Perceived Political Risk and Tourists' Behavioural Intention: The Mediating Effect of Destination Image

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Abstract

This research study is an attempt to understand the behaviour of tourists visiting the Kashmir valley in terms of destination image and future behavioural intentions as an outcome of perceived political risk. The study also looks at how two aspects of destination image-cognitive and affective mediate the relationship between tourists' perceived political risk and behavioural intention. The study used convenience sampling to collect data from 286 respondents using a self-administered questionnaire. Furthermore, the two-step structural equation modelling (SEM) approach was used to assess the measurement model's psychometric properties and test the proposed structural model. The results revealed that there is no direct relationship between perceived political risk and behavioural intention, whereas perceived political risk has a significant negative relationship with both cognitive and affective images. Moreover, cognitive and affective images have a significant positive relationship with behavioural intention. Finally, there is a fully mediating role of cognitive and affective images in the relationship between perceived political risk and behavioural intention. It is expected that the findings of this study will help destination marketers to understand the role of perceived political risk in shaping the destination's image and the behavioural intentions of tourists visiting risky destinations.

Keywords: Perceived political risk; cognitive image; affective image; behavioral intention; mediation

Introduction

Over the years, tourism has continued to expand and emerged as one of the largest and fastest-growing industries in the world economy (WTTC, 2020). At the same time, the experiential nature and service-specific features of the tourism industry make it more prone to risks (Fuchs & Reichel, 2011). Furthermore, exposure of the tourism industry to certain factors like terrorism, political instability, natural calamities, and epidemics heightens the risk perception of tourists, which in turn creates a negative destination image and finally create obstacles for tourist arrivals (Najar et al., 2020; Perpiña et al., 2019). Perceived risk and destination image

are two important determinants in shaping the tourists' decision-making process and revisit intentions (Cetinsoz & Ege, 2013; Song et al., 2013). It is generally said that tourists are less willing to visit the destinations deemed as risky and are more inclined to the destinations associated with less risks and a positive image (Chew & Jahari, 2014). Studies have found that understanding factors that influence tourists' behavioural intentions provides valuable information for marketers and managers for successful marketing (Flavian et al., 2001). In this regard, examination of the relationship between destination image and behavioural intention has been reported by many studies (Basaran, 2016; Veasna et al., 2013), and the findings were positively significant. For instance, tourists' destination choice and revisit intentions are determined by the image that tourists have about a particular destination (Chen & Tsai, 2007; Coudounaris & Sthapit, 2017). Thus, cognitive and affective images that are considered important dimensions of the overall destination image positively predict tourists' post-travel behaviour (Baloglu & McCleary, 1999; Chew & Jahari, 2014). Besides, the literature demonstrates that perceived risk has an impact on the revisit intentions of tourists. In this context, several studies have been conducted to determine dimensions of perceived risk associated with destinations and their influential role in tourists' behavioural intentions (e.g., Artuger, 2015; Chew & Jahari, 2014; Harun et al., 2018). However, there is a dearth of studies related to the exploration of the direct relationship of perceived risk with destination image as well as the indirect relationship of perceived risk with behavioural intention through destination image acting as a mediator (Becken et al., 2016; Chew & Jahari, 2014; Loureiro & Jesus, 2019). Therefore, understanding the role of destination perception on future travel behaviour could be achieved through examining the perceived risk alongside the perceived image (Becken et al., 2016), particularly the significance of affective perceptions when taking into consideration risky destinations (Alvarez & Campo, 2014). In this vein, the present study intends to go further in getting better insights into the impact of perceived political risk and destination image on behavioural intention, as well as the mediating effect of cognitive and affective destination image in the relationship between perceived political risk and behavioural intention of tourists visiting Kashmir valley.

Literature review
Perceived political risk
In marketing literature, the term 'perceived risk' was first used by Bauer (1960: 390), stating, "consumer behaviour involves risk in the sense that any action of a consumer will produce consequences which he cannot anticipate with anything approaching certainty, and some of which at least are likely to be unpleasant." In the context of tourism, the risk is often defined as, "what is perceived and experienced by tourists during the process of purchasing and consuming tourism services, as well as while they are at the destination." (Tsaur et al., 1997). Tourist destinations-irrespective of the presence of excellent natural or cultural attractions, lose the sense of appeal if they are highly vulnerable to crises such as crime, human rights violations, political unrest, terrorism, and war (Sonmez, 1998). Therefore, tourism, a service industry, is highly vulnerable to turmoil and can best flourish only under tranquil conditions (Neumayer, 2004). Tourists are confronted with different types of risks while visiting a particular destination (Hasan et al., 2017). The multidimensional nature of perceived risk in terms of both general travel risks as well as destination-specific risks has been found in many studies (Cho et al., 2018; Rather, 2020; Sönmez & Graefe, 1998a). The dimensions include general travel risks, i.e., financial, satisfaction, psychological, social, time, and equipment risks and destination-specific risks like political risk, crime, health risk and natural disasters. The current study has taken only one dimension of perceived risk, i.e., political risk keeping in view that the perceptions of risk and tourist behaviour are context-dependent (Chew & Jahari, 2014).

Political risk has been defined as the condition of a country where a government "has been toppled, or is controlled by factions following a coup, or where basic functional pre-requisites for social-order control and maintenance are unstable and periodically disrupted" (Cook, 1990). The tourism industry's character and future development have been found to be significantly impacted by fluctuating political factor (Murphy et al., 2000). It has been found that even among experienced tourists, risks related to potential political instability and terrorist attacks have been cited as major concerns in affecting their travel intentions (Sonmez & Graefe, 1998a). Buda (2016) noted that political instability is thought to be detrimental to the character and structure of the planning and growth of the tourism industry. Walters et al. (2018) said that political unrest at any destination causes tourists to change their plans or cancel their travel, which can have serious economic repercussions for the host community by causing significant losses to the destination government. Furthermore, terrorism and political turmoil affect not only the tourism industry of affected destinations but also neighbouring destinations or regions that are not directly involved in any conflict (Lepp & Gibson, 2003). Tourism is, therefore extremely susceptible to political turmoil, and tourists are more likely to select places or destinations that have a history of social, economic, and political stability (Lee et al., 2021).

Destination image
The concept of the image has been widely used in marketing and behavioural sciences to depict people's perceptions, beliefs, feelings, and impressions of products, objects, behaviours, and events (Baloglu & McCleary, 1999; Crompton, 1979). There are numerous definitions of destination image in the marketing literature. Most researchers agree that the "image of a destination is a set of impressions, ideas, expectations, and emotional thoughts an individual has of a specific place" (Iordanova, 2017; Stylos et al., 2016). However, there is no consensus in the literature regarding the conceptualization and operationalization of the destination image. The two prominent approaches to defining the destination image were developed by Echtner and Ritchie (1991) and Gartner (1993). However, the approach given by Gartner (1993) is more popularized (Zhang et al., 2014) and is supported by various researchers by stating that an image consists of two distinctly different but interrelated components, namely cognitive and affective (Byon & Zhang, 2010; Mandina, 2022; Zhang et al., 2018).

The cognitive image is defined as an individual's knowledge, beliefs, and evaluation of attributes or resources perceived by tourists (Stylidis et al., 2015). These attributes, like entertainment, climate, accommodation facilities, and various types of tourist attractions, including natural, cultural, and historic, have a higher tendency to entice tourists to visit a destination. The affective image component focuses on tourists' emotions and feelings about a destination (Stylos et al., 2016). The affective dimension of the destination image has also emerged as a significant factor in exercising its considerable effect on tourists' evaluation and destination selection process (Lin et al., 2007). Recent research advocates that the examination of both dimensions simultaneously could efficiently explain a tourist's perceived image of a destination (e.g., Chew & Jahari, 2014; Stylos et al., 2016).

Behavioural intention
Behavioural intention in tourism has been found to be the most influential and extensively researched topic among scholars (Li et al., 2018). It has been used as a dependent variable to understand the tourist destination choice, as well as present and future motivations and behaviour (Afshardoost & Eshaghi, 2020). Behavioural intention has been conceptualized by revisiting intentions and recommendations of destination to others (Chi & Qu, 2008; Sharma & Nayak, 2018). According to many researchers, serving a repeat customer base involves significantly fewer marketing expenses than attracting new customers because they actively

participate in tourism consumption, stay longer at a location, and talk favourably about their experiences (Zhang et al., 2016). Revisit intention is generally defined as the propensity to continue engaging in a specific behaviour in the future (Afshardoost & Eshaghi, 2020), while word of mouth publicity (WOM) is defined as the sharing of marketing information between consumers in a way that has a significant impact on how they behave and how they feel about particular products and services (Huete-Alcocer, 2017). WOM is regarded as an essential information source in the tourism industry, owing to the intangible characteristics of tourism services, which make an evaluation before consumption difficult (Litvin et al., 2008).

Perceived risk and behavioral intention

The relationship between perceived risk and tourists' behavioural intentions has been examined by various scholars (Chew & Jahari, 2014; Harun et al., 2018; Khasawneh & Alfandi, 2019). It is evident from the literature that travel risk perception and purchase intention are negatively related. For example, tourists' perceived risk, safety, and anxiety levels act as crucial factors in determining their international travel intentions (Reisinger & Mavondo, 2005). The negative relationship between risk perceptions and behavioural intention in the context of risky destinations has been confirmed by various scholars. The adverse effects of perceived risk on revisit intentions could be explained in terms of tourists' tendency to avoid revisiting risky destinations (Kozak et al., 2007; Rittichainuwat & Chakraborty, 2009). For instance, terrorism hit-destinations are often confronted with low tourist arrivals, as tourists are less willing to visit such destinations (Rittichainuwat & Chakraborty, 2009). Moreover, travel risk perceptions act as inhibitors, which discourage tourists from going to such places, which are deemed highly risky (Sonmez & Graefe, 1998a). Ankomah and Crompton (1990) proposed that any sort of domestic political unrest can change the travel intentions of potential tourists to that place. Given that tourists place the highest priority on safety and security when choosing their travel destinations, any crisis such as crime, violence, war, terrorism, or political unrest, significantly impacts travellers' intentions to visit that destination (Cavlek, 2002). In view of the studies mentioned above, the following hypothesis is formulated.

H1: Perceived political risk has a negative influence on behavioural intention

Perceived risk and destination image

Different risk factors are studied in the tourism literature by various scholars. However, the measurement of perceived risk using a single dimension has been reported by many studies. For example, human-induced risks include crime (George & Swart, 2012), terrorism (Tavitiyaman & Qu, 2013), and psychological risk (Chew & Jahari, 2014). Various scholars revealed that the perceived risk in tourism, like socio-psychological risk and the violence risk factors associated with destination attributes, negatively affect tourists' perception, leading to tourists' bad image of the visiting destination (Lin & Hsu, 2013; Qi et al., 2009). Many studies consider tourists as rational and risk-sensitive customers. Hence, destinations that are viewed as politically disturbed, leading to political risks, strongly affect tourists' perceived destination image and visit intentions (Blake & Sinclair, 2003; Roehl & Fesenmaier, 1992). Similarly, Lepp and Gibson (2003), cited in Tavitiyaman and Qu (2013), proposed that the generation of favourable destination images depends on reducing domestic tourists' risk perception levels related to specific risk factors. Hence, tourists' perception of risky destinations due to political unrest, crime, terrorism, natural disasters, and diseases may cognitively and emotionally affect the destination evaluation process (Loureiro & Jesus, 2019). In view of the studies mentioned above, the following hypotheses are formulated.

> *H2: Perceived political risk has a negative influence on the cognitive image*
> *H3: Perceived political risk has a negative influence on the affective image*

Destination Image and Behavioral Intention

The relationship between destination image and behavioural intentions has been well studied in scholarly tourism work (Abdula, 2021; Afshardoost & Eshaghi, 2020; Qu et al., 2011; Stylidis et al., 2015. For example, behavioural intention towards the destination is positively influenced by destination image (Aksu et al., (2009; Alcaniz et al., 2009), and destination image has been considered a key antecedent of tourists' behavioural intentions (Phillips & Jang, 2008). Similarly, Mohamad et al. (2012) confirmed the link between the image of a place and the travel behaviour of international visitors to Malaysia. The study revealed that various components of the destination image, like accessibility, attractions, available packages, natural attractions, and heritage attractions, strongly influence tourists' revisit intentions and word-of-mouth publicity. Zhang et al. (2014) and Wang and Hsu (2010) empirically confirmed that both components of destination image (cognitive and affective) significantly influences tourists' behavioural intentions. In view of the studies mentioned above, the following hypotheses are formulated.

> *H4: Cognitive image has a positive influence on behavioural intention.*
> *H5: Affective image has a positive influence on behavioural intention.*

Mediating effect of destination image

Perceived images of safety and risk have been considered vital factors affecting tourists' future travel behaviour (Artuğer, 2015; Cetinsoz & Ege, 2013; Kozak et al., 2007). Previous studies have empirically supported that destination image is a viable marketing tool in influencing post behavioural intentions, such as revisit intention and WOM recommendation (Qu et al., 2011). There are numerous studies that have been done to reveal the impacts of perceived risks on the revisiting intentions of tourists (Hasan et al., 2017; An et al., 2010). It has been found various types of risks perceived by tourists make destinations risky places to visit, and individuals have a general tendency to avoid revisiting places perceived as risky (Rittichainuwat & Chakraborty, 2009). Moreover, tourism destinations hit by crisis events such as natural disasters, epidemic diseases, political instability, and terror attacks have all caused the global tourism industry to a standstill (Perpiña et al., 2017). These events are actually responsible for raising the level of perception of tourists' risk (Roehl & Fesenmaier, 1992; Sonmez, 1998), thereby creating unfavourable perceptions about the destination's image and finally affecting behavioural intentions. According to Ritchie (2003), terrorism or political vulnerability that is perceived as a major threat to one's safety and security negatively influences the demand and supply of tourism. Therefore, it is extremely difficult to have a successful tourism development if political instability continues to be perceived by tourists as a major threat to their safety and security (Causevic & Lynch, 2013; Neumayer, 2004). Given the studies mentioned above, the following hypotheses are formulated.

> *H6: Cognitive image acts as a mediating variable in the relationship between perceived political risk and behavioural intention.*
> *H7: Affective image acts as a mediating variable in the relationship between perceived political risk and behavioural intention.*

Conceptual model

In order to more clearly depict the relationships and corresponding assumptions, the study developed a conceptual model shown in Figure 1. The model assumes that perceived political risk has causal relationships with destination image and behavioural intention. It also takes into account that cognitive and affective destination images mediate the relationship between perceived political risk and behavioural intentions.
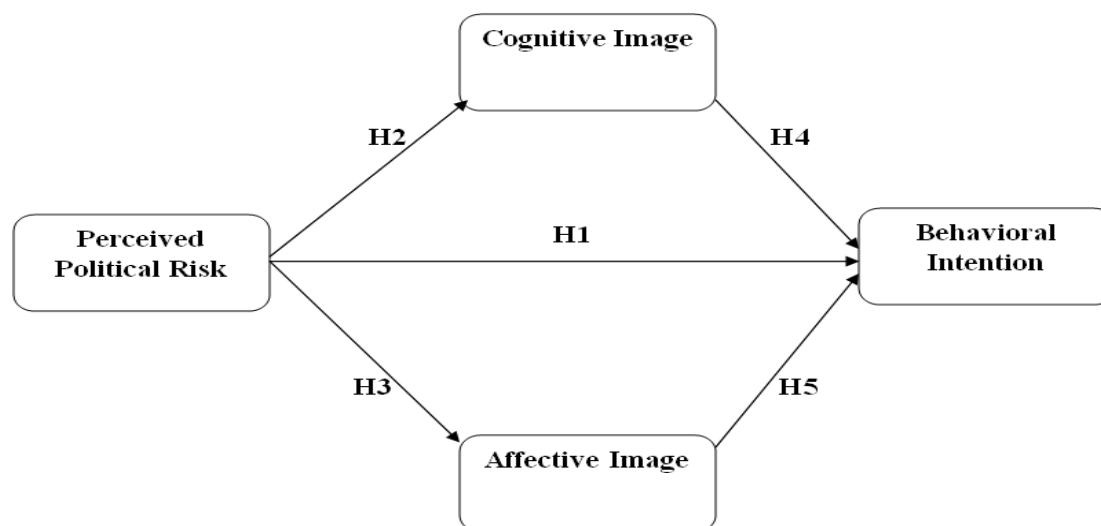

Figure 1 Proposed conceptual model for this study

Methodology

As depicted in the conceptual framework (see Figure 1), all the study constructs were measured using a structured questionnaire with multiple-item scales. All the items were taken from relevant existing literature, and only a few adjustments were made to make them fit the context of this study. The constructs were measured using a five-point Likert scale: 1 = "strongly disagree", and 5 = "strongly agree". The political risk scale was adapted from Fuchs and Reichel (2006) and measured with 4-items. The cognitive destination image scale consisting of 7-items was adopted from Hankinson (2005) and (Prayag and Ryan, 2012). The affective image was measured with 4-items by using the scale of Qu et al. (2011). Finally, the behavioural intention was operationalized using 4-items adapted from Zhang et al. (2014). The study employed convenience sampling, and the data was collected by using a self-administered questionnaire from four main tourist destinations in Kashmir (India), including Srinagar, Pahalgam, Gulmarg and Sonamarg, in the months of March to May 2022 due to the huge flow of tourists to the Kashmir Valley during these months. Kashmir valley (India) has been taken as the study area because of the opposing forces of risk and attraction in the valley. Kashmir, often known as "paradise on earth," has a great deal of potential to draw tourists, but because of the ongoing political unrest, it is viewed as a risky place by potential tourists (Chaudhary & Islam, 2021). Due to the continuing political upheaval, Kashmir valley tourism has lost much of its appeal, and the region is now viewed as a risky travel destination (Chahal & Devi, 2015). The study's sample size was taken in view of the recommendation of Reisinger and Mavondo (2006) that at least 200 respondents are required for effective parameter estimation in Structural Equation Modelling (SEM). A sample size of 200 to 300 tourists has also been employed in earlier studies on measuring destination perception. (Choi et al., 2011; Ramkissoon et al., 2011). Roscoe (1975) recommended that for the majority of behavioural research, a sample size higher than 30 and less than 500 is adequate. Based on this, a total of 350 questionnaires were distributed among the tourists visiting Kashmir, out of which 286 completed

questionnaires were turned backfilled by the respondents, thereby representing an 81.7% usable response rate. Data were analyzed using statistical software SPSS version 22.0 and AMOS version 23.0.

Results
Descriptive statistics
Descriptive analysis revealed that 53.2% of the respondents were male, and 46.8% were female. Most of the respondents were between the age group of 29 and 38 years (36%), and 55.2% were married. Finally, most of the respondents (59%) were repeat tourists, as shown in Table 1.

Table 1: Demographic Profile

Variable	Frequency	Percentage
Gender		
Male	152	53.2
Female	134	46.8
Marital status		
Single	128	44.8
Married	158	55.2
Age		
18 to 28	62	21.7
29 to 38	103	36.0
39 to 48	74	25.8
49 to 58	29	10.2
59 & above	18	6.3
No. of visits		
First time	117	40.9
2nd time	136	47.6
More than 2nd time	33	11.5

Measurement model
The results of CFA, including factor loading, mean and standard deviation, is shown in Table 2.

Table 2: CFA Results

Construct and Items	SL	M	SD
Perceived Political risk			
I am worried about terrorism in Kashmir (PR1).	.790	2.38	1.25
I am worried about being exposed to danger due to political unrest in Kashmir (PR2).	.766	2.39	1.24
It is absolutely not safe for tourists to visit Kashmir in terms of protests, and violence (PR3)	.730	2.46	1.29
I feel an extreme fear of being exposed to the physical threat at this destination (PR4).	.848	2.24	1.28
Total		2.36	1.26
Cognitive Image			
The travel environment of Kashmir as a tourist destination is attractive (CI1).	.846	3.43	1.35
The destination is committed to providing a satisfying travel experience (CI2).	.864	3.42	1.24
Local people at this destination are friendly and welcoming to tourists (CI3).	.873	3.43	1.24
Landscape of the destination is quite fascinating in terms of natural and cultural attractions (CI4).	.874	3.49	1.22
Kashmir offers a variety and quality of accommodation (CI5).	.762	3.44	1.24
The quality of hospitality experienced at this destination is satisfactory (CI6).	.725	3.30	1.21
The interesting lifestyle and traditions like cuisines/customs make it a unique destination (CI7).	.712	3.42	1.20
Total		3.41	1.24
Affective Image			
Unpleasant- Pleasant (AF1).	.746	3.53	1.21
Gloomy- Exciting (AF2).	.835	3.56	1.22
Sleepy- Arousing (AF3).	.818	3.58	1.26
Distressing- Relaxing (AF4).	.810	3.63	1.18
Total		3.57	1.21
Behavioural Intention			
I would like to travel to this destination again in the future to spend the holidays (BI1).	.876	3.46	1.28
It is worthwhile to revisit Kashmir (BI2).	.880	3.55	1.32
I have a feeling of belonging and an emotional connection to this destination (BI3)	.823	3.57	1.29
I would recommend Kashmir as a tourist destination to my family and friends (BI4).	.813	3.80	1.33
Total		3.59	1.31

Note: SL = standard loadings, M = mean, SD = standard deviation

The two-step approach for SEM, as suggested by Anderson and Gerbing (1988), was employed. First, evaluation of the measurement model in terms of model fit, reliability, and validity was assessed using confirmatory factor analysis (CFA). Second, the structural equation model (SEM) was examined to investigate the structural relationships, including direct and indirect, between the study constructs using AMOS version 23. The CFA results indicated that the measurement model fit the data quite well with $\chi2 = 316.507$, df =146, $\chi2$/df =2.168, CFI=0.95, NFI=.92, GFI =0.90, RMR= 0.057, and RMSEA= 0.06. Hence, the values for model fit indices were considered acceptable based on the criteria recommended by Hair et al. (2016).

Convergent validity and discriminant validity

The convergent validity of the constructs was determined through composite reliability (CR) and average variance extracted (AVE). From (Table 3), it is clear that the CR values for all the constructs were above the suggested cutoff point of 0.70. Additionally, all of the AVE values were above the cutoff of 0.50 (Hair et al., 2016). Fornell and Larcker's (1981) criterion was used to assess the discriminate validity of all the constructs where the square root of (AVE) for each construct must be greater than their respective correlation coefficients with other latent variables. As per Table 3, the values of the square root of AVE are greater than their correlation estimates, hence proving the discriminant validity of the scale.

Table 3: Convergent and discriminant validity

Construct	CR	AVE	MSV	PR	CI	AI	BI
PR	0.86	0.61	0.47	*0.785*			
CI	0.93	0.65	0.38	-0.552	*0.811*		
AI	0.87	0.64	0.47	-0.687	0.439	*0.803*	
BI	0.91	0.72	0.43	-0.572	0.621	0.656	*0.849*

Note: "CR = Composite reliability, AVE = Average Variance Extracted, MSV = Maximum shared variance, PR=Political risk, CI= Cognitive image, AI= Affective image, BI= Behavioral intention. The numbers presented diagonally in the bold italic form are the square root of AVEs for the constructs, compared with the correlation of other constructs in the same matrix".

Structural model

The evidence provided by Model Fit Indices, Validity, and Reliability suggests the measurement model was appropriate. Next, SEM was conducted to evaluate the suggested conceptual model. (Figure I) using the maximum likelihood estimation method. The result of the model's overall fit was: $\chi2 = 319.607$, df = 147, $\chi2$/df = 2.174, CFI = .95, NFI = 0.91, GFI = 0.90, RMR = 0.06, and RMSEA = 0.06, thus indicating good model fit. The results of the structural model analysis are shown in Table 4. The results presented in Table 4 reveal that H1 is not supported, as perceived political risk has insignificant direct relation with behavioural intention (β=-.113, p >0.001). Whereas H2 and H3 are supported as perceived political risk has a significant negative relationship with both cognitive image (β= -.480, p < 0.001) and affective image (β= -.609, p < 0.001). Finally, both cognitive image (β= .377, p < 0.001) and affective image (β = .390, p < 0.001) have a significant positive relationship with behavioral intention. Thus, H4 and H5 are supported. All three predictors (political risk, cognitive image, and affective image) explain 52 % of the observed variance in behavioural intention.
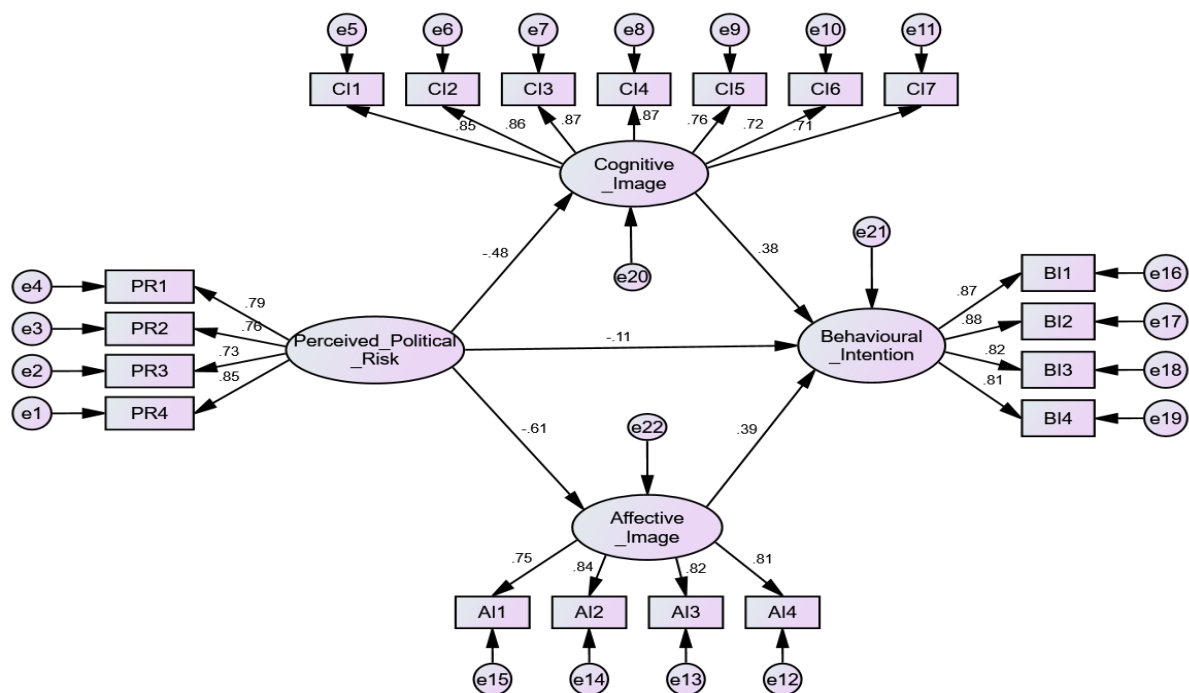
Table 4: Hypothesis testing

Direct effects	β	R^2	t-value	P-value	Hypothesis Test
PR → BI	-.113	.0.012	-1.481	.138	HI not supported
PR → CI	-.480	.23	-7.537	***	H2 supported
PR → AI	-.609	.37	-9.188	***	H3 supported
CI → BI	.377	.14	6.298	***	H4 supported
AI → BI	.390	.15	5.482	***	H5 supported

Note: *** Significant for $p < 0.001$

Mediation by Hayes method (using the bootstrap approach)

This research employed the Hayes method to test the mediation effect, considered the most sophisticated and popular method to check the mediation effect (Preacher & Hayes, 2008). In this approach, besides calculating the total indirect effect, each path's specific indirect effect can be calculated through the "User- Defined Estimands" function in AMOS software. The significance of the estimated coefficients is then tested using bootstrap confidence intervals. Thus the bootstrapping performed at 2000 bootstrap samples with a 95% bias-corrected percentile is presented in Table 5. The bootstrap estimate of -0.184 reveals that cognitive image mediates the relationship between perceived political risk and behavioural intention. As the (LLCI) lower limit confidence interval -0.292 and the (ULCI) upper limit confidence interval -0.110 does not include zero, meaning the existence of a significant mediating effect of cognitive image (Preacher & Hayes, 2008). Therefore, H6 is supported. Similarly, the affective image mediates the relationship between perceived political risk and behavioural intention, with the bootstrap estimate of the indirect effect (β = -0.242). Again, because (LLCI) -0.366 and (ULCI) -0.148 does not include zero, indicating the existence of a significant mediating effect of affective image. Thus H7 is also supported

Table. 5: Mediation results

Specific Indirect Effects	Bootstrap Estimates			95% Confidence Interval		
	β	SE	*P*	LLCI	ULCI	Hypothesis Test
PR→CI→BI	-.184	.046	.001	-.292	-.110	H5 supported
PR→AI→BI	-.242	054	.001	-.366	-.148	H6 supported

Note: "β= regression coefficient, SE= standard error, P= probability value, LLCI= lower limit confidence interval, ULCI=upper limit confidence interval".

Discussions and conclusion

The current study investigates and tests an integrated model considering the influence of perceived risk and destination image on tourists' behavioural intentions towards the Kashmir valley as a tourist destination. First, for H1, the findings revealed that perceived political risk has no significant direct effect on tourists' behavioural intentions. Academics tend to claim that there is a negative relationship between perceived risk and behavioural intention (Artuğer, 2015). This study does not refute such a claim because the effect of perceived political risk on behavioural intention was measured in the presence of cognitive and affective images acting as mediators, thus making the direct path insignificant. Second, for H2 and H3, the findings revealed that perceived political risk has a significant negative effect on both cognitive image and affective destination image. The results are in line with previous studies that showed the perceived risk in tourism, like socio-psychological risk and the violence risk factors associated with destination attributes, negatively affect tourists' perception, leading to tourists' bad image of the visiting destination (Lin & Hsu, 2013; Qi et al., 2009).

Third, the findings for H4 and H5 suggested both cognitive image and affective image have significant positive effects on behavioural intention. The results align with previous studies that identified a direct linkage between destination image and behavioural intentions (Chi & Qu, 2008; Chew & Jahari, 2014). The findings indicate that both cognitive perception and emotional attachment exert an influential role in explaining an individual's behaviour. Finally, findings for H6 and H7 revealed that both cognitive and affective destination images act as mediators in the relationship between political risk and behavioural intentions. The results are in line with the study of Chew & Jahari (2014) who found that both cognitive and affective images act as a mediating variable in the relationship between perceived risks and revisit intention. However, the specific indirect path of political risk to an affective image to behavioural intention was found to be higher than the specific indirect path of political risk to the cognitive image to behavioural intention. This finding is supported by Alvarez and Campo's (2014) finding that destinations subject to any ongoing crisis, the affective image has more influence on overall perception and intentions than the cognitive image. Similarly, Roehl and Fesenmaier (1992) and Sonmez (1998) have found that both natural and man-made disasters like political instability have a negative impact on the global tourism industry. These events are responsible for raising the level of tourists' perceived risk, which may deteriorate the destination's image as a tourist hot spot and finally affect behavioural intentions. Thus, both cognitive and affective images fully mediated the relationship between perceived political risk and tourists' behavioural intention because the direct effect of the independent variable on the dependent variable was insignificant in the presence of the mediator (Preacher & Hayes, 2008). The overall results of mediation analysis suggest that two crucial mediators, cognitive and

affective images, must be considered when theorizing tourist perceptions of the political risk of a given destination and their corresponding behavioural intentions to that destination.

This study has made a significant contribution to the existing tourism literature in several ways. First, this study has empirically confirmed the relationship between perceived risk and destination image and the role of cognitive and affective images as important mediators between perceived political risk and behavioural intention in the context of a politically unstable destination, i.e. the Kashmir valley. There is a dearth of studies related to the exploration of the direct relationship of perceived risk with destination image (Loureiro and Jesus, 2019; Nazir et al., 2021). This is because perceived risk has been treated as an attribute of destination image in previous studies (Martin-Azami and Ramos-Real, 2019). Second, according to Korstanje (2009), measurement of risk perception prior to an actual visiting destination is not risk perception evaluation but a mere exploration of anxiety as there is a need for direct stimuli, which is the indispensable element to form perceived risk. Thus, the present study explored the in-situ risk perception (Fuchs & Reichel, 2006).

This study provided several managerial implications. Firstly, from a marketing standpoint, visitors' assessments of destinations in terms of perceived risk and destination image are of utmost importance for destination marketers in developing destinations' marketing identities and planning marketing activities to reduce the obstacles ahead of visiting the destination. Hence, examining the relationship between constructs understudy will facilitate destination marketers with future marketing campaigns designed to increase market share and tourist loyalty by rectifying negative perceptions and enhancing positive perceptions. The positive relationship of cognitive and affective image with behavioural intention implies that these two facets of the image if appropriately managed exert a better influence on travel behaviour. Therefore, destination managers should constantly improve the destination image, especially the affective image for risky destinations, to create positive post-purchase tourist behaviour and enhance destination competitiveness. In this regard, destination managers should double their efforts to enhance the cognitive image by offering a safe and secure environment, quality services, and improved tourism products to ensure that tourists will gain memorable experiences during their stay. With the increasing quality of the tourist experience, the perceived political risk decreases, and destination images and behavioural intentions increase. Similarly, familiarisation trips, cultural festivals and events could be used to evoke emotions and feelings among tourists towards the destination. Therefore, understanding relevant risk perceptions that are likely to influence the destination image, policymakers and destination managers must enhance the destination image by decreasing perceived political risk levels.

Several limitations exist in this study. First, due to the cross-sectional nature of the present study, the findings may not draw appropriate causal inferences among the constructs investigated. Future research should be done on longitudinal data in order to get better insights into measuring change across time and the direction of causality among relationships of studied constructs. Second, the study did not analyze the impact of demographic characteristics like gender, age, and experience on perceived risk and destination image. It has been found in the literature that both image and risk perception may vary depending on the demographic characteristics of the tourists. Therefore, future research is needed to analyze the effect of demographic characteristics of tourists as moderators in the relationship between perceived risk, image, and behavioural intentions. Finally, perceived risk and destination images were studied as antecedents to loyalty intentions. There could be additional factors influencing tourists' behavioural intentions. Future research can focus on other possible constructs like place attachment and brand personality in the proposed model to widen the research scope by conceptual refinement and extension.

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