

TOURISM RISKS AND TOURIST INTENTIONS AT A DESTINATION IN CONFLICT

PARWAIZ AHMAD NAJAR

Lovely Professional University, School of Hotel Management and Tourism, Department of Tourism and Airlines, India

Mailing address: Parwaiz Ahmad Najar, School of Hotel Management and Tourism, Lovely Professional University, Jalandhar, Punjab 144411, India, e-mail: parwaiz4alz@gmail.com

Abstract

Introduction. This study is all about the destination which is perceived as risky due to tourism risks, viz., perceived risk, political risk, social risk, economic reflections, natural disasters etc. **Material and methods.** Statistically, the total sample size was 217, for which self-structured closed questionnaire was framed to understand the tourist intentions and their future perspectives towards the conflict sensitive destination in consonance with destination image as a mediator between tourism risks and tourist intentions. Data were collected from respondents by random sampling method, and research model was evaluated using two-step structural equation modeling approach. The measurement model was furthermore estimated by confirmatory factor analysis followed by an examination of the structural relationships between the study constructs. **Results.** Results of the current study confirmed that there is no direct relationship between tourism risks and tourist intentions, whereas tourism risks have a significant negative relationship with destination image. However, this image has a significant positive relationship with tourist intentions and their future perspectives at destinations in conflict. **Conclusions.** The study shows that destination image serves as a mediator between tourism risks and tourist intentions and their future perspectives. Moreover, it is inferred that destination image plays a positive role in the decision making of tourists and their behavioral intentions towards destinations that are sensitive to tourism risks.

Key words: conflict, destination image, mediator, tourist intention, tourism risk

Introduction

Tourism is the movement towards destinations for enjoyment and desire. Tourism industry exists in every country, whether the country is peaceful or a conflict zone, and it is the industry that excels for the prosperity of nation and its people as well, even in the phase of conflict. It is the service-type industry wherein people leave their place of work temporarily for recreation, enjoyment and pleasure. Different constructs and factors that are taken into consideration by tourists while deciding the destination for visit and revisit intention [1, 2] include tourism risks, viz., perceived risk, political risk, social risk, natural disasters etc. [3, 4, 5] and destination image. Tourist decision making process and their futuristic revisit intentions are influenced by all these factors [6]. Revisiting intention successfully plays a vital role for progress of a tourist spot as they reduce the advertising expenses of the destination by acting as a catalyst through constructive word-of-mouth publicity to other budding tourists [7].

The current study is about the Kashmir Valley, which has been a social conflict destination since 1989 [8]. The Kashmir Valley has drastically shown negative growth rate due to instability from 1989 to 1995 and has melted the economy of state as well. The comparative analysis of the study elucidates that in the pre-conflict phase (1951 to 1989), the influx of tourism was increasing with an average of 8% a year and within the peak phase of instability (1990 to 2010), the influx declined below zero, and when the conflict has diminished to a great extent since 2011 onwards, the influx has further surpassed its own previous targets positively towards positive growth [9].

Tourist perceptions of risk at a destination serve as a significant deterrent for new tourists who intend to tour destina-

tions like the Kashmir Valley [10]. It is of inordinate concern for the engaged tourism stakeholders at a destination that tourists should be protected within the safe and secure environment [11] because conflict and political instability at destinations has created a risky perception in the minds of tourists [11]. Tourists are becoming more and more reluctant to visit risky places like the Kashmir Valley because they feel uncomfortable in visiting such destinations.

In this regard, different studies have been conducted and that are lying in the literature [12]. For example, destination image is used to determine both the revisit intentions of tourists and the choice of destination [1, 13]. Furthermore, the literature reveals that perceived risk, one form of tourism risk, has a great influence on revisit intentions [4, 13, 14, 15].

There is a scarcity of work associated to the consideration of thru connection of tourism risks to destination image as well as the incidental connection of tourism risks to tourist intentions, with destination image to act as a mediator [13, 16, 17]. This implies that the existing gap and shortage of literature will be bridged by conducting this research in order to analyze the impact of tourism risk and image of destination on tourist intentions, as well as the mediating effect of destination image in connection with tourism risks and tourist intentions in the domestic tourism framework at the conflict-sensitive tourist spot.

Overview of Tourism Risks

The domain of tourism risks includes a wide range of risk factors that could negatively impact tourists, tourist attractions etc. It includes perceived risk, political risk, social risk etc. that reduce the demand of influx at a tourist destination even if it has natural attractions [6, 18]. All uprising activities related to

a tourist destination are categorized as tourism risks such as perceived risk, political risk, social risk, and security threats, etc. Therefore, tourism is extremely susceptible to disorder and can be best beautified only under peaceful surroundings. Travel warnings issued and the level of risk perceived by the tourists regarding Kashmir creates an obligation to work on the risk perception of domestic tourists of the destination and its impact on destination image, and behavioral intentions of visiting, revisiting and recommending the destination to others. Tourism risks fall under different categories as environmental problems, economic reflections, health concerns, security threats, and natural disasters, etc. [6].

Natural disasters and their complexities

Natural disasters are complex incidents where public is exposed to a variety of perils and risks. A natural disaster is a natural phenomenon that has the potential to cause environmental damage, property damage, social and economic disruption, loss of livelihoods, etc. A natural disaster is an incident of nature that overpowers local resources and threatens the function and safety of the community [19]. Natural disasters, being one of the tourism risks, threaten tourism sector drastically at every corner. Tourists consider the destination unsafe for visitation and prefer avoidance.

Security threats and their influence

Tourism industry is prone to different security threats but crime, terrorism, natural disasters, health problems, and political instability are just a few of the many security challenges facing the tourism and travel industry. These dangers have the potential for having a major effect on tourist destinations, influencing tourist confidence, tourism-related income, and general economic health [19]. Sooner or later, it is the threat and challenge to the tourism industry and it infers less influx at the affected destination.

Perceived risk and its research context

Perceived risk as one form of tourism risk has been extensively studied by scholars of tourism in varied research works [13, 20]. It is important to examine how individuals perceive risk in this industry because tourism involves different features including inseparability, intangibility, perishability, variability, and even the lack of ownership. Furthermore, the tourism sector is subject to a variety of negative factors like inclement weather, crime, striking airport staff, unwelcoming locals, etc., all of which increase perceived risk of tourists and make destinations less attractive for tourism [21].

Perceived risk is the effort of this research as it is the risk that tourists perceive and is related to them along with those whom they meet [20]. The studies already conducted show perceived risk as a multi-dimensional concept that includes different aspects [15]. Risk perception has been studied by scholars eager to understand the connection between holiday travel and perceived risks.

Furthermore, ten risks have been identified for international travel. This multi-dimensional aspect of perceived risk has been considered by scholars in their respective works [13, 22]. Such progression to perceived risk drastically influences tourists and their decision making [6] regarding conflict-sensitive destination.

Relevance of political risk in tourism industry

Political risk and its relevance to tourism development has global significance [23]. Political risk arises from the disturbing

circumstance of a nation and the nation is experiencing instability as a result of political upheaval [24]. Even among experienced tourists, fear about the possibility of political unrest has been found to impact their intentions to travel. Preceding studies confirmed that political instability has a substantial consequence on fluctuating the tourism industry as a whole. Similarly, Buda [25] revealed that political uncertainties are observed as a destructive aspect to the nature, tourism planning and its developmental process while affecting destination competitiveness. Finally, Walters et al. [26] stated that political disturbances at destination can lead to diversion of tourists from politically unstable destination to stable one, which leads to a strong economic shift. Therefore, crises like war or political tension have a strong adverse influence on tourism at a destination because national stability is disturbed by such menaces.

Echtner and Ritchie [27] claim that tourism demand and supply are significantly obstructed by political instability and viewed as a serious risk to safety and security. As a result, it will be very challenging to establish a successful tourism industry if political unrest is still seen as a serious peril to tourists' protection and safety [28].

Destination image in marketing literature

According to scholars of study perceptions, beliefs, opinions, impressions of goods and services, objects, behaviors and events can all be presented as a destination image [29]. Destination image refers to the impressions, ideas, expectations and feelings of certain destinations [30]. There is dissimilarity in the literature about operationalization and conceptualization of destination image. Echtner and Ritchie [27] have produced two most well-known approaches wherein they asserted that the destination image is comprised of functional (rating levels of price, accommodation and transportation, etc.) and psychological (fame, safety, friendliness and quality services, etc.) characteristics which are required for the best impressions of the destination.

Tourist intentions and their indicators

The term "tourist intentions" highlights the willingness and eagerness to engage in travel and tourism-related activities, including various motives and factors which influence their choices. Personal likes, dislikes and expectations, motivations, as well as satisfaction with prior experiences – all these factors influence these intentions a lot. Moreover, it is arguable that four of the leisure-related motivations identified in the literature (intellectual, social, competence/mastery, and stimulus-avoidance) have behavioural influence on intentions to visit a particular tourist spot [31].

Tourist intentions have been testified to be the widely studied subject among researchers [32]. Many believe that revisiting tourists are extremely satisfied since they stay longer and have positive things to say about their experiences. Serving this kind of tourists requires substantially lower marketing expenditures than when it comes to new tourists [33]. Revisit intention means to revisit the destination [34], and it works as a key indicator of consumer loyalty [35]. It is mostly conceptualized as a kind of post-visit intention. Hence, the main predictors of tourist intentions are re-visitation and word-of-mouth that serves as the most credible source of information for attracting potential tourists. This is important in tourism where WOM recommendations are very important [36]. Furthermore, literature elucidates that willingness of tourists or their intention to carry out particular travel-related activities, such as going to a specific destination, recommending it to others, or going back there, is

called behavioural intent. It is an essential indicator of tourist retention and satisfaction since it essentially expresses how likely a tourist is to return or suggest a trip to others.

Correlation between tourism risks and tourist intentions

Researchers have viewed the grade of relationship between perceived risk (factor of tourist risk) and tourist intentions [13, 14, 37]. Risk perception of tourism product and its purchasing intentions are inversely connected. For instance, Reisinger and Mavondo [20] demonstrated that the perceptions of tourists towards danger, safety, and anxiety are significant features that influence their intentions to travel worldwide. A possible reason for the adverse impacts of perceived risk could be tourists' desire to stay away from revisiting risky regions. [38]. For instance, tourists mostly avoid visiting conflict-sensitive destinations because they are peace lovers and conflict avoiders.

The following hypothesis is formulated in consonance with the literature appended:

H1: *Tourism risks have a negative influence on tourist intentions.*

Overview of tourism risks and destination image in tourism

Tourism risks include different risk factors like environmental problems, economic reflections, health concerns, political agony, perceived risk, etc. All these tourism risks impact the essence of industry negatively. Tourism risks impact the perception of tourists and tourist attractions as well. Tourism risks have a variable impact on the tour and travel industry as a unit. For example, perceived risk, according to Jalilvand [2], is the general expression for a person's perception of experiencing a loss. Several researchers have examined different kinds of risk indicators found in the literature on tourism. However, it has also been found that perceived risk can be quantified using just one aspect. Human-induced risks include activities like conflict, crime, psychological risks, etc. [13]. Furthermore, studies have indicated that perceived risks associated with tourism, such as socio-psychological hazards and violence associated with a destination, negatively affect tourists' perceptions and contribute to a negative perception of a tourist spot [39]. As an outcome, tourist perceptions of the tourist spot, its image and their plans to return are greatly impacted by politically unstable destinations [40]. Similar to this, researchers proposed that establishing a positive perception of a destination requires reducing the risk perception levels of domestic travellers related to specific risk variables. Thus, visitors' perceptions of risky destinations due to concerns with disease, food safety, political unrest, conflict, natural disasters, and machinery, money, or health issues can influence the way that tourists perceive a destination [17].

The following hypothesis is formulated in consonance with the literature appended:

H2: *Tourism risks have a negative influence on image of destination.*

Connotation of destination image and tourist intentions

The connection between how an image of destination is perceived by tourists has been thoroughly explored in tourism research [41, 42]. For instance, an optimistic destination image can significantly boost tourists' intentions to visit and revisit [43, 44], and it is often seen as a crucial factor that drives the intentions of tourists [45]. Similarly, Mohamad et al. [46] highlighted the link between destination image and the intentions of international tourists considering Malaysia as a travel spot.

Studies by Qu et al. [42] and Wang and Hsu [47] have provided empirical evidence that image of destination directly impacts tourists' behavioral intentions.

Destination image and its mediating influence on constructs

Destination image is a remarkable tool in the hands of DMOs (destination marketing organizations) for influencing the behavioral intention of tourists to visit and revisit the destination, as studied empirically by scholars of tourism [42, 47]. Similarly, scholars asserted that an optimistic image of destination is prospective to utilize a favorable impact on behavioral intentions [38]. Research indicates that tourists perceive different sorts of risk while visiting a tourist spot, and as an outcome, they avoid revisiting such destinations because their revisiting perception is mostly based on the destination image that influences their behavioral intentions [42, 47].

The following hypothesis is formulated in consonance with the literature appended:

H3: *Destination image has a positive influence on behavioral intentions of tourists and works as a mediating variable in between tourism risks and tourist intentions.*

Material and methods

This section includes the plan of research, collection of data along with procedures and statistical methods and tools. Research design of the current study is grounded on descriptive research design. The research adhered to the principles of the Declaration of Helsinki and was approved by the Lovely Professional University Ethics Committee (LPU/CRDP/EC/291221/01 Date: 29th Dec, 2021). During descriptive research design, statistical technique, viz., Structural Equation Modeling was used to analyze and test the developed hypotheses. Structural Equation Modeling is a statistical technique used for describing the connection between the observed variables by combining the models of regression.

An adequate sample was selected and collected by using random sampling at different destinations of the Kashmir Valley during the collection of data. Here population included domestic tourists who used to visit the different destination sites such as Sona Marg, Gulmarg, Pahalgam, Mughal gardens, etc. Data were collected by circulating the closed end questionnaire among the domestic tourists who visited the different tourist locations of the Kashmir Valley.

Furthermore, it is confirmed that the questionnaire constructs were generated after extensive literature review of quality relevant research papers. Similarly, for face validity, the questionnaire was sent to different stakeholders like industry experts, scholars and tourism faculty for the effectiveness of the questions. The content validity was established through peer review. Moreover, reliability of the data was ensured through the Cronbach's alpha test. The alpha value of 0.70 is the least adequate standard for demonstrating internal reliability. The overall scale reliability as per analysis calculated via SPSS was more than 0.70, which indicates that there is appropriate internal consistency reliability between the constructs of the questionnaire.

Research Process

Research process is a structured approach that guides researchers on how, where, by whom, and when the research is conducted. The current study was done by a researcher and his team through a descriptive method in the Kashmir Valley at its

different tourist places from 15 January 2021 to 15 February 2021 by circulating the self-structured closed end questionnaire randomly through the lottery method among the domestic tourists.

Participant Sampling and Selection Procedure

In the process of the research, the lottery method provides an unambiguous, affordable, unbiased and transparent way to choose a basic random sample. This methodology promotes more reliable and credible research findings and assists in ensuring equality. During the process of selecting the study participants for the sample, respondents/participants of the population of the current study were assigned with a unique number, and a set of unique numbers were randomly drawn for choosing the sample. At first, the population list was created. Later on, a unique number was allotted to the participants of the population and finally for selecting the sample, participants were selected randomly and each participant got an equal chance of being chosen and the sample was guaranteed to be representative of the population.

Sample drawing process

In this study, to draw the sample structure for studying the tourist behavioural intentions, advance thinking was availed in order to ensure that the sample was drawn from the domestic respondents comprised of inbound tourists having different cultures so that results could be generalized. A step by step procedure was followed while selecting the appropriate sample.

1. **Target Population:** It included the inbound tourists of the nation who used to visit Kashmir from different regions having cultural variations. All these domestic tourists used to visit the Kashmir Valley for business, leisure and other purposes.
2. **Sampling Technique:** Simple random sampling method was availed where every respondent/tourist had an equal chance to get selected by the lottery method. Here this method is preferred for general ability.
3. **Krejcie and Morgan Table:** Sample size of the population who visited the Kashmir Valley in the period of the study is determined by this table.
4. **Data collection:** Face to face and online interactions via the self-structured questionnaire were used to collect the data. The primary data were received from the inbound visitors who came to the Kashmir Valley from different corners of our nation as domestic tourists. The major part of the data was received by issuing the hard copy of the questionnaire to respondents at the destination sites.

Research Methodology

The constructs of the conceptual model (Fig. 1) were examined by using a structured questionnaire with multiple items. Aside from a few minor modifications to better fit the study context, every item was directly sourced from relevant previous research. The study utilized simple random sampling, and data were gathered through a self-administered questionnaire at various tourist spots in the Kashmir Valley (refer to Tab. 1).

Research tool and its characterization

The study questionnaire was comprised of three factors/constructs, viz., tourism risk, destination image and tourist intention, with 11 indicator variables or items. All these items were constructed on the basis of previous literature.

All the items were identified, checked, verified and validated for research instrument. Data were collected from the respondents i.e., domestic tourists who responded by filling in

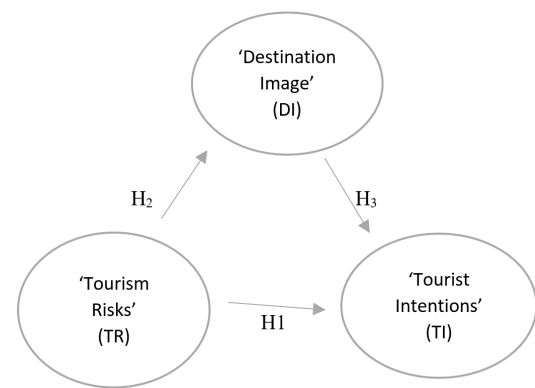


Fig. 1. Conceptual research model

Table 1. Research framework

Research design	Category
Research approach	Quantitative
Research method	Descriptive
Research tool for data collection	Questionnaire
Research technique	Survey and observation / SEM

the questionnaire. SPSS and AMOS software was applied during the preliminary statistical analysis to examine the measurement model.

The findings were elaborated into two parts. The first part of the findings deals with the demographic results wherein the breakdown of the sample size took place in accordance with demographic features of respondents. The second part was further divided into two sub-sections. In the first sub-section, the measurement model was built and validated by using the Conformity Factor Analysis. After that, in the next phase, the design of the entire structural model was completed by incorporating the structural components and thoroughly validating the whole structure. Reisinger and Mavondo [48] recommended that at least 200 respondents be included in the sample size for effective parameter approximation in SEM. Prior research on destination perception was also done with samples of between 200 and 300 tourists [49]. This resulted in a distribution of 280 questionnaires to tourists who visited destinations of Kashmir. Out of them, 217 completed questionnaires were returned, resulting in an 80.35% feasible response rate (Tab. 2).

Measurement scales and their construction

Scales of measurement are used to quantify the study concepts for ensuring the data accuracy, reliability and validity. In the current study, core concepts included tourism risks, destination image and tourist intentions. All three specified concepts were reviewed extensively from the literature for appropriate and relevant development of questions and statements so

Table 2. Sampling framework

Sampling structure	Category
Sampling design	Quantitative
Sampling technique	Simple random sampling (PS)
Sampling extent	Kashmir Valley
Sample size	217 respondents

that concepts were measured properly. After the development of questions/statements, reliability and validity of the questions were ensured by applying the Cronbach's alpha and obtaining expert views from the scholars and the study expert. After Cronbach's alpha testing and positive opinions of experts, Interval scale was availed to address responses from respondents. Finally, to confirm the dimensionality, CFA was used for evaluation of the measurement model. Later on, the scale was administered with the statistical tool called SEM (Structural Equation Modeling).

Dimensions of Survey Questions

The dimensions of the questionnaire were meant to address a number of features related to tourism in Kashmir, a region historically characterized by conflict sensitivity. In light of this specific scenario, the questionnaire sought to evaluate how tourists perceive the place and how this perspective may affect their choices to travel there, in spite of the risks and uncertainties that exist over there. The objective of the questions was to comprehend how the perception of a destination influences tourist intentions and behaviours, particularly how the perception of Kashmir, in the midst of risk and conflict, influences the balance that exists between visitation and uncertainty. The following were the primary factors that the questionnaire sought to investigate:

1. **Tourists' perception of destination image:** This involved how they evaluated the region's social, cultural, and scenic features, which could be influenced by personal experiences, word-of-mouth, and the media.
2. **Perception of tourism risk:** This included how tourists viewed safety, political unpredictability, and any other unknowns that could affect their decisions.
3. **Risk-visitation balance:** The survey also aimed to ascertain how these risk perceptions related to destination visitation.
4. **Decision making and image:** This work attempted to govern whether an optimistic image of the destination could mitigate perceived risks and increase tourism influx.

In general, the questionnaire aimed to capture the complex relationship between the intention of tourists, tourist risks, and image. The objective was to comprehend the influence of image on tourism in a sensitive destination like Kashmir. The questions were thoughtfully crafted to examine these dimensions and were self-explanatory.

Data Analysis and inference

It was revealed by descriptive analysis that 55.3% of the respondents were male, and 44.7% were female. Also, 43.78% were between 18 and 36 years old. Similarly, 38.70% of those who visited were businessmen by occupation. Furthermore, the results showed that the majority of tourists who visited the area were married (54.8%). As per data analysis, second timer visitation had a major share, i.e. 45.16% (Tab. 3).

Results

Research model measurements

Structural Equation Modeling was utilized in this study. Initially, we employed the confirmatory factor analysis to assess the measurement model, followed by an examination of the structural relationships between study constructs. Each construct was successfully aligned with its intended conceptual framework, showing significant factor loadings that exceeded 0.70 [50]. However, a few items related to destination image

Table 3. Demographic profile

Variable		Frequency	%
Gender	Male	120	55.3
	Female	97	44.7
Marital status	Married	119	54.8
	Single	98	45.2
Age	18 to 36	95	43.78
	37 to 55	76	35.02
	55 and above	46	21.19
Occupation	Employed	73	33.64
	Businessmen	84	38.70
	Major students	60	27.64
Visitation Count	1st timer	79	36.40
	2nd timer	98	45.16
	More than two visits	40	18.43

fell short of the recommended threshold of 0.7, leading to their removal (Tab. 4). To evaluate the model's adequacy, we examined various goodness-of-fit indices, composite reliability (CR), and both convergent and discriminant validity of the latent constructs. The CFA results demonstrated that the measurement model fit the data quite well (Tab. 4), with $\chi^2 = 327.084$, $df = 146$, $\chi^2/df = 2.240$, $CFI = 0.95$, $NFI = 0.91$, $GFI = 0.91$, $RMR = 0.057$, and $RMSEA = 0.06$. Therefore, the model fit indices were deemed acceptable according to the standards set by Hair et al. [50].

Table 4. Measurement items, mean and standard deviation

Construct and items		SL	M	SD
Tourism risk (TR)	I'm terrified of the risks associated with tourism in Kashmir (TR1)	0.75	3.53	1.21
	Travelling Kashmir is definitely risky for tourists during disturbances, etc. (TR2)	0.79	3.63	1.18
	I'm terrified that this place will expose me to a physical threat (TR3)	0.70	2.24	1.28
Destination Image (DI)	Traditions of Kashmir make it a destination of choice (DI 1)	0.80	3.58	1.26
	Hospitality by locals to tourists at this destination is worthy (DI 3)	0.76	3.44	1.24
	Natural attractions of the Kashmir Valley are charming and delightful (DI 5)	0.83	3.56	1.22
	Infrastructure at Kashmir for tourism is attractive (DI 4)	0.81	3.57	1.29
	The level of hospitality received at this place is acceptable (DI 2)	0.83	3.56	1.22
Tourist intentions (TI)	Travel experience in Kashmir is demanding to revisit again and again (TI 1)	0.87	3.42	1.24
	I have a strong emotional tie with Kashmir (TI 2)	0.80	3.80	1.33
	Visiting Kashmir as a tourist is valuable and remarkable (TI 3)	0.72	3.30	1.21

Note: SL = standard loadings, M = mean, SD = standard deviation.

Convergent validity and discriminant validity

Convergent validity was evaluated using composite reliability, average variance extracted and Cronbach's alpha (Tab. 5). It is clear that both Cronbach's alpha and CR values in the developed model exceeded the recommended threshold of 0.70. The overall scale reliability, as analyzed through SPSS, is also above 0.70. All relevant scales used in this study are listed below. Additionally, the AVE values for all constructs were above the 0.50 threshold [50]. To assess the discriminant validity of the constructs, we compared the square root of the AVE values with the relationships between latent variables. For an individual construct, the square root of the AVE was greater than the correlation with other constructs, confirming discriminant validity [50].

Table 5. Convergent and discriminant validity

Construct	α	CR	AVE	MSV	TR	DI	TI
TR	0.846	0.83	0.62	0.49	0.774	–	–
DI	0.911	0.91	0.63	0.41	–0.610	0.624	–
TI	0.911	0.90	0.71	0.42	–0.573	0.621	0.841

Note: Data derived from Structural Equation Modeling (SEM); α = Cronbach's alpha, CR = composite reliability, AVE = average variance extracted, MSV = maximum shared variance, TR = tourism risk, DI = destination image, TI = tourist intention.

Structural model of research

Evidence from the model fit indices, along with its validity and reliability, indicates that the measurement model is indeed appropriate. Following this, we applied Structural Equation Modeling to estimate the proposed conceptual model (Fig. 1), utilizing the maximum likelihood estimation method. The overall fit of the model yielded the following results: $\chi^2 = 328.773$, $df = 147$, $\chi^2/df = 2.23$, CFI = 0.95, NFI = 0.91, GFI = 0.89, RMR = 0.062, and RMSEA = 0.06, which suggests a good model fit. The findings show that H1 is not supported, as tourism risk does not have a substantial direct connection with tourist intention ($\beta = -0.03$, $p > 0.001$) (Tab. 6). On the other hand, H2 and H3 are supported, indicating that tourist risk has a noteworthy adverse connection with destination image ($\beta = -0.562$, $p < 0.001$). Additionally, destination image ($\beta = 0.420$, $p < 0.001$) shows a significant positive relationship with tourist intention (Tab. 6). Together, the constructs of tourist risk and destination image account for 56.2% of the observed variance in tourist intentions.

Table 6. Hypothesis testing

Direct effects	β	R ²	t value	p value	Hypothesis test
TR → TI	–0.03	0.0009	–0.389	0.698	H ₁ not supported
TR → DI	–0.562	0.32	–8.577	< 0.001	H ₂ supported
DI → TI	0.420	0.17	6.683	< 0.001	H ₃ supported

Note: TR = tourism risk, DI = destination image, TI = tourist intention, β = regression coefficient, R² = regression. *** – $p < 0.001$.

Mediation by Hayes method

In this instance, the Hayes method, which is regarded as more popular than Barren and Kenny's technique and Sobel's test [51], was used to evaluate the mediation effect utilizing the bootstrap approach. Using the AMOS software's User-Defined Estimands function, this method enables the calculation of each path's unique indirect effect in addition to the overall indirect effect. Bootstrap confidence intervals are then used to test

the significance of the estimated coefficients. Thus, the bootstrapping performed on 2000 bootstrap samples with a 95% bias-corrected percentile is presented in Table 7, and the bootstrap estimate of $\beta = -0.263$ indicates that destination image mediates the relationship between tourism risk and behavioral intentions of tourists. The indirect effect is, in fact, statistically dissimilar from zero at $p < 0.05$ with 95% confidence, as neither the upper limit confidence interval -0.156 nor the lower limit confidence interval -0.403 include zero [51]. Therefore, H₂ and H₃ are supported.

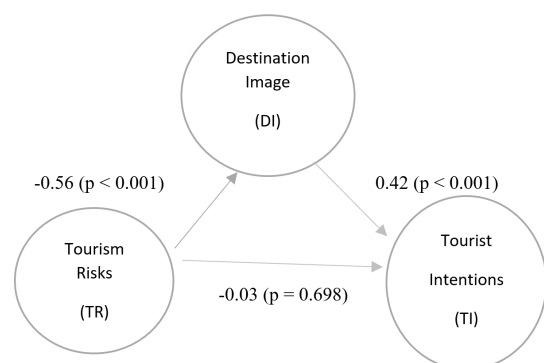
Table 7. Illustrations of bootstrap results to test the significance of multiple mediation effects

Effects	Bootstrap estimates			95% confidence interval		Testing
Specific indirect effects	β	SE	p	LLCI	ULCI	Hypothesis test
TR → DI → TI	–0.263	0.063	0.001	–0.403	–0.156	H ₂ and H ₃ are supported

Note: TR = tourism risk, DI = destination image, TI = tourist intention, β = regression coefficient, SE = standard error, p = probability value, LLCI = lower limit confidence interval, ULCI = upper limit confidence interval.

Discussion and Implications

The present work evaluates the research model by considering how tourists' behavioral choices towards the Kashmir Valley as a travel destination are influenced by tourism risks in tourism and destination image. First, for H₁, the results revealed that tourism risks have no direct significant effect on tourists' behavioral intentions ($p > 0.001$, $\beta = -0.03$) (Fig. 2). It is further confirmed that sightseers are harmony lovers, which clarifies that tourists will not come despite the risks. Therefore, academics also tend to privilege that there is a negative association between tourism risks and the behavioral intention of tourists [4] and such research is not in contrast to such a claim because the effect of tourism risks, i.e. perceived risk, political risk, social risk, etc., on the intention of tourists was measured in the presence of destination image acting as a mediator, thus making the direct path irrelevant.



Note: Data derived from Structural Equational Modeling (SEM).

Fig. 2. Structural research model

Secondly, for H₂, the findings showed that various tourism risks like perceived risk, political risk, and social risk have a notably negative impact on how a destination is viewed ($\beta = -0.562$, $p < 0.001$). As anticipated, how tourists perceive risk tends to tarnish the image of the destination [13, 52]. Numerous

researchers have pointed out that these tourism risks, linked to the characteristics of a destination, can lead to negative perceptions among tourists, ultimately resulting in a less favorable image of the place they are visiting [39]. Therefore, a tourist's perception of risk whether during the process of booking and enjoying tourism services or while they are actually at the destination can shift their views about the environment of that destination, especially when compared to situations where tourists do not feel any risk [52].

The findings for H_3 indicate that destination image ($\beta = 0.420$, $p < 0.001$) plays a substantial and positive part in shaping tourists' behavioral intentions. This aligns with earlier research that has shown a clear connection between how a destination is perceived and the likelihood of tourists wanting to return. In fact, past studies have consistently demonstrated that a strong destination image positively influences tourists' intentions to revisit [1, 13]. This highlights just how crucial destination image is in encouraging tourists' behavioral intentions.

The findings for H_2 and H_3 showed that destination image plays a crucial part as a mediator in the connection between various tourism risks – like perceived risk, political risk, and social risk – and behavioral intentions. This aligns with the research by Chew and Jahari [13], who also indicated that destination image serves as a mediating factor in the relationship between these tourism risks and the intention to revisit. The specific indirect effects for each pathway are significant at $p < 0.05$, and the corresponding lower and upper confidence intervals do not include zero (refer to Tab. 7). Additionally, Alvarez and Campo [54] noted that destination image significantly influences overall perceptions and intentions.

Thus, destination images fully mediated the relationship between tourism risks, i.e. perceived risk, political risk, social risk, etc., and tourists' behavioral intentions because the direct effect of the independent variable on the dependent one was insignificant in the presence of the mediator [51]. The overall results of mediation analysis suggest that destination image must be considered when theorizing tourist perceptions of risk at a given destination and their corresponding behavioral intentions to that destination. The outcomes of the study confirmed that the image of a conflict-hit destination works as a mediator for reducing the tourism risks and developing positive behavioral intentions among the tourists.

Conclusions

The study confirms that destination image plays a positive part in the decision making of tourists and their behavioral intentions towards destinations that are sensitive to tourism risks. Furthermore, there is no direct association between tourism risks and tourist intentions, but tourism risks have a negative degree of correlation with destination image, and the influence of tourism risks on the behavioral intentions of tourists is mitigated by the image of destination. Therefore, it is concluded that the influence of destination image as a mediator between tourism risks and tourist intentions increases positive tourist experience as a part of tourist intentions. Similarly, tourism is increased and loyalty to a destination brand attains strength when market share increases. Market share is also increased by campaigns launched by the destination marketing organizations (DMOs) with collaborators at the destination in the presence of destination image as a mediator between tourism risks and tourist intention.

Limitations and future scope

The present work is limited to the perception of domestic tourists only but the study can be stretched to the perception of both native and international tourists in the future.

According to the literature, the way that tourists perceive risk and image may fluctuate based on their demographics. Therefore, further research is needed to assess how tourist demographics affect the relationship between destination image, tourist behavioural intention and tourism risk at the destination.

References

1. Bigne E., Sanchez I., Sanz S. (2009). The functional-psychological continuum in the cognitive image of a destination: A confirmatory analysis. *Tourism Management* 30(5), 715-723. DOI: 10.1016/j.tourman.2008.10.020
2. Jalilvand, M.R. (2017). Word-of-mouth vs. mass media: Their contributions to destination image formation. *Anatolia: An International Journal of Tourism and Hospitality Research* 28(2), 151-162. DOI: 10.1080/13032917.2016.1270840
3. Martin-Azami D., Ramos-Real F.J. (2019). The importance of perceived risk in destination image and its effects on behavioral intention. *PASOS Revista de Turismo y Patrimonio Cultural* 17(5), 915-928. DOI: 10.25145/j.pasos.2019.17.065
4. Artuguer S. (2015). The effect of risk perceptions on tourists' revisit intentions. *European Journal of Business and Management* 7(2), 36-43.
5. Hasan M.K., Ismail A.R., Islam M.F. (2017). Tourist risk perceptions and revisit intention: A critical review of literature. *Cogent Business & Management* 4(1), 1412874. DOI: 10.1080/23311975.2017.1412874
6. Najar P.A., Dar H., Singh P., Najar A.H. (2022). Anti-social factors influence the decision making of tourists: A study of Kashmir. *International Journal of Cyber Warfare and Terrorism* 12(1), 90. DOI: 10.4018/IJCWT.315590
7. Zhang H., Fu X., Cai L.A., Lu L. (2014). Destination image and tourist loyalty: A meta-analysis. *Tourism Management* 40, 213-223. DOI: 10.1016/j.tourman.2013.06.006
8. Dar H., Najar P.A. (2021). Impacts of insurgency and sensationalism on Eco-tourist Decision Making (TDM). *Ecology, Environment and Conservation* 28(2), 1037-1041. DOI: 10.53550/EEC.2022.v28i02.070
9. Rather A.H., Najar A.H., Bhat A.A., Najar P.A. (2022). Perceived political risk and tourists' behavioural intention: The mediating effect of destination image. *African Journal of Hospitality, Tourism and Leisure* 11(4), 1443-1458. DOI: 10.46222/ajhtl.19770720.301
10. Chahal H., Devi A. (2015). Destination attributes and destination image relationship in volatile tourist destination: Role of perceived risk. *Metamorphosis* 14(2), 1-19. DOI: 10.1177/0972622520150203
11. Fuchs G., Reichel A. (2011). An exploratory inquiry into destination risk perceptions and risk reduction strategies of first time vs. repeat visitors to a highly volatile destination. *Tourism Management* 32(2), 266-276. DOI: 10.1016/j.tourman.2010.01.012
12. Basaran U. (2016). Examining the relationships of cognitive, affective, and conative destination image: A research on Saffranbolu, Turkey. *International Business Research* 9(5), 164-179. DOI: 10.5539/ibr.v9n5p164
13. Chew E.Y.T., Jahari S.A. (2014). Destination image as a mediator between perceived risks and revisit intention: A case

- of post-disaster Japan. *Tourism Management* 40, 382-393. DOI: 10.1016/j.tourman.2013.07.008
14. Harun A., Obong A., Kassim A.W.M., Lily J. (2018). The effects of destination image and perceived risk on revisit intention: A study in the South Eastern Coast of Sabah, Malaysia. *e-Review of Tourism Research* 15(6), 540-559.
 15. Najar A.H., Rather A.H., Mir M.A. (2020). An assessment of tourists' risk perceptions visiting conflict zones: A study of the Kashmir Valley. *African Journal of Hospitality Tourism and Leisure* 9(2), 1-16.
 16. Becken S., Jin X., Zhang C., Gao J. (2016). Urban air pollution in China: Destination image and risk perceptions. *Journal of Sustainable Tourism* 25(1), 130-147. DOI: 10.1080/09669582.2016.1177067
 17. Loureiro S.M.C., Jesus S. (2019). How perceived risk and animosity towards a destination may influence destination image and intention to revisit: The case of Rio de Janeiro. *Anatolia: An International Journal of Tourism and Hospitality Research* 30(4), 497-512. DOI: 10.1080/13032917.2019.1632910
 18. Alluri R.M. (2009). *The role of tourism in post-conflict peacebuilding in Rwanda*. Bern: Swiss Peace Foundation.
 19. Glade T., Alexander D.E. (2013). Classification of Natural Disasters. In: P.T. Bobrowsky (eds), *Encyclopedia of Natural Hazards*. Encyclopedia of Earth Sciences Series (pp. 78-82). Dordrecht: Springer. DOI: 10.1007/978-1-4020-4399-4_61
 20. Reisinger Y., Mavondo F. (2005). Travel anxiety and intentions to travel internationally: Implications of travel risk perception. *Journal of Travel Research* 43(3), 212-225. DOI: 10.1177/0047287504272017
 21. Perpina L., Camprubi R., Prats L. (2017). Destination image versus risk perception. *Journal of Hospitality and Tourism Research* 43(1), 3-19. DOI: 10.1177/1096348017704497
 22. Arslan Y., Gecti F., Zengin H. (2013). Examining perceived risk and its influence on attitudes: A study on private label consumers in Turkey. *Asian Social Science* 9(4), 158-166. DOI: 10.5539/ass.v9n4p158
 23. Richter L.K. (1985). Fragmented politics of US tourism. *Tourism Management* 6(3), 162-174. DOI: 10.1016/0261-5177(85)90033-0
 24. Cook W.J. (1990). *The effect of terrorism on executives' willingness to travel internationally* [Unpublished doctoral dissertation]. The City University of New York.
 25. Buda D.M. (2016). Tourism in conflict areas: Complex entanglements in Jordan. *Journal of Travel Research* 55(7), 835-846. DOI: 10.1177/0047287515601253
 26. Walters G., Wallin A., Hartley N. (2018). The threat of terrorism and tourist choice behavior. *Journal of Travel Research* 58(3), 370-382. DOI: 10.1177/0047287518755503
 27. Echtner C.M., Ritchie J.R.B. (2003). The meaning and measurement of destination image. *The Journal of Tourism Studies* 14(1), 37-48.
 28. Causevic S., Lynch P. (2013). Political (in)stability and its influence on tourism development. *Tourism Management* 34, 145-157. DOI: 10.1016/j.tourman.2012.04.006
 29. Najar PA (2022). Medical tourism and health insurance are image constructs of destination: A study of India. *Indian Journal of Applied Hospitality and Tourism Research* 14(1), 3-17.
 30. Iordanova E. (2017). Tourism destination image as an antecedent of destination loyalty: The case of Linz, Austria. *European Journal of Tourism Research* 16, 214-232. DOI: 10.54055/ejtr.v16i.286
 31. Prebensen N.K., Woo E., Chen J.S., Uysal M. (2013). Motivation and involvement as antecedents of the perceived value of the destination experience. *Journal of Travel Research* 52(2), 253-264.
 32. Li F., Wen J., Ying T. (2018). The influence of crisis on tourists' perceived destination image and revisit intention: An exploratory study of Chinese tourists to North Korea. *Journal of Destination Marketing & Management* 9, 104-111. DOI: 10.1016/j.jdmm.2017.11.006
 33. Zhang H., Xu F., Leung H.H., Cai L.A. (2016). The influence of destination-country image on prospective tourists' visit intention: Testing three competing models. *Asia Pacific Journal of Tourism Research* 21(7), 811-835. DOI: 10.1080/10941665.2015.1075566
 34. Baker D.A., Crompton J.L. (2000). Quality, satisfaction and behavioral intentions. *Annals of Tourism Research* 27(3), 785-804. DOI: 10.1016/S0160-7383(99)00108-5
 35. Chen C.F., Phou S. (2013). A closer look at destination: Image, personality, relationship and loyalty. *Tourism Management* 36, 269-278. DOI: 10.1016/j.tourman.2012.11.015
 36. Williams P., Soutar G.N. (2009). Value, satisfaction and behavioral intentions in an adventure tourism context. *Annals of Tourism Research* 36(3), 413-438. DOI: 10.1016/j.annals.2009.02.002
 37. Khasawneh M.S., Alfandi A.M. (2019). Determining behaviour intentions from the overall destination image and risk perception. *Tourism and Hospitality Management* 25(2), 355-375. DOI: 10.20867/thm.25.2.6
 38. Kozak M., Crotts J.C., Law R. (2007). The impact of the perception of risk on international travellers. *International Journal of Tourism Research* 9(4), 233-242. DOI: 10.1002/jtr.607
 39. Qi C.X., Gibson H.J., Zhang J.J. (2009). Perceptions of risk and travel intentions: The case of China and the Beijing Olympic Games. *Journal of Sport & Tourism* 14(1), 43-67. DOI: 10.1080/14775080902847439
 40. Blake A., Sinclair M.T. (2003). Tourism crisis management: US response to September 11. *Annals of Tourism Research* 30(4), 813-832. DOI: 10.1016/S0160-7383(03)00056-2
 41. Lee C.K., Lee Y.K., Lee B. (2005). Korea's destination image formed by the 2002 World Cup. *Annals of Tourism Research* 32(4), 839-858. DOI: 10.1016/j.annals.2004.11.006
 42. Qu H., Kim L.H., Im H.H. (2011). A model of destination branding: Integrating the concepts of the branding and destination image. *Tourism Management* 32(3), 465-476. DOI: 10.1016/j.tourman.2010.03.014
 43. Aksu A.A., Caber M., Albayrak T. (2009). Measurement of the destination evaluation supporting factors and their effects on behavioral intention of visitors: Antalya region of Turkey. *Tourism Analysis* 14(1), 115-125. DOI: 10.3727/108354209788970199
 44. Alcañiz E.B., García I.S., Blas S.S. (2009). The functional-psychological continuum in the cognitive image of a destination: A confirmatory analysis. *Tourism Management* 30(5), 715-723. DOI: 10.1016/j.tourman.2008.10.020
 45. Phillips W., Jang S. (2008). Destination image and tourist attitude. *Tourism Analysis* 13(4), 401-411.
 46. Mohamad M., Abdullah A.R., Mokhlis S. (2012). Tourists' evaluations of destination image and future behavioral intention: The case of Malaysia. *Journal of Management and Sustainability* 2(1), 181-189. DOI: 10.5539/jms.v2n1p181
 47. Wang C.Y., Hsu M.K. (2010). The relationships of destination image, satisfaction, and behavioral intentions: An inte-

- grated model. *Journal of Travel & Tourism Marketing* 27(8), 829-843. DOI: 10.1080/10548408.2010.527249
48. Reisinger Y., Mavondo F. (2006). Structural equation modeling: Critical issues and new developments. *Journal of Travel & Tourism Marketing* 21(4), 41-71. DOI: 10.1300/j073v21n04_05
 49. Choi J.G., Tkachenko T., Sil S. (2011). On the destination image of Korea by Russian tourists. *Tourism Management* 32(1), 193-194. DOI: 10.1016/j.tourman.2009.12.002
 50. Hair J.F., Hult G.T.M., Ringle C.M., Sarstedt M. (2016). *A primer on partial least squares structural equation modeling (PLS-SEM)* (2nd ed.). SAGE Publications.
 51. Preacher K.J., Hayes A.F. (2008). Asymptotic and resampling strategies for assessing and comparing indirect effects in multiple mediator models. *Behavior Research Method* 40(3), 879-891. DOI: 10.3758/brm.40.3.879
 52. Yang C.L., Nair V. (2014). Risk perception study in tourism: Are we really measuring perceived risk? *Procedia: Social and Behavioral Sciences* 144, 322-327. DOI: 10.1016/j.sbspro.2014.07.302
 53. Pennington-Gray L., Schroeder A., Kaplanidou K. (2011). Examining the influence of past travel experience, general web searching behaviors, and risk perceptions on future travel intentions. *International Journal of Safety and Security in Tourism/Hospitality* 1(1), 64-92.
 54. Alvarez M.D., Campo S. (2014). The influence of political conflicts on country image and intention to visit: A study of Israel's image. *Tourism Management* 40, 70-78. DOI: 10.1016/j.tourman.2013.05.009

Submitted: August 10, 2024

Accepted: April 29, 2025