Please cite as: Stylidis, D., Woosnam, K.M., Ivkov, M., & Kim, S. (2020). Destination loyalty explained through place attachment, destination familiarity, and destination image. International Journal of Tourism Research. Accepted - In Press

Destination loyalty explained through place attachment, destination familiarity, and destination image

Abstract: This study explores how familiarity and attachment, along with cognitive and affective image explain destination loyalty across visitors with divergent degrees of frequency of visitation (low vs. high). Serbians (*n = 401*) who have previously visited Greece comprised the sample population for this study and were surveyed using a self-administered questionnaire. Findings reveal that overall familiarity shapes cognitive and affective destination image, while each image component uniquely explains destination loyalty ($R^2 = 0.51$). Differences also exist in the magnitude of the relationships tested among the two groups. Implications for theory and practice, along with limitations and research directions, are discussed.

Keywords: Destination loyalty; destination image; familiarity; place attachment; cognitive; affective; Serbia; Greece

1. Introduction

Tourist loyalty is considered an important indicator of successful tourist destinations, as has been evidenced in decades' worth of research on the topic. Loyal tourists tend to stay longer, participate more in various social and cultural activities, spread positive recommendations about the destination and are considered cost-effective in relation to expenses associated with promotion (Lau & McKercher, 2004; Pena, Jamilena, & Molina, 2013; Lehto, O'Leary & Morrison, 2004; Shoemaker & Lewis, 1999). Several determinants of tourist loyalty have been identified in the literature in an attempt to unpack this complex construct, including tourists' destination image (Kim, 2018; Stylos, Vassiliadis, Bellou & Andronikidis, 2016; Zhang, Fu, Cai & Lu, 2014), familiarity (Tan & Wu, 2016), information sources used (Almeida-Santana

& Moreno-Gil, 2017), authenticity (Yi, Fu, Yu & Jiang, 2018), satisfaction (Antón, Camarero & Laguna-García, 2017; Kim, 2018; Prayag, Hosany, Muskat, & Del Chiappa, 2017), harassment (Alrawadieh, Alrawadieh, & Kozak, 2019), emotional solidarity with residents (Ribeiro, Woosnam, Pinto, & Silva, 2018) and place attachment (Kirkup & Sutherland, 2017; Patwardhan et al., 2019; Prayag & Ryan, 2012; Stylos, Bellou, Andronikidis & Vassiliadis, 2017). Despite the large volume of studies undertaken on the subject, loyalty remains an elusive concept in the literature due to its diverse range of drivers and complex interrelationships—much of which have not been sufficiently understood for a host of reasons: a) tourist samples, studied more often than not, include a large proportion of first-time visitors who expressed their loyalty while still at the destination under study, thereby not fully representing the core of loyal customers such as destination repeaters; b) few attempts have been made to bridge in integrated models of destination image components with other antecedents (i.e., familiarity, place attachment) to loyalty (i.e., Prayag & Ryan, 2012; Tan & Wu, 2016); c) the few studies that have incorporated place attachment in such models (Kirkup & Sutherland, 2017; Patwardhan et al., 2019; Prayag & Ryan, 2012; Stylos et al., 2017) have given less attention to the 'social element' dimension of attachment, although it is very difficult to divorce a tourist destination from its local residents (Stylidis, 2018); d) the role of self-rated familiarity, which is a result of direct experience with the destination, in shaping loyalty has been examined minimally; and e) little is known about potential differences in the antecedents of loyalty and their interrelationships among visitors with low and high levels of loyalty.

After an extensive review of studies on destination loyalty, Sun, Chi, and Xu (2013) concluded that the number of previous visits is not only a key factor determining destination image and loyalty, but also a good indicator of tourists' familiarity with a destination. Familiarity as such is considered critical in explaining differences in various aspects of tourist perceptions and

behaviour allowing researchers to understand how individuals shape their image of a destination (Chen & Lin, 2012; Tan & Wu, 2016). Place attachment is equally pivotal in this regard, representing the emotional bond between an individual and a particular spatial setting such as a tourist destination (Stylos et al., 2017; Williams et al., 1992). Lastly, destination image components are known to affect tourist decision making, not only before choosing a destination, but also after, determining tourists' loyalty to a destination (Agapito, Valle & Mendes, 2013).

This study aims to enrich current knowledge on tourist loyalty by evaluating a theoretical model incorporating familiarity, place attachment, and cognitive and affective image, as key antecedents to loyalty, providing ample evidence of their importance within the context of repeat visitation. This work also examines the results of the model across visitors with divergent degrees of destination loyalty (i.e., low and high), allowing for the distinct effect of each antecedent of loyalty to be closely examined among the two groups. To this end, repeat visitors are known to be different from first-time visitors with regards to destination perceptions, level of satisfaction and length of stay, making them a highly-desired market segment (Stylidis & Cherifi, 2018). Studying the determinants of tourist loyalty will offer tourism service providers and destination marketers ample knowledge of the mechanisms through which loyalty is shaped, giving them the opportunity for interventions to improve emotional attachment, familiarity and image of tourist destinations consolidating re-visitation (Chi & Qu, 2008; Prayag & Ryan, 2012).

The study setting for this research is Novi Sad in Serbia, and the population considered is Serbians who have visited Greece in the past. Serbia and Greece share a long-lasting relationship due to cultural, religious and historical reasons. Strong bilateral relations have

always been in place between the two countries in modern history as evidenced through historical events such as the revolutions against the Ottoman Empire, the Balkan Wars (1912-13), and the World Wars (1914-18 and 1939-1945). It would, therefore be very interesting to explore the role of factors related to previous knowledge, emotions and feelings like familiarity and attachment in shaping destination image and the subsequent development of loyalty within that context. Theoretically, the study draws attention to the complexity of the relationships of the constructs shaping loyalty. Practically, this knowledge can be used for effective positioning of tourism destinations and increased re-visitation, assisting local authorities to more efficiently allocate resources in achieving positive word-of-mouth and repeat visits (Pike & Ryan, 2004). Methodologically, the wider time span of data collection (July 2017 to May 2018) allowed for the opportunity to take into account the seasonal variations of perceptions covering both the high and the low season, unlike most tourism studies that have been conducted over one season (Meleddu, Paci & Pulina, 2015). Last but not least, the data were collected among repeaters in their actual place of residence, minimizing any kind of bias that may be present when tourists express their loyalty while still at the destination under study.

2. Literature Review

2.1 Destination Loyalty

Loyalty is commonly defined as consumers' repetition of purchase of products or services from a single firm over a period of time (Petrick, 2004). The concept of loyalty denotes a positive attitude towards a product or service, followed by favorable repeat behaviour and recommendations made to others (Backman & Compton 1991; Lobato et al., 2016). As a marketing principle, the retention of existing customers costs less than the acquisition of new patrons (Reichheld, 1996; Shoemaker & Lewis, 1999). This elusive construct has been measured in three distinctive manners (Almeida-Santana & Moreno-Gil, 2018; Prayag & Ryan,

2012; Stylos & Bellou, 2019; Zhang et al., 2014)—behaviourally, attitudinally, and a composite of the two. The first approach is purely based on considering repeat purchasing (re-visitation in tourism) (Jacoby & Chestnut, 1978). Behavioural loyalty has been measured in the tourism context through the number of previous visits to the destination (Correia, Zins & Silva, 2015; Hernández-Lobato, Solis-Radilla, Moliner-Tena & Sánchez-García, 2006; Kaplanidou and Gibson, 2010). However, according to Yoon and Uysal (2005), behavioural loyalty fails to explain the factors that influence customer loyalty. The attitudinal approach, on the other hand, focuses on customers' intentional loyalty, that is tourists' predisposition towards a tourism destination already visited (Horng, Liu, Chou, & Tsai, 2012). However, not all revisit intentions are related to commitment but can be guided by convenience or lack of substitutes (Oppermann, 2000). Therefore, customers should possess such an attitude for several years in order for loyalty to develop (Prayag & Ryan, 2012). The third approach, composite loyalty, integrates both behavioural and attitudinal measures (Yoon & Uysal, 2005; Zhang et al., 2014).

Within the tourism literature, loyalty has been approached as an extension of customer loyalty to destinations (Baloglu, 2001), and has been the focus of academic attention for the past three decades (e.g., Oppermann, 2000; Yi et al., 2018; Yoon and Uysal, 2005). The construct has been measured through visitors' intention to return to the destination and to spread positive word-of–mouth (WOM) to family and/or friends (Bigné, Sanchez, & Sanchez, 2001; Chi & Qu, 2008; Kim, 2018; Patwardhan et al., 2019; Prayag & Ryan, 2012; Yi et al., 2018; Yoon & Uysal, 2005). Positive WOM serves as a credible source of information for potential tourists (Yoon & Uysal, 2005), particularly useful in the tourism industry, which relies on the opinions of previous travelers (Zhang et al., 2014). Intention to revisit is another indicator of successful destination development and assists in increasing the competitiveness of tourist destinations (Chen & Phou, 2013; Yoon & Uysal, 2005). This is of particular relevance nowadays with the

active involvement of tourists in various social media platforms and online communities, and subsequently, the role these forums play in shaping the image of tourist destinations (Tamajon & Valiente, 2017). Despite previous studies' contribution to a wider understanding of loyalty in tourism, the vast majority of work surrounding the construct has sampled first-time visitors capturing attitudinal loyalty (i.e. Yi et al., 2018), although tourists may not practically exhibit visitor behaviour for several years (Prayag & Ryan, 2012). To avoid such methodological pitfalls, this study captured composite loyalty by integrating both behavioural and attitudinal measures.

2.2 Destination Image

Destination image is a highly subjective concept based on peoples' beliefs, ideas, impressions and feelings of a country, city or area as a tourist destination (Baloglu & Brinberg, 1997; Crompton, 1979). Gartner (1993) was first to introduce to the tourism field, Boulding's (1956) conceptual framework, suggesting that image comprises three distinct, yet interrelated components: cognitive, affective and conative (see also Tasci, Gartner & Cavusgil, 2007). The cognitive image denotes an evaluation of the perceived attributes of the destination with or without prior visitation (Rodriguez del Bosque & San Martín, 2008). The affective image component reflects peoples' emotional responses and feelings towards the destination (Baloglu & Brinberg, 1997; Hallmann, Zehrer, & Müller, 2014). For some researchers like Gartner (1993), these feelings become operational during the evaluation stage of the destination selection, while for others like Russell and Snodgrass (1987), they are developed over the course of the trip.

The two components are known to interact, with most studies supporting that cognitive determines the affective component. For a stream of researchers, our response to a destination

is affective, and this guides our further actions toward that destination (Ittelson, 1973; Walmsley & Young, 1998). Empirical support has revealed that stronger levels of affection produce more favourable cognitive evaluations of a place's attributes (e.g., Billig, 2006; Rollero & Piccoli, 2010). The lion's share of research though, suggests that people's affective evaluation of a destination depends on their knowledge of that destination (Baloglu & McCleary, 1999; Boo & Busser, 2005; Russel & Pratt, 1980). These studies have established the sequence of cognitive image leading to affective image (e.g., Beerli & Martin, 2004; Li, Cai, Lehto, & Huang, 2010; Lin et al., 2007). For example, Lin et al. (2007) found that tourists first cognitively assess a destination and then develop feelings towards that destination.

The conative image component is the action component, analogous to behaviour. Gartner (1993) supports that there is a direct positive relationship between conative and the other two components; behaviour depends on the image developed during the cognitive stage and evaluated during the affective stage. This approach has been criticized in recent studies (Stylos and his colleagues (2016, 2017)), suggesting that conative lies at the same level of conceptualisation with cognitive and affective. These studies revealed that all three components directly or indirectly affected intention to revisit a tourist destination, without testing for interrelationships between the components. Following Gartner's approach, Agapito, Valle and Mendes (2013) argued that researchers in the tourism literature have largely related the conative component to loyalty (see Bigné et al., 2009; Cai et al., 2004; Chi & Qu, 2008; Kim, 2018; Li et al., 2010). Examining the relationship between destination image and loyalty further, Zhang, Fu, Cai, and Lu (2015) concluded from their meta-analysis of 66 studies on this subject that both affective and cognitive have a positive effect on loyalty. Chew and Jahari (2014), Wang and Hsu (2010) and Qu et al. (2011), among others, reported that both the cognitive and affective shape tourists' behavioural intentions in relation to the destination (e.g., to

recommend the destination to others, to revisit in the future). Following this previous research, it is purported that the cognitive component of image will exert an influence on the affective component of image, and that both components will have a positive impact on tourists' loyalty.

H_1: The cognitive image component has a positive direct effect on the affective image component.

H_2: The cognitive image component has a positive direct effect on destination loyalty.

H_3: The affective image component has a positive direct effect on destination loyalty.

2.3 Familiarity

Familiarity in marketing and tourism is a broad and loosely-defined concept, frequently linked to destination knowledge and/or direct experience (Tan & Wu, 2016). In marketing, familiarity with a product has been defined as the number of consumers' product-related experiences including advertising exposures, information search, and actual product experience (Alba & Hutchinson, 1987). Within tourism, destination familiarity has been largely equated with previous experience in the destination (Kim & Morrsion, 2005; Smith, Li, Pan, Witte, & Doherty, 2015; Vogt & Andereck, 2003). The vast majority of tourism studies on familiarity, in particular, have examined and contrasted visitors' and non-visitors' images of a given tourist destination (Andreu, Bigne, & Cooper, 2000), with researchers reporting that that the image of visitors tends to be more positive than that of non-visitors (Fakeye & Crompton, 1991; Tasci, 2006). For Chen and Lin (2012), destination familiarity is a key determinant of destination image. Researchers, in particular, who further explored the effect of familiarity on the cognitive and affective components of image observed some form of positive relationship between the constructs (Smith et al., 2015; Vogt & Andereck, 2003; Vogt & Stewart, 1998). For example, Vogt and Andereck (2003) and Vogt and Stewart (1998) found that familiarity had a positive

effect on the cognitive component during the course of a vacation but no effect on the affective component. Smith et al. (2015) reached similar conclusions by examined Canadian students' images of Peru. Ultimately, familiarity in combination with destination image can positively affect individuals' loyalty to the destination (Chen & Lin, 2012; Ozdemir et al., 2012).

Despite its direct relevance to loyalty, familiarity has been treated as a single-item construct measured through previous destination experience (Hu & Ritchie, 1993). Other researchers though have criticized this approach emphasizing that familiarity should be understood as a combination of the amount of information accumulated along with any previous experience (Baloglu, 2001). Hu and Ritchie (1993) argued that the measurement of familiarity with a destination should also incorporate the geographic distance between tourists' origin and destination country, their level of knowledge, and previous visitation. Differences in tourists' observed levels of knowledge could be due to education, media coverage, books, travel guides, social media, and personal contact with others (Baloglu, 2001; Gursoy, 2011; Terzidou, Stylidis & Terzidis, 2018). Following this last line of researchers, familiarity was operationalized in this study using two proxies: informational familiarity (Frias et al., 2008; Wong & Liu, 2011), and self-rated familiarity (Baloglu, 2001; Hammitt et al., 2006; Tan & Wu, 2016). Greater emphasis, however, has been given to the dimension of self-rated familiarity, as studies have shown that tourists with high levels of subjective knowledge, such as previous visitors/repeaters (which is the case here) tend to depend more on their personal knowledge rather than on other information sources (Sharifpour et al., 2014). Based on the preceding discussion, two additional hypotheses were formulated:

H_4: Self-rated familiarity with the destination has a positive direct effect on the cognitive image component.

H_5: Self-rated familiarity with the destination has a positive direct effect on the affective image component.

Considering that this study is exclusively focusing on repeat visitors, and previous visitation is known to have a positive relationship with place attachment (e.g., George & George, 2004), the latter is also explored in the next section to offer rich insights into tourists' loyalty.

2.4 Place Attachment

Place attachment, with origins in attachment theory (Bowlby, 1969) and often discussed as sense of place (Stedman, 2003) and place bonding (Hammitt, Backlund, & Bixler, 2006), is defined as individual's cumulative experiences with both physical and social aspects of an environment that lead to emotional bonding with that place (Low & Altman, 1992; Williams et al., 1992). For a number of researchers, place dependence and place identity are the two primary components of place attachment (Strzelecka, Boley, & Woosnam, 2017; Williams & Vaske, 2003; Yuksel, Yuksel, & Bilim 2010), while for others, sense of place is a sub-dimension of place attachment (Kyle et al., 2004; Stedman, 2003). Hidalgo and Hernandez (2001) argue that there seems to be a recent agreement in the literature regarding the use of place attachment as the overarching construct.

Studies in tourism have used different approaches in measuring place attachment. Some researchers have measured attachment as length of residency (Draper et al., 2011; Snaith & Haley, 1999); others measured attachment as social bonds with a place (Gursoy & Rutherford, 2004; Jurowski et al., 1997); whereas Ramkissoon, Smith and Weiler (2013) conceptualized place attachment as comprising four dimensions: place dependence, place identity, place affect and social bonding. The vast majority of previous studies, however, have concentrated on place

bonds developed by local residents while minimal attention has been given to attachment developed by tourists (Prayag & Ryan, 2012; Ramkissoon et al., 2013; Woosnam, Aleshinloye, Strzelecka, & Erul, 2018; Woosnam et al., 2018). Tsai (2012) suggests that tourists themselves also develop emotional relationships with places they visit, and formulate some form of place attachment, which in this case, denotes feelings of bonding and connection visitors develop towards a tourist destination (Stylos et al., 2017).

In line with a number of researchers, place attachment shapes tourist behaviour such as intentions to revisit and recommend to others, with destination image also being a part of that equation (Lee, Kyle, & Scott, 2012; Prayag & Ryan, 2012; Ramkissoon et al., 2013; Stylos et al., 2017). For Prayag and Ryan (2012) and Chen and Phou (2013), destination image precedes place attachment since the latter is an emotional reaction to a setting while image depicts peoples' perceptions of that setting. The researchers confirmed that a more favorable destination image leads to higher levels of attachment, with attachment also mediating the relationship between destination image and loyalty. Stylidis (2017), on the other hand, reported that people with stronger ties to the place also develop more favorable perceptions of it. Lastly, Stylos et al. (2017) found that place attachment moderates the relationship between destination image and loyalty of UK and Russian tourists visiting Greece.

High levels of place attachment can favor positive perceptions in terms of scenery and climate (Rollero & De Piccoli, 2010). In relation to prior or repeat visitors, which is the case here, researchers have found that higher levels of place attachment also lead to more positive evaluations of the physical qualities of the place (e.g. Billig, 2006; Bonaiuto et al., 1996; Rollero & De Piccoli, 2010). Bonaiuto et al. (1996), for example, explored the relationship between English students' attachment to their place and their perceptions of three polluted and

three unpolluted beaches in the UK, with results suggesting that more attached students perceived all beaches as less-polluted than the less-attached individuals. Following this line of reasoning then, two additional hypotheses are proposed:

H_6: Place attachment has a positive direct effect on the cognitive image component.

H_7: Place attachment has a positive direct effect on the affective image component.

However, a lack of empirical evidence exists concerning the relationship between place attachment and familiarity. For some researchers, attachment is an inherent dimension of familiarity, termed 'proximate familiarity' (Tan & Wu, 2016). Proximate familiarity has been defined as the extent to which individuals develop bonds and identify with the destination (Jansen, 2011). Tan and Wu (2016) captured proximate familiarity using two proxies: "I feel emotionally attached to Hong Kong;" and "I feel a sense of belonging in Hong Kong," while Jansen (2011) measured proximate familiarity as the presence/absence of an emotional connection with a destination and/or having friends or relatives living there. However, for Prentice (2006), the term encompasses stronger ties demonstrated in everyday life activities, such as foreign language proficiency and participation in activities that promote cultural ties with the destination country. Following the aforementioned studies that have approached attachment as distinct from familiarity, and given the key role it is expected to play in repeated visitors' destination image formation, the two constructs are hypothesized to be distinct but interrelated, such that:

H_8: Place attachment has a positive direct effect on self-rated familiarity with the destination.

What is eminent from the aforementioned discussion is that the number of previous visits to the destination shapes, to a large extent, visitors' familiarity, place attachment and destination image. As such, a final hypothesis is proposed that examines the moderating role of the number of visits (low vs. high loyal tourists) in the predicted relationships of the model. It is stated such that:

H_9: The effects of familiarity, place attachment, cognitive and affective image on destination loyalty are of different relative importance for tourists with low and high levels of loyalty.

The proposed model depicting all the developed hypothesis is presented in Figure 1.

[Figure 1 About Here]

3. Methodology

3.1 Study Site

The Republic of Serbia (population 7,020,858 - Statistical Office of the Republic of Serbia, 2017), is a country situated at the crossroads of central and southeastern Europe. Located nearby in southeastern Europe—Greece has a population of 10,816,286 inhabitants (Hellenic Statistical Authority 2017). Greece has traditionally depended on tourism, with the tourism industry sustaining 1 million jobs and contributing 20% of the country's GDP in 2017 (WTTC, 2018). Greece ranked 14th in the world in terms of tourist numbers, with 27.2 million tourists visiting the country in 2017. In the last few years, Greece has also suffered from a severe economic crisis reflected in a 25% decrease in GDP between 2008 and 2016 and an unemployment rate of 25%.

There are some noteworthy similarities between the two nations including religion (Eastern Orthodox Christians: 98% of the population in Greece, 85% of the population in Serbia), culture, history and lifestyle. More than 13 sister cities exist between the two countries with notable ones including Belgrade – Athens and Nis – Sparta. Roughly 850,000 Serbians visited Greece in 2017, making Greece the most preferred destination among Serbians, with the majority of them visiting Northern Greece and Greek islands on holiday (SETE, 2017). As such, the two countries provide an excellent context for studying the attitude and behaviour of visitors who have well-established levels of familiarity and emotional bonds with the destination country and its residents, and who exhibit various levels of loyalty.

3.2 Sample and Data Collection

This research was undertaken in the second largest city in Serbia, Novi Sad, which has a population of 341,625 inhabitants. Only adults (18 years or older) Serbian residents who permanently reside in and around Novi Sad and who have visited Greece more than once in the past comprised the population of this study. A filtering question was included in the questionnaire whereby respondents were invited to state the number of times they had been to Greece. The questionnaire was originally designed in English and translated into Serbian by one of the researchers who is native and bi-lingual. Printed copies of the questionnaire were distributed in the city center by two experienced researchers from July of 2017 to May of 2018. The researchers randomly approached every 5th person passing by and asked them to participate in the study. Respondents were assured that the survey was anonymous and their responses would be confidential. Simultaneously, the same survey was distributed online to all faculties at the University of Novi Sad via email (with accompanying instructions and a statement of the study's purpose). The questionnaire was available to all academic staff,

employees, and students. A web link to the survey was also posted in many Novi Sad University and community Facebook groups and webpages. About 60% of the surveys were collected online and the remaining were completed in the city center, with a response rate of 69%. Of these, 27 questionnaires had to be discarded, leading to a completion rate of 94%. Overall, 401 completed questionnaires were utilized in data analysis.

3.3 Survey Design

The questionnaire consisted of three sections. The first section captured Serbians' cognitive and affective image of Greece along with their level of loyalty. The image scale used by Prayag and Ryan (2012), with few modifications based on previous studies (Beerli & Martin, 2004; Chen & Tsai, 2007; Chi & Qu, 2008), was used in this study to investigate Serbians' cognitive image of Greece as a tourist destination. These items represented the core image of Greece as a tourist destination as also confirmed in the pilot study discussed later. Following previous research, respondents were invited to provide their responses on a 7-point scale, from "1" strongly disagree to "7" strongly agree, with "4" serving as a mid-point (Chi & Qu, 2008; Lee, 2009). Affective image was assessed using four affective image attributes (distressing-relaxing, unpleasant-pleasant, boring-exciting, and sleepy-lively) on a 7-point semantic differential scale, based on previous studies (see Baloglu & McCleary, 1999; Kim & Morrison, 2005; Rodriguez del Bosque & Martin, 2008; Wang & Hsu, 2010). Following previous research (Agapito et al., 2013; Kim, Choe, & Petrick, 2018), loyalty was captured using three items: planned intention to revisit ("How likely are you to visit Greece in the next 2 years?"), open intention ("How likely are you to visit Greece at some point in the future?") and intention to recommend ("How likely are you to recommend Greece to your friends and relatives?"), along with an additional question on the number of times they have visited Greece in the past (Correia, Zins & Silva, 2015; Kaplanidou & Gibson, 2010; Hernández-Lobato, Solis-Radilla,

Moliner-Tena & Sánchez-García, 2006; Kaplanidou & Vogt, 2007; Stylos & Bellou, 2019). Respondents were invited to answer using a seven-point scale, ranging from "1" very unlikely to "7" very likely.

The second section aimed to measure the constructs of place attachment and self-rated familiarity with the destination. Place attachment was measured by three items based on previous studies (Goudy, 1990; Gursoy & Rutherford, 2004; Kim et al., 2018; Matarrita-Cascante, Stedman, & Luloff, 2010). In line with Kasarda and Janowitz (1974), attachment comprises three items: sense of place ("feel at home in Greece"), interest in place ("I have an interest in knowing what is going on in Greece") and sentiment towards people ("I feel I have friends there"). Self-rated familiarity with the destination was captured via three proxy items targeting informational familiarity ("I have read books/blogs/travel guides about Greece") and self-rated familiarity ("I know Greece very well;" "I can find my way around easily") (Baloglu, 2001; Frias et al., 2008; Hammitt et al., 2006; Tan & Wu, 2016; Wong & Liu, 2011). All items were measured on a scale ranging from "1" strongly disagree to "7" strongly agree. The last section of the survey included questions about respondents' socio-demographic characteristics (e.g., age, gender, etc.). A pilot test was conducted, before the main data collection, with 50 international tourists who had visited Greece in the past. This was undertaken to ensure the suitability of the research instrument in capturing the image of Greece as a tourist destination and establishing the soundness of the measurement items included in the other scales (i.e., attachment, self-rated familiarity, loyalty).

4. Findings

4.1 Respondents' Profile

The sample was comprised of more female respondents (68%) than males. Sixty-five percent of respondents were between the ages of 18 and 35, and half of the sample population was single. About 18% had visited Greece twice, 24% had been to Greece 3-4 times, 39% between 5 and 9 times, and the rest (i.e., 19%) had visited Greece 10 or more times. Among respondents, 65% reported living in the city of Novi Sad, with the remaining living in the suburbs (See Appendix).

4.2 Model Testing

The analysis comprised three stages. The first stage included a confirmatory factor analysis (CFA) to establish a measurement model and assess psychometrics (e.g., reliability and validity) among model constructs. Next, structural relationships (mirroring proposed hypotheses) between constructs were tested using structural equation modelling (SEM). Finally, a multi-group factor analysis (MCFA) was conducted to test for structural invariance across two distinct loyalty groups (low and high) simultaneously.

CFA was undertaken (including all latent constructs and their corresponding items) to establish the measurement model. Such an approach is in keeping with Anderson and Gerbing (1988), whereby an established measurement model gives way to a structural model to examine structural paths. The resulting Chi-square (χ^2) for the model had a value of 683.4, with a χ^2/df value of 4.81. Various model fit indices (e.g., CFI = 0.90; TLI = 0.88; GFI = 0.84; AGFI = 0.79; RMSEA = 0.97) were examined and indicated a mediocre model fit. After the elimination of three items (i.e., one cognitive image item and two affective image items) the model fit indices significantly improved: Chi-square (χ^2) value 336.0, χ^2/df value of 3.6, CFI = 0.94; TLI = 0.93;

GFI = 0.91; AGFI = 0.87; RMSEA = 0.79. Construct validity was demonstrated as all factor loadings exceeded a threshold of .60 and the *t*-values for each item were significant ($p < 0.001$), in excess of the 3.29 critical value as suggested by Tabachnick and Fidell (2019). Composite reliabilities ranged from .80 (FA) to .91 (CONI), indicating sound internal consistency in the factor structure. Average variance extracted (AVE) values were greater than .50, ranging from .58 to .77 (Table 1).

[Table 1 About Here]

Discriminant validity was assessed next by checking AVE values against the factor correlation values. The squared correlation value (.79) between self-rated familiarity and attachment was larger than their respective AVE values (.58 and .70 respectively), suggesting that these two constructs might indeed be sub-dimensions of a higher–order, overarching construct. Based, therefore, on theoretical grounds (Tan & Wu, 2016), the two constructs were deemed to comprise sub-dimensions of the higher "Overall Familiarity" construct in further analysis. This led to a revised version of the model with the exclusion of hypotheses H_6-H_8 (see Figure 2).

[Figure 2 About Here]

After making the necessary changes in the model, CFA was run again, verifying the sound factor structure and model fit: Chi-square (χ^2) value 336.0, χ^2/df value of 3.5, CFI = 0.94; TLI = 0.93; GFI = 0.91; AGFI = 0.87; RMSEA = 0.78. As before, all factor loadings exceeded a threshold of .60 and the *t*-values for each item were significant ($p < 0.001$). Composite reliabilities ranged from .80 (FA) to .91 (CONI), and AVE values were greater than .50, ranging from .58 to .77.

[Table 2 About Here]

Discriminant validity was assessed next by checking each AVE square root value against the factor correlation values. In all cases, estimates of the former exceeded values of the latter (Table 3).

[Table 3 About Here]

Following the establishment of the measurement model, SEM was undertaken to test the hypothesized relationships among the study's constructs. The results indicate a good fit of the structural model with Chi-square (χ^2) = 345.7, χ^2/df = 3.56, CFI = 0.94, RMSEA = 0.79, TLI = 0.93, GFI = 0.91, and AGFI = 0.87. As seen on Table 4, all hypothesized relationships of the structural model were significant in the expected direction. Overall familiarity had a direct effect on cognitive image and affective image. Cognitive image had a direct effect on affective image and loyalty. Lastly, affective image had a direct effect on loyalty. Overall, familiarity, cognitive image and affective image were able to explain 51% (R^2 = 0.51) of the variance in loyalty.

[Table 4 About Here]

A multi-group confirmatory factor analysis (MCFA) was conducted next to test for invariance among those with low levels of loyalty (visited 1-4 times in the past) and those with high levels of loyalty (visited 5-12 times previously) in visiting Greece. To test for invariance, all the path estimates were constrained to be equal across the two groups. The chi-square difference test

between the baseline model and the constraint model was statistically significant ($p < .05$), indicating that constraining the path regression estimates to be equal across the two groups deteriorates the model fit. Further analysis involved identifying and then freeing the constraints contributing to model misfit. The analysis revealed that the two groups vary in the following path relationships: a) cognitive image → loyalty; b) affective image → loyalty. Therefore, two out of five relationships of the structural model were not invariant across the two loyalty groups, partially confirming the last hypotheses of this study (H_6). The implications of the study's findings to tourism planning, development and marketing theory and practice are discussed next.

5. Discussion and Implications

Considering a theoretically-derived model, the purpose of this study was to examine how individuals' attachment to and self-rated familiarity with a place can explain the cognitive and affective images they ascribe to the destination, and how these forms of destination image can then in turn, ultimately contribute to a sense of loyalty, within the context of repeat visitation. The findings, overall, suggest that: (a) self-familiarity and place attachment serve as dimensions of overall familiarity, (b) overall familiarity with a destination is an extremely important precursor to developing both a cognitive and affective image of the destination, (c) each destination image form uniquely explains individuals' loyalty to the destination, (d) a high degree of variance in loyalty is explained by the antecedent constructs within the model, and (e) differences exist in the magnitude of the relationships between cognitive image and loyalty and between affective image and loyalty, among those with low levels of loyalty and those with high levels of loyalty for visiting a destination. These findings contribute to the host of frameworks encompassing destination image and loyalty by extending such models to include the degree of overall familiarity one has with the destination. This stands to reason given one

cannot formulate an accurate image of a destination without first having an intimate understanding of the place through cognitive and emotional processing (Chen & Lin, 2012; Lee & Lockshin, 2011).

5.1 Theoretical Implications

This study makes specific theoretical contributions to the research focusing on destination image and loyalty within the tourism literature. Extant research has explicitly connected place attachment (Lee et al., 2012; Prayag & Ryan, 2012; Ramkissoon et al., 2013; Stylos et al., 2017), destination familiarity (Sharifpour et al., 2014; Tan & Wu, 2016), degree of previous visitation (San Martin, Collado, & Rodriguez del Bosque, 2013), and destination image (Chew & Jahari, 2014; Wang & Hsu, 2010; Zhang et al., 2015) to visitors' loyalty to a particular destination. However, this work has been somewhat disjointed in explicitly connecting the constructs. Our work yields a robust model demonstrating how the four constructs work in tandem to explain a significant degree of variance in destination loyalty among visitors. Furthermore, our research continues to pave the way for work that explicitly connects destination image with loyalty, while demonstrating the salience of destination familiarity in contributing to both of these constructs. Additionally, the work reveals that overall destination familiarity encompasses place attachment as a key dimension, counter to our initial conception of the model. This indirect effect is also counter to what others (Lee et al., 2012; Prayag & Ryan, 2012) have found; that a significant direct relationship exists between the constructs.

A number of specific observations can be made concerning our final model. First, the cognitive component had a significantly positive effect on the affective component of destination image—providing support for H_1. Such results are in keeping with extant work revealing the positive link between the constructs (Li et al., 2010; Lin et al., 2007; Wang & Hsu, 2010). This

makes logical sense given feelings about a phenomenon arguably follow cognitively processing pertinent information (Parrott, 1988), which Baloglu and McCleary (1999) contend holds when considering destination image. In turn, each of these destination image constructs was found to explain Serbian tourists' loyalty to Greece—demonstrating support for both H_2 and H_3—in the context of repeat visitation. Such results regarding the two distinct forms of image are in line with Stylidis, Shani, and Belhassen (2017) among tourists to and residents of Israel. Somewhat contrary to this, when considering each form of image, Li et al. (2010) and Almeida-Santana and Moreno-Gil (2018) only found affective image to be a significant predictor of destination loyalty. Upon further inspection, it was apparent that in the present study, cognitive image was more important (.57) than the affective image (.27) in determining loyalty for the low loyal group; whereas for the high loyal group, affective image seemed to be more powerful (.49) in predicting loyalty than the cognitive image (.25). This is somewhat contradictory to what Zhang et al. (2014) found in their meta-analysis (as echoed by Stylidis et al., 2017), demonstrating that affective image tends to have a greater influence on loyalty, as this study suggests that it depends to a large extent on the amount of previous visits. Further research encompassing overall image would highlight whether each of these distinct image components explains a greater degree of variance in loyalty.

Some of the strongest relationships within the model were those positively linking overall destination familiarity with the two unique forms of image. These findings demonstrate support for each H_4 and H_5. As Chen and Lin (2012) argued, "familiar visitors should possess more favorable destination images than unfamiliar ones" (p. 339). Slightly contrary to these findings, Smith et al. (2015), Vogt and Andereck (2003), and Vogt and Stewart (1998) only found cognitive image to be explained through familiarity. Ultimately, as Ozdemir et al. (2012) points out, the positive relationships between familiarity and image should contribute to an

individuals' sense of loyalty to the destination–which is what our study revealed, with 51% of the unique variance accounted for through these antecedent constructs. This study thus contributes to tourism theory by empirically demonstrating the fundamental role overall familiarity plays in the formation of destination loyalty especially in the context of repeat visitation, where personal experience outweighs all other means of information. It also advances current measurement approaches of familiarity that have captured this complex construct solely through previous destination experience; level of awareness; or self-rated familiarity, by also highlighting the imperative role of emotional connections developed as a result of cognitive processing of the information. What became evident is that place attachment and self-rated familiarity are two pillars of overall familiarity, helping to thus clarify the complex relationship between the two constructs in the context of repeat visitation.

5.2 Managerial Implications

Along with academic contributions, this work provides insightful implications for tourism practitioners. Given that repeat visitors are known to be different and distinct from first-time visitors, the findings call for interventions to improve attachment, familiarity and image of tourist destinations consolidating re-visitation among repeaters. To this end, destinations should introduce loyalty programs for tourists, offering them various benefits including discounts in attractions' admissions (i.e., archaeological sites and museums in Greece run by the state). Ideally, such loyalty programs should be developed in partnerships with service providers at the destination level, focusing on market segments which are of mutual interest for both parties. Building on customer relationship management, destinations will be less vulnerable to unexpected changes on image due to events such as terror, political unrest, change in social system, or visual media like films (e.g., Gartner & Shen, 1994; Kim, Stylidis, & Oh, 2019; Terzidou et al., 2018). For example, the positive image of Greece has been tarnished by

political unrest as well as economic crisis. Marketing strategies should focus on social media networking, familiarization tours and film screening, thereby increasing potential tourists' level of familiarity with the destination and reinforcing positive cognitive and affective images among repeaters (Kim et al., 2018).

5.3 Limitations and Future Research Directions

This study is vulnerable to a few limitations. First, the research used repeat visitors as the study sample. Perceptions and loyalty development of such individuals can potentially be different from those of first-time visitors. A future study needs to incorporate both types of visitors when studying the determinants of destination loyalty. Second, this research used place attachment and self-rated familiarity as antecedents of destination image and loyalty, excluding other potentially significant factors such as visitor satisfaction (Gursoy, Chen, & Chi 2014), information sources used (Almeida-Santana & Moreno-Gil, 2017), personality or intensity of visit. Visitor satisfaction was not considered in this study as its role in the context of repeat visitation is still unclear; less satisfied tourists may repeat their visit due to an inertia factor, such as the avoidance of taking on a new decision (Oppermann, 2000). Correia et al. (2015) also reported that satisfaction with some attributes is significant and positively affects loyalty, whereas others had a negative effect. They also found that in the Azores, Portugal the number of visits decreased with tourists' satisfaction. Additionally, attention to other factors like satisfaction, although beneficial, might have increased the model's complexity, shifting the focus from the constructs under investigation. Future research needs to address this omission by concurrently examining the impact of overall familiarity and satisfaction on destination loyalty to shed more light on their relationship. Studies in the future should also further investigate the relationship between the information sources used and loyalty towards a destination, as there is empirical evidence that social media and internet can induce behavioral

and attitudinal loyalty (Almeida-Santana & Moreno-Gil, 2017). Third, perceptions of destination image can be influenced by political ideology, religion, ethnic group and cultural factors (Kim et al., 2019). Thus, future research should segment image according to different cohorts such as ethnic groups, travel experience, religious groups, etc. Last but not least, future research should include a separate measurement of conative image in models predicting destination loyalty, thereby potentially improving such models' explanatory power.

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Please cite as: Stylidis, D., Woosnam, K.M., Ivkov, M., & Kim, S. (2020). Destination loyalty explained through place attachment, destination familiarity, and destination image. International Journal of Tourism Research. Accepted - In Press

Table 1. CFA Results

Constructs/ indicators	Item loadings	Composite reliability	AVE
Self-rated Familiarity (SRF)		.80	.58
SRF1	.65		
SRF2	.83		
SRF3	.79		
Attachment (ATT)		.88	.70
ATT1	.85		
ATT2	.80		
ATT3	.86		
Cognitive Image (CI)		.87	.58
CI1	.74		
CI2	.84		
CI3	.80		
CI4	.67		
CI5	.73		
Affective Image (AI)		.82	.69
AI1	.88		
AI2	.78		
Loyalty (LOY)			
LOY1	.84	.91	.77
LOY2	.82		
LOY3	.97		

Table 2. CFA Results – Revised Model

Constructs/ indicators	Item loadings	Composite reliability	AVE
Overall Familiarity (OF)		.94	.88
SRF	.92		
ATT	.96		
Self-rated Familiarity (SRF)		.80	.58
SRF1	.65		
SRF2	.83		
SRF3	.79		
Attachment (ATT)		.88	.70
ATT1	.85		
ATT2	.80		
ATT3	.86		
Cognitive Image (CI)		.87	.58
CI1	.74		
CI2	.84		
CI3	.80		
CI4	.67		
CI5	.73		
Affective Image (AI)		.82	.69
AI1	.88		
AI2	.78		
Loyalty (LOY)			
LOY1	.84	.91	.77
LOY2	.82		
LOY3	.97		

Table 3. Discriminant validity

Constructs/ indicators	OF	CI	AI	LOY
Overall Familiarity (OF)	**.94**	.64	.69	.60
Cognitive Image (CI)	.64	**.76**	.66	.67
Affective Image (AI)	.69	.66	**.83**	.79
Loyalty (LOY)	.60	.67	.79	**.88**

Table 4 SEM Results

	Hypothesized path				R^2
H_1	Cognitive image	→	Affective image	.35*	.57
H_2	Cognitive image	→	Loyalty	.40*	.51
H_3	Affective image	→	Loyalty	.40*	.51
H_4	Overall familiarity	→	Cognitive image	.64*	.41
H_5	Overall familiarity	→	Affective image	.48*	.57

Note: *p<0.001.

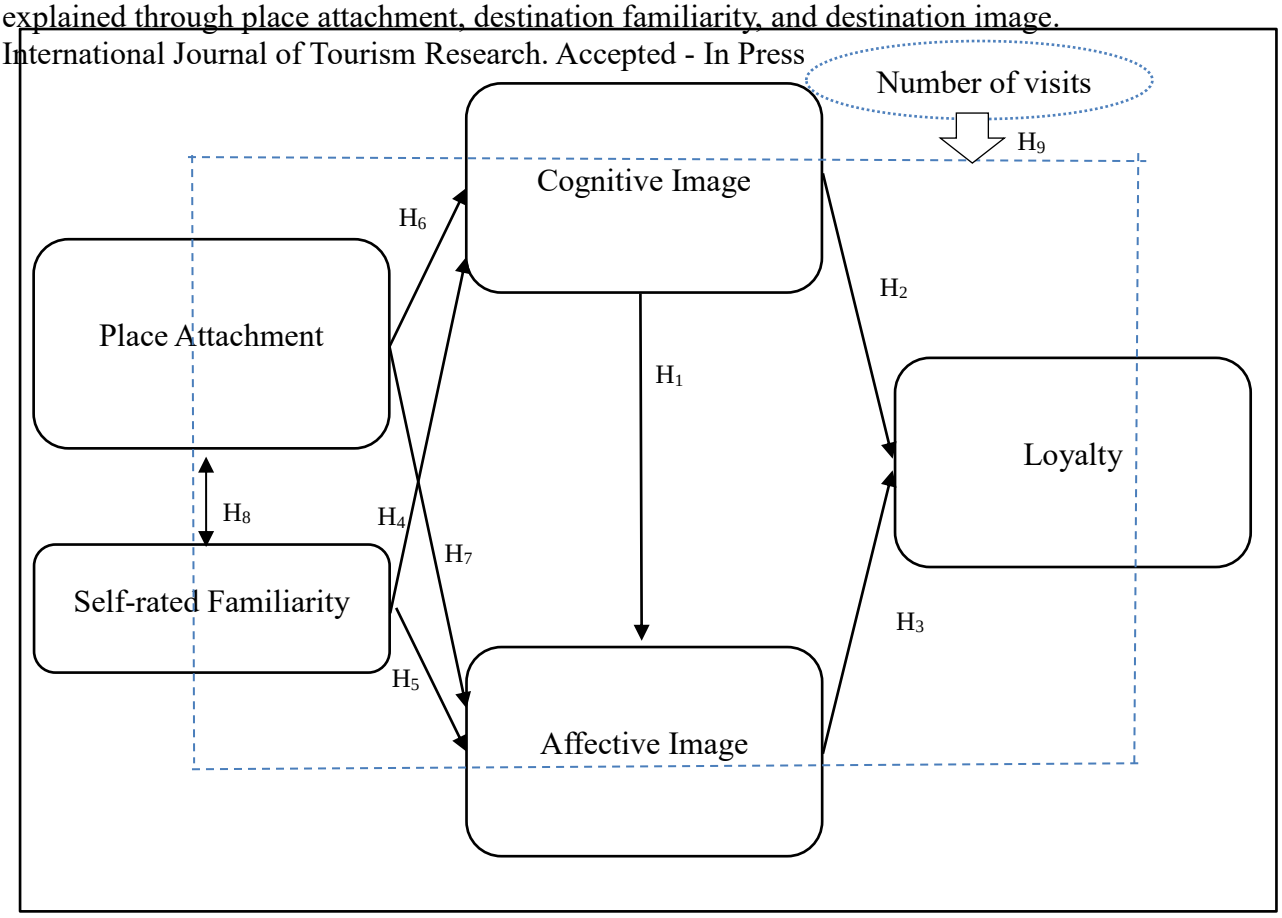

Figure 1. Proposed Model

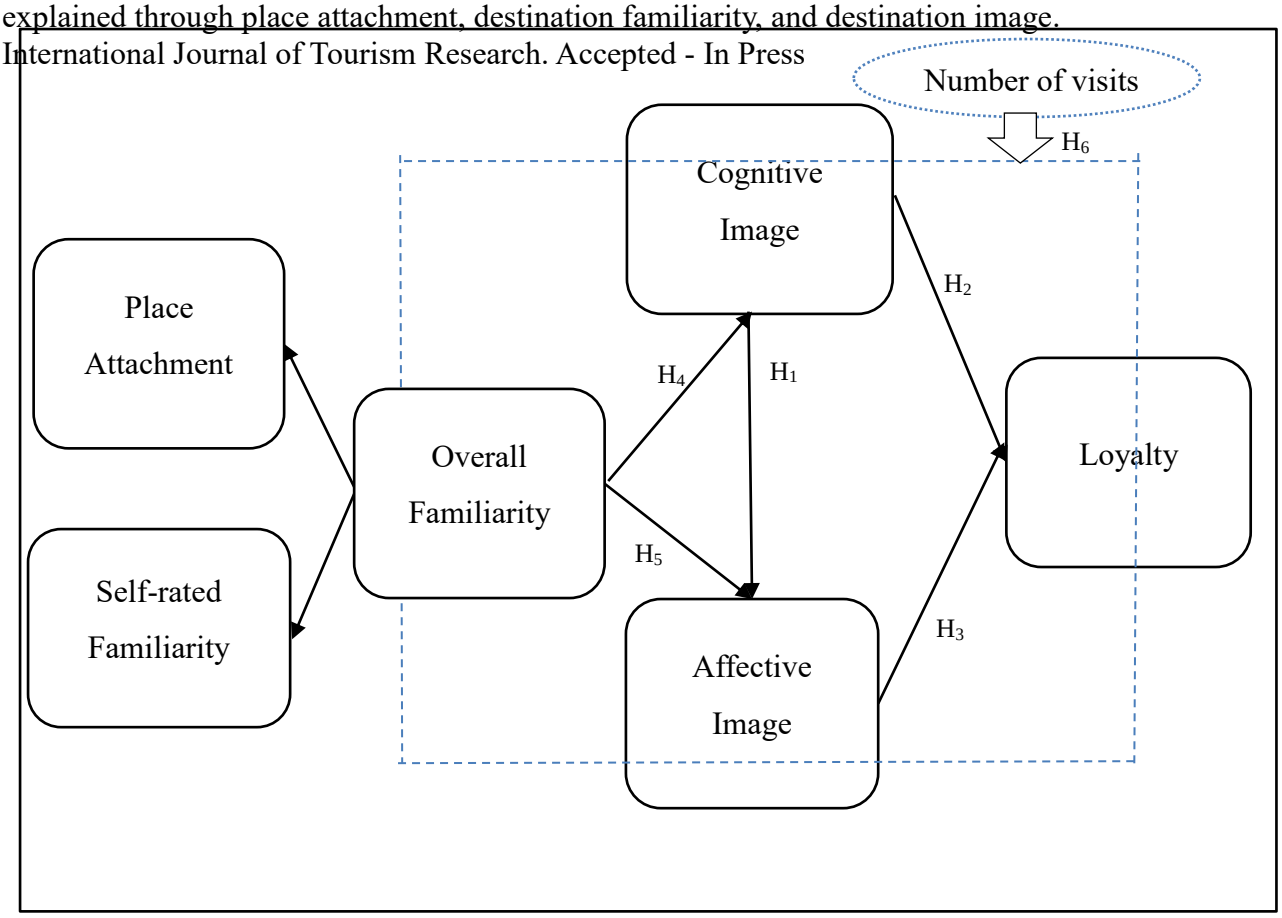

Figure 2. Revised Model

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Appendix

Respondents' Profile

Gender	
Male	32%
Female	68%
Marital status	
Single	48.8%
Married	34.6%
Other	16.6%
Age	
18-35	65.1%
36-50	29.8%
51+	5.1%
Place of residence	
Novi Sad	65.4%
Vojvodina Province	7.6%
Belgrade	5.5%
Other	21.5%
Times visited Greece	
2 times	18%
3-4 times	24%
5-9 times	39%
10 or more	19%