

# DOES AFFECTIVE AND COGNITIVE DESTINATION IMAGE INFLUENCE DESTINATION LOYALTY? EMPIRICAL EVIDENCE FROM A DEVELOPING COUNTRY

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## ABSTRACT

This study aims to develop a comprehensive model of destination loyalty that considers domestic visitors. It examines the relationship between perceived value, cognitive and affective destination images, perceived satisfaction, and destination loyalty. The model was validated using structural equation modeling and confirmatory factor analysis. The study was conducted in Cox's Bazar, the most popular tourist destination among domestic travelers. Results showed that domestic tourists' perceived affective destination image directly impacts their perceived value and destination loyalty. However, cognitive destination image did not affect loyalty but directly impacted their perceived value. Satisfaction mediates perceived value and destination loyalty, and cognitive destination image and destination loyalty are also influenced by perceived value. The study used the S-O-R theory to create a domestic destination loyalty model, clarifying the mediating roles that perceived value and satisfaction play. The research also revealed the cognitive and affective destination images of domestic visitors in a developing nation. Understanding these habits and preferences can help promote domestic tourism and aid destination marketing managers in developing effective strategic plans.

**Keywords:** Cognitive destination image, affective destination image, perceived value, tourist satisfaction, destination loyalty.

## INTRODUCTION

Travel and tourism have made substantial contributions to international trade and socioeconomic growth in various developing countries, particularly the Asia-Pacific area (Islam et al., 2021). Tourism generates direct foreign earnings, creates job opportunities, and raises the standard of living (Talukder, 2020). Moreover, Tourism can boost a country's brand image and improve infrastructural facilities (Parveen & Rajon, 2008). The tourism sector could play a driving force behind Bangladesh's economic development (Hossain et al., 2021; Polas et al., 2022). According to the World Travel and Tourism Council's 2024 economic report, tourism accounts for 2.3% of Bangladesh's GDP, or 1.09 trillion Bangladeshi Taka (BDT). It creates 2.18 million jobs, representing 3.0% of total employment.

In Bangladesh, international visitors spend 44.0 billion BDT and domestic tourists spend 910.7 billion BDT. Domestic spending makes up 95.2% of overall spending, with 4.8% coming from international spending. Domestic tourism dominates the tourist business in Bangladesh compared to international tourism.

People's decisions to visit a destination and return are influenced by its image. Tourists who have a favorable view of a destination are more likely to return and spread the positive word (Chan et al., 2021). Destination image is crucial for tourism success and attracts tourists, providing a competitive edge and driving marketing efforts (Ragb et al., 2020). To be a successful destination, Destination Management Organizations must discover vital traits that are appealing to customers and implement alternative positioning strategies based on their needs. Therefore, it is vital to establish Bangladesh's destination image from a local standpoint, which may subsequently be used to drive promotional initiatives targeted at luring foreign tourists to Bangladesh.

Travel marketers and researchers are increasingly interested in knowing the value perception of tourists since a destination's competitive advantage is dependent on its ability to generate and express its fundamental values (Jeong & Kim, 2020). This approach can help tourism businesses better understand tourist preferences and improve marketing efforts. Improving tourism services requires understanding how tourists perceive value (Yu et al., 2023). Even though researchers have developed a theoretical understanding of perceived value, there is less study on its genuine relevance across different target segments of customers (Eid & El-Gohary, 2015). Understanding domestic visitors' perceived value and its impact on their future behavior is vital for managers competing in this market segment. Very few investigations have analyzed how domestic travellers assess the value of their trips.

Satisfaction is one of the most widely examined concepts in tourist literature (Nguyen et al., 2020). Because satisfaction is important in the highly competitive business environment of today. Customer satisfaction promotes repeat business and positive referrals (Al-Dmour et al., 2023). Destination satisfaction differs because it stresses addressing the wants and wishes of tourists in addition to the services provided at the destination. As a result, destination service suppliers need to understand both tourists' demands and the services that require care. Destination marketers must investigate drivers of satisfaction to improve the entire destination experience and establish an efficient destination marketing plan.

The notion of loyalty has a long history in marketing literature, extending back 50 years. However, in tourism literature, loyalty has received a lot of attention in the previous 20 years (Wang et al., 2023) because of the increased rivalry among tourist locations (Attiq & Moon, 2022). Moreover, destination loyalty has a significant impact on profitability and competitive advantage. Destination loyalty refers to the intention to return and promote the destination to others (Chi & Qu, 2008). To have a better understanding of tourist loyalty, it is critical to determine which elements influence it and how much. Bangladesh is renowned as a potential tourist destination domestically and internationally (Hasan & Ramkissoon, 2020; Islam et al., 2022). However, Bangladesh fails to attract a significant number of foreign tourists (Roy, 2021) due to negative image, visa restrictions, security concerns, and a lack of infrastructure. Domestic tourism is important to economic growth and the tourism industry (Luvsandavaajav & Narantuya, 2021). The rising middle class with more discretionary money and visit intents are the reasons for booming domestic tourism in Asia (Nyaupane et al., 2020). This is also valid for Bangladesh, as domestic tourism is constantly expanding in Bangladesh (Salimullah, 2021) due to expendable available earnings and free trip time (Hassan & Ramkissoon, 2020). During the COVID-19 outbreak, tourist destinations tried to re-establish visitor intent by implementing recovery marketing strategies in domestic tourism markets (Volgger et al., 2021). Even though domestic tourism is important to the global tourism sector, tourism experts pay the least attention to studies on tourism in

underdeveloped countries (Bayih & Singh, 2020), Asia,( Seyfi et al., 2023) and developing countries, like Bangladesh.

One of the most well-known tourist destinations in Bangladesh is Cox's Bazar near Chittagong. It is 400 kilometers away from the nation's capital and is accessible by both road and air. This well-liked tourist destination has 120 kilometers of coastline that gradually drops off to the Bay of Bengal's turquoise waters. The coastline is surrounded by stunning green mountains that are covered with vibrant flora. There is no other place in the world with a beach as smooth and straight as this one. Cox's Bazar is Bangladesh's most favored and frequented tourist attraction (Bhuiyan et al., 2020), and it is often regarded as the country's tourism center. Numerous domestic and international visitors rest at this beach each year. The beaches of Cox's Bazar are renowned for their kilometers of sandy shoreline, dramatic mountains, roaring surf, rare snail shells, and delicious food. In Cox's Bazar, tourism is thought to be the primary source of income (Bhuiyan et al., 2020).

Domestic tourism has received little attention from government officials and tourism industry participants because foreign tourism flows and expenditures have received more attention. Domestic tourism is a rather obscure topic in Bangladesh despite the fact that domestic visitors prefer to travel within the country. Domestic tourism increased significantly in Cox's Bazar due to improved road connectivity and paved road development. Generally, Bangladesh's domestic tourism has boomed due to rising wages, a shift in urbanization, vehicle ownership and easier accessibility, as well as improvements in tourist infrastructure. Domestic tourism exists in Bangladesh, however the number of tourists, travel patterns, and behavior are unknown. Domestic tourist movement is difficult to track because of a lack of standard measurement tools.

Furthermore, despite the growth of domestic tourism in Bangladesh, little study has been conducted on destination loyalty among Bangladeshi domestic visitors, as in many other developing nations. In Cox's Bazar, domestic tourism is often disregarded as a possible study topic and as a development concern. On domestic tourism, a few studies have been conducted (Hossain et al., 2021).

The link between domestic visitors' destination loyalty, satisfaction, perceived value, cognitive image, and affective image has not, however, been thoroughly studied. It is vital to understand what factors influence domestic visitors' destination loyalty. Examining the cognitive and affective image and how it relates to perceived value, satisfaction, and destination loyalty is necessary to comprehend domestic tourists' needs and demands, various market segments, new offerings and amenities, and promotional tactics and plans. The study's findings contribute to the research gap on the elements influencing domestic visitors' destination loyalty and their relationship with cognitive and affective image, perceived values, and satisfaction.

S-O-R theory: The S-O-R (Stimulus Organ Response) Grand Theory (Hovland et al., 1953) serves as the foundation for this study. S-O-R theory examines how psychology and communication sciences influence the behavior of individuals or groups. The formation of the stimulus, organism, and reaction notion was crucial to the development of the S-O-R theory.

The SOR theory proposes that external environmental cues impact people's psychological states, causing them to avoid or approach actions (Sahoo et al., 2024; Sthapit et al., 2024). Stimuli is the influence of individuals internal state by the external cues (Ku et al., 2019). The organism refers to the internal state between the stimuli and cognitive responses of consumers (Hashemi et al., 2023). The response refers to the consequence represented via customers' behaviors and behavior. In this study, cognitive and affective images serve as stimuli. Satisfaction and perceived value among tourists are considered organisms. Destination loyalty towards the destination is regarded as a response.

The positive image of a tourist destination boosts visitor satisfaction and encourages return visits. There are three phases in the tourist-consuming process: before, during, and after. The available current tourism literature indicates that the majority of studies on destination loyalty overlook the impact of elements that occur during the visit and instead concentrate on the link between referral intention and returning as well as post-visitation impacts. Several studies have looked into the link between prior visitation influencing factors and revisit intention, including destination image, as well as the impact of before and after-visit satisfaction on tourists' revisit intentions. Research on the connection between influencing factors during visitation and destination loyalty is still scarce.

The sections of the paper are arranged as follows. A brief overview of recent research on pertinent topics is followed by the development of a theoretical foundation. The next part goes into extensive detail on the study methodology, sampling methods, data collection techniques, and data analysis methodologies. The results, together with their implications and potential study avenues, are described in the conclusion section.

## LITERATURE REVIEW

### DESTINATION IMAGE

Since the 1970s, developing and marketing a destination has mostly depended on the idea of "destination image" (Rasoolimanesh et al., 2021). Since Gunn's groundbreaking work in 1972, scholars examining the literature on tourism have given the term "destination image" considerable attention. Because destination image helps destination marketers to offer appropriate products for tourists (Wang et al., 2023). Although several definitions of destination image have been proposed by researchers, most of them view it as a multifaceted and complex concept. People's perceptions of a destination are shaped by their beliefs, ideas, and perceptions of the leisure options that are offered there (Seabra et al., 2020). A person's destination image is a collection of their emotions and feelings that they associate with a particular place. According to various research, the two most significant aspects of the destination image are affective and cognitive images (Lin et al., 2021). A visitor's emotive destination image is a reflection of their opinions and comprehension of a place (Woosnam et al., 2020). The way a person feels about a certain place is referred to as their destination image coupled with emotions (Tasci et al., 2022). Typically, a multi-attribute approach or an organized technique is used to assess cognitive images that consider destination-specific factors (Akgün et al., 2020). Many studies used bipolar metrics to analyze the affective destination image (Russel et al., 1981). According to Echtner and Ritchie (1993), effective image management is crucial for a destination. Images are critical to the destination-choosing process (Yung et al., 2021). Positive views of a place boost the likelihood of tourists' inclination to revisit that location (Agapito et al., 2013). Additionally, a good perception of the place encourages positive word-of-mouth and repeat business by raising visitor satisfaction with the experience (Wang et al., 2017).

### PERCEIVED VALUE

Academics are focusing more and more on perceived value as a crucial component in predicting consumer satisfaction and loyalty (El-Adly, 2019; Yang & Peterson, 2004). For the past thirty years, many academics in the area of marketing have grappled with the idea of perceived value and it is likely the most crucial element affecting customer behavior (Baker et al., 2002; McDougall & Levesque, 2000). Zeithaml (2000) defines this concept as "a consumer's overall appraisal of the utility of a product (or service) based on perceptions of what was received". Perceived value is the consumer's evaluation of benefits obtained in exchange for the cost (Boksberger & Melsen, 2011; Li & Green, 2011).

## SATISFACTION

Over the past 40 years, several research on customer satisfaction has been undertaken, and this notion has undergone numerous definitions. According to Oliver's (1981) disconfirmation theory, Customer satisfaction happens when a service or product lives up to expectations. This belief holds that when performance meets or exceeds expectations, the customer is satisfied. Numerous research investigations in marketing and travel literature have examined the beneficial link between expectation and satisfaction. Bosque and Martin (2008) found that factors including overall impressions, service quality, and the value of the natural environment all affect how satisfied tourists are with a destination.

## DESTINATION LOYALTY

Destination loyalty is tourist loyalty to a destination that determines the competitiveness of the destination (Lv et al., 2020). Consequently, several nations and areas compete for a competitive advantage in the tourism business (Crouch & Ritchie, 1999). The majority of marketing managers devote a significant amount of time, effort, and energy to acquiring new clients (Kumar & Reinartz, 2016). Previous research has shown that maintaining regular customers costs substantially less in the long run than acquiring new customers (Kalwani & Narayandas, 1995; Zeithaml, 2000) and that a 5% improvement in customer retention may boost profitability by 85% (Reichheld, 1993). As a result, destination marketing managers must realize the characteristics that drive destination loyalty (Wu, 2016). In principle, developing a distinct destination image enhances visitor loyalty significantly. However, even when a place has a favorable and branded image, it is difficult to determine which destination attribute promotes tourist loyalty (Lv et al., 2020). Besides, the link between cognitive and affective images remains unknown in the majority of domestic tourism research.

However, as market saturation and marketing budget constraints have grown, creating customer loyalty is increasingly regarded as a cost-effective method of acquiring customers (Uncles et al., 2003). Destination managers must understand what drives visitors back to their places (Pessoa et al., 2022). Drawing from the prevalent notion that destination loyalty serves as a driving force for destination selection (Meleddu et al., 2015), a growing body of literature contends that perceived value, destination image, and visitor satisfaction are crucial factors that influence destination loyalty within the tourism domain (Jeong & Kim, 2020).

## THEORETICAL FRAMEWORK

A substantial body of research indicates a favorable association between destination image and loyalty (Ragb et al., 2020). Najar and Rather (2023) investigated how domestic visitors' cognitive and affective images of the destination influenced their loyalty towards a volatile destination. Liang and Xue (2021) found that visitors' intentions to return and referrals are significantly influenced by cognitive and affective destination images. But, Huwae et al. (2020) and Omo-Obas et al. (2023) discovered no correlation between destination image and loyalty. Therefore, the following hypothesis can be proposed:

- H1: Domestic tourists' affective image has a direct relationship with their destination loyalty  
H2: Domestic tourists' cognitive image directly influences their destination loyalty.

Numerous studies found that perceived value is influenced by destination image (Cham et al., 2022; Vinh & Hien, 2023). A positive correlation between these two variables were observed by (Tedjakusuma et al., 2023). Cheng and Lu (2013) found that tourists will act more favorably if it has a better image in the context of an island resort. Positive DI before the visit indicates a greater perceived value. Lu et al. (2023) found that first-time visitors' favourable DI influences their perceived value. Therefore, the following hypothesis is proposed.



H3: Domestic tourists' affective destination image has a positive relationship with their perceived value

There is a discussion in the literature over whether cognitive and affective images are related, with others contending that they are not (Woosnam et al., 2020). However, Styliadis (2022) and Zhou et al. (2024) showed that affective images are more reliant on cognitive images, and Baloglu and McCleary (1999) discovered a correlation between the two. Moreover, numerous studies discovered a favorable correlation between the aforementioned parameters (Abdillah et al., 2022; Guan et al., 2023). In the case of Halal tourism, Yağmur and Aksu (2020) revealed that cognitive image is more dependent on the effective image. Casali et al. (2021) found the prediction power of cognitive image on the affective image in the context of domestic tourism. However, Elliot et al. (2011) discovered that there is no significant correlation between a country's emotive and cognitive representations under a holistic model of place image. Therefore, the following hypothesis can be proposed.

H4: Domestic tourists' cognitive destination image has a direct relationship with the affective destination image

The positive association between DI and satisfaction was revealed by several previous research (Assaker et al., 2011). DI research makes it abundantly evident that a favorable perception influences travelers' decisions and levels of satisfaction (Lv et al., 2020). Lam et al. (2020) found that AI and CI positively influence satisfaction. Lu et al. (2023) also revealed that destination image positively impacts satisfaction. Hasan et al. (2019) found that beach tourists' satisfaction and their perceived image toward the destination are related. As a consequence, the following hypothesis can be proposed:

H5: Domestic tourists' cognitive image has a direct relationship with their satisfaction

Perceived value can be considered one of the most effective competitive techniques. Because the tourist industry is so competitive, locations are continuously attempting to deliver greater perceived value to get an edge over competitors. A stronger sense of value leads to a better market position and loyalty. According to Vinh and Hien (2023), PV directly influences DL. Jeong and Kim (2020) revealed that PV positively impacts DL in the context of sports tourism. In contrast, Ramseook et al. (2015) refutes this notion, claiming that perceived value and loyalty have no link. As a result, the following hypothesis can be formulated:

H6: Domestic tourists' perceived value has a direct relationship with their destination loyalty

Perceived value and satisfaction are two important concepts of marketing (Eggert & Ulaga, 2002). Perceived value is the cost-benefit analysis of the consumer (Morar, 2013), while satisfaction is the assessment of the mismatch between expectation and satisfaction (Yükse İ & Yüksel, 2008). However, ample of researches investigates the relationship between these two concepts. Many of them found a positive relationship between satisfaction and perceived value (Tri & Nguyen, 2024). Satisfaction arises when the value perception of cost-benefit analysis becomes positive. Satisfaction among tourists is probably influenced by how valuable they think a place is. Several research (Sahabuddin, et al., 2021; Vinh & Hien, 2023) have found that PV has a major impact on satisfaction. Therefore, the following hypotheses can be proposed:

H7: Domestic tourists' perceived value has a direct relationship with their satisfaction

As many studies have shown, loyalty and satisfaction go hand in hand (Jebbouri et al., 2022). The young resident visitors' loyalty to a location and their level of satisfaction are positively correlated were noted for historical tourism by Piper et al. (2022) and adventure tourism by

Sato et al. (2018). Kusumah (2023) found that satisfaction and destination loyalty are positively related. Therefore, the following hypotheses can be proposed:

H8: Domestic tourists satisfaction has a direct relationship with destination loyalty

Prior research on tourism suggests that the link between PV and DL is mediated by satisfaction (Shahabuddin et al., 2021). Kim and Thapa (2018) discovered the same findings that PV influences DL through satisfaction. Therefore, the following hypotheses can be proposed:

H9: Satisfaction mediates between perceived value and destination loyalty.

PV mediates the relationship between DI, satisfaction and destination loyalty (Huwae et al., 2020; Vinh & Hien, 2023). In the context of golf tourism, Cham et al. (2022) reported the mediation effect between AI and Satisfaction. Hence, the following hypotheses can be proposed:

H10: Perceived value mediates between affective image and satisfaction

H11: Perceived value mediates between affective image and destination loyalty

The importance of destination image in affecting destination loyalty has been shown in a substantial body of tourism literature (Jamaludin et al., 2012). According to Chi and Qu (2008), there is an indirect link between destination image and satisfaction, whereby satisfaction boosts destination loyalty and the two factors are connected through the mediation function. According to Afroz and Istiaque (2022), satisfaction affects how destination loyalty and cognitive image are related. According to Huwae et al. (2020), visitor satisfaction had an indirect impact on destination image and loyalty. As a result, the following hypothesis may be proposed:

H12: Satisfaction mediates between cognitive image and destination loyalty.

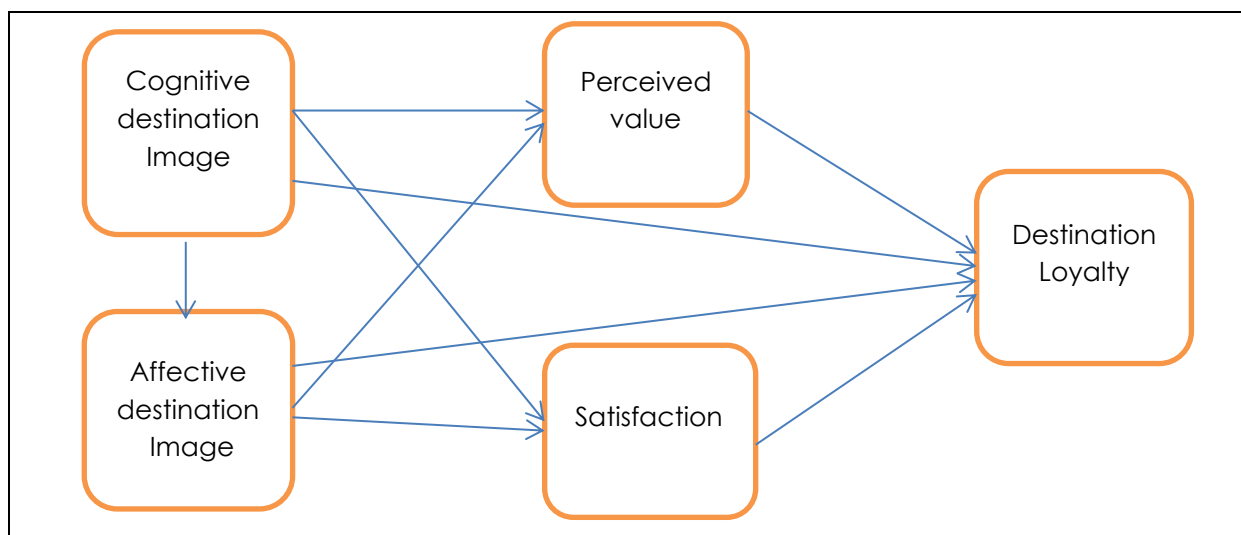


Figure 1: Proposed theoretical framework

## METHODOLOGY

### MEASUREMENTS

The questionnaire comprised 22 measurement items. The four items related to cognitive and affective image were borrowed from Woosnam et al. (2020); the four items related to perceived value were obtained from Hasan and Abdullah (2020); the five items related to satisfaction were acquired from (Jumanazarov et al., 2020; Quintal & Polczynski, 2010); and the items related to destination loyalty were originated from Chi & Qu (2008). These items were selected from previous research because their validity had been demonstrated in other studies. In PLS-SEM, variables are required to be measured with an interval scale; therefore, a Likert scale with five points was used to rate the statements; a "1" indicated strong agreement and a "5" indicated strong disagreement.

A systematic, closed-ended questionnaire was designed to gather data from respondents. The relevant prior research papers were taken into consideration when modifying the measurement items. Three academic experts from Dhaka University and Daffodil International University reevaluated the measurement items to ensure the questionnaire's validity and usefulness. Then, the questionnaire was distributed to one tour operator and one anonymous visitor to demonstrate its readability and simplicity. The questionnaire was subsequently validated through a quick pilot study consisting of 56 responses from respondents that were conducted by two university students. The pilot research findings were then used to complete the questionnaire after adjustments were made to its language and sequencing items. The questionnaire was first written in English and then carefully translated into Bengali because the respondents are tourists from Bangladesh. Bengali is the official language of Bangladesh.

### DATA COLLECTION

Cox's Bazar was chosen for the survey location because it is the most popular travel destination among domestic travelers. This study's target population comprises domestic visitors over the age of 18 who visited the Cox's Bazar between November 2021 and February 2022. The study employed a convenience sample technique due to the difficulties in acquiring a sample frame of visiting tourists. Convenience sampling is a less expensive and more time-efficient option for researchers. Several tourism researchers employed this method owing to a scarcity of information regarding visiting tourists (Prayag & Ryan, 2012). The sample size was determined using the confidence interval technique, and 385 respondents were adequate to generalize the results (Hossain et al., 2015). Only 610 filled questionnaires were returned out of 630 sent to respondents. After deleting incomplete and dual-coding questionnaires, 603 questionnaires were retained. The overall response rate was 95.71%. Hossain et al. (2015) and Hasan et al. (2019) surveyed 602 and 601 respondents in Cox's Bazar, respectively.

### DATA ANALYSIS

PLS-SEM's affordability, usability, and advanced reporting capabilities have made it popular among academics and researchers, including in tourism and hospitality research (Usakli & Rasoolimanesh, 2023). PLS-SEM can handle a much wider variety of sample sizes and more complex models than CB-SEM (Hair et al., 2019). Furthermore, the PLS may be used in structural equation modeling with non-normal data (Hair et al., 2021). Partial least squares-based structural equation modeling (PLS-SEM) was utilized to evaluate the investigation's outcomes. Large, complicated models with several latent components perform best when using PLS-SEM (Hair et al., 2014). In this study, the models were assessed using the measurement model and the structural model. The data distribution output findings of smart-



pls show that all the variables' kurtosis and skewness values fall between -3 and +3, as recommended by (Hair et al., 2010).

## RESULTS

Table 1 displays the demographic profile of domestic visitors. According to the study's demographics, 58.2 percent of respondents were aged 22 to 35, with 2.2 percent over the age of 65. Male tourists (61.2%) outnumbered female tourists (38.8%). Tourists had the most educational qualifications (29.2 %), while university diploma holders had the least (8.5%). First-time visitors made up 59.5 percent of the tourists; the remainder were repeat visitors.

Table 1. The respondents' demographic profile

Characteristics	Categories	Percentage(%)
Age	under 21	13.1
	22-35	58.2
	36-50	23.2
	51-60	3.3
	Above 65	2.2
Gender	Male	61.2
	Female	38.8
Educational Qualification	Postgraduate	29.2
	Graduate	22.1
	University diploma holders	8.5
	Higher Secondary Certificate	21.9
	Secondary School Certificate	15.6
	Others	2.8
Number of visits	First Time	59.5
	Two Times	23.2
	Three Times	10.0
	Four Times or More	7.3

## ASSESSMENT OF THE MEASUREMENT MODEL

The model's validity and reliability were assessed using Cronbach's Alpha ( $\beta$ ) and composite reliability (CR), both meeting the 0.70 level (Hair et al., 2021) (see Table 2). The average variance extracted (AVE) exceeded the 0.50 criterion (Hair et al., 2021). Furthermore, the items' outer loadings exceeded the minimal cutoff requirement, with values of 0.60 or higher (Ringle et al., 2023). Consequently, the results verified the model's interreliability.

Table 2. The measurement Model

Constructs	Name of items	Outer Loadings	Cronbach's Alpha( $\alpha$ )	Composite Reliability(CR)	Average Variance Extracted (AVE)
<b>Affective Image</b>	AFF_1	0.678	0.788	0.863	0.614
	AFF_2	0.832			
	AFF_3	0.845			
	AFF_4	0.768			
<b>Cognitive Image</b>	COG_1	0.838	0.649	0.796	0.508
	COG_3	0.816			
	COG_4	0.699			
	COG_5	0.417			
<b>Destination Loyalty</b>	DL_1	0.723	0.762	0.839	0.512
	DL_2	0.631			
	DL_3	0.781			
	DL_4	0.745			
	DL_5	0.689			
<b>Perceived Value</b>	PV_1	0.756	0.793	0.864	0.615
	PV_2	0.805			
	PV_3	0.82			
	PV_4	0.753			
<b>Satisfaction</b>	SAT_1	0.753	0.83	0.879	0.594
	SAT_2	0.834			
	SAT_3	0.79			
	SAT_4	0.729			
	SAT_5	0.742			

To demonstrate the model's discriminant validity, the heterotrait-monotrait ratio (HTMT) and the Fornell-Larcker criteria were applied. According to the Fornell-Larcker criterion, the squared root of the AVE should be larger than the other components (Hair et al., 2014). According to Table 3, the model's constructs meet the AVE requirements defined by Fornell-Larcker. The HTMT results verify the model's discriminant validity, as all ratios are smaller than 0.85. As a result, the model's discriminant validity was confirmed.

Table 3. Fornell-Larcker Criterion and Heterotrait-Monotrait Ratio (HTMT)

<b>Fornell-Larcker Criterion</b>					
<b>Variable</b>	<b>Affective Image</b>	<b>Cognitive Image</b>	<b>Destination Loyalty</b>	<b>Perceived Value</b>	<b>Satisfaction</b>
Affective Image	<b>0.783</b>				
Cognitive Image	0.318	<b>0.713</b>			
Destination Loyalty	0.442	0.28	<b>0.716</b>		
Perceived Value	0.385	0.29	0.496	<b>0.784</b>	
Satisfaction	0.337	0.289	0.644	0.535	<b>0.771</b>
<b>Heterotrait-Monotrait Ratio (HTMT)</b>					
Affective Image					
Cognitive Image	0.419				
Destination Loyalty	0.554	0.387			
Perceived Value	0.479	0.400	0.612		
Satisfaction	0.395	0.384	0.792	0.633	

\*AVE = Average Variance Extracted; the values in (bold) represent the square root of AVE, while the other values indicate correlations.

#### STRUCTURAL MODEL

The structural model was examined after the validation of the measurement model. The ability of exogenous variables to predict endogenous variables determines the model's quality requirements (Hair et al., 2014). Path coefficients ( $R^2$ ), ( $Q^2$ ), and ( $f^2$ ) were used to assess the model's validity (Hair et al., 2021).

Table 4 shows a relationship between affective image, perceived value (H3), and destination loyalty. On the other hand, there is no direct relationship discovered between destination loyalty and cognitive image (H2). Then again, the cognitive image has a correlation between the affective image (H4) and satisfaction (H5). Thus, every hypothesis (H1, H3, and H4, H5) is validated, with the exception of (H2). In light of this, hypothesis (H2) is unsupported.

Destination loyalty (H6) and satisfaction (H7) are positively correlated with perceived value. As a consequence, the hypotheses (H6) and (H7) are supported. Finally, hypothesis (H8) is confirmed by the direct association of satisfaction and destination loyalty.

Table 4. Structural path model

Hypothesis	Path	Standardized coefficient	T Statistics	P Values	Results
H1	Affective Image - Destination Loyalty	0.212	4.588	0.000	Supported
H2	Cognitive Image - Destination Loyalty	0.03	0.71	0.478	Not Supported
H3	Affective Image -Perceived Value	0.385	7.325	0.000	Supported
H4	Cognitive Image -Affective Image	0.318	8.77	0.000	Supported
H5	Cognitive Image – Satisfaction	0.146	3.422	0.001	Supported
H6	Perceived Value - Destination Loyalty	0.145	3.037	0.002	Supported
H7	Perceived Value – Satisfaction	0.493	11.52	0.000	Supported
H8	Satisfaction -Destination Loyalty	0.487	9.611	0.000	Supported

(Note: \*p&lt;0.05;\*\*p&lt;0.01)

Only one hypothesis is enough to measure the mediating influence of the mediator, as per the transmittal technique of mediation (Ramayah et al., 2018; Rungtusanatham et al., 2014; Memon et al., 2018). Using 5000 iterations to bootstrap demonstrates that the link between PV and DL (H9) and CI and DL (H12) is mediated by satisfaction. As a consequence, hypotheses (H9) and (H12) are supported. Perceived value mediated the link between AI and satisfaction (H10), as well as the link between CI and DL. (H10 and H11) were therefore supported.

Table 5. Results of structural equation modelling analysis and hypothesis testing

	Path	Standardized Coefficient	T Statistics	95% CI (bias-corrected)	P Values	Results
H9	Perceived Value -> Satisfaction -> Destination Loyalty	0.24	7.63	0.183;0.306	0.00	Supported
H10	Affective Image -> Perceived Value -> Satisfaction	0.19	6.04	0.133;0.254	0.00	Supported
H11	Affective Image -> Perceived Value -> Destination Loyalty	0.056	2.52	0.021;0.11	0.01	Supported
H12	Cognitive Image -> Satisfaction -> Destination Loyalty	0.071	3.05	0.029;0.12	0.00	Supported

According to Table 6, satisfaction comes in second with an R<sup>2</sup> value of 30.6%, while destination loyalty has the most variance at 48.7%. According to Hair et al. (2014), R<sup>2</sup> values less than 0.25, 0.50, and 0.75 denote low, moderate, and considerable prediction accuracy, respectively. Because the R<sup>2</sup> value for destination loyalty and satisfaction is more than 0.25, the model can be considered to have moderate predictive relevance (Hair et al., 2021). The PLSpredict technique was run with 10 folds and 10 repetitions to verify the model's out-of-

sample prediction ability. The major focus was on destination Loyalty and its five indicators. The findings suggest that  $Q^2$  is greater than zero for all five indicators. Two indicators have lower RMSE values than the LM values. As a result, the model has low predictive power in the context of out-sample (Shmueli et al., 2019).

Table 6.  $R^2$ 

Constructs	$R^2$
Affective Image	0.101
Destination Loyalty	0.487
Perceived Value	0.148
Satisfaction	0.306

To determine how the  $R^2$  value of an endogenous variable changed when a certain exogenous variable was removed from the model, the effect size ( $F^2$ ) was calculated. According to Hair et al.(2021), the influence of exogenous factors on endogenous variables is represented by  $f^2$  values of 0.02 (small), 0.15 (mid), and 0.35 (large). In contrast,  $f^2$  revealed that AI had a medium effect on PV, satisfaction had a medium effect on DL, and PV had a medium influence on satisfaction. Furthermore, the CI had a modest influence on the AI. The AI had a minor influence on DL, but the CI did not.

Table 7. Effect sizes ( $f^2$ ) results

Relationship	$F^2$	Effect size
Cognitive image-Affective image	0.113	Small
Affective image-Perceived value	0.174	Medium
Affective image-Destination loyalty	0.07	Small
Cognitive image-Destination loyalty	0.001	No effect
Cognitive image-Satisfaction	0.028	Small
Perceived value-Destination loyalty	0.027	Small
Perceived value-Satisfaction	0.320	Medium
Satisfaction and destination loyalty	0.315	Medium

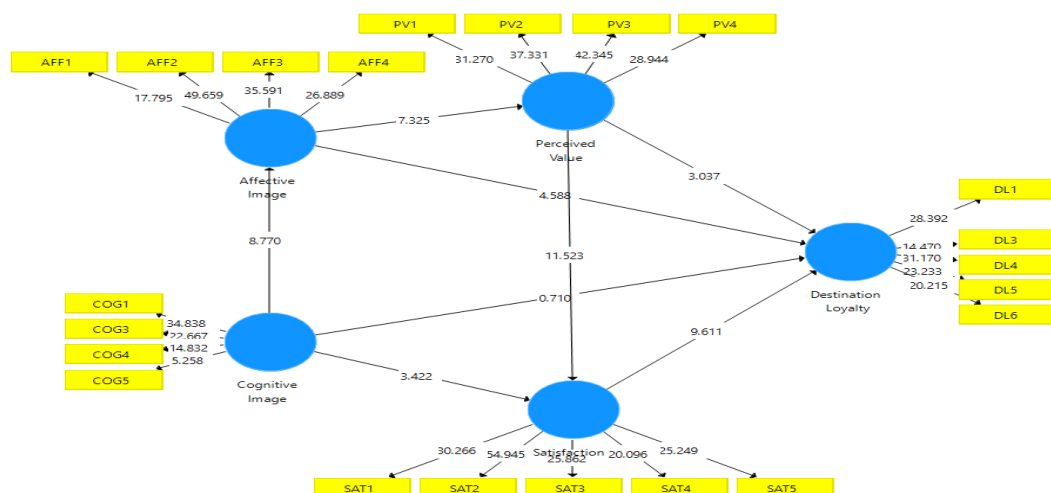


Figure 2. Structural Path Model(Bootstrapping results with 5000 iterations)

## DISCUSSION

This study investigated the links between cognitive image, affective image, perceived value, satisfaction, and destination loyalty in Bangladesh's domestic tourist industry. The destination loyalty model proposed within the framework of domestic tourism is consistent with the S-O-R theory, which holds that visitors' views of various components of the destination image affect their perceived value and satisfaction, eventually impacting their loyalty. Based on the path coefficient data, 11 of the study's 12 hypotheses were determined to be supported.

The research initially identified a direct relationship between affective image and destination loyalty in hypothesis (H1), which is compatible with the findings of (Akgün et al., 2020; Ragb et al., 2020). According to the research, visitors' positive emotional impression affects how loyal they are to a place. There have been several research conducted to assess how destination image influences destination loyalty, but there have been few studies that specifically examine the consequences of the affective image on destination loyalty, particularly when it comes to domestic travel.

Furthermore, the present research showed a significant link between affective image and perceived value (H2), which is consistent with the findings of (Aliman et al., 2014; Allameh et al., 2015). This suggests that the perceived value of domestic visitors from Bangladesh is linked to their emotive image. That is, Bangladeshi tourists have a favorable emotive impression (relaxing, exciting) of Cox's Bazar, which increases their perceived value. Thus, in the context of domestic tourism, we may conclude that emotive image is a factor of perceived value. However, research into the relationship between affective image and perceived value is currently underway.

Additionally, this study demonstrated a significant relationship between affective and cognitive images at (H3), which is consistent with findings from (Abdillah et al., 2022; Guan et al., 2023; Yağmur & Aksu (2020)). When developing marketing and promotional strategies, destination managers should take into account tourists' emotional experiences. Since tourists view a site holistically, marketing and service offers should incorporate images that evoke particular emotions and experiences, both cognitive and affective.

According to this study, there is a strong link between cognitive destination image and satisfaction, but no direct link exists between cognitive destination image and destination loyalty, corresponding to the findings of (Wang et al., 2016; Huwae et al., 2022). The same findings were revealed by Wu & Liang (2020) that revisit intention is not affected by cognitive image. Instead, the cognitive destination image is related to the creation of a destination image. According to this research, visitors' cognitive perceptions of destinations satisfy them, but this does not guarantee their loyalty. Because cognitive images resemble the physical properties of a destination, tourists may be satisfied during their visit but not feel loyal to it.

These results opened up a new avenue for domestic travel by showing that while domestic travelers' satisfaction was significantly impacted by their cognitive image perception, it did not influence their destination loyalty. This suggests that, while visitors are satisfied with the destination's cognitive aspects, they are not yet willing to return or recommend it to others. Due to its abundance of natural beauty, domestic travelers like to spend their vacations at Cox's Bazar. Therefore, tourism marketers and policymakers need to improve the cognitive image of Cox's Bazar to encourage domestic tourists to visit Cox's Bazar to enhance the prospect of domestic tourism in Bangladesh. Different promotional activities could be taken to encourage tourists to revisit Cox's Bazar (e.g., segmenting tourists according to their frequency of visits and providing various premium services to the repeaters).

The findings of this study suggest that perceived value has a positive influence on destination loyalty, which is consistent with (Vinh & Hien, 2023; Jeong & Kim, 2020). This implies that the



more favorable experiences domestic tourists have in Cox's Bazar, the higher their degree of destination loyalty will be. These findings show that a higher perceived value will guarantee devoted customers. This study also found that domestic tourists' perceived value has a favorable impact on satisfaction.

This study supported Kusumah's (2023) findings by demonstrating a strong correlation between satisfaction and destination loyalty. Perceived value influenced destination loyalty through satisfaction, consistent with the study of Sahabuddin et al. (2021). Furthermore, this study confirms Song et al. (2013) findings by demonstrating that AI has an indirect influence on satisfaction and DL via PV. Finally, cognitive image indirectly influences destination loyalty via satisfaction, which is consistent with the results from the study of Song et al. (2013).

## CONCLUSIONS

The major purpose of this study, as previously stated, was to investigate the causal relationships between affective image, cognitive image, perceived value, tourist satisfaction, and destination loyalty in relation to domestic tourism in Cox's Bazar. Specifically, the function of perceived value and tourist satisfaction as mediators in the interactions between affective image, cognitive image, and destination loyalty was investigated. The findings reveal that affective destination image has a considerable influence on perceived value and destination loyalty, whereas cognitive image does not. There is a link between tourist satisfaction and destination loyalty, and both are strongly influenced by perceived value. Satisfaction mediates the relationship between perceived value and destination loyalty. Satisfaction again mediates the relationship between cognitive image and destination loyalty. Perceived value also acts as an intermediary between destination loyalty and emotive image.

The outcomes of the research are significant because they indicate the relevance of influence in increasing loyalty and, as a result, in developing a strong connection between the tourist and the place. The cognitive and emotive components of destination images may be evaluated to anticipate how visitors will act once they arrive. As a result, in addition to the cognitive destination image component, the study emphasizes the need to add the affect dimension to destination promotion strategies, establish suitable images for locations, and develop distinctive positioning based on emotional traits. All of these efforts aim to improve the overall tourism experience for visitors worldwide and, as a result, make destinations more competitive. Additional studies on the emotional aspects of carrying out tourist attractions, positioning of the destination, and communication are called for by these managerial implications. The current study has some limitations, but it also highlights the benefits of utilizing an integrated approach to enhance visitor satisfaction, affective image, perceived value, cognitive image, and destination loyalty.

The study's progress from the sole place asserts reproduction in multiple locations to corroborate findings. Carrying out the surveys in November to February—which is regarded as Cox's Bazar's busiest travel month—primarily reveals a seasonal viewpoint. Because of this, there is a substantial proportion of domestic tourists, who are usually return visitors to the area, which emphasizes the significance of having for investigating at different periods of the year. More study is needed to understand better the mechanisms that determine visitor satisfaction and destination loyalty, as well as to explore the effects of other factors. The impacts of other possible mediators (such as tour quality) should be studied to create a more inclusive framework.

## THEORETICAL IMPLICATION

This study expands the S-O-R theory by bringing the cognitive and affective image into the satisfaction-value-loyalty paradigm for domestic tourism, an area of study lacking in tourism

literature. Researchers emphasized the inclusion of cognitive and affective images to precisely depict the overall image of a destination. The study found that affective and cognitive images significantly predicted satisfaction, but cognitive images failed to predict destination loyalty. Unlike previous research, which primarily examined destination image, this study contributes to the body of knowledge by examining the impact of affective and cognitive image effects on satisfaction and loyalty independently.

### MANAGERIAL IMPLICATIONS

This study provides insights into destination loyalty in domestic tourism. This model's results are useful for analyzing destination loyalty and nature-based tourism opportunities. This study discovered that in domestic tourism, perceived value and satisfaction may function as mediators and have a major effect on destination loyalty. The findings of this study have significant ramifications for domestic tourist destination marketers who want to create advertising strategies that highlight certain goods and services in order to retain present customers and promote return visits. To increase loyalty, destination marketers should focus on improving perceived value and satisfaction towards domestic tourism. Destination marketers should give a cognitive image, affective image, and satisfaction top priority while cultivating visitor loyalty in order to raise the perceived value of domestic destinations. It is recommended that destination marketers give priority to establishing cognitive and emotional destination images that elicit favorable service evaluations and pleasant sentiments from tourists regarding their trip to Cox's Bazar. Affective destination image significantly predicts destination loyalty in the model. To increase tourist loyalty to Cox's Bazar, it is important to prioritize the emotional aspects of the destination throughout the travel experience. Destination loyalty is significantly impacted by perceived value. Therefore, destination marketers need to influence domestic tourists to see that they are getting more value compared to their costs. Once they realize it, their satisfaction will increase, and as a result, loyalty towards Cox's Bazar will increase.

Bangladeshi people love to travel to their favorite places with their friends and families. Creating effective destination marketing strategies necessitates a thorough understanding of the target audience's preferences. By implementing effective marketing strategies, destination marketers can successfully position Cox's Bazar as a preferred family destination, influencing the opinions and decisions of potential visitors.

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### CONFLICT OF INTEREST

There is no conflict of interest in this study.

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