JOHAR – Journal of Hospitality Application & Research
14 (1) 2019, 35-56
http://www.publishingindia.com/johar/

DESTINATION IMAGE AND TRAVEL INTENTION OF TRAVELLERS TO JAMMU & KASHMIR: THE MEDIATING EFFECT OF RISK PERCEPTION

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Abstract

The purpose of the paper is to study the effect of destination image on the risk perceptions of tourists towards Jammu and Kashmir. It also outlines the intentions of tourists towards Jammu and Kashmir State. The study, also, attempted to investigate the mediating role of risk perception between destination image and travel intention in the proposed model. The present study was exploratory cum descriptive in nature and the sample comprised of people who were visiting different tourist spots in Delhi NCR and their perception regarding Jammu and Kashmir state keeping in view the variables understudy was taken. Purposive sampling was adopted for data collection and data analysis was carried out through exploratory factor analysis, confirmatory factor analysis and structural equation modeling techniques. The data for the study was collected both through the primary and secondary sources. The measuring items used for the study were sourced from existing validated scales and literature. The study has found that destination brand, entertainment, nature & climate are the significant dimensions of destination image, which in turn has a positive effect on risk perception and travel intention. It was also found that destination image has both direct and indirect effect on travel intention. The proposed model can successfully be employed for designing of marketing campaigns aiming at improving the destination image, risk perception and travel intention. The state of Jammu and Kashmir has been severely influenced by continuous political instability, which has made enormous misfortunes to the tourism business. The aftereffects of the investigation will be supportive to policymakers in planning different procedures and projects for amplifying traveller inflow and development of tourism industry in the state of Jammu and Kashmir. Very little research has

been conducted on mediating role of risk perception between destination image and travel intention regarding the state of Jammu and Kashmir. The present study further outlines preferable methods and measures for improving and enhancing the destination image in the present socio environmental conditions for attracting more tourists.

Keywords: *Destination Image, Destination Brand, Entertainment, Risk Perception, Travel Intentions*

Introduction

Tourism can be defined as a travel undertaken for pleasure or for business which in commercial sense is enticing or attracting, providing accommodation, entertainment of travellers and organisation of tours. We can also call it a holiday activity undertaken by a person or a group of persons for fun, excitement, adventure or for relaxation. Tourism can include adventure tourism, geo-tourism, medical tourism, industrial tourism, cultural tourism, religious tourism and so many other forms. One such activity which is gaining popularity among some tourists is conflict tourism which can be defined as recreational travel to active or former conflict zones for purposes of sightseeing or historical study.

In recent times a lot of places in middle-east have been embroiled in wars and conflicts and such have been deemed to be unsafe to visit by tourists by various countries. Often various countries or their embassies in conflict zones have been issuing advisories against travelling to such places, but that doesn't deter some tourists from visiting such places on their own risk. We can take an example from Palestine which has been involved in a long term dispute with Israel over the past 60 years and still one can find travellers travelling to Palestine mostly from western countries. This is what can be mildly called conflict tourism.

The success of tourism depends on the lesser risks associated with that place. The presence of terrorism has been regarded as the major threat associated with the degradation of a tourist place. Risk is an important factor which affects the intentions of travelling to a particular place. Tourists choose places which are safe and mostly avoid places which they perceive as risky (Sonmez & Graefe, 1998). In the consumer behaviour literature, seven types of risk have been identified: equipment risk, financial risk, physical risk, psychological risk, satisfaction risk, social risk, and time risk. The risks involved in conflict zones mainly comprise of physical risk, political instability and terrorism.

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If we look at the situation in Kashmir over last two decades, the socio-environmental conditions have not been conducive for tourism. Yet, there have been some tourist activity going on intermittently during this period. There have been various other causes related to such lean tourist activity in the region despite scintillating and breathtaking scenery. Kashmir has a great potential of attracting travellers from all around the world. It has geographical, cultural and historical attractions which make it an ideal tourist destination. It is also being referred to as the "Paradise on Earth". Despite being India's most beautiful tourist destination travellers hesitate visiting Kashmir because of the unrest going on in the valley (Chauhan & Khanna, 2005).

This study attempts to answer the following specific research questions:

RQ1: What is the impact of destination image on risk perception?

RQ2: What is the impact of destination image on travel intention?

RQ3: What is the impact of risk perception on travel intention?

RQ4: What is the mediating role of risk perception between destination image and travel intention?

Literature Review and Hypotheses Development

Risk Perception

Risks can have positive as well as negative consequences. In case of tourism the perception of risk depends on consequences and uncertainity (Moutinho, 2000). Mostly risks have undesirable outcomes. There are many factors which effect the perception of risks among tourists like tourist role or type (Roehl & Fesenmaier, 1992; Lepp & Gibson, 2003), information search and sources (Sonmez & Graefe, 1998; Pizam *et al*., 2004; Kozak *et al*., 2007), gender (Lepp & Gibson, 2003; Pizam *et al*., 2004), previous travel experience (Sonmez & Graefe 1998; Lepp & Gibson 2003), personal characteristics (Roehl & Fesenmaier, 1992; Sonmez & Graefe, 1998), life stage/ age (Gibson & Yiannakis, 2002; Lepp & Gibson, 2003), nationality (Kozak *et al*., 2007) and education (Sonmez & Graefe, 1998). Tourists can be of two types, some tourists are risk averse individuals who choose place based on their safety while there some who are risk seekers who are not concerned about the safety of the destination (Sonmez & Graefe, 1998). Terrorism and political instability are the risks which are considered to be the most intimidating due to its random and uncontrollable nature and the fear of potential harm that is involved in visiting these destinations (Cavlek, 2002; Heng, 2006). The

political hazards of the destination are regarded as more riskier than the other risks related to weather or social hazards etc. (Gray & Wilson, 2009).

Destination Image

Destination images are set of defined images related to ideas, impressions, expectations and emotional thoughts that tourists have about a place (Assaker, 2014). Image involves how tourists perceive and think about a place. According to Gartner 1993 destination image has three major components cognitive, affective and conative. Cognitive attributes are related to beliefs and knowledge about the destination (Bigne *et al*., 2009). The emotional appraisals of a destination are represented by affective attribute of the destination image (Hallmann *et al*., 2015) and the conative image of the destination involves consideration of a place as a potential tourist destination.

The image that a traveller has of a destination influences his decision of selecting a particular place (Chi & Qu, 2008). It also affects the on-site experiences as well as the loyalty of tourists towards a particular destination. Thus it affects the overall travel behaviour of the tourists (Ramkissoon & Uysal, 2011).

Travel Intentions

The expectations to behave in a certain way with regard to different products and services are called behavioural intentions (Mowen & Minor, 2001). Travel intention is a type of behavioural intention which emphazies a person's intent to travel to a particular place. The intention to visit a place can be formed based on various factors.

Travel intention literally emphasizes one's intent to travel or commitment to travel. Travel intention is an outcome of a mental process that leads to an action and transforms motivation into behaviour. That is, intention serves as an important mediator that connects motivation to future travel behaviour. Unfortunately, only limited empirical research has examined the importance of the role of intention in the travel motivation - behaviour relationship. Indeed, intention has been one of the least researched areas of tourism. Only a few empirical examinations about travel intention for specific destinations and products are found in the literature. Iso-Ahola (1980) showed that leisure behaviour can be successfully predicted from attitude. Qu and Wong (1999) examined Hong Kong residents' intention to go on cruises in relation to motivation factors and found that accommodation, food and beverage, and entertainment are the most important determinants of intention to go on

cruises. Woodside and Dubelaar (2002) proposed a general framework of tourism consumption system that consists of a set of related travel intention, decisions, and behaviours by a discretionary traveller prior to, during, and following a trip. A more recent study by Shim, Gehrt, and Siek (2005) found that mature travellers who self-perceive themselves as younger tend to have a more positive affective attitude, have travelled more frequently in the past, and have stronger intentions for future travel.

Interrelationships among Destination Image, Risk Perception and Travel Intentions

Mostly tourists will choose a place that has the most favourable image (Leison, 2001, Lin *et al*., 2007). The image of a destination plays a critical role in selection of a destination and has a direct influence on the travel intentions of a tourist (Bonn, Joseph, & Mo, 2005). A destination which is associated with risks like political conflicts and other events negatively affect the image of that destination (Heslop, Lu, & Cray, 2008) and some other events may also affect it in a positive way. Travel intentions are influenced by a positive destination image (Hong, Kim, Jang, & Lee, 2006). A positive or negative destination image formed by various ways like the influence of media will also have a positive or negative effect on the risk perceptions of the tourists (Hall & O'Sullivan, 1996). The perceptions of risk also have an impact on the intentions to travel. A destination that the tourists consider as risky becomes undesirable for travelling (Crompton, 1992). Risk perception is regarded as the key factor that has an impact on the travel decisions of tourists (Law, 2006; Sonmez & Graefe, 1998). According to Law (2006) travelers prefer to travel to those places with low potential risks and where the risk threats was also low.

Therefore, in view of above discussion following hypotheses has been formulated:

H_1: Destination image positively and significantly influences risk perception.

H_2: Destination image positively and significantly influences travel intention.

H_3: Risk perception positively and significantly influences travel intention.

H_4: Risk perception substantially and significantly mediates the relationship between destination image and travel intention.

H_5: Destination brand, Nature & Climate, Entertainment are significant dimensions of destination image.

Proposed Research Model

The model for this study has been developed after an elaborate literature review. It contains destination image as predictor variable constituting of destination brand, nature and climate, entertainment which would affect outcome variables i.e. risk perception and travel intention. In order to test the various causal relationships between the variables in the model, Structural Equation Modeling (SEM) was employed. Initially the measurement model was developed, it was followed by structural model, and both were tested through different model fit indices and various path estimates were determined. The proposed model is depicted in the Fig. 1.

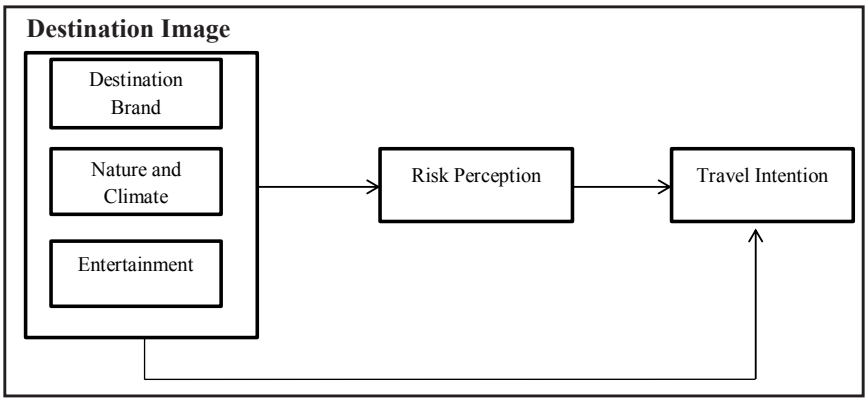


Fig. 1: Conceptual Model

Methodology

Research Design, Sample, Data Collection, Scale Development

The present study was exploratory cum descriptive in nature and the sample comprised of people who were visiting different tourist spots in Delhi NCR and their perception regarding Jammu and Kashmir state keeping in view the variables understudy was taken. Researchers adopted purposive sampling for selecting the respondents because of non-availability of the sampling frame. The sample size was determined on the basis of number of items in the questionnaire. It has been suggested by Hair *et al.* (1998) that sample size should be ten times the number of items in the questionnaire. Accordingly,

250 questionnaires were distributed out of which 218 were found to be fit for analysis with the response rate of 87.2 percent. The data for the study was collected both through the primary and secondary sources. The measuring items used for the study were sourced from existing validated scales and literature. The questionnaire consisted of two sections. Section 'A' included demographic information of respondents while Section 'B' included statements of destination image, risk perception and travel intention. The demographic characteristics were age, gender and marital status. The destination image scale and travel intention scale used in the present study were adapted from previously published works. The items were, however, modified so as to suit the current research context and purpose. The destination image scale has been adapted from Chen & Tsai (2007), travel intention scale from Ting *et al.* (2015). Furthermore, risk perception was measured through six statements. These items were developed using scale items adapted from previous studies, literature and experts from the field. To capture the responses of the sample elements, a five point Likert scale (ranging from 1: *strongly disagree*; 2: *disagree*; 3: *Undecided*; 4: *agree*; 5: *strongly agree*) was used throughout the study. There were total 25 items in the questionnaire. Destination image scale comprised of 14 items, travel intention scale comprised of 5 items and risk perception scale comprised of 6 items respectively.

Pretesting

Before finalizing the research instrument pretesting was conducted on a sample of 20 respondents from three tourist stay places namely Sonamarg, Gulmarg, Pahalgam. Further, discussions were carried out with experts and respondents, as suggested, few items were revised and modified.

Demographic Characteristics of Sample

Table 1 depicts the frequency and percentage of the demographic variables namely Age, Gender, Marital status. The maximum number of tourists were observed in the age group 25-35 years with 42.4 percent followed by 34.5 percent of the respondents in 35-45 years age group, and 23.1 percent in the age group 45 & above respectively. It is revealed from the table that dominant tourists are male i.e. 65.3 percent than female (34.7 percent). Highest number of tourists were married (59.2) which was followed by tourists who were single (40.8). Demographic description of variables is shown in Table 1.

Table 1: Sample Characteristics of Tourists

Demographic variables	Category	Frequency	Percentage
Age	25-35 years	93	42.4
	35-45 years	75	34.5
	45 & above	50	23.1
Gender	Male	142	65.3
	Female	76	34.7
Marital Status	Married	129	59.2
	Single	89	40.8

Source: Data compilation by the authors for the present study

The refinement of the instruments was done through exploratory factor analysis followed by confirmatory factor analysis.

Exploratory Factor Analysis (EFA)

EFA was performed for the exploration of dimensions. The analysis was initially performed on 25 items, based on the results the items were reduced to 20, which were divided into 3 factors i.e. destination image, travel intention and risk perception.

The items whose loadings were greater than >0.50 were retained while as those whose loadings were below <0.50 were dropped in the final component matrix. EFA results identified 5 items unreliable because of their low items loading in communalities (i.e. <0.50) and cross loadings in rotation matrix, so these items were eliminated from the respective certain construct and improved loadings (Hair *et al*., 1998; Field, 2009). The eliminated items were under the variable destination image and risk perception. DIE3, DISS1, DISS2 were eliminated from variable destination image and RP3 & RP5 were eliminated from variable risk perception.

The standard criterion used to determine the number of factors was based on Eigen value which should be equal to or more than one (>1). In addition to this, the suitability of the data was assessed through two tests; Kaiser-Meyer-Olkin measure of sampling adequacy (KMO) and Bartlett's Test of Sphericity. The Table 2 shows the KMO value of .854 which is much higher than the acceptable value of 0.5. KMO should be > 0.50 and Bartlett's Test of Sphericity has to be significant (Nunnally, 1978). Bartlett's test of Sphericity is significant at 0.000 level which indicates that the factor analysis is good for further analysis.

Table 2 : KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.854
Bartlett's Test of Sphericity	Approx. Chi-Square	3950.896
	df	190
	Sig.	.000

Source: Data compilation by the authors for the present study

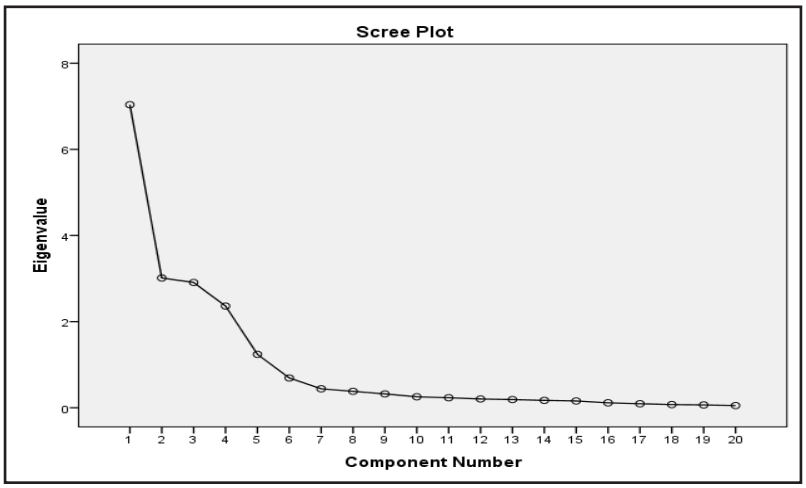
Rotated component matrix showed items in the particular dimensions. As shown in the matrix (Table 3) five dimensions were obtained.

Table 3: Configured EFA Matrix of Identified Factors and Item Descriptions

Dimensions/ Factors	Item label code	Rotated Factor loading	Communalities	Eigen value	Variance extracted %
Destination Image					
Destination Brand	DI_DB1	.954	.940	7.036	22.810
	DI_DB2	.923	.894		
	DI_DB3	.900	.854		
	DI_DB4	.945	.931		
	DI_DB5	.914	.900		
Entertainment	DI_E1	.949	.926	3.013	17.159
	DI_E2	.919	.883		
	DI_E4	.958	.940		
Nature and Climate	DI_NC1	.865	.897	2.908	16.438
	DI_NC2	.813	.745		
	DI_NC3	.887	.891		
Risk Perception					
Risk Perception	RP1	.890	.826	2.362	13.775
	RP2	.907	.849		
	RP4	.881	.793		
	RP6	.865	.775		
Travel Intention					
Travel Intention	TI1	.794	.781	1.240	12.617
	TI2	.815	.728		
	TI3	.861	.775		
	TI4	.713	.687		
	TI5	.701	.644		
Rotation Sums of Squared Loadings (Cumulative % of variance)					82.799

Source: Data compilation by the authors for the present study

From the component matrix (Table 3) it is clear that all the items have factor loadings greater than >0.50 on their respective factors and communalities >0.6 (Table 3). It is also clear from Scree Plot (Fig. 2) that five dimensions could be extracted which accounts for 82.799 percentage of variance. The components having Eigen value greater than one are considered and therefore 5 factors were obtained which explain 82.799 percent of the total variance.

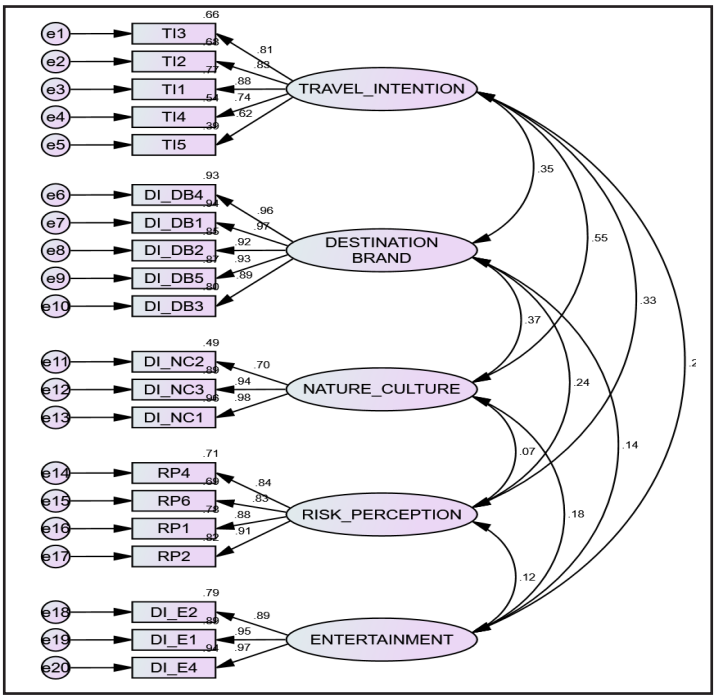


Source: Data compilation by the authors for the present study

Fig. 2: Scree Plot of Dimensions Under Study

Confirmatory Factor Analysis (CFA)

CFA was employed to confirm the uni-dimensionality of measurement constructs obtained from the EFA. For assessment of CFA various model fit indices for the measurement model were determined (Chau, 1997). CMIN/DF (< 2 is good and 2-5 acceptable); goodness-of-fit index (GFI > 0.90 is good and > 0.80 acceptable); adjusted goodness-of-fit index (AGFI > 0.80 is good and > 0.70 acceptable); normed fit index (NFI > 0.90); comparative fit index (CFI > 0.90); root mean residual (RMR < 0.10) and root mean square error of approximation (RMSEA < 0.10). Factor loadings are the standardized regression weights of the constructs with its items, the loadings above 0.70 are considered good and loadings above 0.60 have also been acceptable by some authors (Hair et al., 1998). The measurement model is shown in Fig. 3.



Source: Data compilation by the authors for the present study

Fig. 3: Measurement Model

Researchers allowed all the 5 dimensions explored through the process of Exploratory Factor Analysis to correlate with each other in a single Measurement Model (Fig. 3). The dimensions of Destination image are DB, NC and E. Risk Perception and Travel Intention variable was not having any dimension. The result of model (Fig. 3) on all sub scales showed that all the manifest (observe) variables are highly loaded on their latent construct; hence, no item was eliminated from the sub-scales of destination image, risk perception and travel intention. The fit indices of the specified model have also yielded good results (CMIN/DF= 1.647, GFI= 0.839, CFI=0.974, RMSEA=0.057, RMR=0.046).

From the model it is clear that most of the factor loadings are well above 0.70 threshold with only one loading above > 0.60 which is also acceptable and hence support the EFA findings (Hair *et al*., 1998). Table 4 shows path estimates (item loadings) of the measurement model.

Table 4: Results of Measurement Model

Latent Variables	Item Label code	Standardised Factor Loading	AVE	MSV	CR
Destination Image					
Destination Brand	DI_DB4 DI_DB1 DI_DB2 DI_DB5 DI_DB3	.963 .970 .924 .933 .892	0.610	0.306	0.885
Entertainment	DI_E2 DI_E1 DI_E4	.886 .945 .971	0.748	0.108	0.922
Nature and Climate	DI_NC2 DI_NC3 DI_NC1	.698 .941 .978	0.874	0.083	0.954
Risk Perception					
Risk Perception	RP4 RP6 RP1 RP2	.844 .828 .881 .906	0.777	0.306	0.911
Travel Intention					
Travel Intention	TI3 TI2 TI1 TI4 TI5	.813 .826 .880 .738 .624	0.878	0.138	0.973

Source: Data compilation by the authors for the present study

Reliability and Validity

Reliability of the Final Scale

Reliability of the final questionnaire after CFA was assessed through Overall Cronbach Alpha, and Composite Reliability. The final scale comprised of 20 items. The findings associated with the results of two measures are discussed in the followings sub sections.

Overall Cronbach Alpha

The overall "Cronbach Alpha" calculated through SPSS is 0.856 which is much higher than the acceptable level in social science research (Hair *et al*., 1998). Cronbach alpha value for all three constructs i.e. destination image (α-0.861); risk perception (α-0.819); and travel intention (α-0.915) (Table 5) also reflected the internal consistency (i.e. each question within a measure is actually measuring the same phenomenon).

Table 5: Overall Cronbach Alpha Coefficients

Constructs/ Dimensions (Multi-Item measure Reliability)	Score (Cronbach Alpha -α)	No. of Items	Scale
Destination image	0.861	11	5 Point
Risk Perception	0.819	4	5 Point
Travel Intention	0.915	5	5 Point
Scale (Overall)	0.856	20	5 Point

Source: Data compilation by the authors for the present study

Composite Reliability

The value of all the dimensions for CR as shown in the Table 4 is greater than 0.70, thereby achieving Composite Reliability as well.

Validity

Convergent Validity

Convergent validity was established through Standardised Factor Loading (SFL), Construct Reliability (CR), and Average Variance Explained (AVE). Criteria for ensuring convergent validity are CR>0.7, CR>AVE and AVE>0.5 (Hair *et al*., 2010). AVE of extracted five individual dimensions was found more than 0.5 (Table 5). Thus, the final scale comprised of the 20 items in total for all the variables under study.

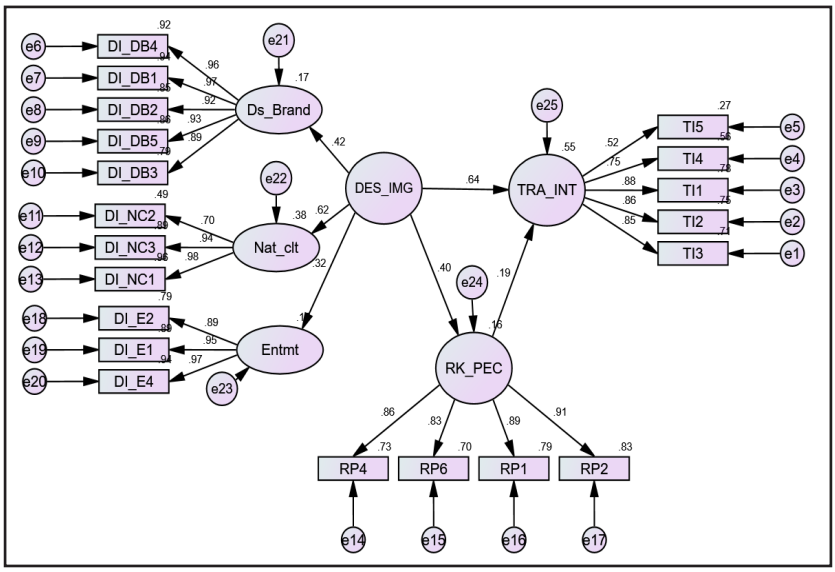
Further, in the present study, majority of all variables are satisfactorily loaded on their latent dimensions (standardized factor loading > 0.6). All individual constructs, satisfied all pre-requisites (i.e. factor loadings of each variable and fit criterion) of convergent validity. The results are exhibited in Table 5.

Discriminant Validity

Discriminant validity was also established on the basis of AVE and Maximum Shared Variance (MSV) for the variables under study. Criteria for establishing discriminant validity is MSV<AVE (Hair *et al*., 2010). Within the present study, MSV for each of the five individual constructs have been determined. Thus measurement model established discriminant validity as MSV of all individual constructs have been found to be lower than their respective AVE estimates (Table 4).

The Results of the Structural Model

This study applies the structural model of Structural Equation Modelling (SEM) to explore the causal relationship among constructs. Fig. 4 and Table 6 show the results of structural model of this study, and the path coefficients indicate the effects among the constructs in the structural model.



Source: Data compilation by the authors for the present study

Figure 4: Structural Model Showing Various Causal Relationships

The overall fit of the model is divided into absolute goodness-of-fit, relative goodness-of-fit, and parsimonious goodness-of-fit (Hair, Black, Babin, & Anderson, 2009). For absolute goodness-of-fit, the Chi-square

value/df (degree of freedom) = 1.540, which is less than 3, the goodness-of-fit index (GFI) = 0.978, which is more than 0.9, and the Root Mean Square Error (RMSE) = 0.05, which stands for satisfactory fit, represent an acceptable model fit. For relative goodness-of-fit index, the adjusted goodness-of-fit index (AGFI) = 0.900, which is more than 0.8, and the normed fit index (NFI) = 0.952, which is more than 0.9, stand for an acceptable model fit. For parsimonious goodness-of-fit, the comparative-fit index (CFI) = 0.977, which is more than 0.9, represents an acceptable model fit. Table 6 shows the various goodness-of-fit statistics of this study. According to the results of Table 6, the overall fit of the model in this study is acceptable.

Table 6: Descriptive Measures of Model Fit

Measure	Estimate	Threshold
CMIN	254.160	--
DF	165	--
CMIN/DF	1.540	Between 1 and 3
CFI	0.977	>0.95
SRMR	0.067	<0.08
RMSEA	0.052	<0.06
P-Close	0.380	>0.05

Source: AMOS Output

The results of the structural model (Table 7) demonstrate that H_1, H_2, and H_3, are all supported in this study. Standardised estimated regression weight for relationship between destination image and risk perception is 0.396, between destination image and travel intention is 0.645 and between risk perception and travel intention is 0. 193. The fit measures indicate that the model is accepted with good model fit measures.

The results in the Table 7 reveal that regression estimates of destination image dimensions namely destination brand, nature & climate, entertainment are also significant with critical ratio of 4.671, 4.162, and 3.096 respectively and support the H_4 that destination brand, nature & climate, entertainment are significant dimensions of destination image.

Table 7: Results of Structural Model

			Estimate	C.R.	P	Label
RK_PEC	<---	DES_IMG	.396	2.272	.023	*Supported*
Ds_Brand	<---	DES_IMG	.417	4.671	***	*Supported*
Nat_clt	<---	DES_IMG	.616	4.162	***	
Entmt	<---	DES_IMG	.316	3.096	.002	
TRA_INT	<---	DES_IMG	.645	4.429	***	*Supported*
TRA_INT	<---	RK_PEC	.193	2.222	.026	*Supported*

Source: Data compilation by the authors for the present study

Besides the direct effect between destination image and travel intention, Table 8 shows that there is a significant indirect effect between destination image and travel intention. Speaking of the indirect effect between destination image and travel intention, destination image can positively affect travel intention indirectly via risk perception which accounts for the indirect effect coefficient, 0.076, in Table 8. Therefore, risk perception has partial mediation effect between destination image and travel intention in the study.

Table 8: Direct and Indirect Effects of Destination Image

Direct effect	**Destination Image → Travel Intention**	**0.645**
Indrect effect → Destination Image → Risk Perception → Travel Intention		0.076
Total effect		0.721

Source: Data compilation by the authors for the present study

Discussion and Conclusion

The study's purpose was to explore the relationships among destination image, risk perception, and travel intention and to examine the mediating effect of risk perception on the relationship between destination image and travel intention. The study has been conducted in Jammu and Kashmir State, a state subject to continuous conflicts. Jammu and Kashmir has faced many untoward incidents in recent years like 2010 and 2016 uprising but in this study, travellers have maintained a positive image of Kashmir and continue to have positive travel intention. This study classifies destination image into three dimensions— destination brand, nature & climate and entertainment.

The findings of the study have re-affirmed that destination brand, nature & climate and entertainment are the three significant dimensions of

destination image with the highest contribution from nature and climate. Some regions of Kashmir are continuously prone to conflicts, but still it has other cultural and natural attractions to offer travellers. This result could change tourists' perceptions in that they will tend to visit Kashmir. The climate of Kashmir remains pleasant as compared to other states of India that is why tourists from all over India and from across world come here to enjoy the scenic beauty and climate. Such unique climate and natural attractions can become the differentiating factors to travel intention. In contrast, entertainment facilities were not significant in the study. Travellers have the least favourable perception of Kashmir in offering entertainment services like Good night life, a good shopping place, varied gastronomy, exotic. These reasons can reduce the level of satisfaction (Rittichainuwat *et al*., 2001). Destination brand got the least score in the present study. The destination brand can be improved by providing convenient visa procedure to foreign tourists/less documentation work for tourists visiting from other states which will give rise to positive perceptions and influence satisfaction. Presently, Kashmir may not be competing with other states of India as a shopping center destination. However, marketing campaigns for new shopping facilities with reasonable and affordable prices can challenge the neighbouring states. Promoting shopping facilities can enhance the higher possibility for travellers' visit (Hui & Wan, 2003). These marketing campaigns can create positioning in the travellers' minds and these attributes can become the competitive criteria for tourists' intention. These results imply that destination image alone cannot directly drive a traveller's future behavioural intention. Overall satisfaction is required to force the action of revisit intention and recommendation, validating previous studies by Hui *et al*. (2007), Lee *et al*. (2007), Kozak and Rimmington (2000), and Rittichainuwat *et al*. (2003).

Most advertisers might want to pick up business through explorer expectation and referrals. Subsequently, the partners, for example, travel organizations could undertake various advertising efforts for promoting a place. The one of kind assets, for example, are common magnificence and culture that can give the positive picture observations which will have its bearing on future visits. Utilizing the media all the more adequately as a respectable channel of data dispersion can be an apparatus for bringing back explorers. Traveller's are required to assemble exact and adequate data on wellbeing and wellbeing danger of going to Kashmir. Adequate data can diminish the dangers that travellers may have in settling on movement choices. Advancing the nation's wellbeing, for example, against fear mongering can limit a negative picture. Other than the dangers of wellbeing, goals may likewise consider different dangers that travellers may consider before travelling. For instance, travel operators can support an extraordinary special battle with

sensible bundles, which might be justified regardless of the time and cash of travellers. This can diminish the impression of danger in coming to Kashmir.

Findings of the study provide strong support to the notion that destination image directly affects risk perception and travel intention, while risk perception also has a direct effect on travel intention. These findings are consistent with the studies of (Leison, 2001), (Lin *et al*., 2007), (Bonn, Joseph, & Mo, 2005), (Heslop, Lu, & Cray, 2008), (Hong, Kim, Jang, & Lee, 2006), (Law, 2006), (Sonmez & Graefe, 1998). The results indicate that the if the tourists are having a positive image regarding a particular destination, it will have its bearing on how he/she will perceive risk of that place and his desire to travel again or not. More positive the perception of destination, lesser will be the risk perception and more positive the perception of destination, more will be the intention of the tourist to come again and again explore the beauty of Kashmir.

The direct relationship between the destination image and travel intention is well documented in the literature. The same has been empirically proved by the present study with the finding that this relationship is mediated by a third variable i.e. risk perception which acts as partial mediator in the structural model. Therefore, the authorities willing to improve the image of destination for tourists need to focus on various strategies that will help them in creating a positive travel intention among tourists. However, if they fail in this, it may have negative impact on the relationship strength and can transform valuable tourists into hostile ones.

In conclusion, the positive perceptions of a particular destination image are important factors for risk perception and travel intention. The destination managers should find the appropriate approach promoting positive images of the destination to increase tourists' demand (Wang & Hsu, 2010). In the meantime, reducing risk perception of travellers can also increase traveller behavioural intention.

Implications

The results obtained from the present study have certain significant implications. *First*, it contributes to the body of existing literature. The proposed model can successfully be employed for designing of marketing campaigns aiming at improving the destination image, risk perception and travel intention. The authorities willing to improve the image of destination for tourists need to focus on various strategies that will help them in creating a positive travel intention among tourists.

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Limitations and Future Research

The study has got some limitations that need to be acknowledged by the researchers. The analysis suffers from sample size. Larger and representative sample is needed to further investigate the variables under study.

All the variables in the present study are measured subjectively (using a questionnaire). Therefore, the shortcomings inherent in every questionnaire based survey where answers are dependent on respondents' perception could not be overcome. Therefore, future research works in the field need to focus on objective performance measurement wherein subjectivity has lesser effect on the validity of results. Another limitation of the study being that it was carried out keeping in consideration the state of Jammu and Kashmir only. Future researchers can adopt the model as well as the methodology of the present study for further validation and authentication of some other tourist destination.

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