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Investigating Destination Brand Loyalty through Destination Brand Image: An Empirical Study Based on the BILD Model

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Abstract

Destination brand loyalty has not yet been extensively examined in the literature with the different components of destination brand image (i.e. affective image and cognitive image) on the different stages of the destination loyalty process (i.e. affective, conative, cognitive and action/behavioural loyalty). By evaluating a thorough model called Brand Image-Loyalty for a Destination (BILD), this study aims to close this gap. The primary purpose of this study is to measure the destination brand loyalty through its four dimensions. The study also explores the mediating role of attitudinal loyalty underpinned by the theory of reasoned action between destination brand image and behavioural loyalty. Destination marketing managers can use the BILD model to better explain how travelers form opinions about a place and how those opinions affect their loyalty to it. It can serve as a roadmap for developing more successful and focused marketing strategies that align with the experiences and expectations of tourists.

Keywords: Behavioural Loyalty, Attitudinal Loyalty, Conative Loyalty, Affective Loyalty, Cognitive Image, Affective Image

Introduction

One of the biggest industries in the world for economic growth, cross-cultural interaction, and mutual understanding is travel and tourism (T&T). The sector contributed more than $8.8 trillion in revenue worldwide in 2018 (WTTC, 2019) and international tourism receipts accounted for $1.7 trillion (UNWTO, 2019). A tourist's travel decision is made around one or more destinations, which are defined as a place that is crucial to a traveler's choice (UNWT, 2007). With increasing competition, destination branding is becoming more strategic. It is about building a unique brand and leveraging it to develop a positive brand image with name, logo, symbols and messages (Lee et al., 2006) (Lee et al., 2006). The aim is to offer experiential benefits (how tourists feel and experience the product) as well as symbolic benefits (cost and social image) (Keller, 1993).

The creation of a destination brand is now part of the destination management process (Tsaur et al., 2016) (Tsaur et al., 2016). Branding strategies are used to attract new tourists, keep the existing tourists, and improve market share. Branding is not just about the symbols, it's about reputation, differentiation and awareness (Keller, 2013a) (Keller, 2013a). Brands are known to have several dimensions, which were identified by Keller's (1993). Keller (1993) in his model Customer Based Brand Equity (CBBE): Brand loyalty, perceived quality, awareness, image, and brand equity. This

model has been adopted to tourism for Customer Based Brand Equity for Tourist Destinations (CBBETD) (Konecnik & Gartner, 2007a) (Konecnik & Gartner, 2007a). The relation between tourists' destination image and their destination loyalty is very important because tourists heavily use destination image when they make their decision to travel (Mihailovich, 2006) (Mihailovich, 2006).

Brand loyalty is a strategic priority since the company will earn more profit and be more competitive (Aziz et al., 2017; Zhang et al., 2014) (Aziz et al., 2017; Zhang et al., 2014). Loyal customers are repeat visitors, recommenders, avoid alternatives and higher consumption (Agyei & Kilika, 2014) (Agyei & Kilika, 2014). According to Oliver (1997), loyalty is a multidimensional concept which contains four dimensions: affective, cognitive, conative and behavioral loyalty. The first three dimensions were combined into attitudinal loyalty with the final stage being considered behavioral loyalty, as explained by Li and Petrick (2008). This multi-dimensional view offers a thorough understanding of loyalty (Harris & Goode, 2004; Jones & Taylor, 2007). Thus, destination attitudinal loyalty and destination behavioral/action loyalty can be used to investigate destination loyalty.

Although several antecedents of loyalty exist, such as awareness, satisfaction, salience, and commitment, this study focuses on destination image as a key antecedent (Aurier & Lanauze, 2012; Back, 2005; Song et al., 2013; Bianchi & Pike, 2011; Chi et al., 2009; Chitty et al., 2007;). Previous studies mainly explored direct association between destination brand image and destination brand loyalty and overlooked mediating mechanisms of dimensions. This study highlights the mediating role of three dimensions of destination brand loyalty in influencing behavioral loyalty.

The destination brand image is created cognitively and affectively (Baloglu & Brinberg, 1997a) and it is through cognitive, affective, and conative levels (Dann, 1996; Madden et al., 2016). Marketers must include these dimensions in their messages to convey their accessibility, liveliness and emotional advantages (Hosany et al., 2007) and develop effective promotional strategies (Quintal et al., 2014). To fill in this research gap, this study employs the Brand Image–Loyalty for Destination (BILD) model proposed by Hussain and Kasim (2021) that combines the concept of destination brand image and multidimensional loyalty into one framework. The model can also be applied to the UN Sustainable Development Goal 1 (i.e., NO POVERTY) because it enables destinations to attract more tourists and earn more local money and live a better life for their communities (United Nations, 2015).

Literature Review

Destination Brand Loyalty

Loyalty is defined as a strong desire to rebuy a favourite product or service despite other competing influences (Oliver, 1997) and as consumers' preference for a product or service due to knowledge and experience that prompts re-buying (Oliver, 1999). Highly loyal customers have high repurchased intentions and they do not consider other brands and other price advantages (Oliver, 1997). Research on brand loyalty has shifted from the more traditional behavioural and attitudinal approach to a more comprehensive approach (Suhartanto, 2011). Repeat purchasing behaviour (RPB) was initially used to define loyalty as per early studies by Li and Petrick (2008), which was later challenged as the repeat purchasing could be coincidence and not due to loyalty (Odin et al., 2001). Although attitudinal loyalty was not a complete predictor of actual purchase behaviour (Kim et al., 2008; Bennett & Rundle-Thiele, 2002; Suhartanto, 2011), scholars nonetheless maintained that it would be a reliable predictor of future behaviour (Dick & Basu, 1994; Odin et al., 2001). To overcome these limitations, a composite approach combining attitudes and behaviour was suggested (Berkowitz et al., 1978; Dick & Basu, 1994; Day, 1976), and suggested

that there was a distinction between true and spurious loyalty (Day, 1969), although this may be lacking in theory and may not consider intervening variables (Back, 2005). As such, recent research has focused on Oliver's multi-dimensional model of loyalty as a sequential process consisting of cognitive, affective, conative, and action phases that culminate in long-term commitment and regular repurchasing (Oliver, 1997; Oliver, 2014).

Destination Brand Image

In the domain of tourist destinations, destination brand image is one of the essential components of Customer Based Brand Equity for Tourist Destinations (CBBETD), which is the image that consumers form based on the strong associations that they have with the brand and the subjective interpretation that they have based on the marketing and experience that they have had with the brand (Keller, 2013; Dobni & Zinkhan, 1990). For tourism, destination image is an important tool for assessing destinations and for destination marketing strategies (Konecnik & Gartner, 2007). A positive image stimulates visitors, boosts perceived value to the visitor, supports the pre-purchase decision, encourages revisit intentions, helps to position, differentiate, credibility and stimulate loyalty in competitive markets (Phillips et al., 2013; Naidoo et al., 2012; Latif & Islam, 2015). Expectations, previous image, and perceived performance are the factors that influence tourists' satisfaction and behaviour (Chon, 1990), and can be altered during the tour experience. Destination image can be cognitive, affective and conative and it is an important factor in the purchase decision and travel behaviour before, during and after travel (Dann, 1996; Wijaya, 2013; Tasci & Gartner, 2007). Empirical research has confirmed that there exists a significant link between destination image and loyalty, with affective image having a stronger influence than the cognitive image, and researchers have pointed out that several aspects of image and their complex interrelationships should be taken into account (Zhang et al., 2014; Triantafillidou et al., 2019). Current studies therefore consider destination image as a multidimensional construct, which has primarily cognitive and affective elements, both of which have a hierarchical relationship and generate a general positive or negative image (Echtner & Ritchie, 1993; Baloglu & Brinberg, 1997; Gartner, 1993; Beerli & Martín 2004).

The Relationship Among the Constructs

Destination Cognitive Image

According to Gartner (1993), the cognitive image of a destination is shaped by the attitudes and beliefs tourists hold about it. This component helps travelers understand the features and benefits a destination offers, largely based on information they receive from external sources. At the early stage of decision-making, this cognitive evaluation allows tourists to narrow down and shortlist potential destinations. Similarly, Baloglu and McCleary (1999) explain that the cognitive component reflects tourists' knowledge and beliefs about a destination's attributes. Oliver (1999) suggests that loyalty develops across every stage of attitude formation, including the image stage. In other words, once tourists form a cognitive image, they begin to develop cognitive loyalty. Because this stage is rooted in knowledge and beliefs, tourists become cognitively loyal when they hold positive perceptions that make one destination more attractive than its competitors (Harris & Goode, 2004).

Previous research also shows that the cognitive image serves as a foundation for the affective image (Baloglu & McCleary, 1999; Gartner, 1993). Tourists first gather information and build knowledge about a destination, and then they begin to form emotional connections by liking and feeling attached to it. Several studies have confirmed a positive and direct relationship between cognitive image and affective image (Chiu et al., 2016; Agapito et al., 2013; Mohammad, 2024; Yoon & Kim, 2025; Baloglu & McCleary, 1999). Previous research has also shown that loyalty is

strongly influenced by cognitive image. Zhang et al. (2014), for instance discovered a direct and positive correlation between attitudinal loyalty and the cognitive image of a destination. Similar findings were reported by Çoban (2012) and Carvache-Franco et al. (2022), who also confirmed the link between cognitive image and loyalty.

The study puts forth the following hypothesis in light of the discussion:

H1: The affective image of a destination is directly and significantly influenced by its cognitive image.

H2: Destination cognitive loyalty is directly and significantly impacted by destination cognitive image.

Destination Affective Image

The affective image is the second part of the destination image which refers to tourists' feelings, emotional attachment, and overall liking toward a destination (Baloglu & McCleary, 1999). This emotional response becomes particularly important when tourists begin evaluating and shortlisting potential destinations (Gartner, 1993). When cognitive and affective elements come together, they form a complete or overall destination image, which can be either positive or negative (Beerli & Martín, 2004). For this reason, destinations need to communicate both their cognitive image, such as functional or rational benefits, and their affective image, which highlights emotional experiences (Hosany et al., 2007). According to Oliver (1999), once customers develop a strong affective image, it often leads to affective loyalty (Oliver, 1999).

Affective image and loyalty have been shown to be strongly correlated in earlier studies. For example, Iordanova (2017) discovered that a destination's affective image has a greater impact on visitor loyalty than its cognitive image. Likewise, Chiu et al. (2016) discovered a significant positive relationship between affective image and loyalty. Mody et al. (2017) found that affective image and attitudinal loyalty were positively and significantly correlated, whereas Han and Hyun (2012), Silva et al. (2024) and Gupta and Matatolu (2025) verified that affective loyalty and image are positively correlated.

This research made the following hypothesis in light of the discussion:

H3: A destination's affective image has a significant causal association with destination affective loyalty.

H4: A destination's affective image has a significant causal association with action/behavioral loyalty.

Destination Cognitive Loyalty

Oliver was one of the pioneers of academia to see loyalty as a multifaceted idea. Oliver (2014) asserts that loyalty goes through four stages in order and customers become truly loyal only after moving through each of these phases. The first three stages together represent attitudinal loyalty, and once all stages are completed, genuine brand loyalty is achieved (Oliver, 2014, p. 434). The process begins with cognitive loyalty, where information and knowledge about a brand motivate consumers to prefer it. At this stage, however, customers can still switch easily to a competing brand if they develop cognitive loyalty toward it (Oliver, 2014, p. 434). When consumers have favourable opinions and information that justify their preference for a specific brand over its rivals, cognitive loyalty develops (Harris & Goode, 2004). As customers move forward, cognitive loyalty develops into affective loyalty. Previous studies have consistently confirmed a strong link between these two stages. For instance, Kang et al. (2015), Back (2005), Back and Parks (2003), and Choi et al. (2024) revealed a strong, favourable, and direct causal link between cognitive and affective loyalty. This study postulated the following in light of this discussion:

H5: There is a strong causal associaton between destination affective loyalty and destination cognitive loyalty.

Destination Affective Loyalty

After becoming cognitively loyal, customers move into the next stage by developing affective loyalty, which shows a sentimental bond with the brand (Oliver, 2014, p. 434). A positive outlook and sincere affection for a brand are indicative of affective loyalty, which is typically shaped by the satisfaction that comes from using it (Harris & Goode, 2004). When customers initially choose a brand based on rational evaluation, their continued satisfaction with the brand's performance gradually strengthens this emotional bond (Back & Parks, 2003). In this way, loyalty evolves across different stages of attitude, with customers becoming more emotionally attached over time (Oliver, 1999a).

However, this stage alone does not guarantee true or lasting loyalty, although it serves as an important starting point (Oliver, 2014, p. 434). As visitors grow emotionally attached to a destination, they enter the next phase, conative loyalty, where they develop commitment, along with a strong intention to revisit and suggest the tourist destination to others. There is a strong correlation between affective and conative loyalty, according to prior research. For example, Choi et al. (2024), Back and Parks (2003), Kang et al. (2015), Back (2005) and Han and Hyun (2012) discovered a strong and direct causal link between these two stages. Based on this discussion, this study hypothesized that:

H6: There is a strong and direct causal association between affective loyalty of a destination and conative loyalty of a destination.

Destination Conative Loyalty

Conative loyalty is the third stage of loyalty, where consumers develop a clear intention or commitment toward a specific brand (Oliver, 2014, p. 434). At this point, the desire to repurchase resembles motivation, consumers genuinely want to buy the brand again (Oliver, 1999). However, this stage still does not guarantee actual behavior. True loyalty goes beyond the first three stages and requires moving into real action (Oliver, 2014, p. 434). In a tourism context, once visitors form a strong intention or commitment to visit a destination, this intention can lead to an actual visit in the final stage. Earlier research, for example Chitty et al. (2007) and Kandampully and Hu (2007) used customer intention and commitment as key indicators of loyalty, however, only a small number of destination studies have looked at loyalty in all four aspects. Action or behavioral loyalty is the fourth and last stage, where consumers are ready to act. Here, earlier intentions to repurchase turn into a willingness to follow through, even when obstacles arise. When consumers reach this stage, their readiness leads to confirmed purchase behaviour and increases the likelihood of repeat purchases over time (Oliver, 2014, p. 434). This phase is also influenced by consumers' awareness of competing brands. Exposure to alternatives, along with competitors' trial offers and persuasive efforts, can challenge this loyalty (McMullan & Gilmore, 2003).

Empirical research has consistently shown a strong link between behavioral loyalty and conative loyalty. For instance, Han and Hyun (2012), Back and Parks (2003), and Tran and Le-Anh (2025) found that conative loyalty had a substantial and favourable impact on behavioural or action loyalty. The study postulated the following in light of this discussion:

H7: There is a strong causal relationship between destination conative loyalty and destination behavioural loyalty.

Destination attitudinal loyalty

A customer's commitment or intention to make additional purchases from a brand is referred to as attitude loyalty (Oliver, 1999a). In the cruise line industry, Li and Petrick (2008) explored brand

loyalty by drawing on Oliver's four phases of loyalty. Based on the Tripartite Theory, they proposed that the first three stages collectively represent attitudinal loyalty, which ultimately results in action loyalty. Similarly, Jones and Taylor (2007) looked at service loyalty and noted that loyalty is now considered to be a multifaceted concept. Oliver (1999) goes on to define attitudinal loyalty as a commitment or a strong desire to make another purchase, which is strongly associated with motivation and the desire to do so. This idea aligns with Ajzen's (1991) concept of intention, which describes intentions as expressions of motivation that ultimately lead to behaviour. On the other hand, behavioural loyalty involves actions such as purchasing more products from the same company and recommending it as a preferred supplier (Agyei & Kilika, 2014). When considered collectively, these viewpoints provide compelling evidence for the function of destination attitudinal loyalty as a mediating factor between destination image and destination behavioral loyalty in the context of the Theory of Reasoned Action.

Back and Parks (2003) examined loyalty and its four dimensions in the hotel industry and found that attitudinal loyalty significantly mediates the relationship between behavioral loyalty and customer satisfaction.

This study proposes the following hypothesis in light of the discussion.

> **H8:** The associaton between destination's image and behavioral loyalty of a destination is mediated by destination attitudinal loyalty.

Methodology

Since the goal of this study is to validate and evaluate a theory rather than create one, it is quantitative, causal, and employs a deductive methodology. The deductive approach is also suitable because this study has a theoretical framework. The respondents are all those international visitors who have been to Gilgit-Baltistan, Pakistan. Questionnaire was distributed to the responsents through Google Form through the tour operators, hotels and tour guides. 161 out of 300 questionnaires were received. All questionnaires were usable as the Google form was restricted to answer each question before moving on to the other section, giving a response rate of 53.7%. The response rate of this research corresponds to the recommendation by Ali et al. (2021). Two outliers were diagnosed because the Mahalanobis score is over the critical value, consequently, 159 responses from the data set are adopted for data evaluation. This study adapts and adopts the scales from (Oliver, 1997), (Back & Parks, 2003), (Han et al., 2008), and (Back, 2005). Cognitive logyalty was examined using six items, affective loyalty with 4 items, conative loyalty with 7 items, behavioural/action loyalty with 5 items, cognitive image with 6 items, and affective image with 5 items. A 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), was used to measure each item.

Results

Descriptive Statistics

There were 159 valid responses analysed. The majority of the sample were male (64.2%) and among the sample the respondents were mainly Asian (51.5%) and Europeans (24.5%). Most respondents were aged 26–35 (38.4%) and 36–45 (26.4%), highly educated with master's (44.7%) and bachelor's degrees (39.6%), and primarily professionals (43.3%) or business owners (21%). Most of them were married and had children (51.6%). Most respondents reported incomes above PKR 500,000 (34.5%), stayed in Gilgit-Baltistan for more than 15 days (44.6%), and first learned about the destination mainly through friends (45.9%) and the internet (27.7%). Travel experience data show that most visited Gilgit-Baltistan in 2019 (41.5%), had visited once or twice, and typically travel internationally once per year (51%).

Assessment of the Measurement Model

SmartPLS 3.3.3 software was employed in this study to analyze the inferential statistics (Ringle et al., 2005). The original research model (see figure 1) consisted of 6 variables with 33 reflective measurement indicators. Assessing the measurement model, is the first stage in PLS-SEM.

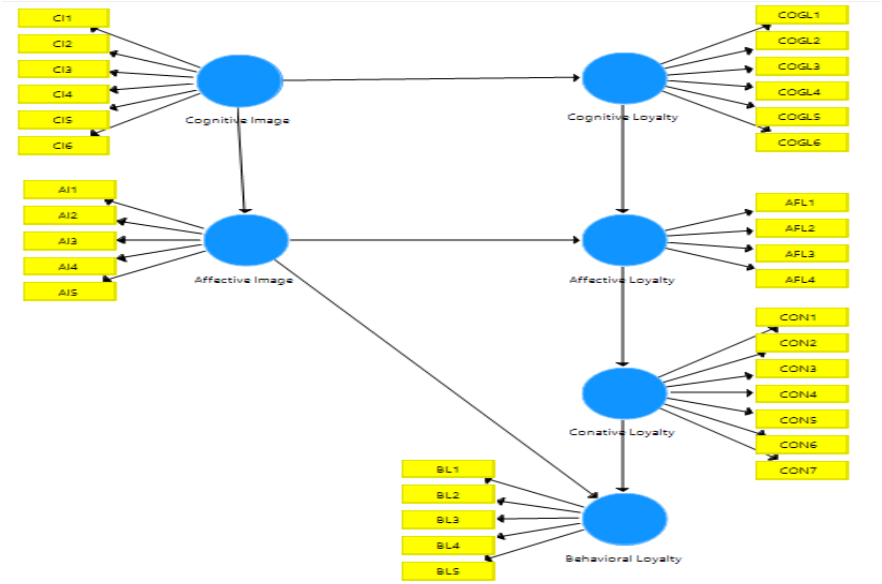

Figure 1: Original Study Model in SmartPLS

Results of Measurement Model (Reflective)

Validity and reliability of the measurement scale

In the analysis, loadings more than or equivalent to 0.50 were not removed. Hair et al. (2019) claim that loads above or equivalent to 0.5 and which are also statistically significant are deemed relevant. Since loads of all items are greater than 0.5 and all measures relating to constructs' reliability and validity are above their threshold values, it is, therefore, items that loaded with values below 0.7 and greater than 0.5 are retained. Therefore, no element from the entire model was deleted. In the research, all Average Variance Extracted (AVE) values of the constructs are above 0.50 and within the suggested threshold. Looking at the AVE values, the Cognitive image factor is 0.537, Affective image 0.546, Cognitive loyalty 0.635, Affective loyalty 0.634, Conative loyalty 0.501, and Behavioral loyalty 0.731. Similarly, the Composite Reliability (CR) has a range of 0 to 1. Hair et al. (2014) contended that it is broadly appropriate to have values in the range of 0.60 to 0.70, and a range of 0.70 to 0.90 is deemed to be classified as reasonable. And it should be noted that a greater CR value shows superior reliability. Thus, it was suitable in the research to have a CR score greater than 0.80. For this research, the CR analysis and result demonstrated that all construct values were higher than 0.80. So it is inferred that all constructs have a sufficient and high internal consistency and that all indicator loadings were in an adequate range. AVEs are over 0.50, and CRs are over 0.80. The details of the CR, indicator loadings and AVE, as well as the CA, can be found in Table 1.

Table 1

Construct, items, Loadings, CR, AVE

Constructs	**Items**	**Loadings**	**CR**	**AVE**
Cognitive Image	*CI1*	0.848	**0.871**	**0.537**
	CI2	0.847		
	CI3	0.587		
	CI4	0.803		
	CI5	0.698		
	CI6	0.555		
Affective Image	*AI1*	0.844	**0.856**	**0.546**
	AI2	0.824		
	AI3	0.725		
	AI4	0.624		
	AI5	0.653		
Cognitive Loyalty	*COGL1*	0.762	**0.912**	**0.635**
	COGL2	0.794		
	COGL3	0.819		
	COGL4	0.835		
	COGL5	0.748		
	COGL6	0.818		
Affective Loyalty	*AFL1*	0.890	**0.871**	**0.634**
	AFL2	0.928		
	AFL3	0.737		

	AFL4	0.583		
Conative Loyalty	*CON1*	0.590	**0.872**	**0.501**
	CON1	0.837		
	CON2	0.832		
	CON3	0.694		
	CON4	0.578		
	CON5	0.550		
	CON6	0.805		
Behavioral Loyalty	*BL1*	0.868	**0.931**	**0.731**
	BL2	0.900		
	BL3	0.892		
	BL4	0.826		
	BL5	0.785		

Discriminate validity

The degree to which a variable in the structural model differs empirically from other variables is known as discriminant validity. Table 2 shows that the diagonal values in this study were the correlations between the constructs, and the diagonal values are the square root of their AVE values. The square root values must be higher than the correlations between the constructs in order to satisfy the discriminant validity requirement. Every AVE square root value is higher than the correlations between the constructs. Therefore, the discriminant validity is preserved in accordance with Fornell and Larcker's criterion.

Table 2

Fornell-Larcker Criterion

	Affective Image	**Affective Loyalty**	**Behavioral Loyalty**	**Cognitive Image**	**Cognitive Loyalty**	**Conative Loyalty**
Affective Image	0.739					
Affective Loyalty	0.497	0.796				
Behavioral Loyalty	0.450	0.694	0.855			

Cognitive Image	0.537	0.428	0.417	0.733		
Cognitive Loyalty	0.482	0.750	0.777	0.490	0.797	
Conative Loyalty	0.445	0.731	0.596	0.320	0.644	0.708

Heterotrait-Monotrait Ratio (HTMT)

However, recent research demonstrates that the Fornell & Larcker's criterion is not appropriate for discriminant validity assessment. As a substitute, Henseler et al. (2015) suggested the HTMT ratio of the correlations (Voorhees et al., 2016). Discriminant validity problems arise with high HTMT values. Henseler et al. (2015) suggest a threshold value of 0.90 for structural models with conceptually very similar constructs. However, when constructs are more conceptually differentiated, a smaller and more conservative threshold e.g., 0.85, is suggested (Henseler et al., 2015). The HTMT values in Table 3 are interpreted as estimates of the correlations between the variables. Some authors propose a threshold of 0.85 (Kline, 2011), while others suggest a value of 0.90 (Teo et al., 2008). If the value of HTMT is above this threshold, then discriminant validity is absent. Table 3 demonstrates that all HTMT values are below 0.9. Since all values of AVE, CR and Cronbach Alpa are above the cutoff point, while it can be observed from table 3 that all HTMT values are under the threshold value of 0.85, this shows sufficient discriminant validity.

Table 3

Heterotrait-Monotrait Ratio (HTMT)

	Affective Image	**Affective Loyalty**	**Behavioral Loyalty**	**Cognitive Image**	**Cognitive Loyalty**	**Conative Loyalty**
Affective Image						
Affective Loyalty	**0.623**					
Behavioral Loyalty	**0.498**	**0.807**				
Cognitive Image	**0.631**	**0.523**	**0.457**			
Cognitive Loyalty	**0.549**	0.870	0.865	**0.547**		
Conative Loyalty	**0.516**	0.851	**0.611**	**0.359**	**0.660**	

All criteria set by Hair et al. (2019) for the assessment of the measurement model are met, which posits that the measure of reliability and validity is maintained for further analysis. The next phase is to evaluate the structural model.

Assessment of the Structural Model

All of the research's generated hypotheses were assessed using a path analysis. The beta (ß) value or the path coefficients in the structural equation modelling in the smartPLS software were used to test these hypotheses. To forecast whether or not the associations are significant and positive, additional research is conducted using bootstrapping and the t-value (Chin, 2010; Bakshi & Krishna, 2009; Efron & Tibshirani, 1994). The t-value, like beta (ß) indicates the strength of the

relationship; higher t-values indicate a stronger causal association (Huang et al., 2007). The study's structural model is shown in Figure 2 below.

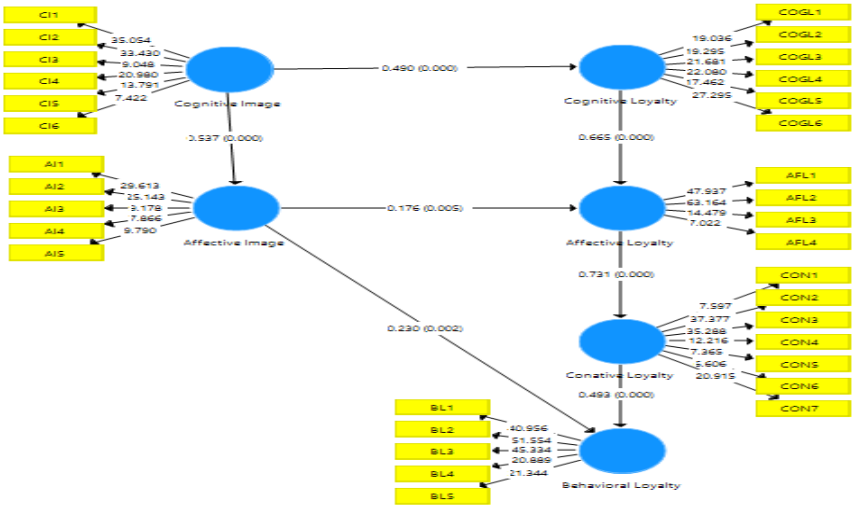

Figure 2: Path Coefficients of Study Model

Collinearity Statistics (VIF)

Assessing collinearity issues by calculating the VIF of each independent variable in the research model is the first stage in assessing the structural model. The value of the VIF should be evaluated in order to verify the construct collinearity (Hair et al., 2011). This study, with reference to Table 4, concludes that collinearity is not critical and the regression results are not biased as all VIF values are under and even more conservative threshold of 3.3 (Diamantopoulos & Siguaw, 2006).

Table 4

Inner VIF Values

	Affective Image	**Affective Loyalty**	**Behavioral Loyalty**	**Cognitive Image**	**Cognitive Loyalty**	**Conative Loyalty**
Cognitive Image	**1.000**				**1.000**	
Affective Image		**1.303**	**1.246**			
Cognitive Loyalty		**1.303**				
Affective Loyalty						**1.000**
Conative Loyalty			**1.246**			

Since collinearity does not exist, the next phase is to investigate the coefficient of determination (i.e., R^2-value) of the dependent variables. The R^2 measures the variance that is explained in each of the dependent variables and is therefore a measure of the explanatory power of the model (Shmueli & Koppius, 2011). The R^2 is a function of the number of independent variables. The greater the number of exogenous variables, the larger the R^2 (Sharma et al., 2021). The R^2 value for Affective Image in this study is 0.289, meaning that Cognitive Image accounts for 28.9 percent of the variance in Affective Image. Moreover, R^2 for Affective loyalty is 0.586, for Behavioural Loyalty 0.398, for Cognitive Loyalty 0.240 and for Conative loyalty R^2 is 0.534 (see Table 5). Based on Hair et al. (2011) and Henseler et al. (2009) the R^2 value for Affective loyalty and

Conative loyalty is above average. The low R^2 value for other endogenous variables are due to low number of exogenous variables.

Table 5
R-square Value

	R Square
Affective Image	0.289
Affective Loyalty	0.586
Behavioral Loyalty	0.398
Cognitive Loyalty	0.240
Conative Loyalty	0.534

Next, the evaluation of the effect size (f^2) was investigated. When an independent variable is removed from the research model, the effect size is meant to determine the effect of the R^2 and predict if the removed construct has a substantial impact on the dependent variable. The indicator of f^2 can be viewed as follows: 0.02, 0.15 and 0.35 suggest a little, moderate and a large impact, respectively (Cohen, 1988). For this research (see Table 6), Affective image has little to large effects, affective loyalty has large effect, cognitive image has large effects, cognitive loyalty has large effect and conative loyalty has moderate effect. This shows that cognitive image, cognitive loyalty, conative loyalty has a stronger impact on the R^2 values on their dependent variables.

Table 6
f-square

	Affective Image	**Affective Loyalty**	**Behavioral Loyalty**	**Cognitive Image**	**Cognitive Loyalty**	**Conative Loyalty**
Cognitive Image	**0.406**				**0.316**	
Affective Image		0.058	0.071			
Cognitive Loyalty		**0.818**				
Affective Loyalty						**1.147**
Conative Loyalty			**0.324**			

Assessment of Direct Relationship

The first seven hypotheses are related to a direct relationship. The hypothetical results were obtained after bootstrapping and running the PLS algorithm. Table 7 demonstrates the hypothetical relationship of direct relationships. The findings presented that Cognitive image has a meaningful and positive association with Affective image with the path coefficient (ß) being 0.537 and the t-value being 7.852. Hence, the hypothesis is accepted. Similarly, the direct relationship between Cognitive image and cognitive loyalty (ß) being 0.490, t-value being 7.509, Affective image and Behavioural loyalty (ß) being 0.230, t-value being 3.081, Cognitive loyalty and Affective loyalty (ß) being 0.665, t-value being 11.600, Affective loyalty and Conative loyalty (ß) being 0.731, t-value being 17.247 and Conative loyalty with Behavioural loyalty (ß) being 0.493, t-value being

7.373. Hence all direct relationships between variables are positive and significant so the hypotheses are accepted.

Table 7

Result of direct relationships

	Original Sample (O)	**Sample Mean (M)**	**Standard Deviation (STDEV)**	**T Statistics (|O/STDEV|)**	**P Values**
Cognitive Image -> Cognitive Loyalty	0.490	0.499	0.065	7.509	**0.000**
Affective Image -> Behavioral Loyalty	0.230	0.236	0.075	3.081	**0.002**
Cognitive Loyalty -> Affective Loyalty	0.665	0.666	0.057	11.600	**0.000**
Cognitive Image -> Affective Image	0.537	0.549	0.068	7.852	**0.000**
Affective Image -> Affective Loyalty	0.176	0.178	0.063	2.787	**0.005**
Affective Loyalty -> Conative Loyalty	0.731	0.738	0.042	17.247	**0.000**
Conative Loyalty -> Behavioral Loyalty	0.493	0.496	0.067	7.373	**0.000**

Mediation Analysis

Before introducing the mediator, the effect of Destination image (DI) on Destination Behavioural Loyalty (DBL) was significant (t-value = 3.877, p-value = 0.000).

The association of DI with DBL via Destination Attitudinal Loyalty (DAL) as a mediator also shows that t = 3.633 and p = 0.000 (see Table 8). Hence, both indirect and direct effects are significant; so, the hypotheses are endorsed.

Since the indirect influence has been authorized, the next step is to assess the Variance Accounted For (VAF). To check whether the mediation effect is complete, partial, or non-existent, VAF was examined. The VAF is carried out to clarify "the size of the indirect effect in relation to the total effect" (Hair et al., 2014, p.225). The VAF dictates the full mediation effect for DI on DBL due to the VAF values of 94.1%, which is over 80% threshold.

Table 8

The Indirect Effect (with mediator)

Indirect Effect	**Beta**	**t-Values**	**p-Values***	**LL**	**UL**	**Decision**
DI -> DAL -> DBL	0.231	3.633	0.000	0.096	0.321	Supported

*significant at $p < 0.05$

Discussion and Conclusions

The association between the dimensions of consumer image and loyalty in the context of tourism is empirically examined in this paper. This study tests several hypotheses to investigate the direct and indirect relationships between the four dimensions of destination loyalty and the two dimensions of destination image. The results demonstrate that cognitive and affective loyalty are influenced by the cognitive and affective aspects of destination image, respectively. Furthermore, the Tripartite Theory states that destination attitudinal loyalty is the result of combining the first three components of destination loyalty. With reference to the Theory of Reasoned Action, the study also presents destination attitudinal loyalty as a mediating variable between destination behavioral loyalty and the overall destination image (cognitive and affective).

This study's comprehensive evaluation of the brand image-loyalty model put forth by Hussain and Kasim (2021) is a significant theoretical contribution. By clarifying the relationships between the cognitive and affective components of destination image and the cognitive, affective, conative, and behavioral components of destination loyalty, the study contributes to the body of knowledge on destination loyalty.

Two important antecedents of destination image that both directly and indirectly affect destination behavioral loyalty are depicted in Figure 1. While affective loyalty is shaped by the affective image component, cognitive loyalty is shaped by the cognitive image component. These two elements work together to create the destination image as a whole. The relationship between destination image and destination behavioral loyalty is mediated by destination attitudinal loyalty, which is the result of the combination of the first three loyalty dimensions. While behavioral loyalty reflects actual behavior, previous research has treated image as an attitude and compared destination attitudinal loyalty to intentions and commitment. The relationship between destination image, destination attitudinal loyalty, and destination behavioral loyalty is strongly supported by the Theory of Reasoned Action, which integrates attitude, intention, and behavior.

Managerial Implications

This empirical investigation has several significant practical and managerial ramifications. Among the most crucial components of the CBBETD model and a major factor in destination loyalty, the BILD model examined in this study gives destination managers a better understanding of how tourists view a destination. Measuring destination image is an essential first step because it enables managers to create efficient management procedures, comprehend how visitors form opinions, gauge their loyalty, and create strategies appropriately. In the end, this can assist destination in drawing in new tourists while keeping hold of current ones. Additionally, the BILD model aids destination marketing managers in comprehending how visitors' knowledge and perceptions of a destination are shaped by their cognitive image. To strengthen these perceptions, managers need well-designed promotional strategies that clearly communicate the rational benefits of the destination and encourage visitors to shortlist it as a travel choice. At the same time, the affective image component provides insight into visitors' emotions, preferences, and emotional connections with the destination.

By highlighting the role of both cognitive and affective image in shaping cognitive and affective loyalty, the BILD model offers a comprehensive view of how loyalty develops. Moreover, by measuring all four stages of loyalty, destination marketing managers can better understand both the attitudinal and behavioral loyalty of current and potential visitors, enabling them to design targeted marketing strategies that ultimately increase tourism receipts.

Limitations and Future Research Directions

This paper has some limitations that should be noted, just like any empirical study. One significant limitation is that only foreign visitors to Gilgit-Baltistan provided the data; local or domestic tourists' perspectives were excluded. Because of this, the results might not accurately represent the total number of tourists or the full range of visitor experiences. The study also opens up a number of important avenues for further investigation. Other variables that serve as mediators and moderator between the destination image and destination attitudinal loyalty dimensions could be investigated in future research using the BILD model. For instance, Word-of-mouth, might be studied as a moderator in this relationship. The association between attitudinal and behavioral loyalty may also be influenced by factors like perceived safety and security, perceived value, and perceived quality of the destination.

Researchers could create a more sophisticated moderated mediation model by looking at these moderating effects, either between destination image and attitudinal loyalty or between attitudinal and behavioral loyalty. In addition to strengthening the BILD framework's theoretical underpinnings, this would offer a more sophisticated understanding of the development and maintenance of destination loyalty.

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