Monetary Price UC= Unstandardized Coefficients SC=Standardized Coefficients, CS=Collinearity Statistics, *Tolerance of variable, a value of near one indicates independence. VIF reflects the absence of multicollinearity

Table 6.19: Collinearity Diagnostics for Perceived Sacrifice (PSR)

Dimension	U C		SC	Eigenvalue	t	Sig.	C S	
	B	Std. Error	Beta				Tolerance	VIF
(Constant)	.001	.000		2.581	3.878	.000		
PMPSR	.500	.000	.604	.264	3236.349	.000	.946	1.057
PNMPSR	.500	.000	.668	.155	3580.004	.000	.946	1.057

MPSR= Perceived Monetary Sacrifice, NMPSR= Perceived Non Monetary Sacrifice, UC= Unstandardized Coefficients SC=Standardized Coefficients, CS=Collinearity Statistics, *Tolerance of variable, a value of near one indicates independence. VIF reflects the absence of multicollinearity

In order to check the nature of formative constructs it is necessary to assess the degree of multicollinearity among the formative measures (Diamantopoulos & Winklhofer, 2001), for instance, by calculating the variance inflation factor (VIF) or the tolerance values (Henseler et al., 2009).

This study used the variance inflation factor (VIF) statistic to determine if formative indicators were too highly correlated. A traditional rule of thumb posits that multicollinearity is a concern if the VIF is higher than 10; however, for formative measures, scholars suggest VIF values greater than 3.3 indicate high multicollinearity (Diamantopoulos & Siguaw 2006). The maximum VIF value for the formative indicators of perceived intrinsic cues (Table 6.17) of this study came to 1.45, which is well below the threshold of 3.3. There is no multicollinerity found for rest two constructs i.e. perceived price (Table 6.18) and perceived sacrifice (Table 6.19). Thus, multicollinearity did not pose a threat to the validity of formative measures at the indicator level of this study (Roberts & Thatcher 2009)

Jarvis et al., (2003) discuss that formative indicators should never be discarded simply on the basis of statistical outcomes. Thus, the researcher of this study kept both significant and insignificant formative indicators in the measurement model as this was conceptually justified (Chapter 4). Thus, after having established that the measurement model is adequate and sufficient for the study, PLS analysis was conducted to assess the structural model in the next phase in this research.

6.7 Assessing Structural Model

Reliable and valid outer model estimations permit an evaluation of the inner (structured) path model estimates (Henseler et al., 2009). According to Hanlon (2001), this as a comparison between the constructs within the model, whereas Barclay, Higgins and Thompson (1995) say that this step assesses the statistical significance of the path loadings and path co-efficient between each construct. Scholars of PLS have developed two nonparametric approaches to test the relationship between variables: either jackknife or bootstrap techniques can be used (Santosa et al., 2005; Gefen et al., 2000); both have advantages and disadvantages (Chin 1998a). Bootstrap is used for data analysis in this study because it is considered to be a more sophisticated approach than jackknife (Chin, 1998a). To conduct this assessment, the amount of variance explained and the statistical significance is evaluated based on three criteria; i) percentage of variance explained or R square (R^2) which traditionally is called regression score, ii) path coefficient (β) that indicates the strength of the relationships between constructs, and iii) the statistical significance of t-value which tells whether the relationship between constructs is significant (Mustamil, 2010).

6.7.1 Explanatory Power of the Model

In the first evaluation, the R^2 value is examined for each predicted variable for assessing the explanatory power of the model. It represents the extent to which the independent constructs explain the dependent constructs. The interpretation of the R^2 is similar to the linear regression model (Jackson, 2008). Based on the scores of R^2, as shown in Table 6.20, the antecedents' independent factors explain 35.7 % of the variance for perceived destination loyalty, and 33.2% variance for perceived satisfaction.

Table 6.20: Endogenous Constructs and Related R^2

Endogenous Constructs	R^2
Perceived Quality (PQ)	0.446
Perceived Risk (PR)	0.116
Perceived Sacrifice (PSR)	0.196
Perceived Satisfaction (PS)	0.332
Perceived Destination Loyalty (PDL)	0.357

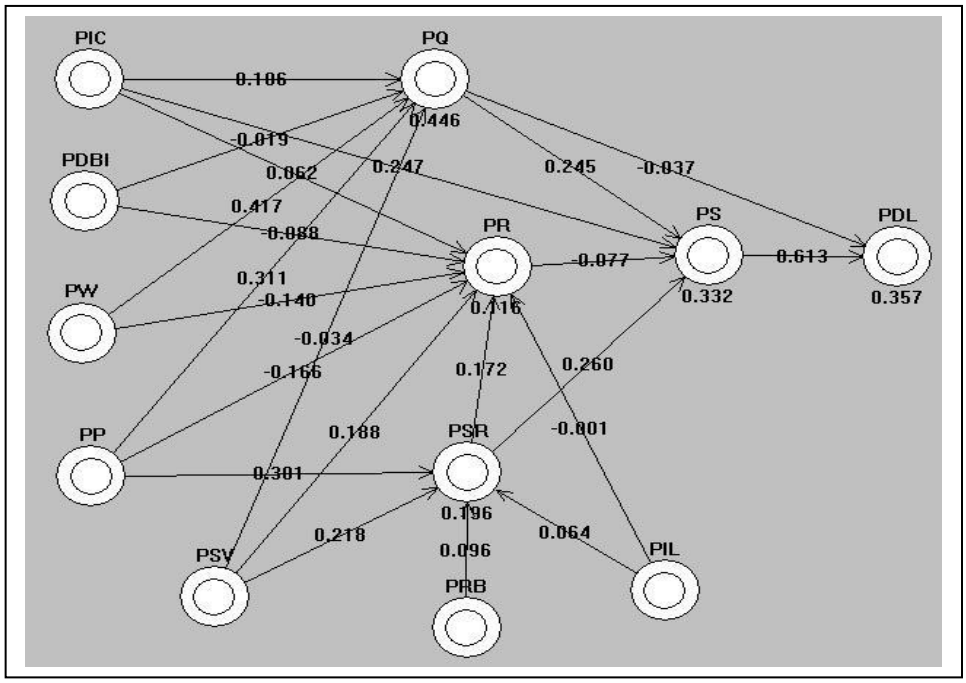
The components of perceived quality present the highest value of R^2 (44.6%), whereas the explained variance for perceived sacrifice is 19.6%. The lowest R^2 value for perceived risk is only 11.6%. This is because the measures of the construct perceived intrinsic cues (PIC), perceived price and perceived sacrifice were determined by the weights of each (Chin, 1998a). As these are formative constructs, the consequence of low weights accounts for the low R^2 values. However, as Hanlon (2001) found, the low R^2 values can be considered adequate due to the exploratory nature of this study and the

fact that this construct has never before been tested under such circumstances; particularly with formative constructs in the tourism sectors (Hossain at al., 2011d). Thus, the findings show that all scores of (R^2) endogenous constructs' value satisfy the minimum requirement for the 0.10 cut off value which is the indication of a relatively parsimonious model (Falk & Miller 1992; Santosa, et al. 2005; Hanlon, 2001; Mustamil, 2010). Above all, the variability explained by the five endogenous constructs provides the model a substantial nomological validity in the tourism context of Bangladesh where large numbers of indifferent factors influence the dependent variable 'destination loyalty'. It is noted that the model itself has adequate merits in that it explains about 36% of variance in the destination loyalty process.

6.7.2 Path coefficient (β) and t-value

Having established the explanatory power of the model through the amount of variance explained from R^2 value, this test was conducted to evaluate the relationship of the construct as hypothesized in this research (Mustamil, 2010).

Figure 6.1: PLS Boot-Strapping output for Structural Model (SEM)



(PIC= Perceived Intrinsic Cue, PDBI= Perceived Destination Brand Image, PW= Perceived Warranty, PP= Perceived Price, PQ= Perceived Quality, PR= Perceived Risk, PSR= Perceived Sacrifice, PS= Perceived Satisfaction, PDL=Perceived Destination Loyalty, PSV= Perceived Seasonal Variation, PRB= Perceived Religious Belief, PIL= Perceived Income Level)

In order to determine the confidence intervals of the path coefficients and statistical inference, re-sampling technique such as bootstrapping was conducted (Tenenhaus et al., 2005) like before Hensler et al., 2009. More specifically, the statistical analysis is evaluated by assessing the path coefficient (β) and the t-value.

As presented in figure 6.1 the path coefficient value (β) is shown on each path of the graph that links the constructs while the t value is shown in the Table 6.21 as it does not automatically appear in the figure. One tail technique for t value statistics has been followed as the nature of all hypotheses was specific (whether positive or negative). Table 6.21, shows the standardised path co-efficient (β) and associate t-value (similar to t-test) outputs from the 100-sample bootstrap analysis. The table illustrates that seven relationships are not statistically significant. In general this suggested that the relationships between the constructs (whether positive or negative) through these paths were not strong enough to be considered significant. It is noted that out of seven non significant relationships, four were included in the model on the basis of the field study. However, most other path relationships have an impressively high level of significance as per the literature.

Table 6.21: Evaluation of the Research Hypotheses

HP	PR	β	t-v	DE	HP	PR	β	t-v	DE
H1a	PIC-PQ (+)	0.106	3.050***	S	H5b	PQ-PS (+)	0.245	6.383***	S
H1b	PIC-PR (-)	0.062	1.071	NS	H6	PR-PS (-)	-0.077	1.959*	S
H1c	PIC-PS (+)	0.247	4.349***	S	H7a	PSR-PS (+)	0.260	6.465***	S
H2a	PDBI-PQ (+)	-0.019	1.800	NS	H7b	PSR-PR (+)	0.172	3.718***	S
H2b	PDBI-PR (-)	-0.088	1.980*	S	H8	PS-PDL (+)	0.613	15.537***	S
H3a	PW-PQ (+)	0.417	10.948***	S	H9a	PSV-PQ (-)	-0.034	0.938	NS
H3b	PW-PR (-)	-0.140	2.416**	S	H9b	PSV-PR (-)	0.188	3.776	NS
H4a	PP-PQ (+)	0.311	7.644***	S	H9c	PSV-PSR (+)	0.218	5.201***	S
H4b	PP-PR (-)	-0.166	2.528**	S	H10	PRB-PSR(+)	0.096	2.158**	S
H4c	PP-PSR (+)	0.301	5.943***	S	H11a	PIL-PR (-)	-0.001	0.022	NS
H5a	PQ-PDL (+)	-0.037	0.955	NS	H11b	PIL-PSR(+)	0.064	1.595	NS

(PR= Path Relation, β =Path Coefficient, S= Supported, NS= Not Supported, DE= Decision) PIC= Perceived Intrinsic Cue, PDBI= Perceived Destination Brand Image, PW= Perceived Warranty, PP= Perceived Price, PQ= Perceived Quality, PR= Perceived Risk, PSR= Perceived Sacrifice, PS= Perceived Satisfaction, PDL=Perceived Destination Loyalty, PSV= Perceived Seasonal Variation, PRB= Perceived Religious Belief, PIL= Perceived Income Level, Significant *p<0.025, **p<0.01, ***p<0.001

As shown in the table, the influence of PIC is found as significant and positive on PQ (β=0.106; t=3.0500), supporting H1a. However, H1b that expects the negative effect PIC on PR is not supported (β=0.062; t=1.0708), whereas the relationship between PIC and PQ (H1c) is very strong (β=0.247; t=4.3490). This relationship indicates that PIC has positive and strong influence on PS.

Findings failed to support H2a that was expected to show a positive effect of PDBI on PR (β =-0.019; t=1.8004). Besides, H2b which was expected to have a negative influence PDBI on PR is supported (β= -0.088; t=1.9796) at 5% significant level. On the other hand, the influence of PW on PQ and PR was expected to be positive and negative respectively. It is found from the statistical outcome that PW has a very strong influence

on PQ (β= 0.417; t=10.9484) H3a whereas, on PR (β= -0.140; t=2.4160) has a negative influence H3b.

With regard to the influence of PP on PQ, PR and PSR was expected to have positive, negative, and positive as per the formulated hypotheses H4a, H4b, and H4c. It is found from the statistical outcomes that the effect of PP on PQ (β= 0.311; t=7.6438), PR (β= -0.166; t=2.5283), and on PSR (β= 0.301; t=5.9425) are statistically highly significant. Therefore hypotheses H4a, H4b, and H4c are supported in the proposed model. The dimension of PQ was expected to have a positive influence on PDL and PS (H5a, H5b). It is found from the outcome of statistical analysis that there is a negative influence of PQ on PDL (β= -0.037; t=0.9550 whereas there is very strong positive influence on PS (β= 0.245; t=6.3826). Therefore, H5b is supported very strongly but H5a is not supported at all including the direction of the path coefficient.

The relationship between PR and PS was expected to be negative in this particular context. The result shows a strong support (β = -0.077; t=1.9594 or 1.96) which confirm a negative effect of PR on PS. So hypothesis H6 is supported without reservation in this particular context. The influences PSR were expected to have positive on PS and PR. The statistical result presents a strong support on H7a (β =0.260; t=6.4646) and H7a (β =0.172; t=3.718) which have confirmed a positive influence of PSR on PS and PSR absolutely. Therefore, H7a and H7b are strongly supported very strongly. The PS which is considered as a main antecedent of PDL in this research was expected to have a positive relationship between both. Statistically it is found to be very significant result (β =0.613; t=15.5371). This robust result provides a very strong relationship between constructs PS and PDL. So H8 is supported without any reservation.

Hypotheses H9a and H9b were expected to have a negative influence of PSV on PQ and PR, whereas H9c was expected to have a positive effect of PSV on PSR, and were examined in the destination loyalty process. It is noted that the construct PSV and its relationships were generated from the outcome of the field study. The statistical results present that PSV has a strong positive influence on PSR (β =0.218; t=5.2014). Besides, PSV has a moderately negative influence on (β = -0.034; t=0.9383) PQ but not strong enough as per expected hypothesis H9a. In addition, it is found that there is no negative influence of PSV (β = 0.188; t=3.7764) on PR rather it presents a very strong positive path coefficient with an associate t value. Therefore, H9a and H9b are not supported at all but H9c is supported very strongly in this research.

The relationship between PRB on PSR was expected to be positive mainly based on the field study as considered PSV in this study. The statistical result provides a very strong support for H10 (β = 0.096; t=2.1579). Therefore, it can be said that there is a good

relationship between PRB and PSR in the context of Bangladesh. In regard to the relationship between PIL to PR, and PIL to PSR were expected to be negative and positive respectively. These expectations were generated from the outcomes of the field study. The results show no significant influence of PIL on PR (β = -0.001; t=0.0223) and PIL on PSR (β = 0.064; t=1.5952). Therefore, H11a and H11b are not supported. However, the path coefficients indicate the direction of the relationship between both components as formulated hypotheses.

6.7.3 Goodness-of-Fit (GOF)

Although many researchers adopt a Partial Least Square (PLS) based Structural Equation Modeling (SEM) approach for the estimation of their proposed model (section 3.13 in Chapter 3), it has some limitations when being conducted on a theoretical basis. Kim et al., (2010) mention that firstly, PLS does not estimate an overall model when fits the indices, making it difficult to judge the suitability of the research models. Secondly, with no estimation of model fit, PLS makes it difficult to judge the validity of formative indicators as a set (Diamantopoulos et al., 2008) in the model. Thirdly, PLS assumes that the construct level error term remains zero (Hardin et al., 2011). This bears a theoretical weakness in using a PLS based SEM (Shin & Kim 2011).

However, recently, a global fit measure for PLS path modeling has been suggested (Tenenhaus et al. 2005), *GoF* (0 < *GoF* < 1), defined as the geometric mean of the average communality and average R^2 (for endogenous constructs). It is noted that communality equals Average Varience Expected (AVE) in the PLS path modeling approach. In this research the author proposed a cut-off value of 0.5 for communality, as suggested by Fornell and Larcker (1981). Moreover, in line with the effect sizes for R^2 small: 0.02; medium: 0.13; and large: 0.26 proposed by Cohen (1988). The researcher derived the following *GoF* criteria for small, medium, and large effect sizes of R^2 by substituting the minimum average AVE of 0.50 and the effect sizes for R^2 in the equation defining GoF (GoF= $\sqrt{AVE * R2}$); GoF small=0.1, GoF medium=0.25, and GoF large=0.36 (Wetzels et al, 2009). These may serve as baseline values for validating the PLS model globally. To find out the Goodness-of-fit (GoF) of the comprehensive model using PLS, it is necessary to calculate the geometric mean of AVE and R^2 for the endogenous constructs of the model (Wetzels et al., 2009).

The geometric mean, in mathematics is a type of mean or average, which indicates the central tendency or typical value of a set of numbers. It is similar to the arithmetic mean, except that the numbers are multiplied and then the *n*th root (where n is the count of numbers in the set) of the resulting product is taken. For calculation of geometric means the G = $\sqrt[n]{x_1 x_2 \ldots . x_n}$ formula can be used. For example, in this research there are five

endogenous reflective constructs, Perceived Quality (PQ), Perceived Risk (PR), Perceived Sacrifice (PSR), Perceived Satisfaction (PS), and Perceived Destination Loyalty (PDL). According to Wetzels et al. (2009) for Goodness-of fit it is necessary to calculate the geometric mean of the average communality and average R^2 for endogenous constructs. Although perceived sacrifice is operationalized as a formative construct in this study, it is an endogenous construct in this study. Thus the following table presents the geometric mean of R^2 of each endogenous construct and its corresponding AVE for measuring GoF of this study.

Table 6.22: R^2 of Endogenous constructs and their correspondence AVE

Constructs	AVE	R^2
Perceived Quality (PQ)	0.511	0.446
Perceived Risk (PR)	0.519	0.116
Perceived Sacrifice (PSR)	0.679	0.196
Perceived Satisfaction (PS)	0.530	0.332
Perceived Destination Loyalty (PDL)	0.630	0.357
Geometric Means	0.569	0.261

The Geometric means (G) for R^2 = $\sqrt[5]{0.446 * 0.116 * 0.196 * 0.332 * 0.357}$ =0.569 and Geomantic mean for AVE= $\sqrt[5]{0.511 * 0.519 * 0.679 * 0.530 * 0.630}$ =0. 261

Therefore GoF= $\sqrt{AVE * R2}$, GoF= $\sqrt{0.569 * 0.261}$, GoF=0.385. For the complete model, we obtained a *GoF* value of 0.385, which exceeds the cut-off value of 0.36 for large effect sizes of R^2 and allows the researcher to conclude that the loyalty model performs well compared to the baseline values defined above. This is the best indication that the model is a parsimonious one. Finally, the *GoF* can be calculated both for components-based SEM as well as covariance-based SEM (Wetzels et al., 2009).

6.12 Moderating Roles in PDL (Multi-group Analysis)

The main objective of this part in this research is to examine the roles of the moderating variables; gender, age, and level of education in the destination loyalty process. This analysis is extended by using multigroup analysis to test the significant moderating effect of these three constructs on the different path relationships of the structure model. Before proceeding with the analysis, the following table 6.23 is presented to show the percentage of total respondents based on gender, age, and level of education in the context of Cox's Bazar in Bangladesh. Table 6.23, in terms of gender, majority of the visitors were male (92%), whereas only 8% of visitors were female.

Table 6.23: Samples for Gender, Age and Level of Education

Moderating Variables	Total	Percentage
Gender		
Male	556	92%
Female	46	8%
Age		
Less than 30 Years	395	65%
30Years and Above	207	35%
Education		
Below University	313	52%%
University and Above	289	48%

It is not unusual in the context of Bangladesh as female respondents were less interested to participate in the survey. It could be for cultural reasons because females are conservative in Bangladesh. It was observed during the survey that when females were requested to participate in the survey, the maximum time they simply handed over the questionnaires to the males who were with them. In terms of age, 65% of respondents were aged below 30, and 35% of them were 30 years and above. In terms of education among all respondents, 52% had below university educational backgrounds, whereas 48% had university and higher levels of educational backgrounds during the survey (Hossain et al., 2012).

6.12.1 Sample Selection for Moderating Variables

In order to determine the roles of moderating variables in the destination loyalty process, moderation analysis was conducted using the split sample approach (Serenko et al., 2006). There are three ways to split a data set into sub-samples to see the effect of a subgroup. First, a data set can be divided into two or more subsets based on a pre established level of a moderator. For example, a person's gender, recorded as male or female, naturally forms two moderator levels. This method was used in the present research: the data set was divided into two sub-samples (male vs. female) to moderate for gender (Research Question 4 in Chapter 1). Second, the researcher attempts to maximize the similarity of the size of the sub-samples. In this case, a moderator variable is usually measured on an interval or ratio scale. Third, moderator levels can be selected based on the theoretical rationale. In this case, cut-off values are established considering known population characteristics (Serenko et al., 2006).

In this research, to identify a moderation level for age, the data set was divided into two sets each representing individuals who belong to a particular generation. An analysis of age distribution demonstrates that two major age groups emerged: below 30 years (395) and 30 years and above (207). Representatives of these groups may be fundamentally

different in terms of various characteristics, perceptions, and behaviors. Therefore, selecting a cut-off point of below 30 years old and 30 years and above at the day of the survey creates two categories of subjects who may potentially exhibit diverse structural relationships in destination loyalty.

To specify a moderation level for education on the destination loyalty process, in the present study, the data-set of education level was divided into two categories. This was done to reduce the cognitive load on the subjects and obtain valid data. Respondents sometimes are more inclined to specify their level of education rather than provide an exact status of education. Therefore, the closest level of education i.e. below university (313) and university and above (289) was selected to create two groups.

With regards to the effect of three moderating variables age, gender, and education on the destination loyalty process, PLS based analysis was done for each moderator individually (Table 6.23). This was conducted to determine the statistical significance of the difference between the strength of the relationship among variables from two data sets on the paths of the original structure model. The result of this analysis reveals a number of significantly different structural relationships. In the next sections, the assessment of the structural model based on the subgroup (gender, age, and level of education) is presented as shown in Figure 6.2 to Figure 6.7. At the same time, the finding is compared to the structural model for the whole sample as shown in Figure 6.1 of this chapter.

6.12.2 Assessment of Effect of Moderating Variables

In order to assess the structural model, a similar procedure is performed by splitting data into two groups for gender, age and level of education each. Bootstrapping analysis was employed to derive the path coefficients (β) and the standard error of the mean to fill the condition multigrain analysis and associate t-values to determine the statistical significance of both groups on different paths in the model. In this analysis, the Smith-Satterwait test was employed because the samples are not distributed normally and the variances of the group are not equal (Chin, 2004; Moores & Chang, 2006; Chi, G, 2011). According to this procedure, a t-test is calculated by the following equation:

$$t = \frac{Path_{sample\_1} - Path_{sample\_2}}{\sqrt{S.E._{sample1}^{2} + S.E._{sample2}^{2}}}$$

Equation 3

Where t= t-value for statistical decision making; Path $_{Sample}$_1= Path coefficient for sample 1 (example for gender, males); Path $_{Sample}$_2= Path coefficient for sample 2 (example for gender females); $S.E^2$. *Sample* 1= Standard error for sample 1 (which can obtain from PLS based bootstrapping sample 1, i.e. male); $S.E^2$. $_{Sample}$ 2= Standard error for sample 2 (which can obtain from PLS based bootstrapping of sample 2 i.e. female). In general, the path sample refers to the value of the path coefficient of the subgroup, whereas S.E refers to the standard error of the subgroup.

6.12.3 Assessment of the Measurement Model for Multi group Analysis (MGA)

In the measurement part the same procedures were followed for gender, age and level of education as undertaken for the main model.

Table 6.24: Items reliability (Loading) for Gender

IT	M	F	IT	M	F	IT	M	F	IT	M	F
PDBI2	0.735	0.581	PS1	0.727	0.529	PQ2	0.755	0.412	PDL5	0.775	0.815
PDBI3	0.740	0.499	PS2	0.721	0.616	PQ3	0.706	0.493	PSV1	0.702	0.532
PDBI4	0.749	0.772	PS3	0.769	0.794	PQ4	0.777	0.722	PSV2	0.751	0.939
PDBI5	0.632	0.585	PS4	0.717	0.751	PQ5	0.598	0.689	PSV3	0.756	0.630
PW1	0.746	0.796	PS5	0.717	0.663	PQ6	0.764	0.775	PIL2	0.807	0.755
PW2	0.818	0.847	PDL1	0.814	0.766	PR2	0.655	0.751	PIL3	0.825	0.939
PW3	0.742	0.794	PDL2	0.808	0.743	PR3	0.767	0.708	PIL4	0.790	0.921
PW4	0.752	0.786	PDL3	0.842	0.741	PR4	0.698	0.730	PRB2	0.794	0.640
PW5	0.728	0.641	PDL4	0.733	0.804	PR5	0.753	0.680	PRB3	0.618	0.798

IT=Items, M=Male, F=Female

Table 6.25: Items reliability (Loading) for Age

IT	≥ 30	< 30	it	≥ 30	< 30	IT	≥ 30	< 30	IT	≥ 30	< 30
PDBI2	0.693	0.740	PS1	0.750	0.700	PQ2	0.705	0.748	PDL5	0.734	0.801
PDBI3	0.835	0.711	PS2	0.737	0.703	PQ3	0.709	0.677	PSV1	0.732	0.709
PDBI4	0.801	0.678	PS3	0.785	0.763	PQ4	0.781	0.774	PSV2	0.794	0.752
PDBI5	0.659	0.541	PS4	0.682	0.734	PQ5	0.634	0.572	PSV3	0.716	0.745
PW1	0.759	0.750	PS5	0.717	0.717	PQ6	0.771	0.760	PIL2	0.850	0.801
PW2	0.831	0.813	PDL1	0.806	0.811	PR2	0.665	0.692	PIL3	0.879	0.807
PW3	0.768	0.733	PDL2	0.827	0.793	PR3	0.740	0.748	PIL4	0.847	0.760
OW4	0.817	0.716	PDL3	0.858	0.833	PR4	0.756	0.657	PRB2	0.783	0.767
PW5	0.769	0.697	PDL4	0.733	0.750	PR5	0.816	0.697	PRB4	0.779	0.759
PQ2	0.705	0.748	PDL5	0.734	0.801	PR6	0.795	0.702	PRB3	0.738	0.585

≥ 30= Age 30 years and above, < 30= Age less than 30 years

Table 6.26: Items Reliability (Loading) for Level of Education

IT	< Un	≥ Un	IT	< Un	≥ Un		< Un	≥ Un		< Un	≥ U
PDBI2	0.777	0.667	PS1	0.772	0.641	PQ2	0.694	0.775	PDL5	0.816	0.714
PDBI3	0.613	0.843	PS2	0.673	0.771	PQ3	0.665	0.714	PSV1	0.722	0.637
PDBI4	0.765	0.689	PS3	0.769	0.777	PQ4	0.740	0.815	PSV2	0.762	0.737
PDBI5	0.710	0.586	PS4	0.728	0.702	PQ5	0.563	0.653	PSV3	0.727	0.802
PW1	0.744	0.756	PS5	0.702	0.733	PQ6	0.777	0.760	PIL2	0.834	0.791
PW2	0.800	0.842	PDL1	0.801	0.823	PR2	0.710	0.671	PIL3	0.856	0.797
PW3	0.737	0.759	PDL2	0.816	0.786	PR3	0.730	0.793	PIL4	0.715	0.874
OW4	0.723	0.793	PDL3	0.830	0.839	PR4	0.647	0.775	PRB2	0.636	0.880
PW5	0.732	0.715	PDL4	0.743	0.751	PR5	0.687	0.776	PRB3	0.562	0.716
PQ2	0.694	0.775	PDL5	0.816	0.714	PR6	0.712	0.713	PRB4	0.885	0.602

< Un=Less than University, ≥ Un= University and Above

This measurement model was carried out to verify the reliability and the validity of the measurement conducted in three tests; (1) item reliability, (2) internal consistency and (3) discriminant validity. In this part, the assessment of the measurement model was made by splitting the data into two groups of each moderating variable i.e. age, gender, and level of education. Initially item loading is considered for items reliability. The result is presented in table 6.24 for gender, table 6.25 for age, and table 6.26 for level of education.

Item reliability was evaluated by examining the loading of the items with their respective constructs. Barclay, Higgins and Thompson (1995) specify that item with loading less than 0.707 should be discarded. Igbaria et al. (1997); Hair et al. (1998) cited individual loading minimum of 0.40 is acceptable.

However, there seems to be precedence in the literature considering the 0.30 factor loading level as acceptable (Sirdeshmukh et al., 2002). In this part initially the cutoff point 0.5 and above was considered for item reliability. The above tables (6.24-6.26) present the item reliability for Gender, Age, and Level of Education.

Bootstrapping analysis shows that all loading and the associated t value is statistically significant (Appendix 3). Composite reliability/Internal consistency of 0.70 or greater is considered adequate to establish a convergent validity of the measurement model (Barclay, Higgins and Thompson 1995). Convergent analysis, which is demonstrated (Appendix 3) by the average variance extracted (AVE) exceeded the 0.50 cut-off point suggested by Fornell and Larcker (1981).

Table 6.27, Composite Reliability and Convergent Validity for, Age, Gender, and Level of Education

	Age ≥ 30		Age < 30		Male		Female		ED ≥ Un		ED < Un	
Con	CR	AVE	CR	AVE	CR	AVE	CR	AVE	CR	AVE	CR	AVE
PDBI	0.836	0.563	0.748	0.501	0.807	0.512	0.846	0.734	0.788	0.558	0.801	0.503
PW	0.892	0.623	0.860	0.552	0.871	0.574	0.882	0.601	0.882	0.599	0.863	0.559
PQ	0.844	0.521	0.848	0.583	0.844	0.522	0.818	0.601	0.862	0.556	0.833	0.555
PR	0.869	0.572	0.827	0.590	0.844	0.521	0.832	0.499	0.863	0.558	0.815	0.524
PS	0.854	0.540	0.846	0.524	0.851	0.533	0.809	0.518	0.848	0.528	0.850	0.533
PDL	0.894	0.629	0.897	0.637	0.896	0.633	0.882	0.601	0.888	0.614	0.900	0.642
PSV	0.792	0.559	0.779	0.540	0.781	0.543	0.730	0.492	0.771	0.531	0.777	0.538
PIL	0.894	0.737	0.832	0.623	0.849	0.652	0.907	0.766	0.861	0.674	0.845	0.647
PRB	0.811	0.588	0.749	0.502	0.772	0.533	0.775	0.633	0.782	0.550	0.743	0.501

CR= Composite Reliability, ED= Education

It is noted that for the item reliability the minimum cutoff point 0.50 is not enough for convergent validity because it was found that AVE for construct PR was .490 of age less than 30, below university Education level PQ=.487, and for female PS=.459, PSV=.489, PRB=.360. In this situation item loading for those less than 0.6 were deleted (PQ5, PDBI5 for age less than 30, education greater than university PDBI-5, less than university PQ4 and PR4, for female PQ2, PQ3, PS1, PRB4, PDBI2, PDBI5), and found (Table 6.27) all AVE satisfied the minimum requirement (0.50). Therefore, overall results indicate that the measurement model of all respondents is satisfied for further SEM analysis.

6.12.4 Boot Strapping Test for Moderating Effect

On the PLS based bootstrapping analysis the following Tables (6.28, 6.29, and 6.30) present the results of the value of path coefficient and standard error of each subsample. Calculation of *t* statistics and their associated *p* value was conducted manually using SPSS software to determine the significant effect of gender, age and level of education in the destination loyalty process. To recall, three hypotheses, namely H12a, H12b and H12c, were developed based on the proposed research questions 4 (Chapter 1). In the following sections the details are presented based on their statistical outcome.

6.12.5 Moderating Effect of Gender

With regards to the structural models based on gender, in the PDL process it was found that the path coefficient and R^2 values are different for male respondents (Figure 6.2) and female respondents (Fig 6.3).

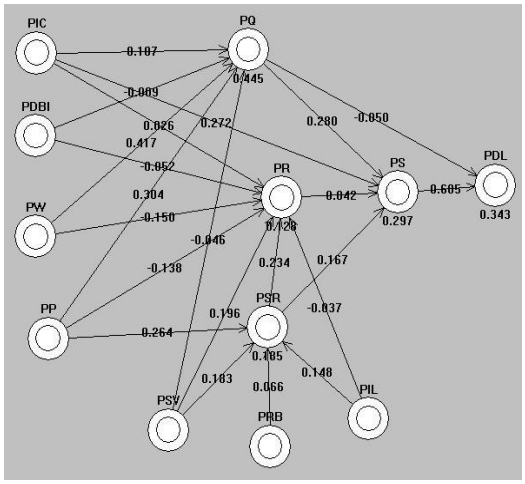


Figure 6.2, Model for Male

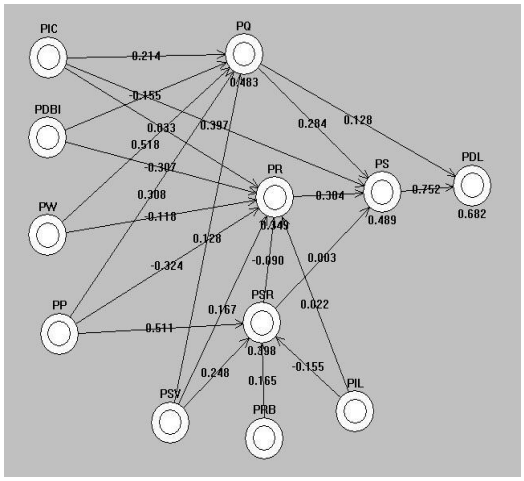


Figure 6.3, Model for Female

(PIC= Perceived Intrinsic Cue, PDBI= Perceived Destination Brand Image, PW= Perceived Warranty, PP= Perceived Price, PQ= Perceived Quality, PR= Perceived Risk, PSR= Perceived Sacrifice, PS= Perceived Satisfaction, PDL=Perceived Destination Loyalty, PSV= Perceived Seasonal Variation, PRB= Perceived Religious Belief, PIL= Perceived Income Level)

Table 6.28: Result for Gender as Moderator based on Smith-Satterwait Test (MGA)

PR	β for F	S.E. F	β for M	S.E M	t- Value	PR	β for F	S.E. F	β for M	S.E M	t-Value
PIC-PQ	0.214	0.225	0.107	0.041	0.468	PQ-PS	0.284	0.171	0.280	0.048	0.022
PIC-PR	0.033	0.242	0.026	0.061	0.028	PR-PS	-0.304	0.143	-0.042	0.047	-1.737
PIC-PS	0.397	0.234	0.272	0.060	0.517	PSR-PS	0.003	0.154	0.167	0.045	-1.020
PDBI-PQ	-0.155	0.217	-0.009	0.040	-0.663	PSR-PR	-0.090	0.195	0.234	0.055	-1.602
PDBI-PR	-0.307	0.191	-0.052	0.044	-1.299	PS-PDL	0.752	0.084	0.605	0.041	1.570
PW-PQ	0.518	0.174	0.417	0.043	0.564	PSV-PQ	0.128	0.157	-0.046	0.042	1.072
PW-PR	-0.118	0.237	-0.150	0.068	0.130	PSV-PR	0.167	0.188	0.196	0.053	-0.148
PP-PQ	0.308	0.177	0.304	0.047	0.022	PSV-PSR	0.248	0.186	0.183	0.056	0.336
PP-PR	-0.324	0.237	-0.138	0.111	-0.710	PRB-PSR	0.165	0.202	0.066	0.047	0.477
PP-PSR	0.511	0.200	0.264	0.068	1.167	PIL-PR	0.022	0.147	-0.037	0.054	0.377
PQ-PDL	0.128	0.115	-0.050	0.040	1.464	PIL-PSR	-0.155	0.166	0.148	0.048	-1.759

Notes: PR=Path Relation; β for F= Path coefficient for Female; S.E. F==Standard Error for F; β for M= Path coefficient for Male; and S.E for M=Standard Error for Male. MGA=Multi-group Analysis

As shown in Table 6.28, gender does not moderate any path of the model's relationships. It was found that male and female users follow a similar pattern of perception development in forming destination loyalty assessments and choice of behavioral outcomes. The finding has confirmed that there is no significant effect among the latent constructs and their relationships in the perceived destination loyalty (PDL) process either for male or female respondents. This outcome indicates that the PDL process between males and females is the same and thus H12a is not supported at all.

6.12.6 Moderating Effect of Age

In respect to the structural models based on age, in the PDL process it was found that path coefficient and R^2 values are different for respondents aged below 30 years of age (Figure 6.4) and also for those aged 30 years and above (Figure 6.5). Age moderates three relationships of the proposed model; Perceived Intrinsic cues → Perceived Quality, Perceived Warranty → Perceived Risk, and Perceived Price → Perceived Risk. In all situations, the structural relationships are different.

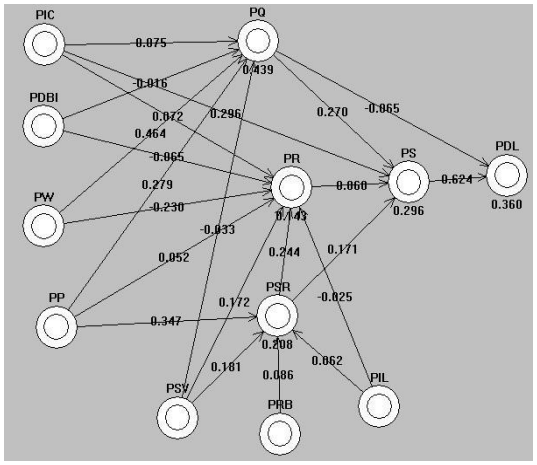


Figure 6.4, Model for Age < 30 Years

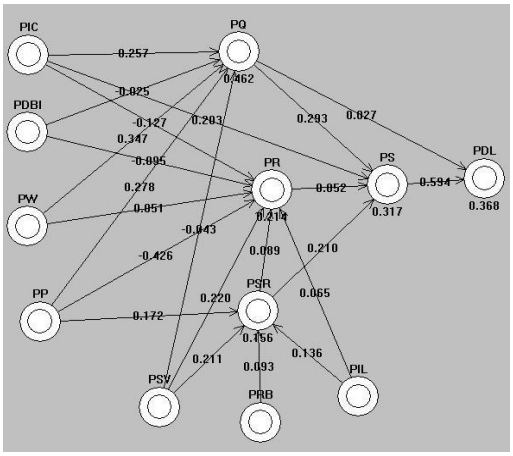


Figure 6.5, Model for Age ≥ 30 Years

(PIC= Perceived Intrinsic Cue, PDBI= Perceived Destination Brand Image, PW= Perceived Warranty, PP= Perceived Price, PQ= Perceived Quality, PR= Perceived Risk, PSR= Perceived Sacrifice, PS= Perceived Satisfaction, PDL=Perceived Destination Loyalty, PSV= Perceived Seasonal Variation, PRB= Perceived Religious Belief, PIL= Perceived Income Level)

Table 6.29: Result for Age as Moderator based on Smith-Satterwait Tset (MGA)

PR	β for Y	SE. for Y	β for O	S.E for O	t-value	PR	β for Y	SE. for Y	β for O	S.E for O	t- V
PIC-PQ	0.075	0.050	0.257	0.076	-2.005	PQ-PS	0.270	0.052	0.293	0.077	-0.247
PIC-PR	0.072	0.074	-0.127	0.102	1.581	PR-PS	-0.060	0.052	-0.052	0.075	-0.088
PIC-PS	0.296	0.068	0.203	0.107	0.734	PSR-PS	0.171	0.050	0.210	0.082	-0.405
PDBI-PQ	-0.016	0.056	-0.025	0.058	0.111	PSR-PR	0.244	0.060	0.089	0.126	1.113
PDBI-PR	-0.065	0.054	-0.095	0.096	0.273	PS-PDL	0.624	0.048	0.594	0.064	0.374
PW-PQ	0.464	0.057	0.347	0.062	1.391	PSV-PQ	-0.033	0.041	-0.043	0.086	0.106
PW-PR	-0.230	0.064	0.051	0.072	-2.928	PSV-PR	0.172	0.055	0.220	0.102	-0.416
PP-PQ	0.279	0.086	0.278	0.063	0.009	PSV-PSR	0.181	0.054	0.211	0.132	-0.210
PP-PR	0.052	0.170	-0.426	0.108	2.374	PRB-PSR	0.086	0.051	0.093	0.099	-0.063
PP-PSR	0.347	0.078	0.172	0.101	1.370	PIL-PR	-0.025	0.064	0.065	0.072	-0.933
PQ-PDL	-0.065	0.053	0.027	0.075	-1.003	PIL-PSR	0.062	0.050	0.136	0.105	-0.638

(Notes: PR=Path Relation; β for Y= Path coefficient of Younger Groups (Age below 30 yrs); SE. for Y=Standard Error for Y; β for O= Path coefficient for Older (Age 30 yrs and above); S.E for O=Standard Error for Older)

It is observed from the relationship between PIC to PQ that younger visitors (below 30 years) give more emphasis to the core attraction of the destination which indicates quality (β = 0.257) than do older visitors (30 years and above) as their opinion supports this quality (β =0.075) than their counterparts (Table 6.29). Younger visitors are more serious (t=-2.00487) about PIC which indicates the quality of a destination whereas older visitors are less vocal about this. With regard to the relationship between PW and PR, it was found that older visitors (30 years and above) put more emphasis on perception of warranty as a quality at the destination level (β = 0.051), whereas younger visitors (below 30 yrs) consider their perception on warranty is less important (β = - 0.023). In fact, the younger visitors are more reluctant about perceived warranty as a quality. On the other hand, it is observed that they have an opposing opinion for the relationship between Perceived Price (PP) and Perceived Risk (PR).

A significant difference is found in the link between perceived price and perceived warranty (t=2.37386). This result has proposed that when making travel decisions, older (β = -0.250) and younger (0.204) visitors differed in terms of perception of price and perception of warranty. Compared to younger visitors whose opinion positively impacts (β = 0.052) on destination loyalty, the older visitors responses were found to be negative (β = -0.426). Based on these overall results, it can be said the hypothesis (H12b) is not fully significant but is partially supported (Table 6.29).

6.12.7 Moderating Effect of Education

In respect of the structural models based on level of education in the PDL process, it is found that path coefficient (β) and R^2 values are different between respondents of education level below university (Figure 6.6) and the respondents of education level university and above (Figure 6.7).

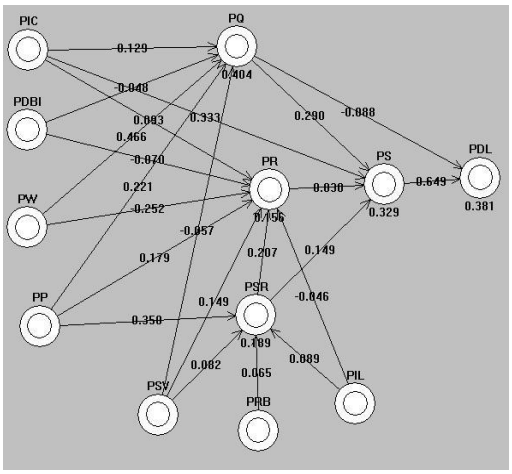


Fig 6.6: Model for Education < University

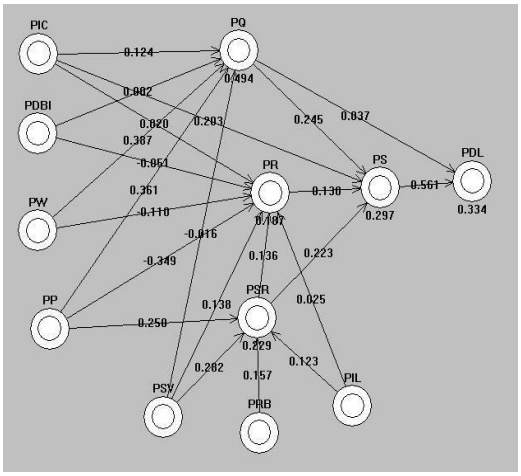


Fig 6.7: Model for Education ≥ University

(PIC= Perceived Intrinsic Cue, PDBI= Perceived Destination Brand Image, PW= Perceived Warranty, PP= Perceived Price, PQ= Perceived Quality, PR= Perceived Risk, PSR= Perceived Sacrifice, PS=

Perceived Satisfaction, PDL=Perceived Destination Loyalty, PSV= Perceived Seasonal Variation, PRB= Perceived Religious Belief, PIL= Perceived Income Level)

The PLS based statistical analysis (Table 6.30) that education level moderates four of the model's relationships: PW- PR, PP-PR, PSV-PQ, and PSV-PSR. In terms of the relationship between perceived warranty (PW) and Perceived Risk (PR), a significant difference was found between below university education level (β= -0.252) and University and above education level (β= -0.51). It indicates that respondents who are more highly educated are more conscious about associated perceived warranty and perceived risk than are lower education groups (t=2.249). It is found that with the effect of the educational level a significant difference is seen between the Perceived Price (PP) and Perceived Risk (PR) relationship, lower educated visitors (β= 0.179) emphasize price to a higher degree than more highly educated visitors do (β=-0.349). This outcome indicates that visitors who are educated below a university degree are much more conscious about the price of different services and products of the concerned destination whereas the more highly educated group considered the opposite to be true. In fact, maximum higher educated visitors have a higher level of income than lower educated visitors. Higher income groups are quality conscious whereas lower groups are more price conscious.

Table 6.30: Result Education as Moderator based on Smith-Satterwait Test (MGA)

PR	β. For L.E	S.E for L.E	β for H.E	S.E for H..E	t-Value	PR	β. For L.E	S.E for L.E	β for H.E	S.E for H..E	t-Value
PIC-PQ	0.129	0.060	0.124	0.598	0.008	PQ-PS	0.290	0.052	0.245	0.069	0.521
PIC-PR	0.093	0.070	0.020	0.079	0.692	PR-PS	-0.030	0.060	-0.130	0.532	0.187
PIC-PS	0.333	0.072	0.203	0.098	1.073	PSR-PS	0.149	0.053	0.223	0.065	-0.882
PDBI-PQ	-0.048	0.064	0.002	0.050	-0.615	PSR-PR	0.207	0.063	0.136	0.086	0.667
PDBI-PR	-0.070	0.077	-0.051	0.068	-0.185	PS-PDL	0.649	0.054	0.561	0.062	1.068
PW-PQ	0.466	0.058	0.387	0.056	0.986	PSV-PQ	-0.570	0.070	-0.016	0.049	-6.522
PW-PR	-0.252	0.080	-0.510	0.083	2.249	PSV-PR	0.149	0.087	0.138	0.073	0.097
PP-PQ	0.221	0.082	0.361	0.057	-1.406	PSV-PSR	0.082	0.065	0.282	0.057	-2.316
PP-PR	0.179	0.180	-0.349	0.101	2.555	PRB-PSR	0.065	0.060	0.157	0.060	-1.089
PP-PSR	0.350	0.077	0.250	0.069	0.966	PIL-PR	0.046	0.064	0.025	0.061	0.238
PQ-PDL	-0.088	0.056	0.037	0.058	-1.553	PIL-PSR	0.089	0.067	0.123	0.085	-0.313

(PR=Path Relation; β for LE= Path coefficient Lower Education (Below University); SE. for LE =Standard Error for L.E; β for H. E= Path coefficient for Higher Education (University and above); S.E for H.E=Standard Error for H.E)

At the same time, it is acknowledged that the difference between perceived warranty and perceived price is highly statistically significant (t=2.555). In addition, both βs' bear positive (0.179); and negative (β=-0.349) value that should be considered with caution in causal modeling. With respect to the Perceived Seasonal Variation (PSV) and Perceived Quality (PQ) link, an important finding emerged. In both cases, the relationship was

negative; it is, however, stronger for lower educated individuals (β = lower: - -0.57, higher: -0.016).

With regards to the Perceived Seasonal Variation (PSV) and Perceived Sacrifice (PSR) link, the relationship is much weaker for lower educated visitors (β = 0.082) than higher educated visitors (β= 0.282). This indicates that if higher educated visitors have a much greater tendency to sacrifice more (quality of products) with seasonal variation. On the other hand lower educated visitors' have a much greater expectation of different services and products from the destination. They do not like service variations with the variation of seasons. In the context of Cox's Bazar, Bangladesh weather differs between the high peak season (winter) and off peak season (summer). Service providers do not provide the same services for all seasons. But lower educated groups expect the same service during the year. In fact, the lower level educated visitors have a tendency to visit in the off peak season rather than in the peak season so as to take benefit of the price drop. However, from a theoretical perspective, it may be assumed that the higher cost of products and services provide a higher quality and vice-versa.

Therefore, overall, the findings (t=-2.316) demonstrate that service providers should provide the program to increase the sacrifice of the lower educated visitors. This may create an increase of a more sacrificing tendency with seasonal variation than one which does not. It also may lead to a greater reduction in complaint rates and increased probability of revisiting the same destination. This shows that if higher educated visitors are less satisfied on quality of products with seasonal variation, they complain to a higher extent than do their lower income counterparts. In other words, quality is more essential in determining complaining behavior for the university and above degree holders. Despite these differences, no moderating effect is determined on other paths based on the level of education (Hossain et al., 2012). Due to that, the overall outcome shows that hypothesis H12c is not supported with the exception of four causal relationships that have been explained in the previous section.

6.13 A Brief Evaluation of Hypotheses

As proposed in the earlier section, the research hypotheses were developed to explain the relationship among the constructs in the comprehensive research model (Figure 4-11, Chapter 4). Overall, there are 12 main hypotheses that describe 22 relationships in the model. In order to test these hypotheses, a PLS analysis has been employed to examine the data that was gathered from the national survey. As described in the previous sections, a three part analysis, consistent with the research objective was conducted. Therefore, to provide the whole result based on these details, Table 6.31, and Table 6.32 are presented as summaries of the evaluation of the research hypotheses. Detailed discussion of the result with interpretations is provided in the next chapter.

Table 6.31: Evaluation of Hypotheses Part 1 (Constructs' Relationships)

Cons	HY	PR	Statement	Outcome
	H1a	PIC-PQ	*Perceived Intrinsic Cues have positive influence on Perceived Quality*	Not rejected
PIC	H1b	PIC-PR	*Perceived Intrinsic Cues have negative influence on Perceived Risk*	Rejected
	H1c	PIC-PS	*Perceived Intrinsic cues have positive influence on Perceived Satisfaction*	Not rejected
	H2a	PDBI-PQ	*Perceived destination brand image has positive influence on Perceived Quality*	Rejected
PDBI	H2b	PDBI-PR	*Perceived Destination Brand Image has negative influence on Perceived Risk*	Not rejected
	H3a	PW-PQ	*Perceived Warranty has positive influence on Perceived Quality*	Not rejected
PW	H3b	PW-PR	*Perceived Warranty has negative influence on Perceived Risk*	Not rejected
	H4a	PP-PQ	*Perceived Price has positive influence on Perceived Quality*	Not rejected
PP	H4b	PP-PR	*Perceived Price has negative influence on Perceived Risk*	Not rejected
	H4c	PP-PSR	*Perceived Price has positive influence on Perceived Sacrifice*	Not rejected
PQ	H5a	PQ-PDL	*Perceived Quality has positive influence on Perceived Destination Loyalty*	Rejected
	H5b	PQ-PS	*Perceived Quality has positive influence on Perceived Satisfaction*	Not rejected
PR	H6	PR-PS	*Perceived Risk has negative influence on Perceived Satisfaction*	Not rejected
PSR	H7a	PSR-PS	*There is an influence of perceived sacrifice on perceived satisfaction*	Not rejected
	H7b	PSR-PR	*Perceived Sacrifice has positive influence on Perceived Risk*	Not rejected
PS	H8	PS-PDL	*Perceived Satisfaction has positive influence on Perceived Destination Loyalty*	Not rejected
	H9a	PSV-PQ	*Perceived Seasonal Variation has negative influence on Perceived Quality*	Rejected
PSV	H9b	PSV-PR	*Perceived Seasonal Variation has negative influence on Perceived Risk*	Rejected
	H9c	PSV-PSR	*Perceived Seasonal Variation has positive influence on Perceived Sacrifice*	Not rejected
PRB	H10	PRB-PSR	*Perceived Religious Belief has positive influence on Perceived Sacrifice*	Not rejected
PIL	H11a	PIL-PR	*Perceived income level has a negative influence Perceived Risk*	Rejected
	H11b	PIL-PSR	*Perceived income level has a positive influence on Perceived Sacrifice*	Rejected

Table 6.32: Evaluation of Hypotheses Part 2 (Multi-group Analysis)

Cons	HY	PR	Statement	Outcome
Gender	H12a	GE-PDLP	*Gender has a significant moderating effect on the PDL process*	Rejected
Age	H12b	AL-PDLP	*Age has a significant moderating effect on the PDL process.*	Partially Not rejected
Education	H12c	LE-PDLP	*Level of education has a significant moderating effect on the PDL process*	Partially Not rejected

(Cons= Constructs, PR= Path Relation, PIC= Perceived Intrinsic Cue, PDBI= Perceived Destination Brand Image, PW= Perceived Warranty, PP= Perceived Price, PQ= Perceived Quality, PR= Perceived Risk, PSR= Perceived Sacrifice, PS= Perceived Satisfaction, PDL=Perceived Destination Loyalty, PSV= Perceived Seasonal Variation, PRB= Perceived Religious Belief, PIL= Perceived Income Level GE=Gender, AL=Age Level, LE=Level of Education, NS=Not Supported, PS= Partially Supported)

6.14 Summary

This chapter has presented the findings based on the analysis of the research data that was conducted using SPSS and PLS analysis. The chapter aims to develop a profile of the survey respondents and also determine the validity and reliability of a behavioural model that focuses on the destination loyalty process.

The initial section of this chapter, presents a pilot study data analysis and non-response bias test with statistical results that help further analysis. A face to face survey yielded 602 valid responses to the instrument used to measure the variables of the final model. The analysis started with the descriptive test to describe the demographics profile of the respondents. The highlights of the simple, descriptive statistics of the sample population where in total respondents 92% were male and 8% were female, and the average age of the respondents' was 35 years. The result also presented that 53% of respondents ranged in age between 21and 30, years followed by 23% with age of 31 to 40 years. In order to meet the objectives of the current research, the analysis of the data is divided into three parts. In the first part, an examination was made to investigate the influence of antecedent factors including perceived seasonal variation, perceived religious belief, and perceived level (discovered from the field study) of income in the destination loyalty process for Cox's Bazar. The second part of the analysis examined the roles of the moderating variables of gender, age and level of education in the whole loyalty process. In the final part, an analysis was conducted to identify the effect of perceived monetary price and perceived non-monetary price as first order reflective constructs of the second order formative constructs of perceived price. In the same way the effect of perceived monetary sacrifice and perceived non-monetary sacrifice as first order reflective constructs on perceived sacrifice as second order formative constructs was examined. Thus, this part investigated the relationships as first order reflective and second order formative constructs in the current research.

The Partial Least Square (PLS, Version-3) based analysis is used in testing the measurement model; the first task is to assess item reliability. Using a cut-off point of 0.6 as the minimum loading, the decision was made to omit items; PDBI1, PDBI6, PW1, PQ1, PR1, PSV4, PIL1, and PEB1 along with two items from first order reflective constructs of perceived monetary price (PMP) and perceived non monetary price (PNMP) for second order formative constructs of perceived price and perceived sacrifice. The second task was to test for internal consistency. This is achieved by using a minimum of 0.7 for the internal consistency values of each construct, as well as using a minimum value of 0.5 for the average variance extracted (AVE) for each construct. It was found that adequate reliability of all items was met as well they met internal consistency. The final task for analysing the measurement models was to test discriminant validity. From the statistical outcomes it was found that all requirements of the discriminant validity test were satisfied because there were no inter items correlation of more than 0.70. In analysing the structural model, the standardised path loadings were obtained and significance of these paths were ascertained from the 'bootstrap' analysis of the PLS graph. It was found that all indigenous (perceived quality, perceived risk, perceived sacrifice, perceived satisfaction and perceived destination loyalty) constructs met the minimum R^2 value of 0.1 (Hanlon, 2001) individually.

Obviously, the analysis is extended in part two and part three by multigroup analysis and the construction of higher order constructs from the first level of constructs. In respect of multi group analysis, the statistical outcome presents that age moderates the relationships PIC-PQ, PW-PR and PP-PR, and level of education moderates PW-PR, PP-PR, PSV-PQ, and PSV-PSR at different significant levels whereas gender does not moderate any of the causal relationships of the proposed model. In the final part, it is evident that second order formative constructs of perceived price (PP) and perceived sacrifice (PSR) were logically formed in the combination of two antecedent reflective constructs for each. A perceived intrinsic cue is also valid as a first order formative construct independently.

Overall, 22 hypotheses are proposed in the current research based on the comprehensive destination loyalty model (Fig 4.11 in Chapter 4). Fifteen (15) hypotheses are supported at different significant levels, whereas 7 hypotheses are not supported (Table 6.21). The extent to which two hypotheses for moderating variables like age and level of education are partially significant whereas gender is not significant (Table 6.29, and Table 6.30) at all as a moderator in the destination loyalty process with regards to Cox's Bazar, Bangladesh. Thus, in the next chapter, the implication of these outcomes based on the theoretical development and practical significance is discussed.

CHAPTER 7

Discussion[8]

7.1 Introduction

Starting from a discussion of the research questions, this study examined a theoretical background and empirical studies that exist in the literature. The main objective of the study was to develop a comprehensive but parsimonious destination loyalty model and to test empirically the role of different factors. Overall, 22 hypotheses were developed under 11 main hypotheses to describe the loyalty model in the current research. In total 15 hypotheses are statistically supported at different significant levels. Based on the outcome of the different previous chapters, the current chapter provides the interpretation and discussion of the research findings which accumulates three major parts. The first part provides the interpretation and discussion of the general findings related to the antecedent factors of perceived destination loyalty (PDL). In the second part, a discussion of the three demographic variables i.e. gender, age, and level of education is presented as the components of the moderator in the destination loyalty process. The procedure has been presented as per a multi group discussion (Chin & Gopal1995; Serenko et al., 2006). The final part explains the findings of the second order formative constructs that were included in the Perceived Destination Loyalty (PDL) process. This part explains the formation of higher order formative constructs based on first order reflective constructs in the process of destination loyalty formation. Overall, the structural model of perceived tourism destination loyalty (PDL) has addressed the influence of visitors' choice behaviour on tourism attractions and resources in developing competitive business strategies in the present competitive market. In the following sections each construct related to the hypothesis is discussed with probable application.

[8]Parts of this chapter have been included partly in the following publications.

i) Hossain M. Enayet, Quaddus M, and Tekle Shankan (2011b) "Factors Effecting Destination Loyalty: A Case Cox's Bazar, Bangladesh", *In Proceedings of Academy of Marketing Science World Marketing Congress (WMC)*, July 19 -23, Reims Management School, Reims, Champagne, France.

ii) Hossain M. Enayet, Quaddus M, Tekle Shankan, Hossain M.A (2011c), "Perceived Quality, Satisfaction, and Loyalty at the Destination Level of Cox's Bazar, Bangladesh," *In Proceedings of 25th Annual Australian and New Zealand Academy of Management Conference (ANZAM),* The future of work and Organization, December 7-9, Wellington New Zealand.

iii) Hossain M. Enayet, Quaddus M, and Tekle Shankan (2011d), "An investigation of Visitors Loyalty using Formative and Reflective Measurements" *In Proceedings of Australian & New Zealand Marketing Academy Conference* (ANZMAC) , November, 28-30, Perth, Western Australia

iv) Hossain M. Enayet, Quaddus M, and Tekle Shankan (2012) "Moderating Roles of Visitors' Demographic in the Destination Loyalty Process within the Context of Cox's Bazar, Bangladesh, *In proceedings of 3rd International Conference of business and Economic Research,* March 12 – 13, Bandung, Indonesia.

7.2 Perceived Intrinsic Cues in Destination Loyalty (H1a, H1b, H1c)

Based on an assessment of how factor PIC affects the destination loyalty process, hypothesis H1 was developed. To find out the exact relationship between exogenous factor perceived intrinsic cues (PIC) and endogenous factors, perceived quality (PQ), perceived risk (PR), and perceived satisfaction (PS) this hypothesis (H1) was broken down into three sub hypotheses (Chapter 5 Table 5.1). Results of these three hypotheses and their implementation are discussed in following sections.

Hypothesis H1a: The PLS based statistical analysis of this study has demonstrated (Table 6.22 in Chapter 6) a strong support for this hypothesis (t= 3.05). This finding indicates that the influence of perceived intrinsic cues on quality is remarkable. It is supported by the statement of Olson & Jacoby (1972); Shahid (1997); Crouch, (2007) that perceived quality of products/services varies with the variation of consumer perceptions of intrinsic cues associated with those products/services. This relationship is also similar to the study of Garvin (1984); Baker and Crompton (2000); Patrick (2004a). Most importantly, this result is justified and confirmed the finding of the field study about the positive influence of Perceived Intrinsic Cues (PIC) on Perceived Quality (PQ) in the context of Cox's Bazar, Bangladesh. This finding provides an indication that (PIC) has a significant influence on visitors' attitudes to determine quality at the destination level.

From this perspective it can be suggested that destination operators should focus on different natural core attractions delivering quality services (location of hotel; food variety with quality etc) not only through technical but also through the functional perspectives of service dimensions by taking into consideration different destination core attributes, and thereby creating differentiated offers from the competitors. Destination operators should address these important attributes during their marketing promotional activities. For example different attractions of a destination such as attractive natural scenery, good accommodation facilities, nice seating arrangement, sea bathing, nearby places, locally made product, longest sandy beach, and sound of water to be the fundamental reasons for choosing the destination could be highlighted. In addition special events, geography & climate, culture & history, mix of activities, entertainment and superstructure also could often be the influential factors for selecting one destination over another which is very important for promotional activities. During the field interview of this study it was found that visitors mentioned consider entertainment facilities, historical heritage, exciting tribal life /multicultural people, Multi sea foods and moon at night etc apart from natural scenery, good accommodation facilities, sound of the water, and longest sandy beach to bear the quality of this particular destination. Without these attractions they would not revisit the destination.

Hypothesis H1b: The PLS based statistical analysis of this study has been demonstrated (Table 6.22 in Chapter 6). The result shows a positive effect of this link with β=0.062, t= 1.0708). This result indicates that PIC does not have a negative impact on Perceived Risk (PR). This is a contradiction of the researcher who mentions that, the higher the perceived risk associated with the purchase of a product or service, the more information a potential customer is likely to collect prior to the actual purchase (Solomon, 1992; Boshoff, 2002). This result also contradicts the notions of five intrinsic marketing cues which influence consumers' perceived quality of products such as suitability, pride in possession, appearance, reliability, and workmanship (Chowdhry & Islam, 2003). Hoffman and Bateson (1997) argue that a large proportion of the properties of services can be evaluated only during and after the consumption process. It was found from the field study that respondents mentioned they felt a risk if they saw there were not as many core attractions/resources as they expected before visiting the destination. In fact, this relationship was not proven through previous research in tourism or in any service sector. It was proven in the product context (Agarwal & Tes 2004). Nevertheless, this finding can be considered uncommon for neither general assumption that perceived intrinsic cue has a neither negative nor a positive influence on perceived risk in the context of Cox's Bazar, Bangladesh.

A possible explanation of this proposition is related to the psychological issues that may explain the role of PIC on perceived risk depends upon individual realization of different consumed products/services (Hossain et al., 2010b) as in the meantime payment has been made. The visitor thought the concerned destination was almost risk free. During the field interview some of the respondents have mentioned that this destination contained no risk. We don't see any problem here. In addition, destination operators have no power to change the physical existence of intrinsic cues like longest sandy beach and natural scenery of the seaside.

On the above grounds it can be recommended that destination operators should focus on different risk factors such as improper services, feared to be killed/ injured, not fit with personal status, expensive product, dishonest behavior, less right of privacy, unknown uncertainty) not only through technical but also through the practical perspectives of risk dimensions by taking into consideration different destination risk attributes, and thereby creating differentiated offers from the competitors. Although, in the model, it is seen perceived intrinsic cues influence perceived quality and perceived satisfaction, destination operators should use the promotional activities with caution especially in terms of perceived intrinsic cues to perceived risk. This indicates that an integrated managerial approach is very essential for the destination operators in promoting destination.

Hypothesis H1c: The PLS based statistical analysis of this study has demonstrated (Table 6.21 in chapter 6) a very effective result in this regard. It is found that the proposed hypothesis is very much significant (β=0.247, t= 4.3490). This outcome is supported by the lliterature which indicates the relevant destination attributes are highly contextual and that the measurement of quality and satisfaction should reflect the speciality of a destination's attributes (Zabkar et al., 2010). In addition this outcome supports the statement of respondents who participated in the field study. During the field interview 100% of the respondents have mentioned that they were satisfied with core attractions of the destination as well as with ancillary services provided by the destination operators. They also said "We are more enthusiastic about the different core facilities (location of accommodation) with natural attractions for which we have visited this destination at different times". For instance, "unbroken 120 km sandy beach, rhythmic sound of the water, sun setting over the blue water, etc. for Cox's Bazar, Bangladesh are its best natural attractions for us".

The relationship between perceived intrinsic cues and perceived satisfaction tells that an integrated managerial approach is required for promotion of the destination. A destination's offerings should be accounted in an ongoing process of evaluating visitors' quality perceptions regarding perceived intrinsic cues of the destination and their satisfaction in subsequent revisiting experiences at the destination. In addition visitors' future behavioral intentions also depend on different attributes of perceived intrinsic cues. Therefore, destination operators and visitors suppliers at the destination level should not be looked upon as a bundle of destination intrinsic attributes, rather as a product of integrated marketing efforts directed towards creating visitor satisfaction which lead to a loyalty, maintaining man-made and natural resources of the destination. This is particularly important for nature based tourism destinations like Cox's Bazar, in Bangladesh. It is noted that this relationship is still unexplored in wider tourism literature.

7.3 Perceived Destination Brand Image in Destination Loyalty (H2a, H2b)

Brand is most salient to consumers among all extrinsic cues, because it plays dual roles i.e. positive image is used as quality where negative image has an adverse effect on the destination consumers purchase decision making. Therefore, hypothesis (H2); perceived destination brand image is divided into two sub hypotheses (H2a, H2b) in Chapter 5 (Table 5.1) which is discussed in the following sections.

Hypothesis H2a: The PLS based statistical analysis of this study has been demonstrated (Table 6.22 in Chapter 6) in this regard and has produced very interesting results. The hypothesis H2a, the positive relationship between perceived destination brand image and

perceived quality failed to find support (β = -0.019; t= 1.8004) statistically in this study. This finding implies that positive influence of destination brand image on perceived quality (PQ) is not true in the context of Cox's Bazar, Bangladesh. This outcome differed with the outcomes of Keller (1998); Court and Lupton (1997); Rimmington, (2000); Agarwal and Teas (2004) along with others. In particular, the results show close to a significant but negative effect of this link. This result indicates that destination brand image does not influence quality in the loyalty process but rather provides a negative influence.

A probable explanation for this result could be related to visitors' demographic environment. For instance, the majority of participants in the survey were from all over Bangladesh and neighboring countries. They knew Cox's Bazr as a famous tourist destination. They believed that when any visitor has an intention to travel, whether he or she was a first time visitor or re-visitor, firstly they thought about Cox's Bazar for its' image. This exponential familiarity may reduce the image of the destination as having quality. Many visitors do not bother with the destination image of Cox's Bazar as there are a few available alternatives for them in the country in visiting the beach. Another possible cause could be in providing less attention to destination brand image in the tourism literature in relation to quality as well as risk at the same time. Thus, findings provide an indication that perceived destination brand image (PDBI) has no significant role on re-visitors' beliefs to determine destination image as a quality in the loyalty process.

Considering the relationship between Perceived Destination Brand Image (PDBI) and Perceived Quality (PQ) in the context of Bangladesh, it is recommended that destinations with more positive images will more likely be included in the destination process of decision making. Destination image exercises a positive influence on perceived quality which is not true in the context of Bangladesh for individual aspects but globally this is accepted. Therefore, destination operators should use this issue with caution in their marketing of promotional activities. As the maximum visitors know Cox's Bazar as a famous tourist destination marketers may use specific attributes such as reputed place, natural wonder of the world, risk free place, pride of Bangladesh, favorable weather etc. in their marketing activities. In addition they can provide the statistics regarding the numbers of visitors' visiting the destination. This statistic could help consumers in decision making in their further travelling.

Hypothesis H2b: It was expected that perceived destination brand image (PDBI) negatively related to perceived risk (H2a) with regards to Cox's Bazar, Bangladesh in relation to existing literature and field study (Table 5.1 in Chapter 5). Evidence from the empirical analysis of this study, supports this proposition (β -0.088; t= 1.98). Findings

show that PDBI has a negative relationship with PR. This finding indicates visitors believe if the destination image does not function properly their intention to revisit the same destination becomes inconsistent. A true destination brand image could emphasis extrinsic cues for particular attention which would determine visiting the destination. This finding is consistent in literature that demonstrates a positive effect of PDBI and PR, in the product as well as destination settings (Mitchell & Prince 1992; Solomon 1992; Agarwal & Teas, 2004). Thus, it is evident the higher the perceived risk associated with the purchase of a product or service, the more information a potential customer is likely to collect prior to the actual purchase (Solomon, 1992**).** In addition, this finding is associated with the opinion of the respondents who mentioned during the field study that they felt risk if the destination image failed to satisfy their prior expectation.

In view of the relationship between Perceived Destination Brand Image (PDBI) and Perceived risk (PR) in the context of Bangladesh as a more favorable image will lead to higher visitors' satisfaction which is the consequence of quality and could be an important issue in the marketing of promotional activities at the destination operation level. At the same time it should be mentioned that risk factors exist where consumers may think some things are available in the destination which may not be available. Thus, it is suggested that tour operators and destination managers should reform the traditional practice to motivate potential loyal visitors highlighting less risk in visiting the destination. This practice will provide more confidence to visitors and allow them to ask about different issues related to risk in the destination. Destination operators may consider destination image as a bundle of destinations' attributes which are exclusively important to visitors.

7.4 Perceived Warranty in Destination Loyalty (H3a, H3b)

Warranty is highly expected by the consumers. If warranty is considered separately from other constructs, it would be expected to influence perceived risk negatively. In this regards hypothesis (H3a) developed as warranty is positively related to quality and (H3b) negatively related to perceived risk (Table 5.1 in chapter 5). It is noted that, referring to the tourism literature, the influence of perceived warranty as an extrinsic cue on an individual visitors' behavior is unexplored. This study has discussed this issue in the following sections.

Hypothesis H3a: With regards to the relationship between Perceived Warranty (PW) and Perceived Quality (PQ), PLS based statistical analysis of this study has demonstrated (Table 6.21 in chapter 6) a very good outcome. The proposed hypothesis (H3a) is accepted with $\beta = 0.417$; $t = 10.9484$ which indicates a very strong relationship between both in the context of Bangladesh (Hossain et al 2011d). This outcome also

supports the previous literature in consumer behavior (Bearden & Shimp, 1982; Shahid, 1997; Kendall & Russ, 1975). This implies that when consumers perceive the repair and maintenance services provided for products to be adequate, their perceptions of the quality of the products will be positively influenced. Mehrotra & Palmer (1985) have reported that when products are adequately backed by warranties and guarantees, the perceived quality of the products will be enhanced. With this notion it can be said that the relationship is also applicable in the service sectors like tourism where both products and service are considerable issues. It is also found from the analysis of the field study that most of the respondents expected a warranty of services from tourism operators. Visitors think warranty can be given only when service quality is assured by the service providers (destination operators).

In the case of tourism products/service at the destination level, at present nobody has used a perceived warranty as a persuasive variable and its relationship with quality with other variables at the destination level. This research adopted this issue from product related literature and proves that perceived warranty as a quality is playing a significant role for the tourism consumers (visitors) decision making. Destination operators should use this issue broadly. They need to expose to the visitors that in business, warranty usually protects consumers from reasonable and unreasonable fear for using the products/service for a certain period of time. It influences consumers trust in products or services by representing assurance of products or services quality, increasing consumers' specific self-confidence, reducing consumers' feelings of risk; and increasing satisfaction through dissonance reduction. It means, when consumers perceive the warranty associated with certain products or services as adequate, they tend to favorably judge the products' or services' performance which, in turn, affects the perceived quality of the products. Therefore, destination operators may offer different types (full warranty, partial warranty, limitated of warranty) to visitors. It the context of Bangladesh it could be a highly effective marketing promotional tool as many visitors are visiting within limited budgets.

Hypothesis H3b: Warranty quality is hypothesized to be related negatively to perceived risk (H3b) in Chapter 5 Table 5.1. The PLS based statistical analysis of this study (Table 6.21 in Chapter 6) has also proved this statement very strongly (β = -0.140; t= 2.4160; β=0.417; t=10.948) in the context of Cox's Bazar in Bangladesh. This finding leads to an interesting conclusion, that if there is no warranty facility; tourism consumers do not feel that the destination is risk free. This finding provides additional evidence to the studies which have mentioned that risk affects consumer decision making for both physical products (Dunn et al., 1986) and services (Zeithaml et al., 1985). Shimp & Bearden (1982) mentioned that when warranty is considered with other information during

purchase decision making it would be expected that perceived risk would decrease directly with improvement in the quality of warranty. Warranty information is also used in enhancing consumer attitudes toward new products or services. In the field study, it was found that tourism consumers considered both products and services at a time where the relationship between Perceived Warranty (PW) and Perceived Risk (PR) is a very considerable issue of the day. If there is no warranty, consumers are afraid to use the tourism products especially in a third world country like Bangladesh.

It has already been mentioned that warranty is interpreted as quality (H3a) which conceptually represents perceived adequacy of coverage and protection offered by a particular warranty. Warranty is a very important issue for the tourism consumer as they have to pay prior to using tourism products. Therefore, where the financial risk is high in taking intangible products like tourism services but no warranty is given, consumers feel more at risk than when warranty is provided. It also proves that the relationship between perceived warranty and risk is negative. In addition, these findings are associated with the opinion of respondents who mentioned that during the field study a warranty provides them with assurance about the quality of the products and services at the destination which reduces their risk for taking the decision to travel to the destination. In doing so, destination operators can offer different promotional programs related to warranty to an individual visitor or group of visitors to develop the destination as a good attraction where their money and efforts are safe and secure. Destination operators can also be active in increasing awareness for warranty of different services which they are providing. In addition, the local administrations can launch a campaign to increase visitors' attention to the way that an individual can get warranty facilities from the destination for travelling safely. For example, at present, Cox's Bazar, as a tourism destination, operators are providing different types of warranty facilities for the students such as, a concession rate to live in a hotel, and using the different rides for free.

7.5 Perceived Price in Destination Loyalty (H4a, H4b, and H4c)

Price is one of the most important extrinsic cues which play a role as a quality of products and services. A too low price may suggest inferior quality that could be high risk. In addition, price is an indicator of the amount of financial sacrifice (payment required) needed to purchase a product or service. On this basic ground the hypothesis related to perceived price was split into three hypotheses. The relationship between perceived price and perceived quality is positive (H4a), perceived price and perceived risk is negative (H4b) and, perceived price and perceived sacrifice is positive (H4c) (Table 5.1 in Chapter 5). The outcome of these hypotheses and related discussion is presented in the following sections.

Hypothesis H4a: With regards to the relationship between perceived price (PP) and Perceived Quality (PQ), PLS based statistical analysis of this study has provided (Table 6.21 in Chapter 6) a significant result. The proposed hypothesis (H4a) is accepted with β = 0.311; t= 7.6438 which indicates a very strong positive relationship between price and quality. These findings are consistent with previous studies which reported the positive effect of price on quality (Rao & Monroe, 1988; Ratchford & Gupta, 1990; Hossain, 2007; Petric 2004a; Campo & Yague; 2007). It also supports the literature which presents a positive relationship between price and quality for reducing non-price cues (Zeithaml, 1988). This relationship can reduce the mental schema that high product price will have high quality (Dodds, et al., 1991; Petrick, 2004b). Further, when the consumer has few intrinsic signs of quality, as is the case with tourist services, he or she uses these extrinsic signs of quality, especially price, to a greater extent (Campo & Yauge, 2008). Above all, this finding is associated with the opinion of respondents who participated in the field study. They mentioned that most of the time price provides a message to them about the standards of the quality of products and service of the destination offerings. They also said when the charge per night is TK. 5000 (local currency) to stay in a hotel it means it will be fully air conditioned with other facilities but when the charge is only TK. 500 (local currency)it indicates that the service will not be as good as is desired.

These findings, to some extent, contradict the findings of some researchers who attempted to examine whether consumers perceived higher-priced products to be of higher quality than lower-priced products in the same class even, under conditions where objective differences between the products were negligible or nonexistent (McConnell, 1968; Wheatley & Chiu, 1977). Empirical findings suggest that the relationship between the high-price and the high-perceived quality is neither general nor robust (Peterson & Wilson, 1985). The statistical outcome as well as the field study proves that visitors who visited the destination during the data collection period consider price as a very strong indicator of quality for the destination of Cox's Bazar, Bangladesh.

As price is a sensitive issue for all consumers, destination operators should be very careful during the pricing of tourism products and services. Its strength reduces non-price cues and influences the prospective buyers' expectations of service levels. In fact, price of the product itself conveys some messages to the consumers. Price segmentation is more important as per level of consumers so that all categories of visitors can visit the destination. For example, too low a price, for credibility products/services in particular, may suggest inferior quality (Zeithaml & Bitner, 1996). Destination operators should be very conscious regarding this during the pricing of tourism products. More than 80% respondents during the field interview mentioned that there are many destination operators who are doing their business in Cox's Bazar. It is really tough to run their

business charging higher prices without providing expected product/ service quality because of the strong market competition on site. Therefore, destination operators should be pricing tourism products as per visitors' expectation level (adjustment between price and quality).

Hypothesis H4b: With regards to H3a in Chapter 5 (Table 5.1), PLS based statistical analysis has provided very strong support of the statement with β = -0.166; t= 2.5283. This outcome is consistent with the research of Zeithaml and Bitner (1996) Agarwal & Teas (2004) who tested price influences on prospective buyer's expectations at service levels. According to the outcome of their research too low price, for credibility products/services in particular, may suggest inferior quality which indicates a higher risk to consumers. For example; if service from a 5 Star hotel costs only $50 it means something is lacking, with the exception in some cases like where there is a 'special offer'. Hoffman and Bateson (1997) mentioned that service buyers sometimes are prepared to pay more for a service to reduce the uncertainty associated with unfamiliar service providers, especially in the tourism sector. The author also mentioned that potential consumers perceive a service as a riskier purchase than a physical product, because they have few chances of assessing a service prior to buying and using. In addition, this finding is associated with the opinion of respondents who took part in the field study. They mentioned that they feel risk if the price of products and services fail to satisfy their prior expectation. Moreover, they also mentioned that they used price as only an indicator of quality which reduced their risk in traveling to the destination.

Price is a visible indicator of a service's level and quality and thus a means of reducing perceived risk. As higher price is sometimes more risky for service providers, in the context of Cox's Bazar in Bangladesh, destination operators can, however, use several strategies to reduce risk perceptions which directly and indirectly enhance the purchase intentions of present and prospective visitors. These strategies may include providing potential buyers with general information about the products and services at the destination such as a description of beach facilities with price information and with a service guarantee prior to actual purchase.

Hypothesis H4c: The hypothesis H4c (Table 5.1 in Chapter 5) was proposed to assess the positive effect of price on 'sacrifice' (H4c) in the destination loyalty process. Based on the findings of PLS based structural equation modeling of this study, the hypothesis is supported very strongly (β = 0.301; t= 5.9425) (Table 6.21 in Chapter 6). This result implied that highly risk-aware individual visitors are more responsive to price content in relation to tourism products/services and make more appropriate judgments in the destination loyalty process (PDL) especially in dealing with price as well as sacrifice. This outcome in the study also supports the existing literature. Monroe and Venkatesan

(1969) mention price as an indicator of financial sacrifice, an effect that is also generally positive. When consumers evaluate products they trade-off priced-based perceptions of quality and sacrifice their money (Dodds et al., 1991; Monroe & Krishnan, 1985). It may be realistic that the perception of sacrifice depends on an individual's financial situation. The same price may involve a higher level of sacrifice for a financially constrained (limited budget) consumer when compared with a financially constrained individual (Agarwal & Teas 2001). In addition, price is an indicator of the amount of financial sacrifice (payment required) needed to purchase a product or service (Parvin & Chowdhury, 2006; Hossain et al 2011c). To evaluate products positively, consumers must perceive that they are gaining benefits that exceed concomitant sacrifices (Monroe, 1990; Zeithaml, 1988; Hossain, 2007). With the support of the statement however, the statistical outcome as well as field study proves that visitors think there is a positive relationship between price and sacrifice in the context of Cox's Bazar, Bangladesh. They mentioned that there might be a problem regarding price and service at the destination but if we did not ultimately sacrifice our money as well as energy and time it would be absolutely impossible to travel to the destination.

It is true that destination operators can't proceed until visitors sacrifice their money and effort in travelling to the destination. In the context of a tourism destination, the positive effect of price and sacrifice in the PDL process implies the need to encourage the practice of price sacrificing tendency among visitors. In addition, destination operators should organize different promotional programs for the visitors so that they think their monetary (price) and nonmonetary (efforts) sacrifice will be worthy of visiting the destination. The awareness about price and the sacrificing view of the visitors can be enhanced through this program. Destination operators need to highlight service facilities which they are providing with price information so that the tourism consumer can make a decision about their sacrificing intentions.

7.6 Perceived Quality in Destination Loyalty (H5a, H5b)

In the recreation and tourism field, perceived quality has been viewed as the quality of the opportunity that consists of the attributes of a product or a service and has a relationship with satisfaction and destination loyalty (Chapter 2, and Chapter 5). On these basic grounds this study developed two hypotheses related to the perceived quality construct (Table 5.1 in Chapter 5). The relationship between perceived quality (PQ) and perceived satisfaction (PS) is positive (H5b), and it has also a positive and direct role of destination loyalty (H5a) which is presented in the following sections (including discussion).

Hypothesis H5a: With regards to the relationship between perceived quality and perceived destination loyalty, PLS based statistical analysis of this study has provided (Table 6.22 in Chapter 6) a very interesting result. The finding fails to prove the positive relationship between perceived quality and perceived destination loyalty (β = -0.037; t= 0.9550). This outcome is inconsistent with the studies of different authors, who tested the direct relationship between quality and destination loyalty (Cronin & Taylor 1992; Oliver 1993; Anderson & Sullivan 1993; Lee et al., 2007). On the other hand, this finding supports research by Butcher et al. (2001) and Oh (1999) who found that the effect of perceived quality on loyalty is indirect. This outcome contradicts prior study that found a positive correlation between perceived quality and destination loyalty (Zabkar et al., 2010).

One possible explanation might be due to other reasons that influence an individual in the sequential process of individual judgment of quality. As a result, it creates an inconsistent link between both constructs. Another reason can also be explained which is that the finding is due to the role of intention as a mediating factor of satisfaction between perceived quality and destination loyalty. This finding concludes an indirect effect of judgment on behavior through satisfaction to actual behavior i.e. loyalty. Referring to the above discussion related to the relationship among the destination loyalty process, it confirms that there is a sequential and interrelated link between the constructs of perceived quality and perceived risk with regards to perceived satisfaction in the PDL process. This was also mentioned by the participants of the field study that they were likely to be satisfied firstly by the tourism services of the destination which leads them to become loyal to the destination. They emphasized that a direct relationship is not always consistent but rather a bit complicated as other factors influence the decision in the destination loyalty process for consumers of third world countries like Bangladesh.

As it is seen from the outcome of proposed hypothesis that there is no direct influence of quality in formation of destination loyalty rather perceived quality indirectly influences destination loyalty via satisfaction. This indicates that an integrated managerial approach is required for effective destination operation. A destination's offerings should be considered in an ongoing process of evaluating visitors' perceptions of quality regarding the destinations' attributes, their satisfaction with the revisit experience, and their future actual behaviour (PDL) intention. Therefore, destination operators at the destination level may not look only upon destination as a bundle of attributes, rather as a product for integrated marketing efforts. This can be directed towards creating visitor satisfaction and loyalty to the particular destination for the longer term.

Hypothesis H5b: The PLS based statistical analysis of this study has provided a very strong relationship between perceived quality and satisfaction ($\beta = 0.245$; $t= 6.3826$). This outcome of the study also supports the study of almost all of the quality satisfaction related models (Chi and Qu 2008; Zabker et al., 2010). Petrick (2004a) proposed a direct and positive relationship between perceived quality and loyalty, and the indirect positive relationship between perceived quality, satisfaction and loyalty which is proved in this study as well. In addition, it also proves the outcome of the first part of Zabkar et al., (2010) that there is a positive relationship between perceived quality and satisfaction, but failed to prove the direct relationship between both to PDL. From the field study it was found that 75% of respondents mentioned they were satisfied if the qualities of tourism products and services were as per their expectation level, they become satisfied. Although, there is exception of the above relationship like; the study of Lee et al. (2007) in a festival setting found no significant relationship between service quality (as an antecedent) and satisfaction. The antecedent role of quality on satisfaction is supported in the setting of a festival (Cole & Illum, 2006), sports and leisure centre (Murray & Howat, 2002), cultural centre (de Rojas & Camarero, 2008), and attractions at a tourist destination (Chen & Tsai, 2007; Zabker et al., 2010); quality and satisfaction at the destination level (Hossain et al., 2011b). The relationship is also confirmed by this study.

To help destination operators in achieving the organizational objective via increasing the quality of products and services of the destination that make consumers satisfied should be highlighted to the visitors. Since, quality in the tourism consumers' view as a bundle of service dimensions, the findings indicate that managers have to provide attention to a wide range of destination attributes when managing destination as the best attraction. The measures which were used as an indicator of quality (reliable service, timely service, good value for money, good warranty facilities, nice hotel placement, and adequate security) show that they influence the perceived quality on the destination loyalty process. From this perspective, it can be suggested that destination operators should focus on delivering quality not only through tangible aspects but also intangible (time, effort, energy) aspects by taking into consideration different attributes of destination, and thereby creating differentiated offers (different from competitors).

7. 7 Perceived Risk in Destination Loyalty (H6)

Perceived risk is related to buying decision making where both the consequences and the outcomes are uncertain. Sometimes products and services become risky when choosing the right product for the right person at the right price from the right place. It is very risky to consumers. With this view it was hypothesized (H6) that perceived risk negatively influenced perceived satisfaction in Chapter 5 (Table 5.1) its outcome and possible discussion is presented in the following section.

Hypothesis H6: In relation to the hypothesis, the PLS based structural equation modeling analysis proves a negative relationship between perceived risk and satisfaction (β = -0.077; t= 1.9594) in the context of Cox's Bazar, Bangladesh. This finding is consistent with existing literature which proves that the relationship between perceived risk and perceived value/satisfaction is negative (Agarwal and Teas, 2004; Boshoff, 2002; Yuksel & Yuksel, 2007). It is also relevant to the study which mentions service providers can control service quality maintaining quality management up to the expectation level of consumers, but overall satisfaction with services is beyond their control (Lee et al., 2007). A tentative conclusion; in this regard, it is proven that high or low perceived risk influences perceived satisfaction by decreasing consumer confidence in using the products/services or their feeling of loss when they do (Chowdhury, 2002). In addition, this outcome also supports the opinion of respondents who participated in the field study. During the interview they mentioned that they felt much risk if service attributes did not work properly at the destination. This risk reduces their level of satisfaction.

It is evident from the outcome of this study that perceived risk affects perceived satisfaction at the destination level. In this situation destination operators should measures the risk factors which are available at the particular destination and take necessary action for reducing the fear of risk for consumers. For instance, from the real world perspective, it can be suggested that destination operators can reduce risk and increase satisfaction in a variety of ways for tourism consumers such as; providing information, warranty facilities, money-back offers, endorsements, branding, and price image. Less perceived risk can influence perceived satisfaction by increasing consumers' confidence in using the product/services or decreasing their feelings of present and potential losses. In addition, different measures which are used as indicators of perceived risk in this study such as; a few things do not function well, provision of gaining services takes time, higher price for product, dishonest behavior, less privacy, unknown uncertainty etc. presented an influence on the destination loyalty process. Destination operators should highlight the effect and consequence of these issues at the destination level.

It also can be suggested that destination operators should focus on delivering quality services not only through tangible aspects but also intangible (time, effort, energy etc.) aspects which can reduce their financial and psychological risk from the destination. This can be taken into consideration offering quality services which are assured with warranty, layout of quality service, price information, accommodation, thereby creating different offers for the visitors in comparison to competitors. They also should highlight those risk factors which are considered by visitors as important issues but which no

longer remain after taking corrective measures on the particular destination. These will encourage experienced visitors in visiting the same destination again. It is highly desirable for marketers as it takes less marketing promotional cost.

7.8 Perceived Sacrifice in Destination Loyalty (H7a, H7b)

In the meantime (Chapter 2) it was mentioned that perceived sacrifice is related to all things given up (degree of pain/anxiety) by consumers in purchasing products and services. The hypothesis related to Perceived Sacrifice (PSR) was split into two hypotheses (Table 5.1 in Chapter 5). The outcome of this study and relevant discussion is presented in the following sections.

Hypotheses H7a: The PLS based structural equation modeling analysis of this study provides significant results that both hypotheses are supported positively (Table 6.21 in Chapter 6). The relationship (H7a) between perceived sacrifice and satisfaction (β =0. 0.260; t= 6.4646) is very much positive in the context of Cox's Bazar, Bangladesh in the destination loyalty process. The outcome is not consistent with the previous studies (Ruiz et, al., 2010; Suri, et al, 2003; Monroe, 1991; Teas & Agarwal 2004) where it is mentioned that the relationship between constructs is negative. The prime concern for any buyer is the sacrifice, since most buyers have a financial constraint which cannot be exceeded (Anika & Christian, 1996). It is also mentioned in the literature that sacrifice which is made by consumers usually involves both monetary and non-monetary objects (Ruiz et al., 2010). Although visitors do not always want low prices, they consistently want the service to be worth the money they spend. Non-monetary sacrifices are highly involved (such as time and effort) and might be more important to the consumer than monetary sacrifices. For example, time-constrained visitors increasingly shop online to save time and effort (Berry, et al., 2002). It has been used in the marketing (Agarwal & Teas, 2004; Zeithaml, 1988; Suri, et al., 2003) and tourism (Patrick, 2004b; Ruiz et al., 2010) literatures as an individual construct. It is widely accepted that customer satisfaction depends on service quality as well as total sacrifice, too.

It is found from the field study that visitors were ready to sacrifice their monetary and non-monetary objects if the quality of the products/services were to be assured. They also mentioned they are satisfied if they see their sacrifice is price worthy after using the products and services from the destination. In addition, they emphasized that reducing the risk factor at the destination increased their sacrifice tendency that increased their satisfaction as well. These statements tend to imply that there is a positive relationship between perceived sacrifice and perceived satisfaction.

On the basis of this outcome it can be suggested that the service provider of the destination can have a comprehensive look for the sacrifice mechanism in trying to

provide more benefits to the visitors which then would increase consumers' perceived sacrifice tendency. Increasing the benefits for the consumer means adding some more core attributes with existing benefits that the visitors perceive important, beneficial and of unique value for them. Good core product quality plus supporting services (pick up from home, providing ideas about main attraction, service warranties, money back guarantee, etc.) increases the benefits for the visitors which affects consumers-perceived quality and leads to visitors' satisfaction. It is noted in initial model (Fig 2.13) this relationship was proposed negatively. From the field study a positive relationship was found. With this contradictory issue in relation to literature and context, the author proposed the hypothesis as there is an influence of perceived sacrifice on perceived satisfaction. It is found that a positive relationship exists between Perceived Sacrifice and Perceived Satisfaction on the basis of statistical analysis of this study. In fact, this relationship was not tested before for the service industry like tourism. It could be applicable for service sectors in third world countries like Bangladesh. In addition, respondents of this study might consider the issue being that when travelling every visitor must sacrifice both financial and non financial objects. Obviously, positive sacrifice tendency can provide satisfaction from the different services at the destination. This fact can be highlighted by the destination operators in their promotional programs.

Hypotheses H7b: In relation to hypothesis H7b, statistical analysis proves a very strong positive relationship between perceived sacrifice and risks ($\beta = 0.172$; $t = 3.7180$). In fact, this finding is contradicted by other general findings related to perceived risk in the destination loyalty process. It is evident that almost all of the antecedent factors of perceived risk are negatively related in exception of this (H7b) relationship. As most of the respondents during the field interview mentioned a positive relationship between perceived sacrifice and perceived risk, this relationship was proposed and has been proved with a large sample size. One possible explanation might be due to other reasons (more sacrifice tendency, religious belief, no need to endure much pain in financial sacrifice, available time to travel) that influence an individual in the sequential process of individual judgment about sacrifice and risk behavior in the context of a least developed economy country like Bangladesh. When consumers are ready to sacrifice more, they feel more risk. Conversely, if they are ready to sacrifice less (monetary and nonmonetary) they feel less risk. Different perceptions of risks have a different impact on the consumers' perception when buying the products and services. Respondents mentioned during the field study that their tendency to sacrifice more could reduce mental anxiety (from spending on monetary and non monetary objects) whether the provided service would satisfy their expected requirement or not.

Destination operators needs to know the mechanism of the benefits and sacrifice can be viewed as two elements that are mutually dependent i.e. increasing the benefits should lead to increased customer perceived sacrifice that turns into satisfaction. In addition, destination operators should take care of five issues of sacrifice which are related to any attraction (Ruiz et al., 2010); a) decision convenience which is related to the initial decision to consume a service; the availability and quality of information about the service provider to determine decision convenience; b) access convenience which involves the time and effort required to initiate service delivery; c) benefit convenience: which involves the time and effort required to experience the service's core benefits; d) transaction convenience that involves the time and effort spent in completing the transaction and e) post-benefit convenience: which is related to service recovery (response to defective products/services, transaction errors, or customer's change of mind); this involves the visitors' time and effort required to re-initiate contact with destination operators or service providers. Finally, it can be suggested that destination operators should highlight all the available facilities at the destination so that visitors feel encouraged to sacrifice more and more when visiting to particular destination of Cox's Bazar in Bangladesh.

7.9 Perceived Satisfaction in Destination Loyalty (H8)

It is regarded in the tourism context that satisfaction with travel experiences contributes a lot to destination loyalty (Alexandris, et al., 2006,). Therefore; a positive relationship between Perceived Satisfaction (PS) and Perceived Destination Loyalty (PDL) was proposed in this study (H8) in Chapter 5, Table 5.1**.**

Hypothesis 8: The PLS based statistical analysis has provided (Table 6.21, in Chapter 6) a very significant result. The finding proves a very strong positive relationship between perceived satisfaction and perceived destination loyalty ($\beta = 0.613$; $t= 15.5371$). This outcome is very much consistent with the outcome of the studies of Oppermann (2000); Chi and Qu, (2008); Zabkar et al. (2010), Choi and Chu (2001); Petrick, (2004b) etc. that this component in the destination loyalty process is globally acknowledged. In addition, satisfaction research in tourism and recreation has indicated that tourists' satisfaction with an individual component of the destination leads to their actual behavior (Danaher & Arweiler, 1996; Hsu, 2003; Ross & Iso-Ahola, 1991) and loyalty. Both issues have been proven by this study. In fact, the findings of the study suggest that satisfaction is an immediate strong antecedent of destination loyalty, which is very much important for Cox's Bazar in Bangladesh as in Western countries.

Undoubtedly, satisfaction has been playing an important role in planning marketable tourism products and services. In the meantime literature and practical operations prove

that visitors/tourist satisfaction is important to successful destination marketing operations because it influences the choice of destination, the consumption of products and services, and the decision to return and to recommend others to visit the same destination. This assumption is also proved from the finding of the current study. It is very remarkable for destination operators to have a basic understanding of satisfaction that must be used as a basic parameter for evaluation of products and services performance that the destination offers. In this regard destination operators in Bangladesh should have paid attention to the different variables (thoroughly enjoy visiting, favorable tour, pleased with decision, wise choice, exact experience) of satisfaction so that it would become easy for them to understand whether visitors are satisfied in re-travelling to the destination. In addition, they could introduce new services in relation to the wider world. They would do well to offer such marketing promotional programs that bring the general belief that this satisfaction leads to repeat purchase and positive word of mouth (WOM) recommendation, which is the main indicator of loyalty. Thus, this would become a reality in the context of Cox's Bazar, Bangladesh. Consumer behavior literature has provided much attention to the relationship between customer satisfaction and loyalty. A number of studies have confirmed a significant positive relationship which in the meantime is mentioned in this study. Different studies suggest providing the existing customers satisfaction data to potential visitors. The same strategies are also applicable for Bangladesh. It would help visitors become more likely to continue to revisit the same destination, and who are more willing to spread positive word of mouth to friends and relatives and other well-wishers.

7.10 Perceived Seasonal Variation in Destination Loyalty (H9a, H9b; H9c)

In Chapter 4 (field study) it has been described that the construct seasonal variation was not proposed in the initial destination loyalty model (Fig 2.13 in Chapter 2). During the field interview it was found that most of the respondents mentioned that seasonal variation influences their travel intention in different ways. Therefore, three (H9a, H9b; H9c) hypotheses were proposed in Chapter 5 (Table 5.1). Perceived Seasonal Variation is negatively related to Perceived Quality (H9a), and Perceived Risk (H9b), but positively related to Perceived Sacrifice (H9c). A clear description was provided in Chapter 4 (Field study) which mainly described the development procedures of constructs. In Chapter 5, mainly hypotheses development procedures were described within the existing variable. In the following sections outcomes and possible discussion are presented.

Hypothesis H9a: The PLS based statistical outcome does not support this statement (H9a) that Perceived Seasonal Variation (PSV) is negatively related to Perceived Quality (PQ). Although the outcome is almost moving in that direction (β= -0.034; t=0.9383) but

it is not relatively true for Bangladesh. It is noted that all the relationships in the proposed destination loyalty model (4.11 in Chapter 4) present a positive relationship with perceived quality based on the literature with the exception of hypothesis H9a.

Destination operators need to know that the seasonal variations both for international and domestic visitors have an impact on tourism demand and in tourism forecasting, as it is an important feature in the visitors' arrivals at the tourism destination. It has a greater economic impact at the destination level as its variation influences the prices of tourism-related products and services at a destination which also is related to the quality of products and services. Sometimes seasonal variations increase the risk for visitors, especially for natural calamities at the destination 'Cox's Bazar'. It reduces quality concepts from different services at the destination. Destination operators may offer promotional activities with equal facilities remaining whether it is peak seasons or off peak seasons at the Cox's Bazar, in Bangladesh.

Hypothesis H9b: A very contradictory result was found from the analysis in this study with regards to the relationship between perceived seasonal variation and perceived risk **(H9b)**. Statistical outcomes (β =0.188; t=3.7764) prove that there is a positive relationship between perceived seasonal variation and perceived risk at the destination level of Cox's Bazar Bangladesh. During the field study respondents mention they feel more risk in travelling in off peak seasons as most natural calamities occur in the off seasons. This outcome is also in contrast to the literature which mentions seasonal variation as a major problem for the tourism industry in relation to the direct or indirect impact on each tourism activity. The result supports the statement of Murphy (1985), who views it as big opportunity for some communities. It could be true in respect of Bangladesh as the path coefficient and the associated t value is very much positive (β =0.188; t=3.7764). This relationship also contradicts to the opinions of the respondents of the field study who mentioned that in the off peak season the quality of tourism products and services at the destination are less than in the peak season. As less visitors visit in the off seasons, destination operators do not maintain the service quality like they do in the peak season.

Destination operators may use the outcome of this study in their promotional programs. Accurate seasonal demand perception is an important tool for efficient planning and implementation of different parties like; airlines, coach operators, hoteliers, resort operators, tour operators, food and catering establishments, government agencies, and so on. Seasonal variation in different types of visits such as holiday, business, and education can exhibit a high seasonal variation or a low seasonal variation. In measuring visitors' behavior, seasonal variation cannot be ignored; seasonal variation creates

volatility in tourism demand and thus creates risk. But this risk is not important for the destination Cox's Bazar, in Bangladesh.

Hypothesis H9c: With regards to the relationship between Perceived Seasonal Variation (PSV) and Perceived Sacrifice (PSR) destination loyalty, PLS based statistical analysis has provided (Table 6.21 in Chapter 6) a very interesting result. The finding proves a very strong relationship between (H9c) perceived seasonal variation and perceived sacrifice in the destination loyalty process ($\beta = 0.218$; $t= 5.2014$). This outcome fully supports the statement of the respondents of the field study who mentioned that they are ready to sacrifice more effort and energy in travelling to the destination whether it is off peak season or peak season.

In the context of Bangladesh, Perceive Seasonal Variation (PSV) this should be taken into consideration for the great benefit of the destination. Seasonal variation influence (monetary and nonmonetary sacrifice objects for travelling to the destination. Destination operators and management can offer different promotional programs (price concession, especial offers for student) to the visitors so that they become more interested to visit in the off peak season. Visitors who are extrovert may experience more enjoyment in the peak season whereas those who are introvert like to visit in the off season. These concepts could be highlighted by destination operators in their different promotional programs, especially for the Context of Cox's Bazar in Bangladesh.

7.11 Perceived Religious Belief in Destination Loyalty (H10)

In the meantime it has been discussed (Chapter 4) that the perceived religious belief (PRB) construct was discovered as per the opinion of respondents of the field study especially in the context of Bangladesh. This study proposed the positive relationship (H10) between Perceived Religious Belief (PRB) and Perceived Sacrifice (PSR) which discussed in Chapter 5 (Table 5.1). In the following section outcomes and possible was discussion is presented.

Hypothesis H10: The PLS based statistical analysis of this study has provided (Table 6.22 in Chapter 6) a very significant result. The finding proves a very strong positive relationship between (H10) constructs of perceived religious belief and perceived satisfaction ($\beta = 0.096$; $t= 2.1579$) in the context of Cox's Bazar, Bangladesh. This outcome also supports the literature related to religiosity and tourism (Poria et al 2003; Poulson et al., 1998). Apart from the literature, this outcome fully supports the statement from the field study where the respondents mentioned that they were ready to sacrifice alcohol and free mixing between male and females as well as making the beach environment neat and clean. This outcome supports Mattila et al. (2001) who found relationships between student behavior while on spring vacation and their religion. Drug

use and casual sex was less common among those students who considered themselves part of a certain religion than among those who did not. But this outcome contradicts the study Fleischer and Pizam (2002) who found religious belief in the case of tourism incorporates constraints affecting the participation of seniors in vacation activities. They emphasized the effect of a tourist's religious affiliation as a possible constraint. For example, studies found that 'Jews do not travel on Saturdays and other Jewish holidays' (Poria, Butler, & Airey 2003b). In fact, this might be a drawback for the destination but religious belief helps them to sacrifice travelling on Saturday in comparison to other days of the week.

Religious belief was found to be an important factor that linked to the perceived sacrifice in the context of Cox's Bazar, Bangladesh, although this factor was included in the main analysis based on the extensive field study. Sometimes religious belief is found as a motivating force of visitors in traveling to a destination. Sometimes religious belief and custom (e.g. monuments, ceremonies) can be a resource to attract tourists; therefore it should be taken into consideration with importance during the planning of destination promotion by destination operators. In a study on the development of tourism in Bhutan, Brunet et al. (2001) investigated the cultural traditions, the local religion and the religious festivals as some of the main factors with potential to attract visitors to travel to the destination. Religious belief also can be used as a way to attract visitors using their ideological framework. For example, nowadays some tour operators use the theme Halal Tourism in their promotional activities. In addition, Worden (2001) investigated how heritage was represented in Malaysia and suggested that the presentation of religious history in that country is manipulated to represent the current approach to Islam there (Poria, Butler, & Airey, 2003b). In this regard it can be concluded that destination operators and managers should use religious factors in their promotional activities for tourism products and service for the country of Bangladesh.

7.12 Perceived Income in Destination Loyalty (H11a, H11b)

The construct Perceived Income Level (PIL) was not included in the initial model (Fig 2.13 in Chapter 2). From the field study it was found that this construct has an important role in the consumer decision making process. Later on, this construct was considered as significant and included with other constructs in the final model and two relationships were proposed (H11a H11b) in Chapter 5 (Table 5.1). In the following sections statistical outcomes of this study and related discussion are presented.

Hypothesis H11a: With regards to the relationship between Perceived Income Level (PIL) and Perceived Risk (PR in the destination loyalty process, PLS based statistical analysis has provided (Table 6.21 in Chapter 6) an insignificant result. The finding fails

to prove a positive relationship between the constructs perceived income level and perceived risk (β = -0.001; and associate t= 0.0223) in the context of Cox's Bazar, Bangladesh. This result contradicts with the literature which mentions that the factor perceived income plays an important role in determining recreation expenditure at the permit of destination choice decision making (Jang et al., 2004). In the study conducted by Dardis et al. (1994), income was found to be an influencing factor in explaining variations of household expenditures. However, in most of the travel expenditure studies, income is commonly used to predict consumer expenditure behaviour (Fish & Waggle, 1996; Cai, 1999). Permanent income is the most significant variable for forecasting trips and spending intention to the destination during travel (Fish and Waggle, 1996). In the context of Bangladesh level of income does not affect perceived risk.

Income plays an important role for consumer decision making whether they wish to have the product and service or not. In the Bangladeshi context it presents a different result. In fact, in Bangladesh most of the females and students do not have any income. They travel with money from their parents (students) or husbands (females). Destination operators should be careful over this issue during promotional activities as it is found that income has a significant influence on consumer choice decision making in the literature.

Hypothesis H11b: It is also found that the relationship between constructs perceived income and perceived sacrifice also does not provide a significant result (β = 0.064; t= 1.5952). It indicates that income does not affect the relationship between perceived risk and perceived sacrifice at the destination level of Cox's Bazar in Bangladesh. However, as many studies related to tourism and consumer behavior found the impact of income on the different causal relations of the model (Dardis et al., 1994; Homburg & Giering, 2001; Davies & Mangan, 1992; Fish & Waggle, 1996; Cai, 1999) this study divided income groups in two; higher income groups who have an income of more than BD Tk. 30,000 and the lower income groups whose income is BD Tk. 30, 000 and less. It tested the influence of individual groups as per procedures of PLS based multi group analysis. The result also does not prove (Appendix 4) a significant influence on any causal relationship of the destination loyalty model. In fact, direction of the outcome was close to acceptable (β = 0.064; t= 1.5952).

Destination operators should know the relationship between perceived income and perceived sacrifice (which refers to all the ultimate things given up by consumers in purchasing tourism services which includes monetary and non-monetary sacrifices) is very close. Destination operators also need to know that monetary sacrifice is not the only sacrifice but also non monetary sacrifice which is related to income level such as time, effort, search cost etc. are very much important factors for the tourism industry.

For example, financially sound consumers may be willing to pay (sacrifice) more if they get quality products as per expectation. On the other hand, financially constrained consumers may be waiting to sacrifice non-monetary objects like effort, time, energy etc. if they get quality products**.** From the field study it was found that visitors were ready to sacrifice their monetary and non-monetary objects if the quality of the products/services were assured. Therefore, service facilities should provide for a level of income so that all categories of visitors can visit the destination.

7.13 Multi-groups Analysis in Destination Loyalty (12a, H12b, H12c)

It is expected that personal characteristics (age, gender, level of education) to be general moderators influencing each link in the proposed destination loyalty model (Chapter 4, Figure 4.11). In this regard the gender, age and level of education as moderators (H12a, H12, and H12c) on the destination loyalty process for Cox's Bazar, Bangladesh were proposed in Chapter 5 (Table 5.2). In the following sections statistical outcomes of this study and related discussion are presented.

Hypothesis H12a: The findings from the PLS based multi-group analysis failed to support the moderating effect on any causal relationships in the loyalty process. Obviously hypothesis 12a is rejected for not having any statistically significant result on any causal relationships in the model (Table 6.28 in Chapter 6). More specifically, no significant difference was found between men and women in the process of PDL for Cox's Bazar in Bangladesh. This result neither supports those studies suggesting that females hold a higher preference for destination selection nor the side of those studies suggesting that men are stricter than women when dealing with destination choice decision making (Mittal & Kamakura 2001; Hossain et al., 2012). This also contradicts gender-based travel studies which were focused on addressing the needs and preferences of female travelers (Bartos, 1982; Howell, Moreo, & DeMicco, 1993). Research of McCleary, Weaver, and Lan (1994) investigated whether male and female business travelers employed different criteria for hotel selection and service use. It is related to the outcome of Homburg & Giering (2001) and Evanschitzky and Wunderlich (2006) who came to a similar conclusion by empirically representing that female and male travelers had similar consumption patterns. In general, the overall outcome suggests that both, males and females have an equal role in the process of destination loyalty especially for third world countries like Bangladesh.

As it is found that male and female users follow a similar pattern of perception development in forming PDL, overall, it is proposed that gender has a very limited effect on the examined relationships in the tourism services context for Cox's Bazar, Bangladesh. Given this observation, destination operators should put an equal emphasis

on promotion targeting both male and female in the process of market segmentations. The very important implication is, although, service operators prefer to talk with male members of the family when they are trying to offer new service attributes that increase the total sale, this research shows that there is an equal importance to both genders involved. Assuming an equal level of satisfaction with a service, both males and females are more likely to tolerate an increased price of services. Therefore, in the context of destinations in Bangladesh, these findings demonstrate that no marketing (promotional) activities are needed separately for males or females. Rather, the promotional activities should be fully designed to enhance the destination operation targeting both groups equally. Different facilities (medical service for age, extensive security for females etc.) should be given for all individual visitors to strengthen destination loyalty.

Hypothesis H12b: Referring to the PLS based multi-group analysis of this study, however, overall findings have failed to support the moderating effect of age in the PDL process (Table 6.29 in chapter 6). This outcome contradicts age-based travel researches which concentrated on the sub-segmentation, motivation, constraints, and behaviors of the senior market (Zimmer, Brayler, & Searle, 1995; Lieux, Weaver, & McCleary, 1994; Kim et al., 2003). For example, Moisey and Bichis (1999) found that seniors and non-seniors were different in their travel motivation, visitation patterns, and recreation activities. However this is consistent with prior studies indicating no significant relationship between age and the PDL process (Lepsito & McCleary,1988) but is inconsistent with researches Homburg and Giering, 2001); Evanschitzky and Wunderlich (2006). In general, findings demonstrate the fact that young and senior visitors have similar opinions when choosing to revisit a destination. At the items level place as the pride of Bangladesh (PDBI5), good location of residential hotel (PQ5), and unknown uncertainty (PR6) (Table 6.21 Chapter 6) are not much significant to the young tourism consumers, whereas these are important to more senior visitors. Despite the overall fact, however, three path relations are identified in the destination loyalty process. The relationships between PIC and PQ, PW-PR, and PP-PR are significantly (Table 6.29 in chapter 6) important for the particular destination. The outcome proposed that, senior individual visitors are concerned about perceived price and associated warranty when decision making for travelling to the destination. However, apart from the significant paths perceived warranty and perceived risk (PW-PR), and perceived price and perceived risk (PP-PR) between younger and senior individuals, other paths show that age has no significant effect as moderators among relationships of the constructs. It is related to the findings of Lepsito and McCleary's (1988) empirical study where it was concluded that age did not affect customer preference for a particular type of hotel for travel pleasure. The findings of this study reveal the fact that young and senior visitors

have similar processes when making decisions for traveling to a destination with some exceptions in some cases like; perceived warranty to perceived risk and perceived price to perceived risk.

In spite of the above interpretation, it can be concluded that three linkages provide significant results for destination operators. In particular, the linkage between perceived price (PIC) to perceived quality (PQ), perceived warranty (PW) to perceived risk (PR), and perceived price (PP) to perceived risk (PR) for senior visitors and younger visitors offer different managerial and theoretical implementations. The findings provide good justification that in the PDL process, senior visitors have weaker responses compared to young visitors about the intrinsic quality cues of the destination. Destination operators should highlight different natural and man-made attractions for the destination in the promotional activities. It is also found that senior visitors are not very serious about the perceived warranty of the destination whereas younger visitors consider it very seriously. In this regard destination operators should highlight a different warranty which they are providing for the young groups especially the service warranty for students. Similar things can be done for the older in the case of perceived price (PP) and perceived risk (PR) as senior visitors think their spending money at the destination is important. There should not be any concern about the price of different products at the destination. Regarding the previous observation, it can be explained theoretically as well. It may be mentioned that younger visitors consider not only perceived intrinsic cues as per their expectations but also other issues like warranty facilities of the destination when deciding whether to revisit the same destination where some risks are available. For instance, younger visitors may rely on the opinion of important reference groups, such as friends and relatives, peers etc. Given that they tend to spend more time investigating all products or services details which helps to form a complete picture of different facilities on offer before they actually start revisiting the destination. Senior visitors are more likely to make decisions about the price risk of different services offered by destination operators. If their visit is not price worthy, they will lose their intention for further visiting the destination. Therefore, destination operators should be very careful when they offer marketing promotional programs.

Hypothesis H12c: Referring to the PLS based multi-group analysis findings of this study, although a significant difference is identified, it is limited to the link of all the paths relationships of the proposed model. More specifically, the link between PW - PR, PP - PR, PSV - PQ, and PSV – PSR (Table 6.30 in Chapter 6) of the destination loyalty process for lower educational level individual visitors and higher education levels have significantly different opinions. Overall findings, however, failed to support a moderating effect of educational level on the other links in the PDL process (Table 6.30

in Chapter 6). This outcome suggests that, when it comes to the process of PDL with exceptions in some cases, no difference between individuals with higher or lower educational backgrounds can be derived. This outcome contradicts the study which mentions that more highly educated customers tended to be more satisfied and loyal than lower ones (Schiffman & Kanuk 1997; Pritchard & Howard, 1997; Hsu, 2000). However, Mykletun et al. (2001) studied the relationship between a number of demographic variables including education on visitors' perception of a destination and revisit intention. They found that 1) none of the demographic variables (age, education and income) were significantly related to visitors' revisit probability; and 2) except for age, no other demographic variables (income and education) had any significant effect on visitor satisfaction (Snyder, 1991; Chi, 2005). With regards to the relationship between perceived seasonal variations and perceived sacrifice it is indicated that higher educated visitors have a greater tendency to sacrifice more (quality of products) with seasonal variation than the lower level of educated visitors. These findings support a number of empirical studies (Baloglu & McCleary, 1999; Walmsley & Jenkins, 1993) that have been conducted to explore the relationship between the perceived destination image and demographic characteristics such as gender, age, education, occupation, income, marital status, and country of origin (Chi, 2005).

There are some possible explanations for the above findings related to the educational system and perception of decision making in Bangladesh. At the item level, it is found that the place as the pride of Bangladesh (PDBI5) is less significant for the consumers who are more highly educated whereas good placement of accommodation (PQ5) is less significant for consumers who bear an education level below university (Table 5.4 and 5.8 in Chapter 5). In general higher educated people get a higher level of jobs in the market. Most of the educated people are business men too. More specifically, they mostly have enough money to travel to the destination. They are more conscious about the quality of products than money whereas, the reverse is the situation for the lower level of educated people because they have limited money to travel. They are more conscious about the different lengths of the warranty of services even in the off season. Therefore, there is a need for destination operators to take into account that visitors come from various educational backgrounds and their perceptions are different to the different services whether in peak seasons or off seasons. This clarification clearly indicates that destination operators should segment markets and follow marketing strategies differently based on the educational background of the visitor. From this perspective, it may be assumed that higher educated individual visitors do not consider only their overall satisfaction in different services with seasonal variation but also a variety of other factors when they visit a particular destination. In addition, they may have stronger self-efficacy

when lodging complaints and feel that they have the power to get what they want from service providers of the destination. Thus, destination operators should use different marketing programs with caution.

7.14 Price as a Second Order Formative Construct in Destination Loyalty

This study has split Perceived Price (PP) into Perceived Monetary Price (PMP) and consists of four indicators and Perceived Nonmonetary price (PNMP). These constructs are considered as reflective constructs based on their measurement patterns as well as theoretical evidence (Shin & Kim 2011). Although no formal hypotheses were proposed between first order reflective and second order formative constructs, but PLS based structure equation modelling provided a tenable evidence that the relationship between both is highly logical in the Bangladesh context (t= 44.22). The indicators used are also very significant as a range of 't' value is from 20.4480 to 58.8361. As per the PLS based analysis some important outcomes appear in the second order formative constructs in Chapter 6 (Table 6.31). This outcome is related to empirical study (Jarvis et al., 2003; Kim et al., 2010; Howell et al., 2007); who suggest the relationship between the first-order reflective construct and second order formative constructs. Although considerable research has been done on individual dimensions of this construct, the concept has never been tested by aggregating the overall domain to investigate its affect on the destination loyalty process, especially research which was conducted considering a mixed method approach. This study has shown that the reflective loadings of PNM and PNMP for perceived price, formulate the higher order concept of PP on PDL process.

The evidence supports that price is the sum of perceived monetary price and perceived non monetary price. This result provides credence to say that destination operators and related bodies should consider monetary price and non monetary price at the destination operations level to improve the performance and competitiveness at that destination. They should not consider only so called monetary pricing of products and services but also by improving the action on non monetary price. As an example, based on current market trends for the particular destination, destination operators may offer advanced information on different facilities available at the destination in terms of price. They also may provide the information of how easily tourists can access information so that they waste less time and effort required in travelling and having to look at all available attractions. On the other hand, visitors can come to know the quality of different attributes of a tourism product with detailed information about attractions which may include non monetary price issues as well. Absolute pricing information and related services of the destination can integrate such facts from many different individual visitors in the destination loyalty process and can provide a fundamental basis with a good Web Site for better advertising and management of destination operation.

7.15 Sacrifice as a Second order Formative Construct in Destination Loyalty

This study firstly used Perceived Sacrifice (PSR) as an individual construct in the proposed destination loyalty model (Fig 4.11 in Chapter 4). This construct was considered as a second-order formative construct and consists of two dimensions; first order constructs i.e. perceived monetary sacrifice (PMPSR) and perceived non monetary sacrifice (PNMPSR) as first order reflective constructs of perceived sacrifice (PSR). Thus this study used reflective first order and formative second order constructs for the construct perceived sacrifice. No formal hypotheses were proposed for sacrifice but assumed the theoretically positive influences of perceived monetary sacrifice (PMPSR) and non monetary sacrifice (PNMPSR) on the second order formative construct of perceived sacrifice (PSR).

The PLS based statistical analysis provided strong evidence as per expected outcome (t=85.478). At the items level each item was very much as significant as the t values range were 13.0140 to 41.0823. This means, it provides evidence that perceived sacrifice is the combination of two first order reflective constructs. Individual item loading and associated value proved a strong relationship between first order reflective constructs and second order formative constructs (Table 6.13 in Chapter 6). The literature has been consistent in claiming that the sacrifices made by consumers usually involve both the monetary and non-monetary issues in obtaining a service from the destination (Ruiz et al., 2010). Although visitors do not always want low prices, they consistently want the service to be worth the money they spend. However, in some situations, the non-monetary sacrifices involved (such as time and effort) might be even more important to the consumer than monetary sacrifices (Ruiz et al., 2010). In this regard, the term 'service convenience' has been described (Berry et al., 2002; Seiders et al., 2007) as decision convenience, access convenience, benefit convenience, transaction convenience, and post-benefit convenience which can provide better benefits to tourism consumers.

This study has proved that theoretical reasoning of PPMPSR and PNMPSR together formed perceived sacrifice (PSR) that made an important contribution in formulating the higher order concept for the PDL process. The components of perceived monetary sacrifices during the visit to the destination was found to be the most important contributor in the evaluation of destination (t=85.4768), whereas non monetary sacrifices (time, energy, effort, etc.) made a good contribution to the visitor's overall evaluation of the destination (t=85.4768). Visiting the beach based destination could be exhausting and frustrating if the visit does not become convenient, and a lack of convenience can have a significant adverse effect on a visitor's evaluation and subsequent future behavior. This should be fully taken into consideration by the destination operators. The

management of the destination should pay attention to the components of monetary and non monetary sacrifices for the visitor. Monetary sacrifice has a higher evaluation than non-monetary sacrifice which contributes to a new avenue of consideration for appropriate destination operation. Nonetheless, this result may be improved by better management of waiting times and site accessibility (parking, bus routes, etc.). With regard to non monetary sacrifices, management should also consider more security issues, rest areas, the provision of shady spots, water play areas, better maintenance of the beach, and improved facilities for children and the disabled.

7.16 Summary

This chapter has provided a discussion of findings mainly based on Partial Least Square (PLS) based SEM analysis, as presented in Chapter 6. Interpretations of different hypotheses and related discussion have been carried out from the conceptual and empirical domains in relation to research questions and objectives (Chapter 1). Overall findings show that 'both intrinsic and extrinsic cues have a significant effect in the destination loyalty process. A very significant relationship has been presented and established between perceived intrinsic cues and satisfaction which was not proven in prior tourism and travel studies. To explain why individuals reach different conclusions on the same relationship between perceived quality to destination loyalty, and quality to loyalty via satisfaction, findings have confirmed that perceived quality influence satisfaction as it is much more related to loyalty than a direct relationship between perceived quality and loyalty. In addition, perceived quality was found to have a positive effect on satisfaction, whereas the effect of perceived risk was found as a negative. The discussion also reveals the important role of sacrifice on perceived satisfaction and perceived risk in the destination loyalty process. It was found that; Sacrifice positively influences perceived satisfaction and negatively influences perceived risk, which was not proven in prior studies. In regard to relationships of three constructs; perceived seasonal variation (PSV), perceived income level (PIL), and perceived religious belief (PRB) (generated from the field study) and their relationship with other variables in the destination loyalty process found different results. On the other hand, the relationship between religious belief and sacrifice is newly established whereas no significant relationship was found between perceived income level and perceived risk, and perceived income level and sacrifice. However, the relationship between perceived sacrifice (PSR) and perceived seasonal variation (PSV) is proven but not proved between perceived seasonal variation (PSV) and perceived risk (PR) in the particular context. In addition, a basis of the perceived risk, perceived sacrifice, and religious belief within the components of the perceived destination loyalty (PDL) process can also be established. The relationship between perceived satisfaction and perceived destination loyalty was

confirmed in the context of Bangladesh which was supported by a large body of literature. In the second part of the discussion, findings have shown that gender has no moderating effect in the destination loyalty model whereas, age and education have a moderating effect on some causal relationships in the destination loyalty model, although no hypothesis was proven and established in this study as a whole. The relationships which appeared as significant can provide a good direction for destination operators. In the final part, an effective result has come out of the second order formative constructs of price and sacrifice. Both were divided into monetary and non-monetary price and sacrifice and operated as reflective constructs. These constructs were not employed before in any study as have been presented in this research. Despite some exceptions, the overall outcomes have confirmed the concept that the perceived destination loyalty process is influenced by multidimensional factors. It is noted that some relevant attributes and components are very much destination-specific and cannot be considered as the same across destinations. The measures which cannot be generalised should be considered with caution and are discussed in the next chapter including limitations and future research directions.

CHAPTER 8

Conclusions and Future Research Directions

8.1 Introduction

The main purpose of the research was to present an integrated but parsimonious destination loyalty model to better understand the destination loyalty process. It investigated the theoretical and empirical evidence on the causal relationships among intrinsic cues, destination brand image, warranty facilities, price, quality, risk, sacrifice, satisfaction, and loyalty. The research also examined whether the destination loyalty model was similar across different destinations based on visitors' revisiting experience/s to the same destination with comparable demographic backgrounds. The second purpose of the study was to find out the causal relationships among the different constructs in the context of Cox's Bazar, Bangladesh. Therefore, the final chapter of this study summarises all the procedures conducted to complete this thesis. Having undertaken a thorough literature review on various theoretical and empirical aspects of the research problems and outlined with the research questions and objectives, a behavioural destination loyalty model was developed that included information from the field study. Different hypotheses within the model were developed and tested via a face to face survey that was gathered from 602 visitors' Cox's Bazar, Bangladesh. Then data were analysed using SPSS 17 for Windows and the Partial Least Squares (PLS) based (V3) Structural Equation Modelling (SEM) approach. In addition, the research theme, methodology, analysis, results and interpretation of this research are discussed in the current chapter. This chapter also addresses how the research findings contribute to existing body of knowledge in terms of methodological, theoretical and practical approaches. The different practical implications of this study related to destination operators, managers, and above all travelers to Cox's Bazar are also discussed. Limitations of the research are also discussed including future research directions.

8.2 Summary of Research Process and Outcome

In the marketing and tourism literature individual constructs and concepts such as service attributes, image, price, quality, risk, and satisfaction have received considerable attention as antecedents in the destination loyalty process. The existing literature has also determined the moderating effects of gender, age, income and level of education in such a process. The conceptual model and empirical studies pertaining to causal relationships among those constructs along with other important constructs such as sacrifice and warranty have not been investigated particularly in the context of Bangladesh. Hence, the main purpose of this analysis was to examine the relationships between the different constructs as a whole, in order to determine the direction and significance of these

relationships in the context of Cox's Bazar. Following the constructs, a review of the relevant existing literature was performed (discussed in Chapter 2), and an initial model (Fig 2.13, in Chapter 2) was developed that explained the relationship among the constructs within the PDL process.

In the methodological section (as described in Chapter 3), this research employed a mixed method approach, which combined qualitative and quantitative methods in a two-phase data collection process. In the first phase, the main objective was to test the appropriateness of the initially developed model (based on the literature) in the context of Cox's Bazar, Bangladesh. In addition, it also aimed to explore the dimensionality of the antecedent factors and their relationships in the PDL process. An extensive field study was conducted using a semi-structured interview technique with 25 visitors' from Cox's Bazar, Bangladesh (as described in Chapter 4). A content analysis was performed using software to analyze the data. Overall, findings have supported the initial model. Nevertheless, interesting outcomes emerged with regard to different factors and their related relationships in the PDL process.

Altogether initially 19 factors were obtained from the list of individual interviews. Out of the 19 factors, 9 were initial factors: i) Perceived Intrinsic Cues, ii) Perceived Destination Brand Image, iii) Perceived Warranty, iv) Perceived Price, v) Perceived Quality, vi) Perceived Risk, vii) Perceived Sacrifice, viii) Perceived Satisfaction, and ix) Perceived Destination Loyalty. Another ten factors considered primary factors by the respondents were also included. These are Seasonal Variation, Social Class, Income Group, Religious Belief, Ethical Belief, Natural Diversity, Wonders of the World, Demand Fluctuation, Cost and Affordability, Income level, and Social Acceptance. These ten factors fall into three groups as the majority of the participants emphasized the influence of seasonal variation, level of income, and religious belief along with other constructs as the most influential variables for destination loyalty. According to this fact, a justification based on the literature was made and these three factors were added to the comprehensive but parsimonious destination loyalty model (Fig 4.11, Chapter 4) with different causal relationships. Consequently, hypotheses within the model were developed (Table 5.1, Chapter 5). Overall, 11 main hypotheses with 22 sub-hypotheses were proposed for the final study.

Another purpose of the field study was to investigate the relevance of different measurement items in the context. In this regards various measurement items initially were extracted from the literature (Chapter 2) according to different constructs and validated through field study. Initially, respondents mentioned 114 variables including 52 initial variables that were extracted from the literature. The remaining 62 variables were primarily considered as new variables including 21 variables under the three new

factors. However, after three revisions, a total 71 variables where 39 were new, including 14 variables for new factors, were considered for the final survey.

The second phase of the research method employed a quantitative approach to test the proposed hypotheses. This phase involved the development of the questionnaire for the research survey (as described in Chapter 5). In this regard, three pre-tests were conducted to make questionnaires legible to the respondents. It was found some measures which were adopted from the literature were not easily understood by the respondents especially for the items of warranty and sacrifice constructs. However, this study level brought up some variable involving local language. After a third pretest it was found a few respondents brought to focus some arguments regarding income as to whether it would be the individual respondents concern or that of their guardians. Entertaining all queries from respondents as a whole, the questionnaire was set up for a pilot (preliminary) study. The pilot study was conducted on 145 visitors from the Cox's Bazar, Bangladesh (Chapter 6). Based on the feedback, some modifications were made and a set of structured questionnaires were prepared for the final survey containing 71 questions for a total of 12 constructs. To ensure the applicability and relevancy of the data, a pre-test using PLS was carried out based on 145 respondents. The outcome of this procedure did not expose any problem related to any relationship of the model (Chapter 5). The sample size was determined as per statistical rules (Interval approach Chapter 5). In total, 1000 questionnaires were distributed among the respondents to collect the data. A total 755 questionnaires were gathered from the respondents in four phases (December to March). Data screening and examination procedures were followed based on SEM rules including consideration of missing value and outlier (Chapter 6). A non response bias test was also conducted and no difference was found between response and non response visitors. After three rounds of revisions a total of 602 respondents were finalized for the final analysis. Descriptive data from the survey were analyzed using SPPS 17 for Windows. The hypothesized structural causal model was tested by using Partial Least Square (PLS) based structural equation modelling (SEM) approach, which included a test of the overall model as well as individual tests of the relationships among the latent constructs in relation to more specific objectives in line with the formulated research questions. This method also was used for analyzing the higher level of second order formative constructs (Chapter 5).

At the measurement level of the model, it was found that adequate reliability of all items was met, as was internal consistency. The average variance extracted was used in these tests for discriminant validity and it was found that no items or constructs were loaded heavier any more than on themselves. In analysing the structural model, the standardised path loadings were obtained and the significance of these paths was ascertained from the

bootstrap analysis of PLS graph. It was found that all indigenous constructs meet the minimum R^2 value. Nevertheless, the analysis was extended in part two and part three by multi-group analysis considering three widely used demographic variables i.e. age, gender and level of education. No effect was found for gender in the destination loyalty process whereas a strong influence was found for age, and level of education. The construction of second order formative constructs were considered for perceived price and perceived sacrifice from the first level of reflective constructs of perceived monetary price and non monetary price as well as perceived monetary sacrifice and non monetary sacrifice (Chapter 5). Based on all the findings of the analysis, research hypotheses were evaluated. In total 15 hypotheses were supported at different significant levels, whereas the other 7 hypotheses were not supported. The overall explanatory power of the model was very much satisfactory as it explained 64% of the variance on the perceived destination loyalty level of Cox's Bazar, Bangladesh. This finding confirms that perceived destination loyalty (PDL) is a function of multidimensional constructs including formative and reflective factors. Furthermore, the findings prove the sequential process of consumer choice decision making at the destination level. Most importantly, this research has established a behavioral loyalty framework that encompasses a fully functional model of the perceived destination loyalty (PDL) process applied to a destination of third world countries like Bangladesh. The following table (Table 8.1) presents current research at a glance.

Table 8.1: Summary of the Current Study

RQ 1	R O 1	VAR	HY	PR	Statements	Conclusion
What are the roles of intrinsic and **extrinsic** cues on consumers' perception of Perceived Quality (PQ), Perceived Risk (PR), and Perceived Sacrifice (PSR) in the Perceived Destination Loyalty (PDL) Process?	To investigate the roles of intrinsic and extrinsic cues on consumers' perception of Perceived Quality (PQ), Perceived Risk, and Perceived Sacrifice (PSR) in	PIC	H1a	PIC-PQ	Perceived Intrinsic Cues has Positive influence on Perceived Quality.	Perception of intrinsic cues positively influences perception of quality.
			H1b	PIC-PR	Perceived Intrinsic has Negative influence on Perceived Risk.	Perceptions of intrinsic cues are not negatively related to perception of risk.
			H1c	PIC-PS	Perceived Intrinsic has Positive influence on Perceived Satisfaction.	The positive influence of intrinsic cues directly leads to satisfaction.
		PDBI	H2a	PDBI-PQ	Perceived destination brand image has positive influence on Perceived Quality.	Perception of destination brand image is not considered as the quality cue.
			H2b	PDBI-PR	Perceived Destination Brand negative influence Perceived	Perception of destination brand image is negatively influences perception of risk
		PW	H3a	PW-PQ	Perceived Warranty has positive influence on Perceived Quality.	The perception of warranty is considered as a quality cue at the destination level.

	the PDL process.		H3b	PW-PR	Perceived Warranty negative influences on Perceived Risk.	If there is no warranty, visitors feel more risk at the destination.
		PP	H4a	PP-PQ	Perceived price has a positive influence on Perceived Quality.	The visitors consider price as a quality at the destination level.
			H4b	PP-PR	Perceived Price has a negative influence on Perceived Risk.	Price was considered negatively with risk at the destination loyalty level.
			H4c	PP-PSR	Perceived Price has a Positive influence on Perceived Sacrifice	The relationship between price and sacrifice is positively related at the destination loyalty level.

RQ 2	RO2	VAR	HY	PR	Statement	Conclusion
RQ2: How do Perceived Quality (PQ), Perceived Risk (PR), and Perceived Sacrifice (PSR), affect Perceived Satisfaction (PS) in the Perceived Destination Loyalty (PDL) Process?	To identify the roles of Perceived Quality (PQ), Perceived Risk (PR), and Perceived Sacrifice (PSR) as the antecedent factors of Perceived Satisfaction (PS) in the PDL process.	PQ	H5b	PQ-PS	Perceived Quality has positive influence on Perceived Satisfaction	It is found that perception of quality positively influence satisfaction in PDL process
		PR	H6	PR-PS	Perceived Risk has negative influence on Perceived Satisfaction	It is found risk negatively influence the perception of satisfaction PDL process.
		PSR	H7a	PSR-PS	Perceived Sacrifice has influence on perceived Satisfaction	The perception of sacrifice has positive influence on perception of satisfaction.
			H7b	PSR-PR	Perceived Sacrifice has influence on Perceived Risk	The perception of sacrifice has positive influence on perception of risk.

R Q 3	RO3	VAR	HY	PR	Statement	Conclusion
Is there any direct effect of Perceived Quality (PQ) and perceived Satisfaction (PS) on Perceived Destination Loyalty (PDL)?	To determine the relationship 'if any' between perceived quality (PQ), Perceived Satisfaction (PS), and perceived destination loyalty (PDL).	PQ	H5a	PQ-PDL	Perceived Quality has positive influence on Perceived Destination Loyalty	There is no direct influence of perception quality on perceived destination loyalty.
		PS	H8	PS-PDL	Perceived Satisfaction has positive influence on Perceived Destination Loyalty	Perception of satisfaction highly influence the perception of destination loyalty

Question of field study	Objective of field study	VAR	HY	PR	Statement	Conclusion
What are the other factors that are important for	To identify different factors and their	PSV	H9a	PSV→PQ	Perceived Seasonal Variation has negative influence on Perceived Quality	There is no negative influence of seasonal variation on quality

the specific context (Cox's Bazar) and their relationship with existing factors? (It is related to filed study)	relationships with existing factors in the destination loyalty process. (It is related to field study)		H9b	PSV→PR	Perceived Seasonal Variation has negative influence on Perceived Risk	There is no negative influence of seasonal variation on perception of risk
			H9c	PSV→PSR	Perceived Seasonal Variation has Positive influence on Perceived Sacrifice	There is positive influence of seasonal variation on sacrifice in PDL process.
		PRB	H10	PRB→PSR	Perceived Religious Belief has positive influence on Perceived Sacrifice	Religious belief has positive influence on perception of sacrifice in PDL process
		PIL	H11a	PIL→PR	Perceived income level has negative influence on Perceived Risk.	No supportive relationship is found between income level and risk in PDL
			H11b	PIL→PSR	Perceived income level has Positive influence on Perceived Sacrifice.	No supportive relationship is found between income level and sacrifice in PDL process.

RO 4	VAR	HY	PR	Statement	Conclusion
To examine the different relationships among the factors of PDL process.	PIC (Perceived Intrinsic Cue), PDBI (Perceived Destination Brand Image), PW (Perceived Warranty), PP (Perceived Price), PQ (Perceived Quality), PR (Perceived Risk), PSR (Perceived Sacrifice), PS (Perceived Satisfaction), PDL (Perceived Destination Loyalty), PSV (Perceived Seasonal Variation), PRB (Perceived Religious Belief), PIL (Perceived Income Level)	H1a- H11b	22	There are influences of different antecedents of perceived destination loyalty in the context of Cox's Bazar in Bangladesh.	Most of the factors considered for the current study have significant influence in formation of destination loyalty. In total 15 relationships are statistically significant at different significance levels.

4	RO5	VAR	HY	PR	Statement	Conclusion
What are the roles of gender, age, and level of education as moderators in Perceived Destination Loyalty (PDL) process?	To compare the differences of individual's PDL process based on the moderating effect of gender, age, and level of education	Gender	H12a	GL→PDLP	Gender has a significant moderating effect on the PDL process	No moderating effect is found for gender on different relationships of the model.
		Age	H12b	AL→PDLP	Age has a significant moderating effect on the PDL process.	The moderating effect of age is not supported. Only three paths are significant in the PDL process.
		Education	H12c	LE→PDLP	Level of education has a significant moderating effect on the PDL process	Overall the moderating effect is not supported. Only four paths are found as significant statistically.

8.3 Methodological Contributions

The major contribution of this research is implied on the method that has been adopted in this research. As opposed to most studies in destination loyalty, which commonly engage

in a mono-method approach, this research applied a mixed method that combines qualitative and quantitative approaches in the data collection process. As described earlier, a field study followed by a general survey was conducted in the data collection process.

The main reason for this mixed method relates to the fact that PDL research is based on the Bangladesh environment, a place that has received little attention globally. Referring to existing literature, almost all the theories and studies of the PDL area were developed based on Western and European perspectives. Therefore, implementing a mixed method was appropriate methodology in the context of this research. In addition to this, the dimensionality of the construct can also be explored for other researches.

It is understood that obtaining data in the area of loyalty was a bit complex due to the multiple constructs and multi dimensions surrounding this area. Thus, using a mixed method to test the initial model in the field study provided valuable information on the accuracy of the model. For example, three additional constructs, namely religious belief, seasonal variation and level of income, were discovered as relevant factors in the PDL process. As a consequence, factors were added in the comprehensive research model. In total 39 items were discovered from the field study including 14 items for three new factors and entertained in the loyalty process. Based on the PLS analysis, the influence of religious belief and seasonal variation in the PDL process was confirmed. No acceptable relation was found between income level and other constructs. Besides, the construct warranty and sacrifice were not considered in prior tourism research at the destination level. These constructs were used and validated initially on the basis of outcome of content of the field study. In existing destination literature the authors failed to address these two constructs either individually or jointly with other constructs. Besides, items which were adopted from literature using individual constructs did not cover the whole idea in this specific context. New measures (39) were attained for almost all of the constructs in the model. In addition, all the measures for the new factors also came from content analysis of the field study. Therefore, conducting a field study using a qualitative approach served a valuable role in providing important information relating to the theoretical part of the study.

Based on the above discussion, it is suggested that mixed methodology should be considered in future research. The combination of methods helps to specify the functional relationship between constructs for a more adequate understanding specifically in the context of third world countries like Bangladesh. Moreover, this method provides the necessary information for fully-fledged explanatory arguments in order to confirm or revise the existing theory, especially when the literature on the

research topic is still lacking in full phase. Furthermore, a mixed method helps to provide relevant information for managerial application.

8.4 Theoretical Contributions

There are some theoretical contributions that have been established in this study which were not proven in prior researches. The first contribution is related to the antecedent factors that influence the Perceived Destination Loyalty (PDL) process at the destination level. As discussed earlier, findings from the literature and the field study have provided a notion that PDL is a combination of multidimensional constructs as there is no single unit to be formed.

The PLS based SEM analysis offered support for the statistically significant relationships perceived intrinsic cues and perceived quality (H1a). Consumer behavior literature supports the positive relationship between extrinsic cues and quality for product based industries. The relationship (H1c) between Perceived Intrinsic Cues (PIC) and perceived satisfaction PS was developed based on field study and found as significant (Table 8.1). As both relationships (H1a, H1c) were not proven previously in tourism literature, this study has confirmed the argument for a service industry like tourism. The relationship (H1b) between perceived intrinsic cues and perceived risk (H2a) was not supported because visitors thought the destination concerned as almost riskless. Besides, destination operators had no power to change the physical existence of intrinsic cues like longest sandy beach in the area. Thus it may become an important contribution for tourism and travel literature.

Perceived destination brand image (PDBI) was used as an antecedent of perceived quality (PQ) and perceived risk (PR). The relationship (H2a) between destination brand image and quality is already established in both product and service based industries. This study does not confirm the relationship (H2a) but confirmed a tenable relationship between destination brand image and perceived risk (H2b) along with credence in the literature. It is another contribution for the literature, although the theory was tested in a third world context.

The relationship (H3a and H3b) between perceived warranty (PW) and perceived quality (PQ), perceived warranty (PW) and perceived risk (PR) are not new for the product based industries but new for service industries like travel and tourism. A very significant outcome has proved that both relationships (H3a and H3b) are important for the tourism industry. This study has established a mutual role between perceived warranty and perceived quality (Table 8.1). Their effect is both positive and negative on perceived risk which is another most important contribution to the literature.

The relationships (H4a and H4b) between perceived price (PP) and perceived quality (PQ), perceived price (PP) and perceived risk (PR) are not new in the product and service based literature but a new relationship between perceived price (PP) and perceived sacrifice (PSR) (H4b) which is established especially for the travel and tourism industry. No specific literature has yet presented the relationships among price, sacrifice, quality, and risk as presented concurrently in this study. The outcome has proved that all the relationships related to price, quality, risk and sacrifice are significant. This study also recalls the multiple roles of price in the formation of loyalty at the destination level which enriches existing literature.

The relationship between perceived quality (PQ) and perceived satisfaction (PS) is widely acceptable in the literature (H5b). But different opinions are available for the relationship (H5a) between perceived quality and destination loyalty. Some authors proved a direct relationship between perceived quality (PQ) and destination loyalty (PDL) and some authors proved an indirect relationship between both. From the field study an indirect relationship also came out between PQ and PDL via perceived satisfaction. The PLS based SEM analysis did not support the statistically significant relationship between perceived quality (PQ) and perceived destination loyalty (PDL) but strongly supported it via satisfaction. This outcome confirmed an indirect relationship between perceived satisfaction and destination loyalty. This might be true for a third world country like Bangladesh as visitors were much more conscious of satisfaction via quality. Therefore, this could be another theoretical contribution of this study.

A few products based previous studies have mentioned the relationship (H6) between perceived risk (PR) and perceived satisfaction (PS) along with other factors like satisfaction, and value. No relationship was found in travel and tourism literature in this regard. This study included perceived risk as negatively related with perceived satisfaction based on product based literature. The statistical outcome proved the negative relationship (H6) between perceived risk and satisfaction. Obviously, it can be said this is another contribution for the travel and tourism literature.

It is not evident that the existing tourism and travel literature used sacrifice as an individual construct along with other multidirectional constructs in the destination loyalty process as this study has entertained. The relationship (H7a) between perceived sacrifice (PSR) and perceived satisfaction (PS) was developed based on the foundation literature where it mentions that customer satisfaction depends on service quality and total sacrifice. The field study also supported this statement strongly. The relationship between (H7b) perceived sacrifice and perceived risk was developed based on the field study as the maximum respondents mentioned that a tendency to sacrifice reduced financial and non financial risk. The statistical findings have proved both relationships

are very strongly significant. This outcome may extend the literature related to the antecedent factors of satisfaction. The positive relationship (H8) between perceived satisfaction and perceived destination loyalty is not new at all. The SEM analysis of this study also confirmed the role of satisfaction on loyalty at the destination level of a third world country, like Bangladesh.

The construct perceived seasonal variation was not included in the initial proposed model of this study. This was included in the final model based on the field study. The three relationships (H9a, H9b and H9c) were also developed as per opinions of the participants of this field study. The statistical outcome proved only the positive relationship between (H9c) perceived seasonal variation and perceived sacrifice. The remaining two relationships (H9a, H9b) were not supported as per the opinion of the respondents who participated in the national survey. Therefore, it can be said that the perceived seasonal variation could be considered as an antecedent factor of perceived sacrifice at the destination level which is a new contribution for tourism and travel literature. The relationship (H9b) between seasonal variation and perceived risk was statistically supported but not globally supported for a positive path coefficient. If further investigation proves the same result that could be a useful contribution to the literature.

The construct 'perceived religious belief' was developed based on the field study and emerged in this study as an antecedent of 'perceived sacrifice' along with other constructs in the proposed final destination loyalty model. The positive relationship was developed between perceived sacrifice and perceived religious belief (H10) as per the opinion of participants in the field study. The PLS based SEM support the direct positive influence of religious belief on perceived sacrifice. From a theoretical basis, visitors may be differentiated based on their perception of that destination in relation to their individual religious beliefs and trust. Thus, the relationship may be an individual's contribution in the travel tourism literature.

The factor 'perceived level of income' has emerged from the findings of the field study like perceived seasonal variation and 'perceived religious belief'. Two relationships were developed (H11a, H11b) and tested via a series of statistical analyses. Findings failed to confirm or establish the relationships. However, path coefficients of both relationships tended to be significant. These relationships might become true where income affects individual decision making. Thus it may become an important contribution in the literature.

For researchers, the findings validate the proposed model that examined the antecedents and outcomes of tourism consumers' loyalty at the destination level of Bangladesh. The effect of demographic variables; gender, age, and level of education on different paths

(presented in Chapter 6) of the proposed loyalty model strengthen existing literature. Although no significant effect was found for gender as a moderator of destination loyalty (beach based), researchers have the option to check this in different contexts. Age and level of education have moderating effects on some relationships which can contribute to destination operators for market segmentation and promotional activities. Overall, this investigation contributes to current knowledge by filling a gap in the current literature regarding the moderating effects of consumer demographics on the PDL process in the tourism and travel services industry especially for third world countries like Bangladesh.

Another important theoretical contribution of the study was discovering two statistically valid and reliable second order formative constructs and was cultivated along with other valid constructs in the destination loyalty process. Perceived monetary price and perceived non-monetary price were used as reflective constructs for second order formative constructs of perceived price. As such perceived monetary sacrifice and perceived nonmonetary sacrifice were also used as first order reflective constructs for the second order formative construct of perceived sacrifice. Although there is no evidence in the literature in operationlizing these two constructs individually along with other constructs, this study had been utilized in an appropriate form as described in Chapter 5 and Chapter 6. Using the key variables of monetary price and nonmonetary price for the construct of perceived price as well monetary sacrifice and nonmonetary sacrifice for construct sacrifice in this study added new avenues for the literature.

8.5 Practical Contributions

Nowadays, destinations are facing the toughest competition and the challenges are increasing as the years go by. Therefore, it is very much essential to have a better understanding of why and when visitors become loyal to a destination and what factors drive the loyalty. The major findings of this study have significant managerial implications for tourism and hospitality managers and destination operators for enhancing destination competition nationally and internationally.

First: The conceptual analyses revealed that perceived intrinsic cues consisted of seven important measures (Natural scenery, accommodation facilities, sea bathing, visiting adjacent sights, locally made products, longest sandy beach and sound of the sea) and extrinsic cues had three underlying factors (PDBI, PW, PP). These results could help destination marketers in better understanding the factors and their measures contributing to the formation of visitors' satisfaction and loyalty. It will help to carefully deliver appropriate products and services that accommodate visitors' needs and wants. Thus, it is suggested that destination operators and managers consider the practical implications

of the different latent variables, which may be fundamental elements in increasing visitors' satisfaction and loyalty.

Second: Quality is shown in this study to be a key factor in the hands of destination operators. It is a direct antecedent of satisfaction as well as a major factor in influencing destination loyalty. Therefore, destination managers must strive to improve the quality of the different services which enhance the image of the destination. If visitors can hold a positive image of the quality of a destination, they are able to compare different destinations successfully in the competitive loyalty markets. Adding to the fact that once an image of a destination is formed based on relevant quality services, it is difficult to change. Thus, it becomes more important for destination operators to present the right image and then maintain it over time. The image that visitors hold about a destination derived from quality of services affect visitors' satisfaction with their travel experiences, the Word of Mouth (WOM) communication that takes place after the trips as well as the intention to return in the future. Destination marketers should take proper approaches to manage the image of the destination providing better services in relation to present demand. Although, it is not possible to control all the elements contributing to the shaping of the quality of a destination (as included multiple factors), it is possible to stage-manage some of them such as advertising and promoting visitors attractions highlighting natural resources, organizing cultural events that appeal to visitors, administering service quality provided by tourism infrastructure such as hotels, restaurants, visitors information centers, retail establishments, etc.

Third: Since the image of a destination is modified by each new piece of information or service received by an individual, one's own experience or that of friends, acquaintances, or family will help establish a more diversified, detailed and realistic image of a destination. Because visitors tend to rely more on this image for satisfaction evaluation and destination choice decisions, all efforts of destination operators should be aimed at improving that experience. In addition, tourism destination operators must take special care when increasing the image that they attempt to convey the quality of the services and products that they offer, as all these will affect visitors' satisfaction and their intentions for future visiting.

Fourth: Destination managers should consider the role of satisfaction which is played in developing destination loyalty as a direct antecedent. It is intuitively assumed that if visitors are satisfied with their travel experiences, they are more willing to revisit the same destination as well as spread positive words of mouth to others. This study provided empirical evidence supporting this assumption: satisfaction was found to directly affect destination loyalty in a positive direction. Higher visitors' satisfaction will

lead to higher destination loyalty, which prompts visitors to visit a destination again and/or recommend the destination to others. Therefore, destination managers should focus on establishing a high visitors' satisfaction level so as to create positive post-purchase visitors behavior and improve/ sustain destination competitiveness. Since attribute satisfaction affected destination loyalty directly as an immediate antecedent, its measurement and improvement are significant to destination operators. The special characteristics of tourism determine that many elements are involved in the formation of visitors' satisfaction, from the providers of specific services like; accommodation, transport, leisure, among others, to the tourism information offices, the local residents, natural and artificial resources, etc. The situations become even more complicated when a single unpleasant incident leads to a negative overall evaluation, depending on how important the incident is to the visitors. Therefore, in order to achieve a high level of satisfaction, it is essential for all parties involved to smoothly coordinate and cooperate and be fully aware of the critical importance of providing quality services/products as well as diagnosing the service quality. In addition, appropriate destination products and services should be delivered to visitors in order to enhance destination competitiveness locally and internationally.

Fifth: The results of the analysis on religious belief indicate that the visitors' travelling behavior is linked to their strength of religious belief. This may provide valuable messages to destination operators relevant for the operational and strategic management of a destination. For example, those who market a religious site may find it appropriate to market the destination in different ways to different consumers, according to their religious affiliation, as they will be motivated to visit the destination for different reasons. The fact that visitors could be differentiated based on their strength of religious belief also may influence the way the destination is marketed to the tourism consumers. It may be worthwhile for those operators who manage and study destinations to determine whether the link between visitors and the destination customs presented are useful in understanding the visitors' demand.

Sixth: The multigroup analyses in this study offer interesting directions for destination operators for their successful business operation. Travelers in the two different gender segments exhibited no significant difference of their perception in the destination satisfaction and loyalty process. Visitors in different age and education segments had different levels of perceptions about service at the destination: younger visitors held more positive perceptions than did senior visitors. More highly educated visitors have more influence on destination operators than visitors of a lower level of education. Overall, findings from the multi-group analysis offer practical implications. For

destination operators, the findings suggest a certain market segmentation they should consider, and potential avenues of action they may take in order to improve desirable outcomes. These could be more visible perceived warranty, lesser risk, and price tolerance for younger visitors, and a lower number of reasons for complaints by mainly senior visitors. In addition, the findings may potentially enable researchers to apply similar approaches in other areas of interest and assist managers in the development of promotional, quality, satisfaction, and loyalty programs for any particular destination.

In addition, conclusion can be drawn that different levels of image perceptions lead to similar levels of satisfaction and loyalty, dependent upon the visitors' age and level of education. Young visitors with lower education levels tended to develop higher image perceptions than did senior visitors and visitors with a higher level of education. This finding deserves notice from destination marketers because it suggests that basic theories of consumer loyalty could be developed that would encompass all demographic segments in a single conceptual scheme. The finding also indirectly confirmed the usefulness of the destination loyalty model in travel research for better marketing promotion.

Seventh: The findings (Table 6.13 in Chapter 6) from the data analysis and discussion of second order formative constructs reveals different practical implications. Perceived price plays an important role in destination choice decision making from both sides (financial payment and non financial efforts). This result supports the idea that destination operators and related bodies should consider monetary price and non monetary price at the destination operations level to improve the performance and competitiveness of the destination in the wider competitive market. They should not consider only so called monetary pricing of products and services but also improve the action on non monetary pricing. In the case of perceived sacrifice obtaining the products or services must have a tendency toward monetary sacrifice, as well as sacrifice of time, energy and effort in searching and preparing to visit the destination. This issue should not be ignored as many travelers like to avoid much physical effort by paying more. The destination operators should pay more attention to the components of monetary and non monetary sacrifices so that it becomes a more alluring factor for travelers to travel to the destination. It is noted that generally monetary sacrifice has a higher evaluation than non monetary sacrifice but might not be true for the rich visitors who like to avoid the physical and mental hassles. In this regard management of the destination should also consider more security issues, rest areas, the provision of shady spots and water play areas, better maintenance of the beach, and improved facilities for children and the disabled.

8.6 Limitations and Future Research Directions

The results presented in this study need to be qualified in light of several limitations which are presented as follows.

Perceived intrinsic cues used as first order formative constructs in this study which may not permit generalization of the relevant indicators across different destinations. It could be divided into two first order reflective constructs like; natural attraction (longest beach, sound of water etc.) and built environment (location of hotel, crunch product etc.). In addition, perceived price and perceived sacrifice were used as second order formative constructs in the study. This consideration also may not permit generalization for other destinations. The use of these factors as reflective in future studies may enhance the interpretation and prediction of perceived satisfaction and destination loyalty.

Perceived intrinsic cues, perceived quality, perceived risks, and perceived sacrifice were studied as antecedents of perceived satisfaction which leads to destination loyalty. There might be additional factors influencing and interacting with visitors' loyalty. Future researchers are advised to investigate additional antecedents of destination loyalty like perceived religious belief, level of income etc. This may lead to the uncovering of omissions and misrepresentation of the relationships tested in the current study.

The demographic variables have often been used by managers to segment the market for more targeted advertising and promotional programming. However, this study has found that demographic variables (gender, age, level of education) are not a group of stable predictors for visitors' behavior as the relationships of all paths are not statistically significant. Therefore, destination operators who have traditionally followed demographic segmentation for promotional programs might consider shifting their strategies to more effective ones. For example, using gender, age, and level of education divided into two groups as the segmentation criteria, which could be more significant variables affecting the destination loyalty model, as provided (more segments) in this study (appendix). In addition, this study does not consider each segment individually for SEM analysis. This study only divided samples into two groups and imposed them on a full bloom PDL model. Obviously, it is necessary to know whether the findings from demographic analysis can be applied to the whole population as per normal procedures. Therefore, this research encourages further research that could be designed to address different segments of age; gender and level of education that seem to be more justifiable for providing different results.

8.7 Concluding Remarks

The proposed research model has been developed based theory of reasoned action (TRA), theory of planned behavior (TPB), and information processing theory (IPT).

Related literature postulated links between perceived satisfaction and perceived destination loyalty. The destination loyalty model outlined in the conceptual framework was corroborated. It can be said that visitors' satisfaction which was used as a main antecedent of destination loyalty was determined in interaction of perceived quality, risk, and sacrifice. These variables were also influenced by perceived intrinsic cues and extrinsic cues (destination brand image, perceived warranty and perceived price). It was found that perceived intrinsic cues, perceived quality, perceived risk, perceived sacrifice, and perceived religious belief were the key players in formation of visitors' satisfaction. The relationship between perceived sacrifice and perceived satisfaction as well as perceived religious belief and perceived sacrifice are established newly in this study which has not been proven in prior studies. In addition, the relationship between perceived intrinsic cues and perceived satisfaction established by this research could be a unique contribution to theory. In past literature, perceived quality was reported as a main antecedent of satisfaction but quality depends on perceived intrinsic and extrinsic cues which were not reported clearly in the tourism literature. This study has proved the effect of intrinsic and extrinsic cues on quality individually. Besides, intrinsic cues have played important roles as formative constructs with other reflective constructs. They formed individual effects on quality and risk perception at the destination level.

The important contribution of this study is the findings on the influence of perceived seasonal variation and perceived religious belief. These two factors have emerged from the findings of the field study. Since both are still relatively unexplored in the tourism literature, it provides the rationale behind the failure to address both constructs in the initial model with other constructs. Interestingly, the PLS based statistical finding of this research has confirmed the effect of perceived seasonal variation and religious belief in the perceived destination loyalty (PDL) process. The discoveries of these two factors and their relationships with other factors provide an important contribution in order to understand the antecedents' factors that influence the perceived destination loyalty process in the context of the destination, Cox's Bazar. Therefore, a consideration of these two factors needs to be undertaken, especially in the context of conducting future research in third world countries like Bangladesh.

The new factor perceived level of income emerged from the field study but no effect was found on the perceived sacrifice and risk. With the inclusion of the factor perceived seasonal variation and religious belief and exclusion of the factor perceived level of income in the comprehensive but parsimonious research model, a complete framework that describes the behavioral model based on the research context can be proposed for further examination. In addition, the newly proposed direct path from perceived intrinsic cues to satisfaction was shown to be significant; thus, attributes of perceived intrinsic

cues were also a direct antecedent of destination satisfaction. The findings confirmed that visitors' loyalty was enhanced by positive destination quality, negatively with risk, and positively with sacrifice and high satisfaction, consistent with the satisfaction-loyalty scheme that conceptually guided this study. It is therefore, inferred that behavioral intention refers to satisfaction as the only determinant of actual behavior (loyalty). Actually behavioral intention was formed in interaction of attitudinal behavior (perceived quality), control behavior (perceived risk) and subjective norms (perceived sacrifice) of theory of reasoned action (TRA) and theory of planned behavior (TPB).

In the literature, although it has been acknowledged that destination loyalty is important, not much research has been done to investigate its measurement, or its structural relationships with intrinsic and extrinsic cues and their relationship with quality, risk, sacrifice and satisfaction. This study revealed and confirmed the existence of the critical relationships among perceived intrinsic cues and extrinsic cues (brand, warranty, and price), quality, risk, sacrifice, seasonal variation, religious belief, satisfaction, and destination loyalty. In addition, price and sacrifice provide a logical outcome for operationalizing as second order formative constructs in the destination loyalty process. The findings suggested that it would be worthwhile for destination operators to make greater investments in their tourism destination resources, in order to continue to enhance visitors revisiting and delivering positive message via word of mouth (WOM) to relatives and colleagues including friends and acquaintances. It is believed that this research has a substantial capability for generating more precise applications related to destination behavior, especially concerning cognitive associations of visitors' loyalty for Cox's Bazar, Bangladesh.

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Appendix 1

Questionnaire of the Field Study

The primary objective of this interview is to look for reasons of visitors' loyalty toward Cox's Bazar, Bangladesh as a tour destination. This will help to researcher to determine the factors those are important to visitors for being loyal toward the tour destination.

This leads to the following interview questions:

Intrinsic Cues (Attributes) of Tourism Product

Q1. Could you please tell me core attractions which lead you to visit this place?

Probe if necessary:

Natural beauty
Nice entertainment
Cultural and historical heritage
Accommodation facilities
Favourable sea bathing
Exciting tribal life
Sun setting in the sea

More------

Extrinsic Cues (Attributes) of Tourism Product

Q2. Would you please tell me external factors that you have considered for visiting this destination?

Probe if necessary:

Destination image
Price
Warranty facilities

More---------

Attributes of Destination Brand

Q2.1. How do you evaluate the brand image of this place?

Probe if necessary:

Reputed place
Positive feeling to this place
Risk free place
Better place

Attractive service

More----------

Attributes of Price for of Tourism Product

Q2.2 (i). How do you consider the prices for different services at this place?

Probe if necessary

Prices of tourism product is optimum

Price is significance of money

Fair price of tourism product

Economical price of tourism product

Bargain price of tourism product

More-------

Q2.2 (ii). Would you please tell me what effort you have undertaken in visiting this place?

Probe if necessary:

Employed more time

Put extra physical labour

Put mental effort

I have lost opportunity cost

Have put extra energy

More--------

Attributes of Warranty for of Tourism Product

Q2.3. What kind of warranty services have you been promised to come at this place?
Probe if necessary:

Service warranty

Money back warranty

The length of the coverage

Risk free warranty

Warranty of internal transportation facilities

Warranty of guide

More----------

Attributes of Quality for of Tourism Product

Q3. How do you consider the quality of different services at this place?

Probe if necessary:

Reliable service

Providing timely manner

Tourism product is rational of money

Neat and clean place

Properly maintenance of natural environment

Good warranty quality

More------

Risks Attributes for Tourism Product

Q4 Could you please tell me risks that you perceived or encountered at this place?
Probe if necessary:

Improper services

Fared to be killed/ injured

Financial loss

Not fit with personal status

Takes time to get tourism product

Very expensive of tourism product

Dishonest behaviour

More----

Sacrifice Attributes for Tourism Product

Q.5. Would you please tell me various sacrifices that you have given up (or ready to give up) to come to this place?

Probe if necessary:

Buying expensive tourism product

Sacrifice time

Higher price services make distinguish

More spent more notice

Employ physical labour to buy tourism product

Bargaining for shopping

Required effort for tourism product

Carefulness about this place

More-------

Satisfaction Attributes for Tourism Product

Q.6. How much are you satisfied from visiting at this place?

Probe if necessary:

This visit is very enjoyable

This visits is worth of money

It is wise decision to visit here

This experience is extremely need

I am disappointed with some aspects

More-----

Destination Loyalty Attributes

Q7. Would you visit this place again or/and recommends to your friend and relatives about this place?

Probe if necessary:

Will recommend this place to other

Will express positive things to other

Will tell to my friends and relatives for visiting here

Will visit again

Wish to extent my stay here this time

More-------

Personal Information (Please Tick/Write where it is necessary)

1. 1. How many times have you visited this place? ☐

2. Which places have visited? (Mention maximum 4)**…….**

3. Which place do you like most? ----------

4. Your age, please……Years

5. Your educational Qualification?

Below S.S.C ☐ S.S.C ☐ H.S.C ☐ Hon's ☐ Masters ☐ Others ----------

6. Please mention your profession……..

7. What is your / parents' monthly income? Tk . ≤ 10, 000 ☐ 11, 000-15,000 ☐

16, 000-20,000 ☐ 21,000-25,000 ☐ 26,000-30, 000 ☐ 31,000-40,000 ☐

41,000-50,000 ☐ ≥ 51,000 ☐

8. You are; Male ☐ Female ☐

9. You are, Single ☐ Married ☐ Other ……

10. You are from; Dhaka ☐ Chittagong ☐ Rajshahi ☐ Khulna ☐ Barisal ☐

Sylhet ☐ Other ☐

Thank You for Very Much for Your Active Cooperation

Appendix 2

Survey Questionnaire for Visitors

Section A

Dear Visitor,

I am conducting a study on **"Tourism Consumers' Choice Behaviour Regarding Destination Loyalty"** for my PhD Dissertation**.** The primary objective of this study is to look at factors contributing to visitors' loyalty toward Cox's Bazar, Bangladesh, as a tourist destination. Information provided in this regard will be treated as confidential and used for academic purposes only. Your opinion in the survey is extremely important. The questionnaire will take approximately 10 minutes of your valuable time. You can withdraw from participating at any time without prejudice whatsoever. This questionnaire has been approved by the Curtin University (Australia) Human Research Ethics Committee (Ref. No. GSB-19-09). If you have any queries, please contact me at +618433896116 (email: mdenayet.hossain@gsb.curtin.edu.au); or Professor Mohammed Quaddus, at +618-92662862 (email: mohammed.quaddus@gsb.curtin.edu.au) or the Research Ethics Committee (Secretary) +618-9266 2784.

Your kind cooperation will be highly appreciated in this regard.

Sincerely yours,

(Md. Enayet Hossain)
PhD Candidate, Graduate School of Business
Curtin University of Technology
78, Murray Street, Perth 6000, WA

Section B

Please indicate your level of agreement with each of the following statement about Cox's Bazar by placing a tick (√) in the box (☐) provided for each statement, where 1= Strongly Disagree, 2=Moderately Disagree, 3=Slightly Disagree, 4= Slightly Agree, 5=Moderately Agree, 6=Strongly Agree

Section- B1		1	2	3	4	5	6
1.	*Natural scenery* attracts me to visit this destination	☐	☐	☐	☐	☐	☐
2.	*Accommodation facilities* at this destination are good	☐	☐	☐	☐	☐	☐
3.	*Sea bathing* at this destination is pleasant.	☐	☐	☐	☐	☐	☐
4.	*Closet places* (St. Martin, Mohesh Khali etc.) attract me to visit at this destination.	☐	☐	☐	☐	☐	☐
5	*Locally made products* in this place are exceptional	☐	☐	☐	☐	☐	☐
6.	The *longest sandy sea beach* at this destination is outstanding.	☐	☐	☐	☐	☐	☐
7.	*The sound of the sea* at this destination is extraordinary.	☐	☐	☐	☐	☐	☐

	Section- B2	1	2	3	4	5	6
1.	This destination has a *good reputation.*	☐	☐	☐	☐	☐	☐
2.	This destination is *famous for its sea beach.*	☐	☐	☐	☐	☐	☐
3.	Unique natural sceneries make this destination *distinct.*	☐	☐	☐	☐	☐	☐
4.	This place is one of the *natural wonders* of the world.	☐	☐	☐	☐	☐	☐
5.	Bangladeshi people are proud *of* this destination.	☐	☐	☐	☐	☐	☐
6.	*Weather* in winter season at this destination is favourable for visitors.	☐	☐	☐	☐	☐	☐
	Section- B3	**1**	**2**	**3**	**4**	**5**	**6**
1.	*Service* warranty at this destination is reliable	☐	☐	☐	☐	☐	☐
2.	*Length of* warranty *coverage* at this destination is adequate.	☐	☐	☐	☐	☐	☐
3.	Warranty for internal *transportation* is reliable.	☐	☐	☐	☐	☐	☐
4.	Warranty for providing a tour *guide* is adequate.	☐	☐	☐	☐	☐	☐
5.	Warranty (assurance) for providing quality *foods* is reliable.	☐	☐	☐	☐	☐	☐
6.	Warranty for the *special offer for students* is adequate.	☐	☐	☐	☐	☐	☐
	Section- B4	**1**	**2**	**3**	**4**	**5**	**6**
1.	Cost of *accommodation* at this destination is affordable.	☐	☐	☐	☐	☐	☐
2.	Cost for *transportation* within the Bazar is economical.	☐	☐	☐	☐	☐	☐
3.	Cost of *foods and beverage* at this destination is high.	☐	☐	☐	☐	☐	☐
4.	Cost of *travelling to nearby places* is reasonable.	☐	☐	☐	☐	☐	☐
5.	Cost of *local products* at this place is affordable.	☐	☐	☐	☐	☐	☐
	Section- B5	**1**	**2**	**3**	**4**	**5**	**6**
1.	Much *time* is needed in gathering information about this place.	☐	☐	☐	☐	☐	☐
2.	Much mental *effort* is required in preparing to visit this place.	☐	☐	☐	☐	☐	☐
3.	Much *energy* is required to travel around Cox's Bazar	☐	☐	☐	☐	☐	☐
4.	I need to be physically fit to visit this destination	☐	☐	☐	☐	☐	☐
5.	There is an *opportunity cost* associated with this trip.	☐	☐	☐	☐	☐	☐
	Section- B6	**1**	**2**	**3**	**4**	**5**	**6**
1.	Tourism services in this place are *reliable.*	☐	☐	☐	☐	☐	☐
2.	This place provides services in a *timely* manner	☐	☐	☐	☐	☐	☐
3.	*Quality* of services in this place is good value for money.	☐	☐	☐	☐	☐	☐
4.	Tour operators provide a *good warranty.*	☐	☐	☐	☐	☐	☐
5	*Hotels are placed in useful areas* at this destination	☐	☐	☐	☐	☐	☐
6.	*Security* at Cox's Bazar is adequate.	☐	☐	☐	☐	☐	☐
	Section- B7	**1**	**2**	**3**	**4**	**5**	**6**
1.	Many things do *not function* well at this destination	☐	☐	☐	☐	☐	☐
2.	Getting service at Cox's Bazar takes *time.*	☐	☐	☐	☐	☐	☐
3.	*Price* of services in this place is high.	☐	☐	☐	☐	☐	☐
4.	Tour operators behave *dishonestly* at Cox's Bazar	☐	☐	☐	☐	☐	☐
5.	Lack of *privacy* at this destination makes me feel uncomfortable.	☐	☐	☐	☐	☐	☐
6.	I feel uneasy about *unknown uncertainty* at Cox's Bazar.	☐	☐	☐	☐	☐	☐

	Section- B8	1	2	3	4	5	6
1.	My friends want me to buy expensive tourism products for *pleasure.*	☐	☐	☐	☐	☐	☐
2.	I have spent enough *(money/time etc.*) so that other people notice me.	☐	☐	☐	☐	☐	☐
3.	I have bought a lot in this destination as my elders said I may not get the time *again.*	☐	☐	☐	☐	☐	☐
4	Other people encouraged me to come to Cox's Bazar.	☐	☐	☐	☐	☐	☐
	Section- B9	**1**	**2**	**3**	**4**	**5**	**6**
1.	My friends expect me to buy readily available *tourism products* from the Cox's Bazar	☐	☐	☐	☐	☐	☐
2.	My travel agent advises me where to shop in less *time*	☐	☐	☐	☐	☐	☐
3.	My well-wishers want me to *be careful* at Cox's Bazar	☐	☐	☐	☐	☐	☐
4.	My relatives want me to know about Cox's Bazar even being away from them	☐	☐	☐	☐	☐	☐
	Section- B10	**1**	**2**	**3**	**4**	**5**	**6**
1.	I have thoroughly *enjoyed visiting* Cox's Bazar.	☐	☐	☐	☐	☐	☐
2.	The entire tour at this place was in my *favour*.	☐	☐	☐	☐	☐	☐
3.	I am pleased with my *decision* to visit this destination.	☐	☐	☐	☐	☐	☐
4.	My *choice* to buy tourism products from here was a *wise* one.	☐	☐	☐	☐	☐	☐
5.	This *experience* was what I expected from Cox's Bazar.	☐	☐	☐	☐	☐	☐
	Section- B11	**1**	**2**	**3**	**4**	**5**	**6**
1.	I would *recommend* this place to anyone	☐	☐	☐	☐	☐	☐
2.	I would *advise everyone* to visit this place without delay	☐	☐	☐	☐	☐	☐
3.	I would *visit this place again* whenever I get a chance	☐	☐	☐	☐	☐	☐
4.	I wish I had *extended my stay* at this destination	☐	☐	☐	☐	☐	☐
5.	I would tell this place provides many different experiences	☐	☐	☐	☐	☐	☐
	Section- B12	**1**	**2**	**3**	**4**	**5**	**6**
1.	My *religious faith* does not allow drinking wine openly	☐	☐	☐	☐	☐	☐
2.	The *natural diversity* at this place increases my religious faith	☐	☐	☐	☐	☐	☐
2.	The *natural diversity* at this place increases my religious faith	☐	☐	☐	☐	☐	☐
3.	My religious faith does not allow free mixing of males and females at this place.	☐	☐	☐	☐	☐	☐
4.	My religious faith supports making the beach clean.	☐	☐	☐	☐	☐	☐
	Section- B13	**1**	**2**	**3**	**4**	**5**	**6**
1.	My/parents' income is not high enough for me to visit this place in peak season.	☐	☐	☐	☐	☐	☐
2.	Prices of tourism products suit my/parents' income	☐	☐	☐	☐	☐	☐
3.	My/parents' income allows me to stay at this tourist destination.	☐	☐	☐	☐	☐	☐
4.	I/parents' have sufficient income for shopping at this destination.	☐	☐	☐	☐	☐	☐

Section- B14		1	2	3	4	5	6
1.	Demand for tourism products increases in the peak season.	☐	☐	☐	☐	☐	☐
2.	Price of tourism products increase in the peak season	☐	☐	☐	☐	☐	☐
3.	Risks increase in the non-peak season for natural calamities.	☐	☐	☐	☐	☐	☐
4.	Favourable weather exists in the peak season at Cox's Bazar.	☐	☐	☐	☐	☐	☐

Section C

In order to analyze and compare responses we need some background information about yourself. Please complete all following questions by ticking (√) in the boxes or by writing in the spaces provided. All responses will be used in aggregate form maintaining strict confidentiality.

1. How many times have you visited this place including this one? ☐

2. Your age: 20 Years or younger ☐ 21 to 30 Years ☐ 31 to 40 Years ☐
   41 to 50 Years ☐ 51 Years or Older ☐

3. Your highest formal education: Below High School ☐ High School ☐
   College ☐ University ☐ Other_____

4. You Status: Student ☐ Service ☐ Businessman ☐ Others _____

5. Your / parents'/husband's monthly income is Tk . Less than 20,000 ☐, 20, 000-30, 000 ☐
   30,001- 40, 000 ☐ 40,001 or higher ☐ *($US 1=Tk. 78)

6. You are: Male ☐ Female ☐

7. You are: Married ☐ Unmarried ☐ Other (Please specify) _____

8. You are from: Dhaka ☐ Chittagong ☐ Rajshahi ☐ Khulna ☐
   Barisal ☐ Sylhet ☐ Other (Please specify) _____

Thank You for Your Time to Complete the Survey

Appendix: 3

Loading and Associate t Value for Age, Gender and Education

Table 1: Loading and Associate t Value for Age (Reflective Constructs)

	Age ≥ 30		Age <30			Age ≥ 30		Age <30	
Items	Loading	t	Loading	t	Items	Loading	t	Loading	t
PDBI1	0.7187	3.4105	0.7295	1.927	PR6	0.7893	5.206	0.6664	6.8471
PDBI2	0.7207	1.6678	0.6961	2.2165	PS1	0.7497	8.9382	0.7012	12.974
PDBI3	0.7253	3.0263	------	-------	PS2	0.7355	8.6099	0.7055	10.515
PDBI4	0.6207	2.2291	0.6171	1.7100	PS3	0.7845	9.7942	0.7631	15.272
PDBI5	0.6513	2.0404	-------	------	PS4	0.6835	8.2693	0.7329	14.826
PDBI6	------	--------	------	-----	PS5	0.7166	8.7879	0.7151	13.025
PW1	0.7558	9.0579	0.7402	13.4341	PDL1	0.8060	10.238	0.8105	11.983
PW2	0.8328	10.7684	0.8041	15.0134	PDL2	0.8270	9.6929	0.7924	15.170
PW3	0.7513	9.0024	0.7211	13.1359	PDL3	0.8581	12.275	0.8332	13.201
OW4	0.8183	12.3048	0.7135	13.0969	PDL4	0.7325	7.5112	0.7497	14.314
PW5	-------	-------	0.6868	12.714	PDL5	0.7336	8.9167	0.8011	13.147
PW6	0.558	4.3583	-----	------	PSV1	0.6737	1.4109	0.7333	5.5141
PQ1	0.693	10.4886	0.696	12.1179	PSV2	0.7445	2.3259	0.7391	5.2472
PQ2	0.754	9.459	0.7588	14.6735	PSV3	0.6886	1.6781	0.6839	4.6762
PQ3	0.711	7.8933	0.6692	10.6147	PSV4	0.6364	2.4053	0.6585	3.0468
PQ4	0.743	11.282	0.7665	18.8123	PIL1	-----	-----	0.6718	2.6997
PQ5	0.613	7.2289	------	------	PIL2	0.7468	3.9014	0.6628	3.8778
PQ6	0.709	9.9199	0.7185	12.3814	PIL3	0.7498	2.8951	------	-----
PR1	------	------	0.5653	4.9415	PIL4	0.7469	3.4168	------	-------
PR2	0.6622	4.9818	0.6756	7.0473	PRB1	-----	-----	------	-----
PR3	0.7300	3.7786	0.7181	7.1622	PRB2	0.7683	1.141	0.7351	4.8138
PR4	0.7635	5.9374	0.6591	4.6443	PRB3	0.7564	2.1981	------	------
PR5	0.8136	7.2204	0.6808	7.3298	PRB4	0.7277	2.1476	0.7402	4.7108

Table 2: Loading and Associate t Value for Gender (Reflective Constructs)

	Male		Female			Male		Female	
Items	Loading	t	Loading	t	Items	Loading	t	Loading	t
PDBI1	0.7224	3.089	-----	-----	PR6	0.7186	6.8557	0.6527	2.7863
PDBI2	0.7150	3.4688	-----	----	PS1	0.7268	14.41	-----	----
PDBI3	0.6343	3.2129	-----	----	PS2	0.7216	12.0201	0.6208	3.4389
PDBI4	0.6407	2.4013	0.3586	0.7607	PS3	0.769	18.1817	0.7973	7.8186
PDBI5	---	---	0.7004	2.9717	PS4	0.7167	16.7497	0.7450	6.0669
PDBI6	----	-----	0.8115	2.4202	PS5	0.7163	13.8637	0.6535	4.0248
PW1	0.7368	14.7705	0.8095	2.9754	PDL1	0.8141	17.4639	0.7680	4.9686
PW2	0.8129	18.96	0.8579	7.213	PDL2	0.8083	18.4387	0.7412	4.0149
PW3	0.7270	15.0343	0.7857	4.5624	PDL3	0.8419	15.6189	0.7422	6.2278
OW4	0.7517	18.2885	0.7672	3.2834	PDL4	0.7332	12.9605	0.8040	5.6747
PW5	0.7177	14.2427	0.6356	2.3398	PDL5	0.7754	16.0925	0.8136	6.5165
PW6	----	----	----	---	PSV1	0.7169	5.2207	0.0308	0.2942
PQ1	0.6894	14.3237	0.6479	1.7397	PSV2	0.7370	6.1042	0.7339	2.2999
PQ2	0.7781	17.0649	----	----	PSV3	0.6801	4.5893	0.6679	1.6656
PQ3	0.7008	12.954	0.5109	1.7813	PSV4	0.6736	6.1443	----	---
PQ4	0.7584	17.6341	0.7363	2.4142	PIL1	------	-----	----	----
PQ5	-----	----	0.6571	2.2455	PIL2	0.7348	5.0272	0.755	1.0669
PQ6	0.7186	13.9424	0.7013	2.1735	PIL3	0.6887	3.2099	0.9371	2.1407
PR1	----	----	----	----	PIL4	0.6395	2.9665	0.9214	1.5392
PR2	0.6477	6.1448	0.7400	3.7865	PRB1	-----	------	0.6104	1.9289
PR3	0.7298	6.2388	0.6931	2.641	PRB2	0.7695	4.9524	----	----
PR4	-----	-----	0.7434	4.784	PRB3	0.6459	3.0593	0.8083	2.0569
PR5	0.7457	8.9078	0.6633	2.2884	PRB4	0.7451	4.6718	----	---

Table 3: Loading and Associate t Value for Education (Reflective Constructs)

	≥University		>University			≥University		>University	
Items	Loading	t	Loading	t	Items	Loading	t	Loading	t
PDBI1	0.6258	3.4511	0.7853	1.746	PR6	0.7213	6.5219	0.6657	5.7475
PDBI2	0.5919	1.6596	0.7623	2.081	PS1	0.6404	9.4139	0.7720	14.001
DBI3	0.7476	4.7946	-----	-----	PS2	0.7709	14.542	0.6754	8.5271
DBI4	0.5708	1.9411	0.6453	2.012	PS3	0.7763	13.168	0.7681	17.074
DBI5	------	----	0.6926	1.205	PS4	0.7017	11.741	0.7281	11.334
DBI6	------	-----	-----	-----	PS5	0.7342	12.723	0.7003	10.066
PW1	0.742	9.8983	0.7435	12.06	DL1	0.8228	15.214	0.8005	10.619
PW2	0.8333	16.580	0.7976	12.45	DL2	0.7860	11.294	0.8152	13.719
PW3	0.7456	12.413	0.7231	10.60	DL3	0.8387	16.461	0.8303	11.620
OW4	0.7961	13.152	0.7165	12.45	DL4	0.7505	9.4391	0.7425	10.965
PW5	0.7065	11.100	0.7221	11.38	DL5	0.7143	10.001	0.8160	12.913
PW6	------	-----	----	----	PSV1	0.6852	2.5068	0.7245	2.6484
PQ1	0.7297	15.027	0.6544	8.638	PSV2	0.7065	3.8682	0.7496	2.9467
PQ2	0.7882	13.823	0.7290	9.498	PSV3	0.7238	3.7046	0.6761	3.205
PQ3	0.7082	9.6606	0.6658	7.663	PSV4	0.6498	3.0755	0.6338	2.4834
PQ4	0.8050	15.810	0.7204	12.73	PIL1	-----	----	0.7295	2.3114
PQ5	0.6440	9.5219	-----	------	PIL2	0.7892	3.3282	0.5994	1.7411
PQ6	0.7206	10.406	0.7227	8.857	PIL3	0.7115	3.1781	0.6085	2.5985
PR1	----	----	-----	-----	PIL4	0.7932	4.1271	0.4711	1.9651
PR2	0.6708	5.2836	0.6914	5.526	PRB1	0.6087	1.4518	0.3866	0.5133
PR3	0.7747	7.1771	0.7118	7.019	PRB2	0.8263	4.2542	0.6278	1.8202
PR4	0.7800	6.5543	0.6419	5.492	PRB3	0.7623	3.1148	----	----
PR5	0.7766	7.5808	0.6626	4.671	PRB4	----	----	0.8745	3.0188

Appendix 4

Table 7.1: Effect of Income Level

IPR	β for <30K	SE. <30K	β for ≥30K	S.E ≥30K	t- value
PIC→PQ	0.131	0.047	0.067	0.072	0.745
PIC→PR	0.047	0.063	0.086	0.110	-0.308
PIC→PS	0.24	0.064	0.355	0.106	-0.929
PDBI→PQ	0.003	0.044	-0.001	0.087	0.041
PDBI→PR	-0.039	0.047	-0.184	0.083	1.524
PW→PQ	0.402	0.050	0.462	0.087	-0.599
PW→PR	-0.139	0.079	-0.201	0.123	0.425
PP→PQ	0.32	0.052	0.265	0.082	0.567
PP→PR	-0.189	0.166	-0.126	0.214	-0.232
PP-PSR	0.216	0.068	0.402	0.085	-1.710
PQ→PDL	-0.028	0.050	-0.064	0.076	0.398
PQ→PS	0.269	0.050	0.31	0.074	-0.459
PR→PS	-0.022	0.056	-0.152	0.070	1.443
PSR→PS	0.2	0.045	0.093	0.075	1.227
PSR→PR	0.184	0.058	0.304	0.109	-0.972
PS→PDL	0.619	0.044	0.62	0.072	-0.012
PSV→PQ	-0.031	0.046	-0.038	0.061	0.092
PSV→PR	0.232	0.056	0.02	0.117	1.638
PSV→PSR	0.179	0.058	0.319	0.072	-1.514
PRB→PSR	0.093	0.054	0.112	0.062	-0.231
PIL→PR	0.021	0.056	0.004	0.075	0.181
PIL→PSR	0.121	0.069	0.043	0.082	0.732