



# Antecedents of tourist loyalty in rural tourism: A PLS SEM and IPMA analysis

Basharat Hussain<sup>1\*</sup> and S. Sumaira<sup>2</sup>

## Abstract

*Purpose* – This study aims to examine the determinants of tourist loyalty in rural tourism, focusing on the relationships among cognitive image, perceived value, and tourist satisfaction in the Kashmir Valley.

*Design/Methodology/Approach* – A quantitative approach was employed using data collected from 407 visitors. The study applied PLS-SEM and Importance-Performance Map Analysis to analyse structural relationships and evaluate the relative importance and performance of key constructs influencing tourist loyalty.

*Findings* – The results indicate that cognitive image and perceived value significantly influence tourist satisfaction. However, only perceived value has a direct effect on tourist loyalty. The relationship between cognitive image and loyalty is fully mediated by satisfaction. Furthermore, IPMA results reveal that perceived value is the most critical determinant of loyalty but shows a relatively lower performance level compared to other factors, indicating a strategic improvement gap. These findings highlight that enhancing perceived value and maintaining high levels of satisfaction are essential to fostering tourist loyalty in rural destinations.

*Originality/Value* – This study contributes to rural tourism literature by integrating structural and performance-based analysis to better understand loyalty formation. It provides practical insights for destination managers to prioritize perceived value enhancement strategies while sustaining tourist satisfaction to achieve long-term loyalty.

**Keywords:** Cognitive destination image, perceived value, tourist satisfaction, tourist loyalty, PLS SEM, IPMA

## Introduction

Rural tourism is increasingly recognized as a significant niche within the tourism sector, aimed at improving the lives of rural residents and integrating multiple business sectors (Li, 2022). This form of tourism primarily attracts urban tourists, offering them exposure to rural environments, which promotes development in rural regions, especially in countries like India. The United Nations World Tourism Organisation (UNWTO) has raised awareness of rural tourism by designating 2020 as the "Year of Tourism and Rural Development" and initiating competitions to enhance rural development through tourism initiatives. However, there continues to be an absence of a universal definition for 'rural,' coupled with limited exploration of its distinct applicability to rural tourism.

The economic challenges faced by rural areas—aggravated by industrialization that often sidelines these communities (Puška et al., 2020)—there is a shift towards leveraging tourism as a sustainable development tool. This transition recognizes tourism as an independent economic sector rather than merely a supplementary activity in many nations (Martín Martín et al., 2020). Investments in tourism-related activities are perceived as vital for rejuvenating rural economies (Puška et al., 2020). The study addresses gaps in research concerning the relationship between destination image and tourist loyalty within the context of rural tourism,

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a connection that has previously received scant attention. It also explores the mediating role of tourist satisfaction in the interaction between cognitive image and tourist loyalty, marking the first empirical examination of these constructs within rural tourism literature.

The selection of tourist destinations is crucial, as highlighted by Nazir et al. (2021). Therefore, destinations need to devise innovative strategies to attract visitors, thereby enhancing profitability by increasing visitor numbers while decreasing marketing expenses (Alegre & Juaneda, 2006). Although the cognitive image has been explored by various scholars, minimal focus has been directed towards its influence on rural tourist destinations. Factors including cleanliness, facility quality, management, landscape, and community attributes significantly influence visitor perceptions and decision-making processes and the likelihood of returning recommendations.

Valley of Kashmir as an example, it was historically a vast lake known as "Satisar" and has long been admired for its picturesque climate and varied landscapes, recognized by historical figures like Sir Francis Young-Husband. Today, the region's tourism-driven economy provides substantial employment and showcases significant growth potential. Enhancing rural tourism could considerably benefit the primarily rural population dependent on agriculture. By developing rural attractions, tourism can improve socio-economic conditions, diversify agricultural practices, and stimulate local economies. There is currently a deficiency of research investigating cognitive image and behavioral loyalty in rural tourist destinations, with only a limited number of studies addressing rural destinations. To promote sustainable development in these regions, it is essential to collect data regarding their projected image and its impact on tourists' decisions to visit and return. Currently, there is a lack of scientific evidence establishing a conclusive connection between cognitive image and perceived value as predictors of tourist satisfaction and tourist loyalty in rural tourism contexts as conceptualized in model shown in Figure 1. Accordingly, this research has following objectives: (1) To analyze the impact of cognitive image and perceived value on tourist loyalty within the rural tourism context; and (2) To examine the mediating role of tourist satisfaction between cognitive image and tourist loyalty, and also between perceived value and tourist loyalty. The implications of these findings will provide actionable insights for rural tourism destination managers and furnish tourism service providers with the requisite information to gauge demand and develop products that align with market needs.

## **Literature Review**

### **Cognitive Image**

Cognitive image contains all aspects of knowledge and beliefs that tourists utilize to evaluate the characteristics of a destination, even in the absence of prior visits (Stylos et al. 2016; Tasci et al. 2021). Cognitive Image primarily emphasizes concrete, physical characteristics (Pike and Ryan 2004), including hotels, infrastructure, restaurants, and cultural attractions. Cognitive Image pertains to response outcomes including destination preference (Lin et al. 2007), destination selection (Baloglu and Brinberg 1997), and intents to return to a place (Stylos et al. 2016), a notion further supported by contemporary integrative research (Afshardoost and Eshaghi 2020).

### **Perceived Value**

Research highlights the significance of perceived value in predicting consumer satisfaction and loyalty, an assertion supported by studies from El-Adly (2019) and Yang & Peterson (2004). Perceived value can be defined as the equilibrium between perceived benefits and sacrifices, which has been a fundamental concept in marketing for over three decades (Baker et al., 2002; McDougall & Levesque, 2000). In the context of tourism, various factors such as service quality, pricing strategies, emotional connections, and social influences shape perceived value (Liu et al., 2014). Investigations into perceived value span many sectors, including adventure and eco-tourism, as noted in the works of Carvache-Franco et al. (2022), Chi et al. (2020), and Yang et al. (2023). The evolution of perceived value theories has transitioned from a unidimensional approach, as characterized by Zeithaml (1988), to a more comprehensive multidimensional perspective, which incorporates economic, functional, emotional, and social dimensions (Kim & Park, 2017; Kim & Thapa, 2018). This study specifically addresses existing gaps related to the characteristics of engagement in rural tourism.

## **Tourist Satisfaction**

Over the past four decades, the field of customer satisfaction has gained significant attention, leading to the development of various definitions and theoretical frameworks. Central to this research is Oliver's expectancy-disconfirmation theory (1981), which asserts that customer satisfaction is determined by the difference between pre-consumption expectations and the actual performance of a product or service. When consumer experience meets or surpasses their expectations, satisfaction is achieved; conversely, a gap between expectations and actual performance results in dissatisfaction. This critical relationship is extensively documented in marketing and tourism studies, reinforcing the idea that effectively managed expectations significantly influence satisfaction outcomes.

Furthermore, Bosque and Martin (2008) explored diverse factors that affect customer satisfaction within the tourism sector, indicating that while immediate satisfaction can fluctuate based on individual experiences, a broader sense of overall satisfaction remains relatively stable over time, as supported by Eid and El-Gohary (2015). This research is in line with Oliver's definition, framing satisfaction as the cumulative emotional response resulting from the complete service experience, particularly highlighting its relevance for tourists during their inaugural visits to rural tourism destinations. The findings emphasize the importance of managing customer expectations as a means of enhancing satisfaction within the tourism industry.

## **Tourist loyalty**

Loyalty is pivotal in marketing and visitor success, characterized as a peak dedication level by Oliver (1999), equating to behavioral objectives within marketing and tourism research. Measuring this loyalty involves various indicators, including positive word-of-mouth, referral potential, and the likelihood of repeat purchases, as noted by Wendy et al. (2015). Marketing executives often invest considerable resources in attracting new customers (Kumar & Reinartz, 2016), prompting recent studies to explore numerous factors that affect loyalty, such as customer perceptions, destination image, perceived value, and visitor satisfaction. Research illustrates that loyalty to a destination significantly influences destination choice (Meleddu et al., 2015). Scholarly discussions increasingly emphasize the importance of three main elements: perceived value, destination image, and visitor satisfaction, which are essential in cultivating destination loyalty within the tourism sector (Jeong & Kim, 2020). The literature identifies these components as critical within a theoretical framework aimed at understanding tourist behavior.

Evaluating destination loyalty primarily relies on tourists' behavioral intentions, which include their willingness to revisit the destination, along with their intentions to engage in positive word-of-mouth and make recommendations (Eid, 2015). These insights enhance the understanding of loyalty's multifaceted role in the decision-making processes of tourists and the marketing strategies employed by destinations.

## **Research hypotheses Development**

### **Relationship between cognitive image, tourist satisfaction and tourist loyalty**

When analyzing a destination's image, it is categorized in various ways, primarily as cognitive and affective images, which are notably emphasized in tourism literature. The cognitive image relates to tourists' knowledge, beliefs, and recognition of destination attributes, influencing loyalty levels, as established by Beerli and Martin (2004a). Nine cognitive components were identified: natural resources, infrastructure, tourism and recreation, political and economic factors, culture and history, natural environment, social environment, and overall atmosphere. As stated by San Martín and Del Bosque (2008), four factors influence destination

images: infrastructure, natural environment, affective image, and cultural environment. Studies, such as Alcañiz et al. (2009) and Akgün et al. (2019), further detail the cognitive images of specific destinations, noting the multidimensional nature encompassing various attributes like attractions and infrastructure.

Some studies have explored the connection between cognitive image and loyalty in various sun and beach destinations, including regions like Spain (Martín-Santana et al., 2017), the Santorini Islands (Stavrianea & Kamenidou, 2021), Mauritius (Prayag & Ryan, 2011a), and Cyprus (Alipour et al., 2020), as well as continental areas such as Australia (Michael et al., 2018). Despite this, the role of satisfaction with image attributes as a predictor of loyalty to a destination remains poorly investigated, as highlighted by Campo & Garau (2008), Chi

& Qu (2008), and Su et al. (2020). The limited studies in this field has hindered the standardization of results. Up to this point, the conceptualization of a destination's image and perceived value, along with its relationship to satisfaction and loyalty within rural tourist destinations, has yet to be thoroughly addressed, leading to a proposed hypothesis for further exploration.

H1 : There is a significant impact of cognitive image on tourist loyalty

H2 :There is a significant influence of cognitive image on tourist satisfaction

### **The relationship between perceived value, tourist satisfaction and tourist loyalty**

The correlation among perceived value, tourist satisfaction, and loyalty. This text examines the literature linking perceived value to heightened loyalty in tourists, supported by multiple studies that affirm this relationship. Peña et al. (2012) investigated rural tourism in Spain and found that higher perceived value leads to increased loyalty. Similarly, Gallarza et al. (2006) utilized the LISREL model to analyze university students' travel behaviors, revealing a significant impact of perceived value on loyalty. Jin et al. (2024) demonstrated that perceived value influences tourists' likelihood to recommend and revisit theme parks in North America. Higher perceived value increases tourist satisfaction as investigated by Frewer (2001) linked destination emotions to value. A study conducted by Zhu and Sui (2024) on Xi'an Heritage Theme Park demonstrated a significant impact of perceived value on tourist satisfaction. Huang et al. (2018) and Matsuoka et al. (2017) highlighted the positive correlation between perceived value and satisfaction in their studies on theme parks and local attractions Finally, the relationship between tourist satisfaction and tourist loyalty is highlighted, underscoring its significance. Oliver (2014) indicates that satisfied tourists exhibit a higher likelihood of returning and recommending their experiences. Research conducted by Cheng et al. (2024) and Milman et al. (2017) confirmed that satisfaction enhances loyalty among theme park patrons. Ali et al. (2021) discussed emotional experiences at Malaysian theme parks, demonstrating that satisfaction has a positive effect on loyalty. These lead to the hypothesis:

H3 : There is a significant impact of pereceived value on tourist loyalty

H4 : There is a significant effect of perceived value on tourist satisfaction.

H5 : There is a significant influence of tourist satisfaction on tourist loyalty.

### **Mediating role of satisfaction**

Critical variables influencing loyalty include cognitive image, perceived value, and tourist satisfaction, with the study examining satisfaction's mediating role (Jalilvand & Samiei, 2012). Research (Wang et al., 2017; Jeong & Kim, 2020) indicates satisfaction is vital for enhancing a destination's image and fostering loyalty. Findings suggest that both direct and indirect pathways exist through which cognitive image impacts tourist loyalty via satisfaction, emphasizing the need to boost tourist satisfaction to convert positive impressions into lasting loyalty. These insights inform the formulation of a hypothesis.

H6 : There is a mediating role of tourist satisfaction bewteen cognitive image and tourist loyalty.

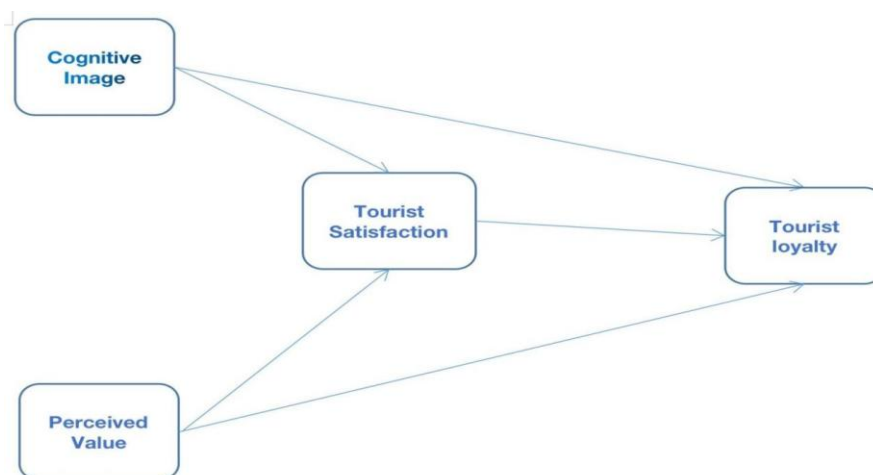
H7: There is a mediating role of tourist satisfaction bewteen perceived value and tourist loyalty.

## **Methodology**

### **Measurements**

A structured questionnaire comprises 23 items generated from cognitive image, perceived value, tourist satisfaction and tourist loyalty. Eight items were used on Echtner & Ritchie (1993) and Baloglu & McCleary (1999) measures to assess cognitive image. The perceived value was measured using four from Smith & Colgate (2007), Bolton & Drew (1991) and Chen & Tsai (2007) items. Tourist satisfaction was evaluated through six items from Gallarza & Gil Saura (2006), Lee et al. (2007), and Hultman et al. (2015). Lastly, tourist loyalty was assessed with five items from Zhang et al. (2014), Li et al. (2010), Prayag & Ryan (2012), and Artuger et al. (2013). All items employed a five-point Likert scale, suitable for Partial Least Squares Structural

Equation Modeling analysis, and were selected based on their established validity and reliability in prior studies.



**Figure 1.** Conceptual model of cognitive image, perceived value, tourist satisfaction and tourist loyalty. Source: Author field work, 2025

### Sample population and data collection

The study examined rural tourist destinations in Kashmir, identified as emerging attractions for domestic and international visitors. Targeting tourists aged 18 and above who traveled to Kashmir from April to August 2024, the research utilized convenience sampling due to limited tourist data. A sample size calculation indicated that 385 respondents were necessary for generalization. Out of 480 distributed questionnaires in five rural destinations of Kashmir, 424 were returned. After excluding incomplete and duplicate responses, 407 valid questionnaires were analyzed, achieving a response rate of 95.71%. Statistical evaluations followed established methodologies. Detailed respondent profiles are summarized in Table 1.

### Data Analysis and Results

This study utilized Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS 4 software (Ringle et al., 2024) for data analysis. PLS-SEM is advantageous (Hair et al., 2014) in business and social sciences, particularly for limited sample sizes and non-normal distributions. The analytical process followed a two-stage method, (Ringle et al., 2018; Wong, 2013), beginning with evaluating the measurement model, which involved analyzing psychometric properties such as indicator loadings, convergent validity, composite reliability, and discriminant validity. This assessment confirmed the measurement scales' robustness before examining structural relationships. The second phase involved analyzing path coefficients to determine their significance, yielding crucial insights into the interrelations among the studied constructs.

### Demographic profile of tourists

Table 1 displays the demographic profile of tourists. According to the study's demographics, 30.7 percent of respondents were aged 30 to 39, with 8.1 percent over the age 60. Male tourists (63.6%) outnumbered female tourists (36.4%). Tourists had the most educational qualifications (53.3%), while master and above holders had the least (22.4%). Firsttime visitors made up 83.8 percent of the tourists; the remainder were repeat visitors.

### Assessment of Measurement Model

The evaluation of the measurement model is conducted in accordance with Hair's (2006) established criteria for assessing the reliability and validity of constructs. A total of 23 indicators were examined, utilizing both Cronbach's Alpha ( $\alpha$ ) and composite reliability (CR), with both metrics successfully achieving the minimum threshold of 0.70 as suggested by Hair et al. (2021), as illustrated in Table 2. Additionally, the average variance

**Table 1.** The respondents demographic profile

Characteristics	Categories		Perencentage %
Gender	Male	259	63.6
	Female	148	36.4
Age	18-29	115	28.3
	30-39	125	30.7
	40-49	112	27.5
	50- 59	33	8.1
	Above 60	22	5.4
Education	High School	40	9.8
	Secondary School	59	14.5
	Graduate	217	53.3
	Master & Above	91	22.4
Frequency of Travel	First Time	341	83.8
	Repeated	66	16.2

Source: Author field work, 2025

**Table 2.** Item loading, reliability and convergent validity

Constructs	Items	A	a	CR	(AVE)
Cognitive Image	CI1	0.901			
	CI2	0.874			
	CI3	0.853			
	CI4	0.884	0.942	0.952	0.714
	CI5	0.905			
	CI6	0.773			
	CI7	0.782			
	CI8	0.771			
Tourist Perceived Value	PV1	0.928			
	PV2	0.799	0.829	0.892	0.68
	PV3	0.935			
	PV4	0.588			
Tourist Loyalty	TL1	0.855			
	TL2	0.821			
	TL3	0.584	0.802	0.864	0.563
	TL4	0.715			
	TL5	0.747			
Tourist Satisfaction	TS1	0.646			
	TS2	0.845			
	TS3	0.806	0.824	0.872	0.537
	TS4	0.571			
	TS5	0.773			
	TS6	0.717			

A: outer loading , a: cronbach Alpha,CR: composite Reliability, AVE:Average Variance Extracted.

Source: Author field work, 2025

extracted (AVE) was found to be above the required criterion of 0.50 (Hair et al., 2021). The outer loadings of the items also exceeded the necessary cutoff, displaying values of 0.60 or higher as recommended by J. Hair et al. (2009). As a result, these outcomes confirm the interreliability of the model.

### Discriminant validity

HTMT and Fornell-Larcker criteria as shown in table 4 were used to prove the model's discriminant validity. According to the Fornell-Larcker criterion, the squared root of the AVE should be larger than the other

components (Hair et al., 2014). According to Table 3, the model's constructs meet the AVE requirements defined by FornellLarcker. The HTMT results shown in table 3 verify the model's discriminant validity, as all ratios are smaller than 0.85. Thus, the model's discriminant validity was validated.

**Table 3.** Heterotrait-Monotrait Ratio(HTMT)

	CI	PV	TL	TS
CI				
PV	0.816			
TL	0.561	0.797		
TS	0.576	0.717	0.729	

CI:Cognitive Image, PV: Perceived Value, TL: Tourist Loyalty, TS: Tourist Loyalty.

Source: Author field work, 2025

**Table 4.** Fornell-Larcker Criterion

	CI	PV	TL	TS
CI	0.845			
PV	0.729	0.825		
TL	0.501	0.647	0.750	
TS	0.521	0.609	0.606	0.733

CI:Cognitive Image, PV: Perceived Value, TL: Tourist Loyalty, TS: Tourist Loyalty.

Source: Author field work, 2025

**Structured Model Assessment**

The structural model was assessed following measurement model validation. Model quality depends on exogenous variables' capacity to predict endogenous variables (Hair et al., 2014). Path coefficients ( $R^2$ ), ( $Q^2$ ), and ( $f^2$ ) were used to assess the model's validity(Hair et al., 2021). VIF values as shown in table 5, all well below the critical threshold of 5, indicate that there is no problematic multicollinearity between the predictor variables in your model.

**Table 5.** Multi colinearity

	VIF
Cognitive Image -> Tourist Loyalty	2.180
Cognitive Image -> Tourist Satisfaction	2.136
Perceived Value -> Tourist Loyalty	2.525
Perceived Value -> Tourist Satisfaction	2.136
Tourist Satisfaction -> Tourist Loyalty	1.623

Source: Author field work, 2025

The results revealed  $R^2$  values of tourist loyalty 0.490 and tourist satisfaction 0.384 as shown in table 4. The  $R^2$  values provide empirical support for the model's predictive effectiveness within the sample, as they surpass the established minimum threshold of .10 (Falk and Miller 1992) (Sarstedt et al. 2014).To assess how much an exogenous variable affects an endogenous variable's  $R^2$  value, effect sizes are calculated. This study found that cognitive image influenced tourist satisfaction and influenced loyalty.The relative effect sizes ( $f^2$ ) of the exogenous constructs demonstrate a significant impact on the endogenous variable, exceeding 0.35 (Cohen, 1988) (refer to Table 6).

The PLSpredict technique was run with 10 folds and 10 repetitions to verify the model's out of sample prediction ability. The results show in table 7 indicate satisfactory out of sample predictive power. Both dependents constructs have  $Q^2$  values above zero. As per Hair et at., (2019), tourist loyalty shows strong predictive accuracy, while tourist satisfaction indicates moderate predictive accuracy.The RMSE and MAE value further support acceptable prediction error levels.

**Table 6.** Results of (direct relations) of path model

Hypothesis	Relationship	$\beta$	t-value	p-value	Supported
H1	CI $\rightarrow$ TL	0.006	0.107	0.915	No
H2	CI $\rightarrow$ TS	0.164	2.773	0.006	Yes
H3	PV $\rightarrow$ TL	0.437	5.680	0.000	Yes
H4	PV $\rightarrow$ TS	0.490	8.593	0.000	Yes
H5	TS $\rightarrow$ TL	0.337	5.119	0.000	Yes

Note:  $p < 0.05$ ,  $p < 0.01$ . Source: Author field work, 2025

**Model Evaluation ( $R^2$  and Effect Size  $f^2$ )**

Tourist Satisfaction (TS) shows a moderate explanatory power with  $R^2 = 0.384$ . The effect size analysis indicates that Customer Involvement (CI) has a small effect on TS ( $f^2 = 0.020$ ), while Perceived Value (PV) demonstrates a medium effect ( $f^2 = 0.182$ ).

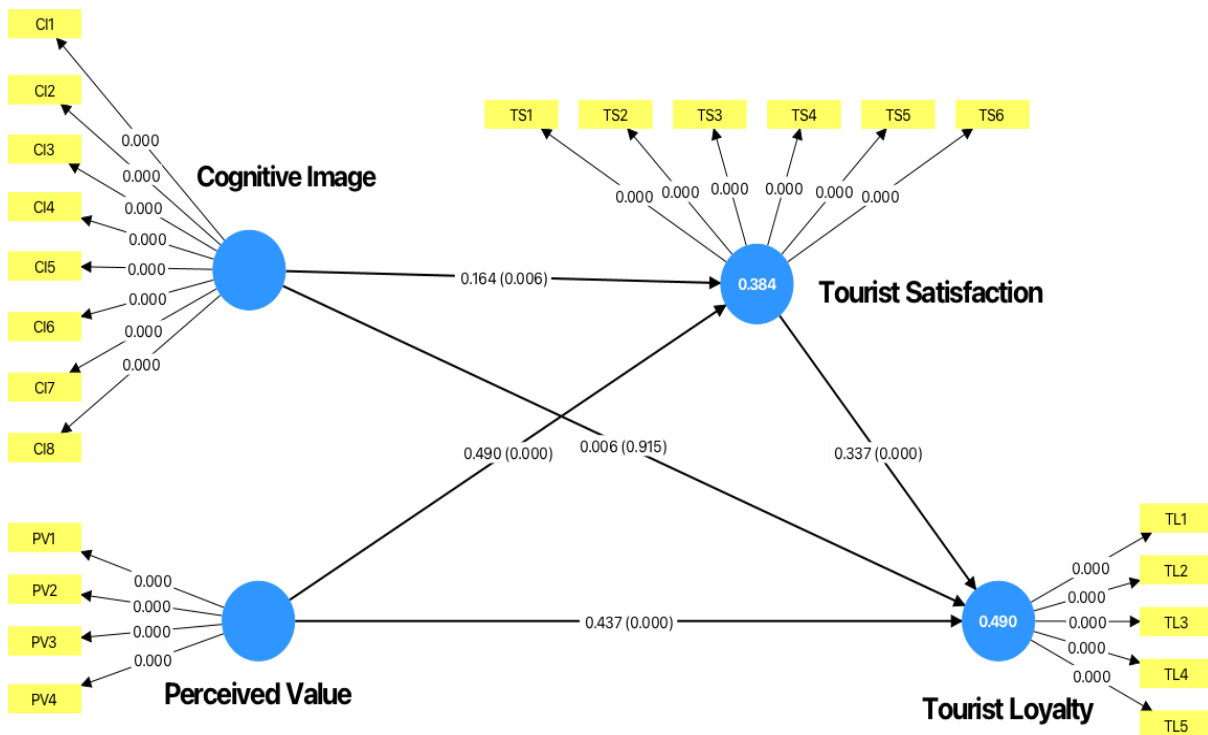
Tourist Loyalty (TL) exhibits a higher explanatory power with  $R^2 = 0.490$ . CI has a negligible effect on TL ( $f^2 = 0.001$ ), whereas PV ( $f^2 = 0.149$ ) and TS ( $f^2 = 0.137$ ) both show medium effect sizes.

**Table 7.**  $Q^2$  Predict

	$Q^2$ predict	RMSE	MAE
Tourist Loyalty	0.408	0.773	0.557
Tourist Satisfaction	0.372	0.797	0.594

Source: Author field work, 2025

The significance of direct pathways and the computation of standard errors were evaluated using the Bootstrap resampling method with 5000 resamples (Ringle, Wende, and Will 2005). Table 4 presents the results of hypothesis concerning direct links. According to Table 4, cognitive image has a significant positive impact on tourist loyalty ( $\beta = 0.006$ ,  $t = 0.107$ ,  $p < .001$ ). H1 is not supported. A substantial positive correlation between cognitive image and tourist satisfaction ( $\beta = 0.164$ ,  $t = 2.773$ ,  $p < .001$ ). Therefore, H2 is accepted. Significantly, perceived value positively affects tourist satisfaction ( $\beta = 0.490$ ,  $t = 8.593$ ,  $p < .001$ ) and tourist loyalty ( $\beta = 0.437$ ,  $t = 5.68$ ,  $p < .001$ ). These finding support H3 and H4. Research indicates that tourist satisfaction directly and positively affects tourist loyalty ( $\beta = 0.337$ ,  $t = 5.119$ ,  $p < .001$ ). Therefore, H5 is approved.



**Figure 2.** Path coefficients and their significance. Source: Author field work, 2025

**Mediation Analysis**

The direct association statistics data and a (Fig.2) that visually displays these confirmed and rejected paths (H1-H5) make the conclusions clearer before moving on to mediation analysis. H6 investigates how tourist satisfaction mediates cognitive image and tourist loyalty. Cognitive image strongly impacts tourist loyalty ( $\beta = .061, t = 1.078, p <.001$ ), with tourist satisfaction as the primary mediator. Despite a favorable but negligible direct effect ( $\beta = .006, t = 0.107, p <.001$ ), the mediator generated a significant indirect effect ( $\beta = 0.055, t = 2.521, p <.001$ ), supporting H6 as the results shown in table 8. H7 examines how tourist satisfaction mediates perceived value and tourist loyalty. The study found a strong connection between perceived value and tourist loyalty ( $\beta = .602, t = 9.814, p <.001$ ), with the direct effect being significant after allowing for the mediator ( $\beta = .437, t = 5.68, p <.001$ ). Significant indirect impact ( $\beta = 0.165, t = 4.561, p <.001$ ) as shown in table 8 indicates partial mediation of tourist satisfaction, supporting H7.

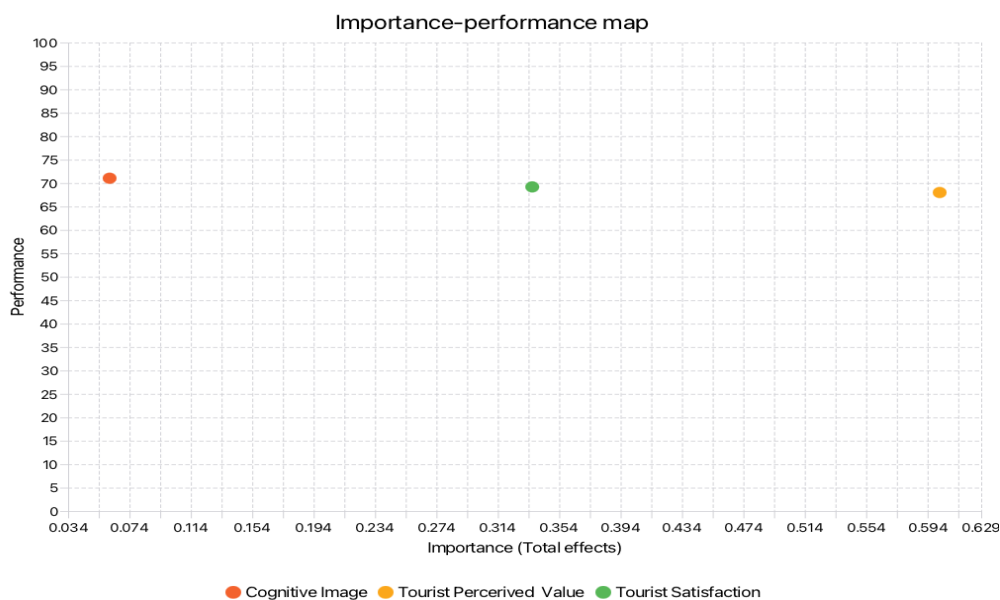
**Table 8.** Mediation Results

	Total Effect		Direct Effect		Indirect Effect			
	$\beta$	t-Value	$\beta$	t-Value	Hypotheses	$\beta$	t-Value	p-value
Cognitive Image → Tourist Loyalty	0.061	1.078	0.006	0.107	H6: CI→TS→TL	0.055	2.521	0.012
Perceived Value → Tourist Loyalty	0.602	9.814	0.437	5.68	H7: PV→TS→TL	0.165	4.561	0.000

Source: Author field work, 2025

**Importance Performance Matrix Analysis (IPMA)**

The IPMA investigates the influence of various structural model factors—specifically Cognitive Image, Perceived Value, and Tourist Satisfaction—on Tourist Loyalty. The primary objective of the IPMA is to pinpoint critical antecedents that significantly affect Tourist Loyalty but currently exhibit low performance metrics. As illustrated in the performance map (Figure 3) and table 9, the analysis reveals that both Cognitive Image and Tourist Satisfaction are performing satisfactorily in their contributions to enhancing Tourist Loyalty. Conversely, Perceived Value is identified as an underperformer, indicating a weak impact on Tourist Loyalty. This discrepancy underscores the urgent need for further investigation and targeted improvements concerning the underperforming factors, particularly Perceived Value, to bolster overall Tourist Loyalty effectively.



**Figure 3.** Importance-performance map analysis. Source: Author field work, 2025

**Table 9.** IPMA Results

Latent variables	Tourist Loyalty	
	Total effect (Importance)	Performance
CI	0.061	71.048
PV	0.602	68.004
TS	0.337	69.202

Note: CI: Cognitive Image, PV: Perceived Value, TS: Tourist Satisfaction. Source: Author field work, 2025

### Discussion and implications

This study explores the interconnections among cognitive image, perceived value, tourist satisfaction, and tourist loyalty in the rural tourist destinations of the Kashmir Valley. Utilizing diverse analytical frameworks, the research identifies key factors that enhance tourist loyalty in this region. The findings reveal a positive correlation between cognitive image, perceived value, tourist satisfaction, and tourist loyalty; however, a direct connection between cognitive image and tourist loyalty was not established, which aligns with earlier research by Bosque & Martín (2008). Nonetheless, a positive cognitive image was found to positively influence tourist satisfaction, supported by Jin et al. (2013), emphasizing that a favorable reputation can enhance perceived value for tourists' spending, as indicated by Tavitiyaman & Qu (2017). This influence is backed by several studies including those by Wang & Hsu (2010) and others (Tilaki et al., 2016; Javad et al., 2016; Chiu et al., 2016).

Moreover, the research illustrates that perceived value has a significant impact on both tourist satisfaction (Mcdougall et al., 2011; Wang et al., 2017; Chen & Tsai, 2007) and tourist loyalty (Kim et al., 2013). Notably, tourist satisfaction acts as a mediator in the relationships between both cognitive image and tourist loyalty as well as perceived value and tourist loyalty. This underscores the critical role of tourist satisfaction in fostering loyalty within rural tourism in the Kashmir Valley. The mediation analysis validates the connections between cognitive image, tourist satisfaction, and loyalty, as well as between perceived value and loyalty. This research enhances the understanding of these dynamics in rural tourism and fills a gap in the existing literature, which has mainly centered on developed economies. The findings also suggest that due to the ethnic diversity of the region, tourism outcomes might differ significantly across countries, influenced by various cultural and socioeconomic factors.

Examining the cognitive image and perceived value that influence tourist satisfaction and loyalty is essential for understanding the rural image of Kashmir. The findings significantly impact the industry's understanding of tourist behavior and destination marketing. The findings are expected to offer significant insights for rural destination marketers, tour operators, and policymakers in refining existing marketing strategies and enhancing novel offerings.

### Conclusion

The outcomes of the study suggested that the cognitive picture of rural Kashmir has a major influence on perceived value, which in turn affects the level of satisfaction and loyalty that tourists have towards the region. Despite the fact that there was no direct connection discovered between the cognitive image and the loyalty of tourists, it was discovered that the tourists satisfaction acts as a mediator in the relationship between the two concept. To increase levels of tourist satisfaction result in increased levels of loyalty among tourists. It is the perceived quality of the offered tourist experiences that has a direct impact on the level of satisfaction experienced by tourists. As a result of Kashmir's potential to become a major rural tourist destination, it is absolutely necessary to cultivate a compelling mental image of the region. The significance of strategically cultivating Kashmir's image in the tourist sector is highlighted by the fact that perceived value and satisfaction are both essential components that influence travel decisions and enhance loyalty to the location.

### Limitations and Future Research Direction

The study employed a convenient sampling method and was carried out during the peak tourist season in Kashmir, specifically from April to August. The findings generated from this study have certain limitations,

suggesting that to improve the generalizability of these outcomes, further research should be conducted at different times of the year, in various locations, and ideally during off-peak seasons. This approach would allow for a more comprehensive understanding of the subject matter.

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Not applicable.

### **Declaration**

#### **Ethics approval and consent to participate**

Not applicable.

#### **Consent for publication**

Not applicable.

#### **Availability of data and materials**

The data supporting the findings of this study are available upon request.

#### **Competing interests**

The authors declare that there is no conflict of interest regarding this work.

#### **Declaration of generative AI and AI-assisted technologies**

During the preparation of this work the author used Grammarly in order to correct spelling mistakes and help me make better sentences. After using this tool/service, the author reviewed and edited the content as needed and takes full responsibility for the content of the published article.

#### **Author contributions**

BH and SS contributed to Conceptualization, Methodology, and Writing – Original Draft. SS also contributed to Supervision. BH contributed to Data Curation, Formal Analysis, and Visualization.

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