# The effect of resident-tourist interaction quality on destination image and loyalty

Abstract: Despite the widely recognized core position of the local community within tourism, a paucity of research has considered how the quality of interaction between residents and tourists shapes visitors' image formulation, overall satisfaction, and destination loyalty. Building on the 'zone of proximal development' theory and the concept of 'the more knowledgeable other,' this study expands recent research on interaction quality by showcasing the vital role it plays as a model antecedent to the destination image-satisfactionloyalty framework. Data from two studies ( $n_1 = 353$ ,  $n_2 = 397$ ) conducted in Greece in 2019, indicate that interaction quality positively affects image, which in turn shapes satisfaction and loyalty, predicting 68% (study 1) and 57% (study 2) of the variance in loyalty. The findings shed light on the process by which visitors develop their knowledge of and feelings towards destinations via interactions with locals. The study proposes the design of activities with locals whereby quality interactions are reinforced. When residents engage as information providers, then tourists are more likely to gain better insights into the place and develop bonds with locals. Such engagement serves as a positive feedback loop where visitors develop a greater appreciation of the destination, contributing to sustainable forms of development.

**Keywords:** Interaction quality; cognitive image; affective image; satisfaction; 'zone of proximal development'; 'more knowledgeable other'

#### 1. Introduction

Destination loyalty is a widely studied topic in the tourism scholarship due to its strong ties to destination competitiveness, profitability and sustainability (Almeida-Santana & Moreno-Gil, 2018; Zhang, Fu, Cai, & Lu, 2014). Loyal tourists are known to stay longer at the destination and engage in various types of activities, while they can also provide positive recommendations about the destination to others (Lehto, O'Leary, & Morrison, 2004). Among the various antecedents to loyalty examined in the past, destination image stands out due to its complex role across the different stages of a trip, determining destination selection (Tasci & Gartner, 2007); satisfaction (Assaker, Vinzi, & O' Connor, 2011; Jeong & Kim, 2019); and intention to revisit/recommend to friends and relatives (San Martín, Herrero, & García de los Salmones, 2019). Overall, a favorable image appears to be linked to increased tourist loyalty to a destination (Lv, Li, & McCabe, 2020). Underscoring this is the fact that satisfaction has served as a significant intermediary between destination image and loyalty of visitors (Al-Ansi & Han, 2019; Prayag, Hosany, Muskat, & Del Chiappa, 2017). To expand our knowledge of tourist loyalty to a given destination, several frameworks have been proposed (Chen & Phou, 2013; Prayag & Ryan, 2012; Stylos & Bellou, 2019; Tasci et al., 2021), with authors calling for further research which considers new antecedents of both destination image and loyalty (Kislali et al., 2020; Lv et al., 2020).

To this end, another concept, the tourist interaction quality with local residents of the destination, has recently been used to explain increased cross-cultural appreciation (Kirillova, Lehto, & Kai, 2015), place attachment (Aleshinloye, Fu, Ribeiro, Woosnam, & Tasci, 2020), emotional solidarity with residents (Joo, Tasci, Woosnam, Maruyama, Hollas, & Aleshinloye, 2018) and destination image (Stylidis, 2021). As Stylidis' (2021) work recently indicated, visitors' interactions with residents can positively shape their image of the destination. Despite the novelty in that approach, the antecedent role of interaction quality in the destination image - satisfaction - loyalty network is little understood thus far. Interaction quality, in particular, also offers strong potential to predict destination loyalty. Previous studies have recognized the key functions the host community executes as a fundamental element of a destination and its image (Xu et al., 2015), frequently used in destination branding to attract tourists (Konečnik & Go, 2008). Hosts are in control of local knowledge and of their homes for accommodations (Zhang, Xu, & Xing, 2017). They also provide the cultural dimension in tourist experience (Valek & Williams, 2018), as tourism involves various levels of contact and interaction with the host community (Kirillova et al., 2015;

Yilmaz & Tasci, 2015). The nature and quality of encounters between residents and tourists determine their experiences (Bimonte & Punzo, 2016) and satisfaction (Kastenholz, Carneiro, & Eusebio, 2018; Luo, Brown & Huang, 2015), often evolving into enduring thoughts and emotions. Rasoolimanesh et al. (2019) contend that interactions facilitate tourist engagement and experiences with different stakeholders of the locality. Other researchers suggested that tourists' emotional bonds with the local residents shape their decisions to revisit a destination to relive such experiences and to expand relationships with the host population (Woosnam, Stylidis, & Ivkov, 2020). Furthermore, loyal tourists engage more with the destination, its people, and activities offered (Tasci et al., 2021). This knowledge is critical in effectively planning and marketing sustainable tourism development (Joo et al., 2018), as residents' disagreement can compromise sustainability.

Little is known, however, on how tourist interaction with local residents at the destination impacts their image of, satisfaction with, and loyalty to the destination. Friendly relationships and interactions with locals may provide information and a sense of safety to tourists. With the lens of Vygotsky's (1978) theory of the 'zone of proximal development' (ZPD), residents can be considered the 'more knowledgeable other' (MKO) who interact with visitors and serve to impart their insights about the destination (Vygotsky, 1978). These interactions may play an important role in shaping visitors' cognitions of and affect towards the destination (cognitive and affective image), and thus satisfaction with and loyalty for the destination. To date, no study within the tourism literature has employed this theoretical framework in such a context.

To address this research oversight, the current study aims to understand the role that perceived interaction quality plays in shaping tourists' destination image and loyalty (i.e., intention to revisit and recommend to others). The objectives of the study are fourfold: a) to evaluate visitors' interaction quality with locals via Vygotsky's (1978) ZPD and MKO concepts; b) to explore the links between interaction quality and tourists' cognitive image; affective image; and destination loyalty; c) to confirm relationships between the two components of image (cognitive, affective) and tourists' satisfaction with their trip; d) and to explore the effect that cognitive image, affective image, and satisfaction with the trip have on tourists' destination loyalty. As such, this study will make theoretical contributions to the literature through the application of Vygotsky's (1978) ZPD theory including the concept of MKO and expand the extant destination image-satisfaction-loyalty framework by showcasing

the vital antecedent role of visitors' perceived interaction quality (i.e., friendships and reception of tips and recommendations) with residents in the image-satisfaction-loyalty model network.

Such exploration will facilitate our understanding of the factors that concurrently shape image and loyalty and potentially serve as a boon to destination managers as they determine how best to secure existing visitors whilst appealing to potential visitors, especially in light of the impacts that COVID-19 has had on many destinations. Furthermore, by examining the role that perceived interaction quality may ultimately play in explaining destination loyalty, the study can help to shed light on how destination managers may posture resident interactions with visitors in the way of promotion. Furthermore, the study provides significant implications for the sustainable management and development of tourist destinations worldwide. When residents engage as information providers, then tourists are more likely to gain better insights to the place and develop bonds with locals, thereby achieving a better understanding of the local culture, which in turn facilitate the development of knowledge, emotions, and experiences. Such engagement not only serves as a positive feedback loop where visitors appreciate the destination and its residents more, but also leads to more sustainable tourist behaviors, contributing to sustainable forms of development.

Two separate data collection exercises took place in 2019 in Greece to explore the proposed model and path relationships; the first in Kavala (n = 353); and the second in Thasos island (n = 397). Kavala has a rich history of 2700 years and is renowned as the starting point of Christianity in the European continent, where the first documented conversion to Christianity took place. Following recent development projects initiated by the municipality, the volume of tourists visiting the city has significantly increased (see section 3.1), making Kavala a suitable setting for the purpose of this study. The island of Thasos was selected for similar reasons; it has a very rich history (since 750 B.C.) and has experienced a large (77%) increase in the volume of tourist arrivals since 2010, especially the mass tourism market. The selection of two differentiated study settings, along with the abundance of interaction opportunities that increasing tourist arrivals generates, offer ample opportunities to establish the proposed framework beyond a single destination and across different tourist markets with potentially varied needs. The theoretical framework of the study is discussed next, followed by methods.

# 2. Theoretical Background

#### 2.1 Destination loyalty

Loyalty in marketing is commonly approached as consumers' repetitive purchase of a product/service from a firm over time (Petrick, 2004), denoting a commitment (Moore, Rodger, & Taplin, 2017). In a tourism context, destination loyalty denotes a sense of commitment to a tourist place (Almeida-Santana & Moreno-Gil, 2018), expressed as intention to return and a willingness to recommend the destination to friends and relatives (Tasci, 2017; Zhang et al., 2014). Given the complexity of this elusive concept, several approaches have been proposed for its measurement: 1) Behavioral loyalty, expressed as the volume of previous visits to the destination (Correia, Zins, & Silva, 2015), which however is descriptive and does not consider the determinants of loyalty (Yoon & Uysal, 2005); 2) Attitudinal loyalty, such as intention to revisit and to recommend to others (Prayag & Ryan, 2012; Tasci, 2017); and 3) Composite loyalty, which is a combination of the previous two (Tasci, 2017; Zhang et al., 2014). Intention to return to the destination and willingness to spread positive word-of-mouth (WOM) to family and/or friends are the two most common proxies traditionally used to measure destination loyalty (Kim, 2018; Lv et al., 2020; Milman, Tasci, & Wei, 2020; Milman, Tasci, & Zhang, 2020; Tasci, 2017). More recently, loyalty also takes the form of a tendency to discuss a destination via social media platforms (Godovykh & Tasci, 2020; Kislali et al., 2020).

Many different factors have been studied as determinants of loyalty; Tasci (2017) detailed five categories of factors affecting consumer loyalty towards a tourism and hospitality brand; these included factors related to the brand and consumer, as well as those related to the competitor brands, tourism industry, and even macro-environmental issues. A summary list was recently devised by Lv et al. (2020), classifying consumer factors into: 1) Tourist-related, such as motivation, and previous experience (Almeida-Santana & Moreno-Gil, 2018); 2) Destination-related, including destination image (Kim, 2018; Loi et al., 2017; Prayag & Ryan, 2012); and 3) and Travel outcome-related, such as satisfaction (Jeong & Kim, 2019; Prayag et al., 2017). Aiming to get an understanding of how consumers' past experience, perception, and attitudes determine their loyalty, the current study explores the effect of three consumer-related factors, interaction quality, destination image, and satisfaction, on destination loyalty. Below is a discussion of the role of each of these factors in shaping destination loyalty.

#### 2.2 Destination image and destination loyalty

Destination image is most often understood as the sum of beliefs, ideas and impressions people hold of a destination (Kotler, Haider, & Rein, 1993). Gartner (1993), following previous prominent works in psychology (Boulding, 1956), suggested that image in a tourism context (i.e., destination image) encompasses a cognitive, an affective and a conative component. Everything that people know and believe about a destination forms cognitive image (Baloglu & McCleary, 1999); feelings and emotions towards the destination shape affective image (Prayag & Ryan, 2012); and conative image is the equivalent of behavior, that is, how people act upon the previous two formulated images (Pike & Ryan, 2004). Tasci, Gartner, and Cavusgil (2007) acknowledged the tri-component nature of destination image in their definition: "destination image is an interactive system of thoughts, opinions, feelings, visualizations, and intentions toward a destination" (p.200). Even though this tri-component nature is commonly accepted by image researchers, conative image and its measurement overlap with destination loyalty, and the two concepts are often used interchangeably in the tourism literature (Li, Cai, Lehto, & Huang, 2010; Tasci et al., 2021).

Researchers agree that visitation, the subjective interpretation interactions and experiences with the destination and its people (Pearce & Stringer, 1991), along with the feelings evoked, give shape to destination image and loyalty (Tasci et al., 2007; Veasna, Wu, & Huang, 2013). Hernández-Mogollón et al. (2018) empirically supported that cognitive and affective image determine tourists' destination loyalty. This positive relationship was also substantiated in Zhang et al.'s (2014) meta-analysis of destination image research. Some studies, however, ignore the impact that cognition and affect exercise on loyalty; Stylos and Bellou (2019), for example, considered cognitive, affective and conative image (loyalty) at the same level of conceptualization, disregarding the established cognitive and affective image components' influence on the conative component, or loyalty. Following the dominant line of thought, the current study hypothesized that both the cognitive and affective image have a positive effect on destination loyalty.

 $H_1$ : Cognitive image positively affects destination loyalty.

 $H_2$ : Affective image positively affects destination loyalty.

#### 2.3 Overall satisfaction, destination image and loyalty

Destination image's influence on loyalty has been studied both directly and indirectly through satisfaction. Satisfaction is typically considered as consumers' fulfillment with their experiences related to a product or brand (del Bosque & Martin, 2008). Thus, satisfaction was initially measured with the expectation-(dis)confirmation model, where consumer expectations from a product are compared to the product's actual performance, positive confirmation leading to satisfaction, and disconfirmation leading to dissatisfaction (Oliver, 1980). This comparison of consumer expectations and product performance through an importance-performance analysis on a list of product attributes was criticized for several weaknesses and thus researchers suggested a global, or overall, measure of satisfaction where statements are used to measure a consumers' fulfillment from a product or brand (Assaker, Vinzi, & O'Connor, 2011). Following suit, a similar overall satisfaction measure is employed in the current study.

Satisfaction is considered as a strong driver of behavioral intentions to purchase, repurchase, or recommend (Oliver, 1999), which then translates into its direct influence on intentions to visit, revisit, and recommend tourism products including destinations. With this connection to destination loyalty, satisfaction has become another common correlate of destination image in tourism research (Tasci & Gartner, 2007). The direct link between destination image and satisfaction as well as the indirect link between destination image and loyalty through satisfaction highlight some of the well-studied and established relationships in past research (Chen & Phou, 2013; Chi & Qu, 2008; Jeong & Kim, 2019; Loi, So, Lo, & Fong, 2017).

Even though these relationships are well-established, variance exists in terms of which component of destination image is included, how the concepts are measured, and the links between destination image-satisfaction-loyalty. For example, Loi et al. (2017) found both a direct impact of cognitive image on satisfaction and an indirect impact on revisit intention through satisfaction. Similarly, Kim (2018) revealed significant positive effects of cognitive image on satisfaction, which then showed significant influences on revisit and word-of-mouth intentions. However, Kim's (2018) measures have a potential conceptual contamination since the author measured destination image with a satisfaction scale of cognitive image attributes. Jeong and Kim (2019) not only identified significant positive effects of destination image (i.e., cognitive and affective) on satisfaction, and of satisfaction on behavioral and attitudinal

loyalty, but also revealed the mediating role of satisfaction between destination image and loyalty.

Some researchers also introduced additional variables into the modeling equation. For example, following the consumer-based brand equity framework, San Martín, Herrero, and García de los Salmones (2019) tested a multi-level model and revealed a direct influence of both affective and conative image on perceived quality, which then influenced satisfaction, and satisfaction influenced loyalty. Other researchers identified similar indirect influences of destination image on satisfaction through variables such as expectations (e.g., Del Bosque & Martín, 2008) or quality and value (e.g., Chen & Tsai, 2007). Nonetheless, the majority of past research is in consensus regarding the direct influence of destination image on satisfaction (e.g., Assaker, Vinzi, & O'Connor, 2011; Chen & Phou, 2013; Jeong & Kim, 2019; Kim, 2018; Loi et al., 2017; Prayag & Ryan, 2012). Many researchers also revealed the direct influence of satisfaction on destination loyalty, manifested in intentions or likelihood to visit, revisit, and recommend to others (e.g., Al-Ansi & Han, 2019; Chen & Tsai, 2007; Jeong & Kim, 2019; Prayag et al., 2017). Guided by this overwhelming evidence, the current study hypothesized that:

 $H_3$ : Cognitive image positively affects overall satisfaction.

 $H_4$ : Affective image positively affects overall satisfaction.

*H*<sub>5</sub>: Overall satisfaction positively affects destination loyalty.

# 2.4 'Zone of Proximal Development' and Tourists' Interaction Quality with the 'More Knowledgeable Other'

Vygotsky's work (1978) on the 'zone of proximal development' (ZPD), including the 'more knowledgeable other' (MKO), focusing on how people's cognitive and affective processes originate in human interactions, has been widely acknowledged within the fields of education and psychology for explaining aspects of human functioning (Bodrova & Leong, 2007; Eun, 2018). In his seminal work, Vygotsky (1978) stressed the fundamental role of social interaction in the development of cognition, highlighting the wider community's pivotal role in the process of "making meaning" (Daniels, 2001). ZPD is defined as "the distance between the actual development level as determined by independent problem-solving and the level of potential development as determined through problem-solving under guidance or in collaboration with more capable peers" (Vygotsky, 1978, p.86). Of great value in this process

is the role of the MKO, who provides support through verbal interactions with the individual. This person – possessing more knowledge and experience with respect to a particular task, process, or concept than the learner – frequently assists the less competent person in internalizing knowledge (Lave & Wenger, 1991).

In the tourism destination image context, the concept of ZPD can be applied to understand the level of knowledge of a destination a tourist can achieve on his/her own, in comparison to the one achieved through interaction with local residents or other MKOs, such as experienced tourists or tour guides. Notable is that both the cognitive and the affective domains are included within the ZPD (Daniels, 2001). What is within the very next developmental zone can be internalized through social interactions (Eun, 2018). Researchers have further argued that humans use the information provided to them by the culture in which they are immersed, by shaping and recreating it (Tobach, 1995). This has notable implications in tourism, indicating that tourists do not simply replicate the perceptions and images transmitted via local residents through social interactions, but they use the information provided to create fresh individualized perceptions of the destination. Interactions, however, are not always kind and beneficial (Gauvain, 2001), and the more capable participant may not always provide assistance or engage in collaborative activities (Eun, 2018). Residents' willingness to participate in such interactions with tourists should, therefore, not be taken for granted, given their voluntary nature.

By applying Vygotsky's (1978) ZPD theory in the context of tourist destination image and loyalty formation, it is argued that visitors can interact with, develop relationships and even friendships with locals (including visiting friends and relatives - VFR) who are MKOs, to gain additional knowledge (cognition) and further develop feelings (affect) about a destination. During visitation, in particular, tourists are in contact with some local residents who act as MKOs, recommending attractions and facilities, especially amongst those who are friends and relatives (Shani & Uriely, 2012), voluntarily undertaking the role of 'destination ambassadors' (Hudson & Hawkins, 2006). Research has shown that residents are, in fact, MKOs, often willing to share their knowledge with visitors via positive WOM (Stylidis et al., 2017). For example, Stylidis et al.'s (2017) study in Eilat, Israel reported that residents with more favorable images were more willing to spread positive WOM to others. The study by Young, Corsun, and Baloglu (2007) revealed that WOM determines visitors' activities and expenditures in Las Vegas. Walker and Moscardo (2016) further suggested that visitor-

resident interactions contribute to enhanced image and facilitate an understanding of the local community and residents' habits. In the aforementioned cases, local residents, serving as MKOs, transmit their image of the place to tourists, facilitating the formulation of their images and shaping experiences (Chan & Marafa, 2016).

This phenomenon is prevalent today as residents engage with social media platforms (such as Google Reviews or TripAdvisor), providing local knowledge while responding to place-related queries, supporting potential and/or existing visitors to move in their ZPDs, subsidizing destination differentiation (Edwards, Cheng, Wong, Zhang & Wu, 2017). Similarly, while serving as tourism employees, locals assist in cultivating tourists' perceptions of the destination. As visitors spend time and are immersed in the destination through engagement and interactions with local people and by visiting museums, attractions and events, they expand their knowledge and ZPD in relation to the destination and its image.

In expanding the knowledge and ZPD, the level of engagement and interactions, or the quality of interaction between hosts and guests is critical. Past research indicates that the level of contact with local residents appears to determine emotional solidarity (e.g., Joo et al., 2018) and place attachment (e.g., Aleshinloye et al., 2020). For example, Woosnam et al. (2020) have documented how contact with the local community assists tourists in building solidarity with locals, while Yilmaz and Tasci (2015) reported that an increasing number of close friendships between visitors and locals reduced visitors' social distance towards locals. Interaction quality was also reported by Kirillova et al. (2015) as a valuable agent of change in cross-cultural appreciation between volunteer tourists and the host community. Drawing on the contact and the mere exposure theory, Stylidis (2021) proposed a positive effect of visitors' interactions with a) residents and b) hospitality employees on destination image; the more positive the interactions were perceived by visitors, the more favorable the image of the destination. Despite the unquestionable merit in this approach, Stylidis' (2021) study did not consider the whole range of relationships between interaction, image, satisfaction and loyalty, as this study endeavors. Methodologically, cognitive image was approached as a second order construct, which increased the complexity of the relationships tested.

Interaction is considered as one of the five key components of the tourist engagement model proposed by Rasoolimanesh et al. (2019), referring to the share and exchange of ideas, thoughts, and feelings about one's experiences with the destination (So et al., 2014; Taheri et

al., 2014). Studies have further confirmed the positive and significant effect that tourist engagement has on destination loyalty (Bryce et al., 2015; Rasoolimanesh et al., 2019; So et al., 2014). However, the notion of engagement is far greater than interactions and commitment, involving a proactive relationship between a tourist and a place (Bryce et al., 2015; Kumar & Pansari, 2016). Little is known though, in particular, about the role that interaction quality between hosts and guests plays in shaping the latter's destination image and loyalty. Furthermore, the quality of interaction may play a more critical role on tourist loyalty than interaction frequency (Aleshinloye et al., 2020), calling for additional research on this direction (Kirillova et al., 2015).

Despite the strong conceptual rationale provided by Vygotsky's notions of ZPD and MKO, there is a lack of research on the quality of interactions between tourists and residents as a source to expand the knowledge and ZPD by utilizing the expertise of residents as MKOs and their ramifications on destination image and loyalty. To fill this gap, the current research explores how quality interactions with MKOs positively formulates visitors' destination image (cognition and affect, or ZPD) and loyalty, which is of value for the sustainable management and marketing of tourist destinations. Based on this review, the following hypotheses are formulated:

*H*<sub>6</sub>: Quality of interaction between local residents and visitors positively affects tourists' cognitive destination image.

H<sub>7</sub>: Quality of interaction between local residents and visitors positively affects tourists' affective destination image.

*H*<sub>8</sub>: Quality of interaction between local residents and visitors positively affects tourists' destination loyalty.

<Figure 1 here>

#### 3. Research Methodology

## 3.1. Study setting

#### 3.1.1 Study 1 Site - Kavala

The Greek coastal city of Kavala (located in close proximity to the borders of Bulgaria and Turkey) boasts a population of 70,501 inhabitants. Kavala is documented as Europe's starting point of Christianity, thereby attracting religious tourists tracking the footsteps of St. Paul.

Additionally, the nearby archaeological site of Philippi was recently declared a UNESCO world heritage site. International tourist overnight stays have rapidly increased recently, quadrupling from 51,998 in 2010 to 222,383 in 2018. Although Kavala is served by an international airport, most of international tourists arrive by car. The key tourist markets are Bulgaria (12%), Turkey (11%), Romania (7%) and Germany (5%) (INSETE Intelligence, 2018). Following the sharing economy trend observed in the accommodation sector worldwide, Kavala's hotel and licensed rent rooms capacity has remained stable over the last two years (3159 hotel beds in 2020 vs. 3131 hotel beds in 2019), while the volume of properties listed in Booking.com has increased from approximately 10 in 2010 to 650 in 2019. Similarly, the volume of properties listed in the Airbnb site stood at 746 in February 2020.

#### 3.1.2 Study 2 Site – Thasos Island

Thasos, an island in Greece, currently has a population of 13,710 inhabitants. It is the northernmost Greek island, well-known for its pristine environment including beaches, hillsides, vineyards and olive trees. For decades leading up to 2010, the island's economy relied on marble extraction, fishing, olive oil and honey, with tourism playing only a marginal role. A notable change was observed in tourist numbers after 2010, with international tourist overnight stays increasing by 77%, from 427,555 in 2010 to 758,619 in 2018. The supply of hotel beds also grew by 12%, from 10,041 in 2010 to 11,257 in 2019. The properties available in the Booking.com platform in February 2020 were 477, while those available in Airbnb were over 300.

Altogether, the two destinations feature dissimilar characteristics, with Kavala depending on heritage and religious tourists, while Thasos, with its all-inclusive resorts and a sun-and-sand tourism product, depends on mass tourism. The increased tourist demand in both destinations provide ample opportunities for interaction between local community and tourists. As such, these two settings with distinctly different products and visitor segments were considered relevant for validating the quality interaction-image-satisfaction-destination loyalty model for different contexts and markets.

#### 3.2 Research instrument

To ensure consistency, the same instrument was distributed across the two study locations. The questionnaire comprised four parts; one part measured tourists' cognitive and affective image. On-site image was measured as it is more precise than post trip images studied upon return home or non-visitors' imaginations (Iordanova & Stylidis, 2018). Drawing on previous research, a multi-dimensional scale assessed the diverse nature of cognitive image (e.g., Chi & Qu, 2008; Stylidis et al., 2017; Wang & Hsu, 2010). The scale contained 14 items measuring its five dimensions previously established: natural environment (e.g., beaches), amenities (e.g., shops), attractions (e.g., culture), accessibility (e.g., transport) and social environment (e.g., safe). These items were presented twice with 20 visitors in the area, which offered support for their relevance in capturing the destination image of Kavala and Thasos. A 5-point Likert scale was used with '1' indicating 'strongly disagree' to '5' indicating 'strongly agree'. The affective image was assessed following the well-established four item (e.g., unpleasant-pleasant) five-point semantic differential measure (Baloglu & McCleary, 1999; Stylidis et al., 2017).

A second part measured respondents' level of overall satisfaction and destination loyalty. Following Prayag and Ryan (2012) and Moon and Han (2019), destination loyalty was estimated by asking tourists to express their intention to revisit the destination in the next years; spread positive words about it; and encourage their social contacts to visit the destination, on a scale from '1' (very unlikely) to '5' (very likely). Overall satisfaction was determined via three items on a 5-point semantic differential scale (e.g., very negative - very positive, regret my visit - pleased to visit, very dissatisfied - very satisfied) developed based on Chi and Qu (2008) and Moon and Han (2019).

The third part assessed resident-tourist interaction quality via five items capturing tourists' interactions with locals (MKOs) to expand their ZPD (destination image); these items reflected tourists' friendships with locals, who provided tips, recommendations, and information, thus providing a sense of safety to tourists (e.g., locals offered me tips where to dine). The five items were drawn from the studies of Aleshinloye et al. (2020), Joo et al. (2018), Yilmaz and Tasci (2015) and Kirillova et al. (2015). A 5-point Likert scale with '1' indicating 'strongly disagree' and '5' indicating 'strongly agree' was also used in this case. The last part of the questionnaire involved questions about the demographic characteristics of respondents, such as gender, age, nationality, and marital status. The face validity of the questionnaire was established via a pilot study conducted in May 2019 using a sample of 40 tourists to Kavala and 30 tourists to Thasos.

#### 3.3 Data Collection

# 3.3.1 Study 1 – Kavala sample

The target population was comprised of adult tourists (18 years and older) who had stayed at least one night within the city. An experienced research team of four multilingual research assistants (fluent in Greek, English, German, French and Romanian) led by the first author collected the on-site data between June and September 2019 via hand-delivered, self-administered questionnaires. Following intercept sampling adopted also by other researchers due to the lack of a sampling frame (e.g., Stepchenkova & Li, 2013), Kavala visitors were approached in tourist hot spots where the vast majority of accommodation units, restaurants and shops are located. The questionnaire was initially developed in English and then professionally translated in various languages (e.g., Greek, Bulgarian) to match the key nationalities visiting the city. In total, 550 tourists were approached, and 353 completed the survey, leading to a response rate of 64%.

#### 3.3.2 Study 2 – Thasos island sample

Utilizing identical sampling and data collection procedures, the questionnaire was distributed in Thasos by the research team during the same time frame. The close distance between the two settings (90 minutes by car and ferry) allowed for taking shifts in data collection in both locations, rotating days and times. Similar to the first study, visitors in Thasos were contacted in the main tourist areas (i.e., Limenas, Potos, Limenaria), in the ferry on the way to the mainland (average trip duration 45 to 75 minutes), or at the international airport. Five hundred tourists were approached, and 397 completed the survey, leading to a response rate of 79%. This higher rate as compared to the first study is likely due to the additional free time respondents had while aboard the ferry on their way back.

# 3.4 Data analysis

Prior to conducting any analysis, the number of missing data were inspected per variable and it was confirmed that they were randomly missing. In all cases, less than 5% of values were missing. For added stringency, Little's MCAR test was undertaken and was not significant (Tabachnick & Fidell, 2019). Next, an inspection of normality via skewness and kurtosis values indicated no major issues, especially as small and moderate departures from normality are the norm in social sciences and not an issue of concern when the sample size is large (Hair et al., 2018). The dimensionality of the cognitive image construct was established through confirmatory factor analysis (CFA). Results validated the five-factor structure of

cognitive image, and these factors were then converted into five composite variables based on each factor's mean scores. These five composite variables were used as indicators for the cognitive image construct in the subsequent multivariate analysis. This technique is widely applied to: 1) mitigate issues of multi-collinearity observed when multiple dimensions and indicators of a latent construct are present; and 2) reduce the complexity of the model, as this can undermine its goodness-of-fit and predictive validity (Bollen, 1989). However, when a latent construct is represented with composite variables, this may weaken its convergent validity (Hair et al., 2018). This potential limitation was acceptable for the scope of this study, which was to explore the hypothesized relationships included the model. A CFA was conducted initially to assess the reliability and validity of the measurement model, followed by structural equation modelling (SEM) to test for the structural relationships between the constructs.

### 4. Findings

# 4.1 Sample profile

#### 4.1.1 Study 1 - Kavala

The Kavala sample (n = 353) was comprised of more women (54%) than men respondents (46%). Thirty-one percent were between 18 - 30 years of age and another twenty-eight percent were between 51 and 60. About half (54%) of the sample was married. Nearly four out of ten (41%) had previously been in Kavala. Respondents' nationalities were mainly Greek (35%), Bulgarian (13%), Turkish (12%) and Romanian (11%).

#### 4.1.2 Study 2 - Thasos

The Thasos sample (n = 397) also included more women (56%) than men (44%). Thirty percent of the sample were between 18 and 30 years of age, with another thirty percent between 51 - 60 years old. Over half (56%) were married and about three out of ten (28%) had visited the island in the past. In terms of nationality, respondents self-identified as German (24%), English (14%), Bulgarian (15%), Romanian (11%), and Greek (10%). Overall, respondent profiles in both destinations match the visitor profiles reported by the official statistics available (INSETE Intelligence, 2018) and a study conducted by the Kavala municipality in 2018 (Kavala visitor survey, 2018).

### **4.2 Descriptive statistics**

# 4.2.1 Study 1 – Kavala

Kavala sample confirmed that interaction with locals provided them with knowledge on which sites to visit (M = 4.08), and where to sample local food (M = 4.04) (see Appendix). Such interactions were perceived to increase sense of safety (M = 3.93), by facilitating their understanding of residents' way of life (M = 3.93). All these suggest that visitors' activities are partially formed by the recommendations locals offer to tourists. With regards to their perceptions of Kavala, they rated the city high in the natural (M = 4.38) and social environment (M = 4.12), along with its amenities (M = 4.04), while they rated attractions (M = 3.84) and accessibility (M = 3.72) slightly lower. Kavala was described based on participants' responses as pleasant (M = 4.29), relaxing (M = 4.17), and lively (M = 4.01). Additionally, most visitors appeared to be very pleased (M = 4.39) and satisfied (M = 4.34) with their visit. As a result, they display evidence of loyalty to the destination, stating that they plan to return to Kavala in the future (M = 4.39), to spread positive words about it (M = 4.52) and to encourage their social contacts to visit it (M = 4.34).

#### 4.2.2 Study 2 - Thasos

Thasos sample, in contrast, agreed less that they have received directions from local residents with regards to activities offered (M=3.77) and places to try local food (M=3.65) (see Appendix). They seemed neutral in their responses regarding having developed friendship with locals (M=3.36) and that locals explained their way of life (M=3.40). They also only partially exhibited their consent that interactions improved their sense of safety (M=3.65). These results potentially reflect the mass, all-inclusive type of tourism that Thasos predominantly attracts, in which tourists have fewer opportunities to interact with local residents. Tourists visiting Thasos seem to appreciate its main asset, the natural environment (M=4.31), followed by its social environment (M=4.33). They agreed less that the island offers a variety of attractions (M=3.67) and amenities (M=3.91), while they acknowledge that accessibility (M=3.70) can be an issue. They perceive Thasos as relaxing (M=4.46) and pleasant (M=4.44), but did not necessarily describe it as exciting (M=3.82) and lively (M=3.63). Overall, they are very pleased (M=4.42) and satisfied (M=4.33) with their visit and they plan to spread positive word-of-mouth (M=4.39), encouraging their friends and relatives to visit the island (M=4.21).

#### 4.2 Measurement model

Considering the use of a common instrument in data collection, Harman's single-factor test was employed to inspect for common method bias. A single factor explained 31% of the total

variance in Kavala and 30% in Thasos, lower than the suggested benchmark (< 50%). An additional inspection through the single latent method factor approach (Podsakoff, MacKenzie, Lee, & Podsakoff, 2003) revealed a variance of 16.8% in Kavala and 13.7% in Thasos, further supporting the lack of common method bias.

# 4.2.1 Study 1 - Kavala

The analysis started with a CFA (ML estimation) of the measurement model with data from the Kavala sample (n = 353). The CFA outputs suggest a good model fit, with  $\chi^2 = 502.48$  (df = 160, p < 0.001), and its ratio to degrees of freedom ( $\chi^2/df = 3.14$ ) being slightly above the recommend value of 3.0 (Hair et al., 2018). Although the fit indices largely supported the model (CFI = 0.91, GFI = 0.88, RMSEA = 0.078), an affective image item (relaxing) and a cognitive image item (accessibility) were eliminated from subsequent analysis due to their rather low loadings. It seems that the city is not associated with a relaxing destination; while it enjoys good access due to its well-established transport network (e.g., links to highway, international airport, ferry port). Upon removing the aforementioned items, all indices improved, demonstrating a good model fit:  $\chi^2 = 343.93$  (df = 125, p < 0.001), ratio of  $\chi^2$  to degrees of freedom = 2.75, CFI = 0.94, GFI = 0.91 and RMSEA = 0.071. All of these figures are within the recommended cut-off values (Hair et al., 2018). Composite reliabilities (CR) spanned from 0.80 to 0.92, higher than the suggested benchmark of 0.70 (Table 1). All loadings were in excess of 0.50 and statistically significant (p < 0.001), while the AVE values exceeded the recommended criterion of 0.50 (Table 1), both supporting the constructs' convergent validity (Bollen, 1989). Last but not least, the square root of AVE values were higher than the correlations between the constructs, thereby establishing discriminant validity (Table 2) (Hair et al., 2018).

<Table 1 here>

<Table 2 here>

# 4.2.2 Study 2 - Thasos

Similar to the first study, the CFA in Thasos confirmed the measurement model fit, with  $\chi^2$  = 449.81 (df = 160, p < 0.001),  $\chi^2$  / df = 2.81, CFI = 0.93, GFI = 0.88, and RMSEA = 0.068. Similar to the Kavala data, an affective image item (relaxing) and a cognitive image item (accessibility) suffered from low loadings; thus, a decision was taken to eliminate them from

the subsequent procedures for the Thasos sample as well. After eliminating these items, the fit indices improved, indicating a good model fit:  $\chi^2 = 314.12$  (df = 125, p < 0.001),  $\chi^2 / df = 2.51$ , CFI = 0.95, GFI = 0.91 and RMSEA = 0.062. CR values exceeded the recommended criterion of 0.70. Similar to the Kavala study, all loadings were greater than 0.50 and statistically significant (p < 0.001); all AVE values exceeded 0.50 (Table 3); while the square root of AVE values exceeded the correlations between the constructs (Table 4).

<Table 3 here>

<Table 4 here>

#### 4.3 Structural model

# 4.3.1 Study 1 - Kavala

SEM was used to test the path relationships between the constructs. The model fit indices provided support for the model:  $\chi^2 = 380.77$  (df = 127, p < 0.001),  $\chi^2 / df = 2.99$ , CFI = 0.93, GFI = 0.90, and RMSEA = 0.075. From the estimates of the structural coefficients included in the model, it can be concluded that all hypothesized relationships, except for hypothesis 1 (cognitive image  $\rightarrow$  destination loyalty), can be confirmed (Table 5). More precisely, affective image positively influenced loyalty (H<sub>2</sub>), and overall satisfaction (H<sub>3</sub> and H<sub>4</sub>). Overall satisfaction, in turn, was reported to positively affect destination loyalty (H<sub>5</sub>). Resident – tourist interaction quality positively shaped cognitive (H<sub>6</sub>) and affective image (H<sub>7</sub>); and destination loyalty (H<sub>8</sub>). Altogether, interaction quality, affective image, and overall satisfaction predicted 68% of the variance in destination loyalty.

<Table 5 here>

# 4.3.2 Study 2 - Thasos

Similarly, the fit indices of the second study supported the model:  $\chi^2 = 350.24$  (df = 127, p < 0.001),  $\chi^2 / df = 2.75$ , CFI = 0.94, GFI = 0.91, and RMSEA = 0.067. All but one (H<sub>2</sub>) (affective image  $\rightarrow$  destination loyalty) of the predicted relationships were empirically confirmed (Table 6). Cognitive image positively influenced destination loyalty (H<sub>1</sub>), while both cognitive and affective images determined overall satisfaction (H<sub>3</sub> and H<sub>4</sub>). Overall satisfaction was reported to positively affect destination loyalty (H<sub>5</sub>). Resident – tourist interaction quality positively shaped cognitive (H<sub>6</sub>) and affective image (H<sub>7</sub>); and destination

loyalty (H<sub>8</sub>). All antecedents of destination loyalty predicted 57% of its variance in the case of Thasos.

<Table 6 here>

#### 5. Discussion and Conclusion

Drawing on Vygotsky's concepts of ZPD and MKO, and on previous research that has supported the relationship between frequency of resident–tourist interactions and emotional bonding (Aleshinloye et al., 2020) or destination image (Stylidis, 2021), this study aimed to explore the role of resident-tourist interaction quality in explaining tourists' cognitive and affective image and destination loyalty. Results based on data collected from tourists in two Greek destinations (353 tourists in Kavala; 397 tourists in Thasos) revealed that all hypotheses, except one (H<sub>1</sub>) in the study of Kavala, and one (H<sub>2</sub>) in the study of Thasos, were confirmed.

Affective image was found to positively affect destination loyalty (H<sub>2</sub>) in the case of Kavala; while cognitive image was a significant antecedent to loyalty (H<sub>1</sub>) for Thasos, whereby the relationship between affective image and loyalty was positive but not significant. Previous studies have also been inconclusive, with some researchers like Chew and Jahari (2014) reporting that both cognitive and affective image explain destination loyalty, while others suggested that it is predominantly the cognitive image (McDowall & Ma, 2010), or largely the affective image (Li et al., 2010) that significantly determines loyalty. In line with the findings, it appears that such relationships largely depend on the context of the study and the type of tourists visiting the destination. Kavala is known to attract heritage and religious tourists, who might assess destinations more on emotional grounds (Terzidou, Scarles, & Saunders, 2018), while mass tourists visiting Thasos and its all-inclusive resorts for its sunand-sand tourism product, might rely more on their cognitive images. Another tenable explanation is that repeat visitors or domestic tourists, who are already aware of the destination, tend to rely more on the affective images, while first-time visitors may count more on their cognition (Stylidis et al., 2017). Results as such contribute to current discussions regarding the relevance and supremacy of the image components in predicting loyalty.

In both models tested, cognitive and affective image were also found to exercise a positive moderate effect on overall satisfaction with the trip (H<sub>3</sub> and H<sub>4</sub>). These findings confirm previous research on the importance of a favorable image in determining tourist satisfaction (Jeong & Kim, 2019; Loi et al., 2017). Satisfaction, in turn, positively affects loyalty. That is, the more visitors are satisfied with the trip, the more likely they are to return in the future and to recommend it to others (H<sub>5</sub>, H<sub>6</sub>). These findings also add to the overwhelming evidence provided in past research (Assaker et al., 2011; Kim, 2018; Prayag et al., 2017). The current study though adds a new element into the destination image-satisfaction-loyalty love-triangle: the quality of resident-tourist interactions as an antecedent of image, which was overlooked in previous studies. Such results reinforce the notion that visitors' friendly relations and interaction with locals enable better information transfer between visitors and their MKOs (i.e., residents), leading to better destination image (or expansion of ZPD), and thus better satisfaction and loyalty. Therefore, high levels of tourist satisfaction require active involvement with the place and its local community (Chang, Gibson, & Sisson, 2014).

Next, the link between resident-tourist interaction and image was supported across both destinations, as interaction quality positively affected tourists' cognitive (H<sub>5</sub>) and affective image (H<sub>6</sub>). It seems that participation in activities proposed by locals as MKOs including attending local events, dining in traditional restaurants and touring in neighborhoods assists visitors in developing and sustaining more favorable perceptions of both destinations. The study thus empirically confirms that the higher the level of understanding and affection towards the local community via interactions, the more positive the image (Walker & Moscardo, 2016; Woosnam et al., 2020). The magnitude of the relationship, however, between interaction quality and affective image appears to be stronger in the case of Kavala (0.64) rather than in Thasos (0.42), as tourists visiting the island have less opportunities to interact with local residents. As the descriptive statistics revealed (see Appendix), tourists seem to have greater opportunities to interact with locals in Kavala where most people stay in city hotels or Airbnb accommodation, in comparison with Thasos, which is dominated by tourist enclaves. When compared to the results in Joo et al.'s (2018) study in Fredericksburg U.S.A., the findings suggest a higher contact and interaction between Kavala residents and tourists, than what Fredericksburg residents experienced with their fellow American visitors. The high levels of engagement noted especially in the case of Kavala appear to indicate the importance of such interactions for tourists. These results also imply that through social

interactions, locals (MKO) transmit their local knowledge helping tourists to progress within their ZPD.

The current study also reported that interaction quality exhibited a positive impact on loyalty (H<sub>7</sub>). Again, the magnitude of the relationship was stronger in the case of Kavala (0.49), than in the case of Thasos (0.17). Resident—tourist interaction quality contributes to the formation of a positive image by promoting inter-cultural appreciation and understanding, and is pivotal in developing a memorable tourist experience (Kirillova et al., 2015), which, in turn, generates loyalty (Kim, 2018). This finding extends past studies which neglected the powerful role that interactions serve in tourists' future tourism-related behavioral intentions.

## 5.1 Theoretical implications

The contribution of this research to tourism theory is threefold: First, drawing on Vygotsky's (1978) work on ZPD, the study sheds some light on the process by which visitors develop their knowledge of and feelings towards destinations via interactions with local residents, who serve as MKOs. Contact and interaction quality with local residents leads to greater understanding of the local population and more favorable perceptions of the destination. Extending recent research on interaction and image (Stylidis, 2021), our study reveals that visitors develop loyalty for a destination by moving through a logical cognitive process informed by quality interactions with residents, destination image formation, and satisfaction with the destination. In fact, we see the strength of the Kavala model played out more than the Thasos model as reflected in regression coefficients and variance explained in destination loyalty. In both cases however, the increased number of visitors to each destinations offers ample opportunities for interaction between hosts and guests, which under the current conditions, prove fruitful for tourists. Both destinations will need to sustainably plan for an optimal number of visitors so as not to compromise the quality of interaction that gives rise to each of the subsequent constructs within our model.

Second, this study is one of the very few of its kind to capture tourists' interaction quality with local residents of a destination. Previous studies have operationalized such resident-tourist interactions via frequency of interaction (Aleshinloye et al., 2020), while the need for theory-guided measures of interaction quality between tourists and residents is still pertinent (Kirillova et al., 2015). In addressing previous calls, this study used a variety of items to measure interaction quality rather than frequency; these items reflected tourists' friendships

with locals, who provided tips, recommendations, and information, thus providing a sense of safety to tourists. By contributing to a better understanding of the types of interaction quality that facilitate the development of image and loyalty, this research offers insights for the sustainable planning, development, and marketing of a destination.

Lastly, previous research has explored the relationship between interaction frequency and emotional solidarity or attitudes towards the development of tourism (Aleshinloye et al., 2020; Joo et al., 2018), while little is known about its impact on destination loyalty. The findings of this research assist in expanding current frameworks of loyalty via the quality of interactions visitors have with local community members and the subsequent image and satisfaction they develop. The positive effect these interactions exercise on image and destination loyalty support the core position the host community occupies in destination image formation. Given that this is the first study within the travel and tourism literature to employ Vygotsky's (1978) theoretical approach, and based on the resultant findings highlighting its utility within a destination loyalty context, the 'seed has been planted on fertile ground' for others to build on our theoretical model.

#### 5.2 Managerial implications

The findings of this study are useful to local planners, destination managers and marketers to further understand the core position local communities occupy in the sustainable development and marketing of a destination. When locals actively engage as information providers, then tourists are more likely to gain better insights to the place and develop bonds with its locals, positively contributing to an enhanced experience and image of the destination (Arsal, Woosnam, Baldwin, & Backman, 2010). In essence, such engagement can serve as a positive feedback loop where visitors appreciate the destination more and potentially want to return and recommend to others as well (Rasoolimanesh et al., 2019). To foster residents' level of local knowledge, civic pride, and engagement with tourists, internal campaigns and events can be held, highlighting, for example, key moments in local history (an event of this type is already in place in Kavala under the theme 'I get to know my history; I get to know my city'), accompanied by information pertaining to the benefits accrued by tourists to the community. Such knowledge could then be transmitted to tourists via online and offline interaction events designed by destination marketers, including activities with locals, such as cooking regional dishes, practicing local dances, or participating in walking tours by local tour guides. Additionally, incorporating residents and their willingness to engage with tourists (i.e.,

through testimonials) in promotional pieces could help to 'set the stage' for visitors who might have an increased desire for quality interactions upon their viewing on websites and/or social media outlets.

The study also revealed that the relationships between cognitive, affective image and loyalty fluctuate depending on the context of the study; in the mass tourism destination (Thasos), only the cognitive image was pivotal, while in the urban-heritage destination (Kavala), only the affective image was instrumental in shaping loyalty. These findings call for the adoption of differentiated strategies for the various types of tourism destinations. Heritage and religious destinations should largely base their promotional strategies and on-site activities on emotions and the cultivation of strong feelings, while for mass destinations greater attention on factual campaigns and experiences are needed.

A prudent management of interaction quality can also generate a variety of benefits of different nature for the local community. Financially, repeat visitors, who are known to stay longer and participate in various activities end up spending more and thus help local economies in which a fraction of their economy rely on tourism (Lehto et al., 2004). Socio-culturally, guest-host interaction and shared experiences provide opportunities for cultural exchange and appreciation, expanding locals' inter-cultural understanding (Kirillova et al., 2015). When both residents and tourists engage in such interactions they participate in value co-creation and increase their level of satisfaction (Edwards et al., 2017). Environmentally, visitors who appreciate the destination and its people, develop behaviors that showcase greater respect towards the local environment (Lee et al., 2019).

By providing extensive social and cultural opportunities to meaningfully interact with the host community, the role of locals as MKOs is further reinforced, helping to usher tourists closer to their personal ZPD. Such in-depth understanding of the local culture and customs facilitate the development of knowledge, emotions and experiences that are pivotal for tourists as they contemplate revisiting a destination (Kirillova et al., 2015; Rasoolimanesh et al., 2019). The findings lastly provide implications for tourist enclaves and resorts where the main interaction tourists have is with hospitality employees, who quite often are foreigners. To promote contact and interaction with people living in the surrounding areas, short trips and participation in community events should be encouraged.

#### 5.3 Limitations and future research directions

Similar to any study, this research is prone to limitations. First, the data were collected from tourists visiting two destinations in Greece. Their interactions, image, and loyalty might differ from visitors in destinations in other countries; thus, future studies need to verify and validate the model in various geographical settings. Next, this research focused on visitors' interactions with a certain type of local stakeholders - residents - without considering interactions with other actors such as other tourists. Joo and Woosnam (2020) prompted this conversation in considering interactions among tourists; future studies need to address this oversight by examining the impact tourists' interaction with other tourists has on tourists' image, satisfaction, and loyalty. Besides, five items were used in capturing interaction quality based on previous studies; future attempts are needed to provide a comprehensive understanding of tourist interaction quality and engagement considering both psychological and interactive perspectives (Rasoolimanesh et al., 2019; So et al., 2014). Finally, as interaction and image can be influenced by familiarity and/or cultural factors, future research should conduct multi-group comparisons of the model among different groups such as first time vs. repeat visitors, or various nationalities. Despite these limitations, the study findings that locals as the more knowledgeable ones assist tourists in expanding their ZPD in destination knowledge opens doors for meaningful research.

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Table 1. Measurement model CFA results – Study 1 (Kavala)

Constructo/indicators	Item	<i>t</i> -values	Composite	AME	
Constructs/ indicators	loadings		reliability	AVE	
Resident-Tourist Interaction			.92	.70	
Quality (RTIQ)			.,2	., 0	
Friendship with locals	.77	16.82			
Tips on what to visit	.86	19.79			
Recommendations where to dine	.89	20.89			
Explained local way of life	.82	18.34			
Increased my sense of safety	.84	19.22			
Cognitive Image (CI)			.80	.50	
Natural Environment	.74	14.70			
Amenities	.83	17.19			
Attractions	.60	11.40			
Social Environment	.64	12.25			
Affective Image (AI)			.83	.62	
Unpleasant - Pleasant	.69	13.86			
Boring - Exciting	.87	19.05			
Sleepy - Lively	.79	16.64			
Overall Satisfaction (OS)			.83	.61	
Very negative – Very positive	.82	17.17			
Regret the visit – Pleased to visit	.75	15.29			
Very dissatisfied – Very satisfied	.78	16.19			
<b>Destination Loyalty (DL)</b>			.86	.67	
Revisit in the next years	.74	15.38			
Spread positive words about it	.82	18.09			
Encourage social contacts to visit	.89	20.48			

Table 2. Discriminant validity – Study 1 (Kavala)

Constructs/ indicators	RTIQ	CI	AI	OS	DL
Resident-Tourist Interaction Quality (RTIQ)	.84	.50	.63	.44	.74
Cognitive Image (CI)	.50	.71	.60	.59	.59
Affective Image (AI)	.63	.60	.79	.62	.67
Overall Satisfaction (OS)	.44	.59	.62	.78	.62
Destination Loyalty (DL)	.74	.59	.67	.62	.82

Table 3. Measurement model CFA results – Study 2 (Thasos)

Court and Calling to	Item <i>t</i> -values		Composite	AVE	
Constructs/ indicators	loadings		reliability	AVE	
<b>Resident - Tourist Interaction</b>			.90	.65	
Quality (RTIQ)			.90	.03	
Friendship with locals	.73	16.47			
Tips on what to visit	.81	18.79			
Recommendations where to dine	.87	21.32			
Explained local way of life	.83	19.49			
Increased my sense of safety	.79	18.12			
Cognitive Image (CI)			.81	.52	
Natural Environment	.76	16.47			
Amenities	.79	17.36			
Attractions	.63	12.90			
Social Environment	.68	14.14			
Affective Image (AI)			.75	.50	
Unpleasant - Pleasant	.72	14.45			
Boring - Exciting	.81	16.26			
Sleepy - Lively	.58	11.23			
Overall Satisfaction (OS)			.87	.69	
Very negative – Very positive	.81	18.51			
Regret the visit – Pleased to visit	.80	18.22			
Very dissatisfied – Very satisfied	.88	20.90			
Destination Loyalty (DL)			.84	.63	
Revisit in the next years	.63	13.17			
Spread positive words about it	.83	19.27			
Encourage social contacts to visit	.90	21.38			

Table 4. Discriminant validity – Study 2 (Thasos)

Constructs/ indicators	RTIQ	CI	AI	OS	DL
Resident-Tourist Interaction Quality (RTIQ)	.81	.45	.29	.30	.48
Cognitive Image (CI)	.45	.72	.49	.60	.70
Affective Image (AI)	.29	.49	.71	.54	.52
Overall Satisfaction (OS)	.30	.60	.54	.83	.61
Destination Loyalty (DL)	.48	.70	.52	.61	.79

Table 5. Structural equation model paths – Study 1 (Kavala)

	Hypothesized path		Effect			Indirect Effect	
			<i>t</i> -value	<i>p</i> -value	effect	<i>p</i> -value	
$H_1$	Cognitive image → Destination loyalty	.12	1.91	.057	.09	<.01	
H <sub>2</sub>	Affective image → Destination loyalty	.14	2.05	<.05	.11	<.01	
Н3	Cognitive image → Overall satisfaction	.37	5.13	<.001			
H4	Affective image → Overall satisfaction	.43	6.14	<.001			
H <sub>5</sub>	Overall satisfaction → Destination loyalty	.25	3.91	<.001			
H <sub>6</sub>	Resident-tourist interaction quality→ Cognitive image	.52	7.74	<.001			
<b>H</b> <sub>7</sub>	Resident-tourist interaction quality→ Affective image	.64	9.63	<.001			
Hs	Resident-tourist interaction quality→ Destination loyalty	.49	7.81	<.001	.27	<.01	

Destination Loyalty R<sup>2</sup>: 68%; Cognitive Image R<sup>2</sup>: 27%; Affective Image R<sup>2</sup>: 41%; Satisfaction R<sup>2</sup>: 43%

**Table 6. Structural equation model paths – Study 2 (Thasos)** 

	Hypothesized path		Direct Effect			Indirect Effect	
		effect	<i>t</i> -value	<i>p</i> -value	effect	<i>p</i> -value	
$H_1$	Cognitive image → Destination loyalty	.43	5.97	<.001	.13	<.01	
$H_2$	Affective image → Destination loyalty	.09	1.54	.12	.08	<.01	
Н3	Cognitive image → Overall satisfaction	.50	7.90	<.001			
H <sub>4</sub>	Affective image → Overall satisfaction	.30	4.83	<.001			
H <sub>5</sub>	Overall satisfaction → Destination loyalty	.27	4.26	<.001			
$H_6$	Resident-tourist interaction quality→ Cognitive image	.45	7.39	<.001			
H <sub>7</sub>	Resident-tourist interaction quality→ Affective image	.42	5.67	<.001			
H <sub>8</sub>	Resident-tourist interaction quality → Destination loyalty	.17	3.19	<.001	.33	<.01	

Destination Loyalty R<sup>2</sup>: 57%; Cognitive Image R<sup>2</sup>: 20%; Affective Image R<sup>2</sup>: 17%; Satisfaction R<sup>2</sup>: 40%



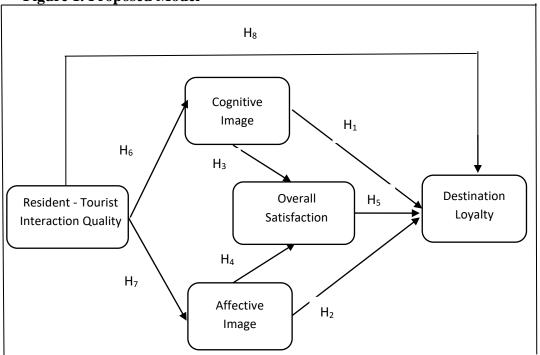
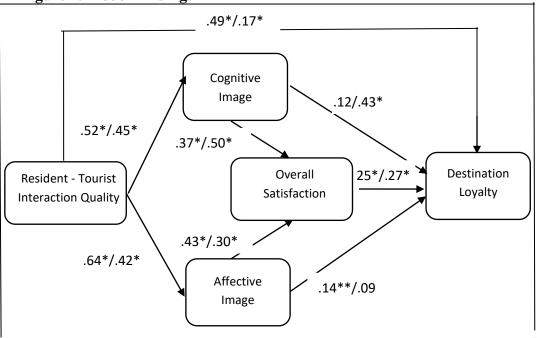


Figure 2. Model Findings



left value: Kavala, right value: Thasos \* significant at <.001 level; \*\* significant at <.05 level