



# Investigation of destination image mediating effect on tourists' risk assessment, behavioural intentions and satisfaction

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## Abstract:

**Purpose:** The purpose of the present study is to establish a model for the risk assessments of tourists and to determine whether destination image has a mediating effect in the relationship between perceived risk, behavioural intentions, and satisfaction.

**Methods:** The study has a quantitative research design in which data were collected through questionnaires. To ensure the construct validity of the proposed model, first, confirmatory and exploratory factor analyses were performed, and then the structural equation modelling technique was used. Amos 22 and SPSS 22.0 programs were used for the analysis of the data.

**Results:** As a result of research analysis, it has been found that cognitive image had a partial mediating role between the behavioural intentions and satisfaction the tourists (between perceived risk and satisfaction) whereas affective image had no mediating impact between the tourists' perceived risks, behavioural intentions, and satisfaction.

**Implications:** This study has some theoretical and practical contributions. Considering that the halal tourism literature is a very new concept, it is thought that a model proposal for the field will contribute to the deepening and development of the literature on the one hand and will provide important concrete data to hotel managers and destination policy makers on the other hand.

**Keywords:** Halal tourism, perceived risk, destination image, metacognition, Antalya

**JEL Classification:** L83, C91, M3

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## 1 INTRODUCTION

Halal tourism represents a huge market with approximately 1.6 billion Muslims in 100 countries as of 2017. It is estimated that the foreign tourism expenditures of Muslim tourists increased from USD 144 billion in 2014 to USD 151 billion in 2015 and it is expected to reach USD 243 billion in 2021 with an 8.2% change (İsedak, 2017). It is also estimated that the market capacity of Muslim travelers will reach 230

million tourists by 2026, and these tourists will spend USD 180 billion on online travel purchases (Yağmur and Aksu, 2022).

Halal tourism is a new and infancy concept in the tourism sector (Küçüktopuzlu et al., 2019). The widely accepted definition of halal tourism in the literature is "any tourist action or activity that is allowed for Muslims and, therefore, can be carried out by respecting the Islamic teachings" by Battour and Ismail (2016).



The fact that halal products (goods and services) have many risks by nature causes these products to face a wide variety of risks. For instance, direct contact between halal and non-halal products is a major trouble for tourists considering this concept and thus carries a potential contamination risk that should be avoided. (Olya and Al-ansi, 2018). All these risks can have a significant impact on a Muslim tourist choosing a destination, hotel or recommending it to friends (behavioral intentions). Likewise, the image of a place, which is an important factor in mitigating or eliminating these risks, has some possible effects on behavioral intentions. The fact that the halal tourism literature is still in the development stage brings many opportunities, but also has great difficulties in terms of resources that can be benefited and compared. In this respect, on the one hand, this study presents important data in terms of filling the gap in the field by revealing the relationships between risk perception, destination image, satisfaction, and behavioral intention variables, on the other hand, it has some limitations in terms of comparison. Also, identifying the perceptions and evaluations of tourists is of vital importance in terms of revealing important concrete evidence for hotel managers who offer this concept and for local policymakers. In this context, the purpose of the research is to establish a model for the risk assessments of tourists and to reveal whether destination image has a mediating effect between perceived risk, behavioural intentions and satisfaction.

## 2 LITERATURE REVIEW

### 2.1. Perceived Risk

Beginning with Bauer (1960), risk perceptions have been widely studied (Jalilvand & Samiei, 2012) and have been demonstrated to affect diverse aspects of people's decisions and behaviors (Yi et al., 2020). The term "perceived risk" was introduced into the marketing domain by Bauer (1967); and it emphasizes that consumer behaviour involves risks in the sense that any action of a consumer leads to unpredictable results (Chahal & Devi, 2015). Perceived risk has been broadly expanded to initially emphasize the nature and amount of risk perceived by a consumer when considering a particular decision (Yi et al., 2020), then later to refer to awareness and assessment of the uncertainty and negative consequences that arise from individuals' decision making (Chatzigeorgiou & Christou, 2016; Joo et al., 2021), and even to a consumer's adoption of innovations (Yi et al., 2020). Indeed, Matiza and Slabbert (2021) demonstrate perceived risk as a subjective construct that can be heterogeneous in influencing the tourist's decision-making and adaptive behavior.

Halal products (goods and services) inherently involve many risks. In general, the risks of halal items can be handled under the headings of psychological, health, quality, environmental, social, financial and time risks (Yağmur and Aksu, 2021). Health risks may develop depending on the place or the setting in which the hotel is located. The fact that Muslims prefer products that take halal principles into account causes consumers/tourists to prioritize this risk factor over other risk factors. This group also has a high-risk aversion tendency (Akın and Okumuş, 2021). Quality risk refers to the possibility of purchasing low quality products

that do not meet the expected or declared standard. While environmental risk is defined as the possibility of contamination or deterioration in a product from the production stage to final consumption, social risk means the risk of disapproval of a destination (Dickson and Dolnicar, 2004) or a different concept choice from others. Financial risk means possible financial losses from a purchase or consumption transaction (Yağmur and Aksu, 2021) or refers to the situation of not giving value for money as a result of the tourist experience (Dickson and Dolnicar, 2004). Time risk means that planning and preparation to purchase halal products will take a long time, and at the same time, the purchasing/consumption processes will waste a lot of time for consumers/tourists (Yağmur and Aksu, 2021).

### 2.2. Destination Image

Destination image is a well-studied term in the tourism domain (Stylidis, 2022). This is because destination image stands out as a key vital factor in influencing purchasing behavior, increasing the tendency to revisit destinations, and embodying destination characteristics, influencing behavioral intentions, creating tourist loyalty, improving expectations, differentiating destinations, creating strong brands, and increasing competitiveness (Yağmur and Aksu, 2020). Tasci et al. (2007) defined destination image as "an interactive system of thoughts, ideas, emotions, visualizations and intentions towards a destination". This definition includes the cognitive, affective, and conative dimensions of image, which reflect thoughts and views that activate feelings and emotions about a place and thus lead to behavioral intentions towards that place. However, in studies where behavioral concepts (such as destination loyalty or dimensions, intention to recommend) are used, using the conative dimension of the image may be seen as unnecessary (Tasci et al., 2022). In this respect, in this study, the image is designed as two-dimensional: cognitive and affective.

### 2.3. Cognitive Image

Cognitive image represents the traveller's ideas and beliefs about the attributes of a destination (Atadil, Sirakaya-Turk & Altintas, 2017) and is described as the belief and knowledge about the objective attributes of a place (Xia, Zhang & Zhang, 2018). Cognitive image refers to the mental concept that the tourist perceives about the destination by visiting the destination or evaluating the physical characteristics of the destination through the information gathered about the destination (Jose et al., 2022). The cognitive dimension exhibits the tourist experiences, knowledge, recognition, beliefs, thoughts, and consciousness of the entire feature of a touristic destination (Carvache-Franco et al., 2022).

### 2.4. Affective Image

Affective image expresses the emotional reactions and feelings of the tourist towards the destination. It is constantly evolving during the evaluation phase of destination selection or during a travel period (Jose et al., 2022). The affective component of the image expresses feelings, moods, emotions or directions.

### 2.5. Interaction of the Dimensions of Destination Image

Although there are many debates on the structure of the destination image in the body of knowledge of tourism, the

consensus is that the concept consists of at least two different dimensions: cognitive and affective (Baloglu & McCleary, 1999). In the cognitive component, tourists evaluate on the basis of the objective features of the destination, while in the affective component, they perform all the features of the destination based on their emotional characteristics.

## 2.6. Interaction Between Perceived Risk and Destination Image

Although risk is inherent in every decision-making process, it has much greater importance and effects in terms of tourism. Due to the experiential nature of tourism, tourists have to pay with less concrete information about the products they will buy, which increases the tourism risk for tourists. Because the experience only takes place at the destination after purchasing, it makes it not possible to return the product (Joo et al., 2021). In this regard, the crucial factor in mitigating or eliminating the high risk for a destination, hotel business or a concept is the destination image. This importance stems from the fact that the destination image can make great changes in the minds or emotions of tourists. Meanwhile, in term of tourism, Nugraha (2014) specified that perceived risk refers to one aspect of destination image. Thus, the literature on image reflects the positive aspect of tourism destinations whereas the literature on risk tends to focus on negative connotations (Chew & Jahari, 2014).

## 2.7. Tourist Satisfaction

Research on visitor satisfaction has been the centre of attention for researchers and marketers in the past forty years (Albayrak & Caber, 2011) and the satisfaction variable has also been greatly studied in the tourism domain (Genc & Genc, 2022). Satisfaction is defined as a measure of tourists' cognitive or emotional responses to the products they buy or consume. Tourist satisfaction has important effects on the supply and demand sides of tourism. Tourist satisfaction, on the one hand, increases tourist loyalty, cross-buying and positive word-of-mouth, and decreases price sensitivity (Deng et al., 2008), on the other hand, it plays a key role in tourists' evaluation of their travel experience and decision-making on a destination, consumption of products, and revisit intentions (Genc & Genc, 2022).

## 2.8. Behavioural Intentions

The tendency of individuals to exhibit certain behaviors is defined as behavioral intention, and behavioral intention represents an individual's mental circumstance or personal tendencies before revealing future behavior (Christou, 2002; Piramanayagam and Seal, 2020). Behavioural intentions can be defined as a type of behavioural tendency (advice, purchase, travel, visit and return). Intentions and current behaviours are regarded as closely related, so this concept is generally used as a tool to measure the effects of certain variables such as attitude, cultural distance etc. Chen and Tsai (2007) point out that behavioral intention in the tourism context includes a tourist's post-purchase behavior, revisit intention, and communicating positive thoughts about the destination to others.

## 2.9. Relationship Among Study Variables and Hypotheses

The reason why the destination image is considered as an extremely substantial tool for a destination, business or a new

concept is that it directly affects both the decision-making process of the tourists and the sale of the offered products. In this respect, an in-depth examination of the destination image, which is an important element, contributes to the determination and success of marketing strategies in terms of managers and policy makers who present a destination, business, and a new concept. Thereby, the image of the offered product can also be improved (Tavitiyaman & Qu, 2013).

Perceived risk in terms of tourism represents an aspect of the destination image (Nugraha, 2014). This is because the image literature reflects the positive aspect of tourism destinations, while the risk literature tends to focus on negative connotations (Chew and Jahari, 2014). Visiting a destination, hotel establishment, or a new concept (purchase) or avoiding (staying away from) a destination is strongly related to the mental image that tourists have of the destination. In this respect, while tourists have a safe/positive image for some destinations, they may have risky/negative images for other destinations (Perpina et al., 2017).

Associating perceived risk with some forms of destination image has been addressed in several studies (Chew & Jahari, 2014; Lepp et al., 2011; Lehto et al., 2008; Kani et al., 2017). In many studies (Moon & Han, 2019; Chua et al., 2019; Jani & Han, 2014) in tourism domain, the moderator effect of the destination image among various variables (e.g., satisfaction, trust, loyalty) has been investigated. For instance, Chew and Jahari (2014) found that perceived socio-psychological and financial risks affect both cognitive and emotional destination images in their study by specifying perceived risk and destination image as different constructs empirically. However, it has been determined that while the perceived physical risk directly affects the intention to revisit, it does not have a significant effect on the destination image. Also, it has been stated in past studies (Gracia et al., 2011; Dedeoğlu et al., 2015; Liu et al., 2017; Yağmur & Aksu, 2020) that cognitive and emotional evaluations have significant effects on behavioral intentions. Thus, the following hypothesis has been developed:

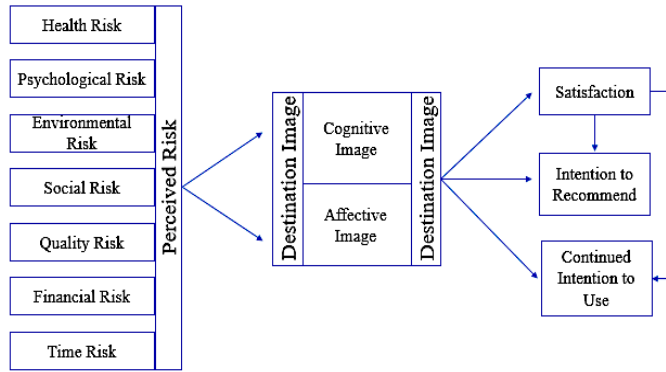
**H1.** *Between the risk perception and the three outputs, the image of the destination has a mediating effect.*

Tourist satisfaction is also shown as one of the important tools in terms of gaining competitive advantage in the field of tourism and is an important variable for managers to make strategic decisions (Kozak & Rimmington, 2000). The effects of tourist satisfaction on behavioral intentions have been studied extensively in the literature (Huang et al., 2015; Huang & Hsu, 2009; Bosque & Martin, 2008). Likewise, the body of knowledge of tourism generally supports the view that both cognitive and emotional structures will cause to satisfaction and at the same time, satisfaction will positively affect behavioural intentions (Yağmur & Aksu, 2020; Huang & Hsu 2009; Bosque & Martin 2008). In this respect, the following hypothesis has been developed:

**H2.** *Satisfaction of tourists positively affects their behavioural intentions.*

Finally, the visual related to the proposed model is illustrated in Figure 1.

Figure 1: Proposed Model



Note: The relationships between perceived risk and the cognitive and affective image dimensions and between the cognitive and affective image dimensions and three outputs were examined.

### 3 RESEARCH METHODOLOGY

#### 3.1 Data Collection

Various websites (e.g., [halalboking.com](http://halalboking.com), [islamitilyerler.net](http://islamitilyerler.net), [muhafazakarotelim.com](http://muhafazakarotelim.com), [halaltrip.com](http://halaltrip.com)) were investigated in order to communicate with the hotels that see themselves as halal/Islamic/Muslim-friendly and to determine the research universe. Afterwards, the number of hotels on these websites and the regions they are located in were determined. In the context of the information obtained, it was learned that a total of 42 hotels throughout Antalya have adopted this concept. The managers of 20 hotels were contacted through simple random sampling method. There were feedbacks from the managers of 4 five-star and 1 four-star hotels in Alanya and 1 five-star hotel in Kaş, and the necessary permissions were obtained, and surveys were conducted in these hotels by interviewers and reception staff.

#### 3.2 Measurement

The questionnaire was designed in two parts. The first part consists of the halal items scale developed by Olya and Al-ainsi (2018) and the destination image scale developed by Baloglu and Mangaloğlu (2001) and largely used in the field (Yağmur and Aksu, 2020, Styliadis et al., 2017; Lee et al., 2005). While the scale developed by Olya & Al-ainsi (2018) is a five-point Likert type (1=strongly disagree - 5=strongly agree) scale with 32 items, the destination image scale consisting of a total of 18 statements includes 14 statements (Cognitive image) that are five-point Likert type and 4 statements (Affective image) that are bipolar. The second part consists of demographic variables.

In order to evaluate the reliability of the scale and the intelligibility-clarity of items, a pre-plot test was carried out on 60 people. It was finalized after necessary arrangements were made within the scope of feedback obtained from the participants. Between 1 July and 30 August 2018, the surveys were carried out by the interviewers and reception staff, and a total of 700 surveys were obtained. As a result of the controls, it was decided that 40 questionnaires were not suitable for analysis, and they were excluded from the scope of the research and analyzes were carried out on 660 questionnaires in total.

#### 3.3 Data Analysis

A total of 660 participants were reached in the study, and SPSS 22.0 was used for descriptive analysis and Amos 22 programs were used to reveal causal relationships between variables. This sample size is sufficient for the structural equation modelling technique. Within the scope of analyses made in the context of the reliability of the scales, the Cronbach Alpha value of the halal items scale is 0.932, while the value of the destination image scale is 0.881.

### 4 FINDINGS

The characteristics of the demographic variables that make up the second part of the research questionnaire are as follows: While 50.9% (n=336) of the tourists participating in the research are women, the majority of the participants in this study (60.3% - n=398) were married. Considering the age ranges of the tourists participating in the study, the age range of 28 - 37 was the highest age range with 38.6% (n=255). When the educational background of the participants were examined, it was seen that the majority had a high school with 41.5% (n = 274) while 35.9% (n = 237) were university graduates.

The values of the halal items scale and its sub-dimensions are displayed in Table 1. The fact that the items and sub-dimensions of the scale have a normal distribution (the skewness values are between -1.03 and -0.03) (Karagöz, 2017) means that the prerequisite for the realization of the structural equation model is met. The values of the scale are as follows:

Table 1: Values for halal items scale

Items	Mean	Standard Deviation	Skewness
<b>Intention to Recommend</b>	<b>3.93</b>	<b>0.93</b>	<b>-0.80</b>
INR1	3.88	1.07	-0.78
INR2	3.97	0.99	-0.88
INR3	3.95	1.02	-0.83
<b>Continued Intention to Use</b>	<b>4.00</b>	<b>0.93</b>	<b>-0.88</b>
CINU1	4.00	1.04	-0.90
CINU2	4.05	1.01	-0.97
CINU3	3.96	1.01	-0.87
<b>Satisfaction</b>	<b>4.03</b>	<b>0.93</b>	<b>-0.94</b>
STF1	4.03	1.03	-1.03
STF2	4.03	1.01	-1.02
STF3	4.04	1.00	-0.98
<b>Health Risk</b>	<b>3.72</b>	<b>0.99</b>	<b>-0.85</b>
HR1	3.63	1.13	-0.63
HR2	3.68	1.13	-0.76
HR3	3.77	1.09	-0.85
HR4	3.78	1.18	-0.81
<b>Psychological Risk</b>	<b>3.67</b>	<b>0.93</b>	<b>-0.69</b>
PR1	3.80	1.09	-0.68
PR2	3.68	1.04	-0.54
PR3	3.52	1.13	-0.43
<b>Environmental Risk</b>	<b>3.37</b>	<b>1.05</b>	<b>-0.42</b>
ER1	3.47	1.13	-0.40
ER2	3.35	1.19	-0.29
ER3	3.28	1.19	-0.28
<b>Social Risk</b>	<b>3.05</b>	<b>1.18</b>	<b>-0.31</b>
SR1	3.11	1.29	-0.19
SR2	3.04	1.32	-0.15
SR3	3.00	1.31	-0.12
<b>Quality Risk</b>	<b>3.25</b>	<b>1.00</b>	<b>-0.43</b>
QR1	3.20	1.16	-0.24
QR2	3.27	1.14	-0.24
QR3	3.29	1.18	-0.28
QR4	3.22	1.17	-0.27
<b>Financial Risk</b>	<b>3.06</b>	<b>1.11</b>	<b>-0.26</b>
FR1	3.06	1.23	-0.09
FR2	3.08	1.22	-0.11
FR3	3.06	1.29	-0.05
<b>Time Risk</b>	<b>2.99</b>	<b>1.23</b>	<b>-0.18</b>
TR1	3.00	1.32	-0.09
TR2	2.98	1.29	-0.09
TR3	2.97	1.35	-0.09

The skewness coefficients of the items and sub-dimensions in the destination image scale are between -0.40 and -0.84,

indicating that the scale has a normal distribution. The values of the destination image scale items are as follows:

Table 2: Values for destination image items

Items	Mean	Standard Deviation	Skewness
<b>Cognitive</b>	<b>3.74</b>	<b>0.63</b>	<b>-0.67</b>
COG1	3.80	1.04	-0.84
COG2	3.70	0.92	-0.48
COG3	3.84	0.89	-0.62
COG4	3.83	0.95	-0.48
COG5	3.89	0.95	-0.55
COG6	3.71	1.05	-0.55
COG7	3.80	1.00	-0.70
COG8	3.65	1.01	-0.45
COG9	3.73	1.03	-0.53
COG10	3.71	1.01	-0.54
COG11	3.80	1.01	-0.67
COG12	3.44	1.13	-0.40
COG13	3.73	1.04	-0.72
COG14	3.74	1.08	-0.71
<b>Affective</b>	<b>3.79</b>	<b>0.90</b>	<b>-0.81</b>
AFE1	3.80	1.12	-0.72
AFE2	3.84	1.07	-0.74
AFE3	3.80	1.12	-0.67
AFE4	3.72	1.13	-0.67

n = 660; All items in the scale, including bipolar questions, are rated as 1 strongly disagree and 5 strongly agree.

Explanatory (EFA) and confirmatory factor analyses (CFA) of halal items and destination image scales were performed to test the hypotheses, and the EFA and CFA results for the halal items scale are as follows:

Table 3. Explanatory and confirmatory factor analyses for the halal items

Items	Factor Loadings	Eigen Value	Explained Variance	Cronbach Alpha
<b>Intention to Recommend</b>		<b>0.716</b>	<b>4.661</b>	<b>0.887</b>
INR1	0.618			
INR2	0.678			
INR3	0.558			
<b>Continued Intention to Use</b>		<b>5.289</b>	<b>9.572</b>	<b>0.891</b>
CINU1	0.766			
CINU2	0.798			
CINU3	0.855			
<b>Satisfaction</b>		<b>5.758</b>	<b>10.421</b>	<b>0.906</b>
STF1	0.890			
STF2	0.900			
STF3	0.844			
<b>Health Risk</b>		<b>1.515</b>	<b>8.950</b>	<b>0.894</b>
HR1	0.771			
HR2	0.844			
HR3	0.792			
HR4	0.690			
<b>Psychological Risk</b>		<b>0.937</b>	<b>6.793</b>	<b>0.810</b>
PR1	0.831			
PR2	0.868			
PR3	0.535			
<b>Environmental Risk</b>		<b>1.187</b>	<b>8.145</b>	<b>0.876</b>
ER1	0.725			
ER2	0.799			
ER3	0.755			
<b>Social Risk</b>		<b>1.063</b>	<b>7.580</b>	<b>0.892</b>
SR1	0.695			
SR2	0.766			
SR3	0.746			
<b>Quality Risk</b>		<b>2.099</b>	<b>9.303</b>	<b>0.888</b>
QR1	0.654			
QR2	0.809			
QR3	0.756			
QR4	0.694			
<b>Financial Risk</b>		<b>0.558</b>	<b>3.779</b>	<b>0.867</b>
FR1	0.597			
FR2	0.636			
FR3	0.668			
<b>Time Risk</b>		<b>7.153</b>	<b>12.593</b>	<b>0.906</b>
TR1	0.854			
TR2	0.882			
TR3	0.884			
<b>Total Variance (%): 81.797 KMO:0.932</b>				
<b>Bartlett Sphericity Test: 17126.277 p: 0.000</b>				
<b><math>\chi^2/df=2.92</math>; RMSA=0.05; RMR=0.05; SRMR=0.04; CFI=0.95; GFI=0.90</b>				

In order to analyse whether the sample size reached a sufficient number, the value was found as 0.932 as a result of the KMO analysis. This value shows that the sample size is sufficient and indicates the perfection of my measurement (Sharma, 1996). The fact that the values obtained by the tests are too much above the acceptance limit indicates the suitability of the scale. Since the values of all items in the scale were above the acceptance point (Hair, Black, Babin, Anderson, & Tatham, 2009; Daskalaki et al., 2020), no statement was left out of the analysis. In addition, 10 factors were determined in total, and the variance explanation rate of these ten factors was 81.797% (Nakip, 2003). The Cronbach Alpha values vary between 0.810 and 0.906, indicating that the scale is reliable (Hair, Black, Babin, Anderson, & Tatham, 2009). After the exploratory factor analysis, confirmatory factor analysis was performed and all fit index are within acceptable values (Hair et al., 2014; Ho, 2014). Secondly, explanatory and confirmatory factor analyses of the destination image scale were performed.

Table 4: Explanatory and confirmatory factor analysis for the destination image scale

Items	Factor Loadings	Eigen Value	Explained Variance	Cronbach Alpha
<b>Cognitive</b>		<b>5.584</b>	<b>32.877</b>	<b>0.806</b>
COG4	0.527			
COG5	0.669			
COG6	0.672			
COG7	0.741			
COG8	0.728			
COG9	0.771			
COG10	0.747			
COG11	0.723			
COG12	0.490			
COG13	0.631			
COG14	0.544			
<b>Affective</b>		<b>2.242</b>	<b>19.290</b>	<b>0.746</b>
AFE1	0.748			
AFE2	0.843			
AFE3	0.844			
AFE4	0.757			
<b>Total Variance (%): 52.167 KMO: 0.873</b>				
<b>Bartlett Sphericity Test: 4333.383 p: 0.000</b>				
<b><math>\chi^2/df=3.96</math>; RMSA=0.05; RMR=0.06; SRMR=0.04; CFI=0.94; GFI=0.94; NFI=0.93</b>				

Table 5: Correlation analysis for perceived risk and its sub-dimensions

	Health Risk	Psychological Risk	Environmental Risk	Social Risk	Quality Risk	Financial Risk	Time Risk	Overall Perceived Risk
<b>Health Risk</b>	1	0.496**	0.274**	0.168*	0.305**	0.138**	0.047	0.485**
<b>Psychological Risk</b>		1	0.519**	0.370*	0.429**	0.384**	0.297*	0.661**
<b>Environmental Risk</b>			1	0.651*	0.665**	0.539**	0.459*	0.794**
<b>Social Risk</b>				1	0.663**	0.612**	0.628*	0.803**
<b>Quality Risk</b>					1	0.659**	0.523*	0.841**
<b>Financial Risk</b>						1	0.750*	0.798**
<b>Time Risk</b>							1	0.728**
<b>Overall Perceived Risk</b>								1

\*\*p<0,01

As the values of the scale were suitable for factor analysis, the 18-item scale was subjected to factor analysis using the Varimax rotation technique. The three items were omitted from the analysis due to the items 'COG1, COG2 and COG' are smaller than 0.5 (Hair et al., 2009). The variance explanation rate is 52,167% over acceptable rate (Nakip,

2003). Cronbach Alpha values are between 0.806 and 0.746 (Hair et al., 2009). As a result of CFA, all fit indices were determined to be in the acceptable range.

Thirdly, in order to test the hypothesis related to perceived risk, correlation analysis related to perceived risk and its sub-dimensions was carried out.

The results of the Pearson's correlation analysis conducted for the relationship between perceived risk and its sub-dimensions are presented in Table 5. Durmuş, Yurtkoru & Çinko, 2011) state that the correlation coefficient indicates a low-level relationship when  $0.50 < r$ , a moderate level relationship when  $0.50 \leq r < 0.70$ , and a high-level relationship when  $r \geq 0.70$ .

According to the findings obtained in the analysis, all the correlation coefficients between perceived risk and its sub-dimensions were determined to be positive and significant ( $p < 0.01$ ). When the Pearson correlation coefficients between the sub-dimensions were examined, a high relationship was detected between 'Overall Perceived Risk' and the sub-dimensions 'Environmental risk ( $r = 0.794$ ;  $p < 0.01$ ), Social risk ( $r = 0.803$ ;  $p < 0.01$ ), Quality risk ( $r = 0.841$ ;  $p < 0.01$ ), Financial risk ( $r = 0.798$ ;  $p < 0.01$ ) and Time risk ( $r = 0.728$ ;  $p < 0.01$ ). On the other hand, overall perceived risk was found to have a moderate relationship with psychological risk ( $r = 0.661$ ;  $p < 0.01$ ) and a low relationship with Health risk ( $r = 0.485$ ;  $p < 0.01$ ).

Lastly, the proposed structural model was tested, and values obtained are presented in Table 6.

Table 6: Confirmatory factor and path analyses results

Path	Standardized Regression Coefficients	Standard Error	t	p
Perceived Risk=>Cognitive Image	0.113	0.028	2.484	*
Perceived Risk=>Affective Image	-0.050	0.040	-1.109	0.267
Perceived Risk=>Intention to Recommend	-0.045	0.041	-1.310	0.190
Perceived Risk=>Continued Intention to Use	0.017	0.032	0.590	0.555
Perceived Risk=>Satisfaction	0.127	0.049	2.868	*
Cognitive Image=>Satisfaction	0.423	0.101	7.608	**
Cognitive Image=>Continued Intention to Use	-0.107	0.067	-3.049	*
Cognitive Image=>Intention to Recommend	-0.182	0.087	-4.414	**
Affective Image=>Intention to Recommend	0.087	0.052	2.315	*
Affective Image=>Continued Intention to Use	0.032	0.040	1.061	0.289
Affective Image=>Satisfaction	0.033	0.055	0.756	0.449
Satisfaction=>Continued Intention to Use	1.033	0.048	19.302	**
Satisfaction=>Intention to Recommend	0.900	0.051	22.426	**
$\chi^2/df=3.33$ ; RMSA=0.06; RMR=0.07; SRMR=0.07; CFI=0.92; GFI=0.90; NFI=0.90				
* $p < 0.05$ ** $p < 0.01$ $\chi^2 = 1345.919$ (df=404 $p < 0.01$ )				

As a result of the path analysis, all index values are in acceptable range. Perceived risk significantly affected cognitive image ( $\beta = 0.113$ ,  $t = 2.484$ ,  $p < 0.05$ ) and satisfaction ( $\beta = 0.127$ ,  $t = 2.868$ ,  $p < 0.05$ ). Cognitive image was the path that affected satisfaction ( $\beta = 0.423$ ,  $t = 7.608$ ,  $p < 0.01$ ), continued intention to use ( $\beta = -0.107$ ,  $t = -3.049$ ,  $p < 0.05$ ) and intention to recommend ( $\beta = -0.182$ ,  $t = -4.414$ ,  $p < 0.01$ ). Affective image was the path that significantly affected intention to recommend ( $\beta = 0.087$ ,  $t = 2.315$ ,  $p < 0.05$ ). Additionally, satisfaction was the path that significantly influenced continued intention to use ( $\beta = 1.033$ ,  $t = 19.302$ ,  $p < 0.01$ ) and intention to recommend ( $\beta = 0.900$ ,

$t = 22.426$ ,  $p < 0.01$ ). In this context, it was determined by the research findings that the H2 hypothesis was supported.

Within the scope of determining the mediation effect, standardized direct, indirect and total effects are demonstrated in Table 7. In the table, the total effect consists of the sum of the direct and indirect effects. Likewise, this table gives more detailed and explanatory results regarding the structural equation modelling.

Table 7. Standardized direct, indirect and total effects

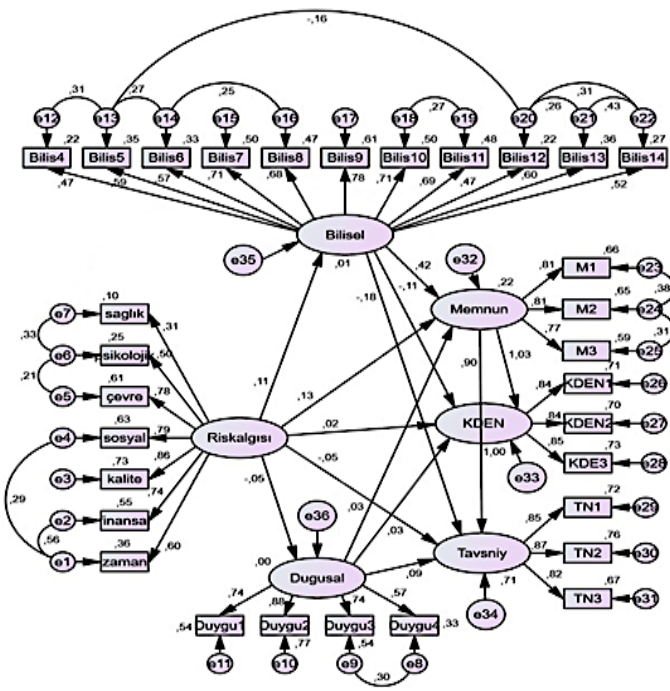
Standardized Direct Effect				
	Perceived Risk	Cognitive Image	Affective Image	Satisfaction
Cognitive Image	0.113	0	0	0
Affective Image	-0.050	0	0	0
Satisfaction	0.127	0.423	0.033	0
Intention to Recommend	-0.045	-0.182	0.087	0.900
Continued Intention to Use	0.017	-0.107	0.037	0.033
Standardized Indirect Effect				
Cognitive Image	0	0	0	0
Affective Image	0	0	0	0
Satisfaction	0.046	0	0	0
Intention to Recommend	0.131	0.381	0.030	0
Continued Intention to Use	0.166	0.437	0.034	0
Standardized Total Effect				
Cognitive Image	0.133	0	0	0
Affective Image	-0.050	0	0	0
Satisfaction	0.173	0.423	0.033	0
Intention to Recommend	0.086	0.199	0.117	0.900
Continued Intention to Use	0.182	0.330	0.067	0.033

When standardized values of total effects were analyzed, it was seen that the predictive power of perceived risk was found as 0.133 for cognitive image and as 0.173 for satisfaction. The predictive power of cognitive image was determined as 0.423 for satisfaction, as 0.199 for intention to recommend and as 0.330 for continued intention to use. In addition, the predictive power of affective image was detected to be 0.117 for intention to recommend.

The analysis of the standardized values of direct effects indicated that the predictive power of perceived risk was stated to be 0.113 for cognitive image and 0.127 for satisfaction. In addition, the predictive power of cognitive image was reported as 0.423 for satisfaction, as 0.182 for intention to recommend and as -0.107 for continued intention to use. Finally, the predictive power of affective image was found to be 0.087 for intention to recommend.

When the standardized values of indirect effects were analyzed, it was observed that the indirect predictive power of perceived risk was 0.046 for satisfaction. This shows that perceived risk had a direct impact on satisfaction in addition to its indirect effect on satisfaction through cognitive image. In other words, cognitive image had a mediating effect in the effect of perceived risk on satisfaction. Therefore, the H1 hypothesis is partially supported. Finally, the path analysis diagram of the model is given in Figure 2.

Figure 2: Path analysis diagram of the proposed model



Note: *saglik*: health risk, *psikoloji*: psychological risk, *cevre*: environmental risk, *sosyal*: social risk, *kalite*: quality risk, *finansal*: financial risk, *zaman*: time risk, *risk algısı*: perceived risk, *bilisel*: cognitive image, *dugusal*: affective image, *memnun*: satisfaction, *tavsniy*: intention to recommend, *kden*: continued intention to use.

## 5 DISCUSSION AND CONCLUSIONS

It has been determined that the tourists staying in the halal concept have a high tendency to revisit and recommend them to their surroundings when they are satisfied with the service provided by the hotel businesses (H2). Many previous studies (Xu, Zhang, Zhang, Xu & Dong, 2019; Loi, So, Lo & Fong, 2017; Styliadis, Shani & Belhassen, 2017; Assaker & Hallak 2013; Prayag & Ryan 2012; Wang & Hsu 2010; Rittichainuwat, Qu & Mongkonvanit, 2002; Lee, Yoon & Lee, 2007; Kozak & Rimmington 2000) that determine that tourist satisfaction significantly affects behavioral intentions support the research findings.

According to research findings, it was determined that the cognitive image had partially mediating effect between perceived risk (Risk factors) and the attitudes and behaviours of the tourists (between perceived risk and satisfaction) while affective image had no mediating impact between perceived risk (Risk factors) and the attitudes and behaviours of the tourists (H1 hypothesis). Kani, Aziz, Sambasivan & Bojei, (2017) concluded that perceived risk significantly mediated the relationship between destination image and revisit intention. Chahal & Devi (2015) reported that there was a negative relationship between destination image and overall perceived risk and that the five risk dimensions (financial, human-induced, service quality/facility, food-related risk and physical health risks) had a mediating effect between destination image and destination attributes. The study conducted by Chew & Jahari (2014) investigated whether the cognitive and affective images mediated the relationship between intention to visit and the three risk dimensions including physical risk, socio-psychological risk, and

financial risk. According to the results of the study, it was indicated that cognitive and affective images had a mediating role between the risk dimensions and intention to visit.

According to research findings, it was concluded that cognitive image has a partial mediating effect, while affective image has no mediating effect (H1 hypothesis). Since it is accepted in the body of knowledge of tourism that the cognitive image positively affects the affective image, it is expected that the affective image will also have a mediating effect. However, the research results do not confirm such an inference. There may be many reasons for this situation. First of all, Antalya has a lot of superiority in terms of historical, cultural and natural attractions, but the cognitive image of tourists may not turn into affective image and thus there may be no mediating effect because its infrastructure is inadequate, it has unplanned urbanization, it is a cosmopolitan destination as a result of allowing too many immigrants, some problems have arisen with respect to personal security in the past few years, and most importantly, it is a relatively young brand. In the body of knowledge of tourism, the fact that destination image is considered to have a vital role in effective branding and tourism destination marketing (Papadimitriou, Apostolopoulou & Kaplanidou, 2015; Beerli & Martin, 2004) supports this view.

Metacognition is defined by Flavell (1979) as "all conscious, cognitive and affective experiences that accompany any intellectual enterprise" (Sengul & Katranci, 2015). Wilson (1999) defines metacognitive awareness as individuals' awareness in the learning process, and their knowledge about their own personal learning strategies, their knowledge about content knowledge, and knowledge about what has been done and what has not been done yet (Bozkurt & Memiş, 2013; Vlasic et al., 2019). Hartman (2002) maintains that metacognition involves knowing what we already know or thinking about our own thoughts, thinking about our own thought processes and the products of our thinking whereas Sengul & Katranci (2015) argue that it refers to awareness of one's own learning process, planning, choosing the strategy, monitoring the learning process, correcting your own mistakes, checking whether the strategies you use are useful, and changing your learning method or strategy when necessary.

Metacognition has two components, which are "knowledge about cognition" and "regulation of cognition". "Knowledge about cognition" refers to what individuals know about their own cognition or about cognition in general. Metacognitive awareness consists of three different types: declarative, procedural and conditional knowledge (Schraw, 1998). Declarative knowledge means knowledge about 'things'. Procedural knowledge is defined as knowing 'how' to perform a task. Conditional knowledge refers to knowledge about the 'why' and 'when' aspects of cognition (Schraw, 2002). Conditional knowledge helps students use strategies more efficiently and allocate learners' resources selectively. Conditional learning also allows learners to adapt to changing situational demands of each learning task. Regulation of cognition includes three basic skills, which are planning, monitoring and evaluation (Schraw, 1998). Hartman (2002) proposes two basic types of metacognitions in general. The first is executive management strategies that help learners plan, monitor, evaluate and revise their thinking processes. The second one is strategic knowledge, which involves

knowing what information/strategies/skills you have, when and why to use them and how to use them (Sengul & Katranci, 2015). Mindfulness, on the other hand, means intentionally paying attention to something in a certain way in the present moment and without judgment. This type of mindfulness increases the clarity of higher awareness of the current reality and fosters acceptance of reality by the individual (Wells, 2002). These concepts are extremely important in terms of showing how much tourists are aware of this concept by businesses that adopt the halal concept. It has been revealed by the research findings that tourists who stay in halal concept hotels have low metacognitive awareness and mindfulness for this concept. It can be argued that tourists do not have enough information about the questions why, when, how and what to do related to the sub-dimension of metacognition called 'knowledge about cognition' and that their planning, monitoring and evaluation skills related to the 'regulation of cognition' are superficial and insufficient in terms of their knowledge about the halal concept.

#### 4.1. Implications

The study has some theoretical and practical implications. For destination policy makers and managers of hotel establishments, it is important that emotional decision making takes precedence over logical decision making. This is because the emotional commitment of tourists to the destination or their emotionally close feelings can provide an advantage to the destination over its competitors. In this context, the fact that cognitive image has a mediating effect between the perceived risk of tourists staying in establishments with halal tourism concept in Antalya province and their satisfaction and that affective image does not have is essential in terms of making long-term policies for destinations, establishing tourist loyalty, increasing hotel occupancy rates and spreading tourism throughout the four seasons. Creating tourist loyalty is more important than other parameters because perceived risk and destination image are important variables that affect tourist loyalty. For this reason, suggestions for hotel managers and destination policy makers to meaningfully create the affective images of tourists staying in halal concept hotels as well as their cognitive images can be listed as follows:

- The importance of destination image on the assessment of the perceived risk of tourists staying in the halal system should be understood by destination policy makers and hotel managers, and multiple information sources should be used for strategic image management and development and especially for increasing tourists' affective evaluation of images.
- Hotel managers and destination policy makers should be made aware of the essential role of affective image in influencing tourist behaviour (recommendation and revisit) and the intense effect of tourist behaviour on issues such as loyalty, hotel occupancy, profit and cost, and the key role of affective image especially in Turkish tourism, which is exposed to more crises than its competitors.
- In order to increase the metacognitive awareness and mindfulness of the tourist accommodating in hotels with the concept of halal tourism, it should be ensured that

halal standard certificate is awarded to hotel establishments by an institution accredited by international organizations, that standards are set in hotel establishments in the country, and that hotel establishments do not use the expression 'halal concept hotel' without this document or that they are supervised regularly.

- Activities should be organized to increase the interaction of tourists with the hotel management and the destination after their visit and their familiarity (awareness) with the hotel management and the destination before their visit, and to enhance their socio-psychological motivations.

As for the theoretical implications, since the standards of the concept of halal tourism vary from country to country, business to business and one organization to another, which can have some effects on the potential tourist who will choose this concept. Lack of globally accepted standards not only creates confusion for the tourist, but also has a prominent impact on the level of familiarity or awareness of standards. The main study problem is whether those who prefer halal tourism concept standards have sufficient awareness of these standards. Based on this, it was concluded that the tourists do not have enough awareness or familiarity about the standards. In this respect, it can be said that while the research contributes significantly to the literature, it has opened a new area of discussion and analysis for the concept.

#### 4.3. Limitations and Future Research

The main and most important limitation of the research is that it was performed on domestic and foreign tourists in six hotel businesses in Antalya that adopt the halal system. In future studies, the size of the sample could be conducted more heterogeneously by including the tourists staying in halal concept in different destinations and without choosing any destination on all the tourists staying in the study. Another limitation of the study is due to the nature of quantitative research. Further research can be conducted to reveal whether the reason why affective image does not have a mediating impact on the relationship between perceived risk and satisfaction despite the fact that cognitive image mediates the relationship between these two concept, which is one of the most important results of the study, stems from metacognitive awareness, in other words, it can be recommended for future studies to determine the metacognitive awareness level of the tourists staying in hotels with halal concept.

## 6 NOTE

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