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The Effect of Tourism Risk Dimensions on Foreign Tourists Satisfaction and Loyalty: Mediating Role of Destination Image (Case Study Ardabil City)

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ABSTRACT

Generally speaking, tourists avoid traveling to risky tourism destinations and, instead, choose destinations with lower perceived risk. Therefore, the perceived risks of travel to tourism destinations can be considered as one of the most important deterrents to travel to tourism destinations which can affect tourists' behavior. This research intends to examine the impact of tourism risk dimensions on the consequences of the behavior of tourists, namely their satisfaction and loyalty, and analyze the mediating role of destination image in this relationship. Statistical population of the research consists of foreign tourists who have traveled to Ardabil and, owing to the limited number of foreign tourists, 186 subjects have been selected as the sample based on the Morgan table. Standard questionnaire is used to measure all variables and data analysis is performed based on structural equation modeling and LISREL software. The results show that tourism risk indicators including financial, economic, social and cultural, psychological, environmental, health, political and technological risks influence foreign tourists' mental image of tourism destination in Iran. Moreover, the mediating role of destination University of Mohaghegh Ardabilimage was confirmed in the relationship between all aspects of tourism risk and the satisfaction and loyalty of foreign tourists in

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Iran. The findings of this research can provide policy makers and planners of tourism industry in Iran with appropriate strategies in order to reduce tourism risk and improve destination image, satisfaction and loyalty of foreign tourists.

Keywords: Tourism; Tourism Risk; Destination Image; Tourist Satisfaction; Tourist Loyalty; Ardabil

Introduction

Elain and Siti (2014) consider tourism to be a dynamic, large and diverse industry which is a living sector in the economic system. Over the last two centuries, with the improvement of transportation infrastructure and communication lines and increase in the leisure time of the people, demand for tourism has been increasing and international tourism has generated the most revenue for the national economy (Taghavi and Poursoleimani, 2009). Based on the prediction of the World Tourism Organization, the average growth of world tourism during the period of 1995-2020 will be 1.4% (Ranjbarian and Zahedi, 2010). The statistics of this organization shows that the global tourism industry has grown by about 5% in 2013, and the arrival rate of foreign tourists to different countries is estimated to be 1087 million people. Therefore, identification of factors affecting tourism development and efforts for better understanding of the behavior of tourists as well as factors affecting the selection of tourism destinations will be of increasing importance.

Given the fact that tourism abounds in experiences of danger and threat (such as crime, political instability, social change, natural disasters, etc.) tourists' perception of destination characteristics is a determining factor in choosing tourism destinations. Such a situation has made the concept of risk in tourism one of the most important factors in tourism studies, especially at the international level (Aschauer, 2010). In fact, risk is a common phenomenon that every person experiences a level of it in his or her life and refers to the negative effects of events that will result in potential threats. Different categories of tourism risk have been hitherto suggested in different studies. According to some of these studies, there are seven different types of risk that include operational, financial, physical, psychological, opportunistic, social and time risks (Moven and Minor, 2009). Among other perceived risks associated with the selection of tourism destinations mention may be made of the risks of time wasting, travel dissatisfaction, social problems, risks, physical, operational and financial factors, political instability and health issues (Kozak, 2007). Based on the categories mentioned in previous studies, in this research, seven types of risk were considered which include financial and economic risk (Han, 2005), socio-cultural risk (Carr, 2001), psychological risk (Gray & Wilson, 2009), environmental risks (Rittichainuwat, 2013), health risk, political risk (Hall and O'sullivan, 1996) and, finally, technological risk (Faraji-e-sabokbar et al., 2013).

From the viewpoint of Moven and Minor (2009), the risk of tourism will affect the behavior of tourists in choosing tourism destinations or canceling a trip. High levels of tourism risk is one of the most important obstacles to the tourist's journey to their intended destination and can be strengthened or weakened through various channels such as individuals, or different kinds of social institutions and groups. Tourism risks can play an important role in the destination image of tourists. Destination image originates from the reality made by tourists over time (Kim & Richardson, 2003) and refers to a whole set of beliefs, expectations and emotions accumulated over time (Hongam, 2014). A positive tourist destination image and tourist's perception of the value of the tourist destination can have many valuable outcomes; tourist's desire to revisit a particular tourism destination and their desire to order the tourism destination for their friends and acquaintances are such outcomes (Faullant et al., 2008). Tourism risk can cause irreparable damage to the destination image, and such negative consequences will distort the image of a tourism destination. Tourism risk and destination image perceived by tourists play an important role in selecting tourism destinations, post-travel assessment of and future behavior of tourists towards the tourism destination. In addition to the concept of destination image, the utility created in the risk is the benchmark of the overall value of the result that reflects the decision maker's opinion. In fact, utility is a concept that facilitates the modeling of human behavior (satisfaction and loyalty) in tourism. Based on what was said, tourism risk affects not only destination image, but also the loyalty and satisfaction of tourists either directly or indirectly (Martin and Bosqu, 2008). Loyalty reflects customers' beliefs about a product's value and their overall attitude toward destination, as well as their desire to revisit a destination (Shogo, 2014). Tourism satisfaction is also a psychological concept which includes the feeling of pleasure and enjoyment resulting from the acquisition of what a person expects from a product or service (Assaker et al., 2011). Thus, the utility of perceived risk brings about satisfaction and loyalty as well as positive behavioral responses such as word-of-mouth advertising, and leads to the return of visitors and, finally, affects the financial performance of all tourism related organizations (Balog et al., 2009). On the other hand, Iran, as one of the most important tourist destinations, needs planning to attract more tourists; however, despite the growing capacity of the tourism industry in the world and the large capacity to attract tourists, according to the World Tourism Organization, Iran has not succeeded in this area and only less than one percent of the world's tourism income belongs to Iran. Various factors have caused foreign tourists to consider Iran as a high-risk tourism destination; for example these factors include negative media campaigns against Iran's domestic, regional, and international policies, unstable conditions of the Middle East, in particular Syria and Iraq, as neighboring countries of Iran, Iran's international conflicts with global superpowers such as the United States, and so on. Moreover, although Ardabil is considered as one of the major metropolises of Iran, but national development strategies due to the centralized approach have led Ardabil as a city located in the northwestern border of the country, as compared to other central cities such as Tehran, Isfahan, Shiraz, etc., has a relatively slow development trend, and many development infrastructures such as health and sanitation facilities, urban development, security features, manufacturing technologies, etc. do not have a

suitable condition. All of these have caused tourists to reconsider their decision-making process in choosing Ardabil as a tourism destination in Iran. In this regard, this research aims at evaluating the view of foreign tourists about Ardabil in order to identify their perceived risk including financial, economic, social, cultural, psychological, environmental, health, political and technological risks, and examine their impact on the image of Ardabil as a tourist destination as well as satisfaction and loyalty. The results of this research can provide policy-makers and planners in Iran tourism industry with appropriate strategies so that they can moderate tourism risk and improve destination image of foreign tourists. This research is the first study in Iran as one of the well-known tourism destinations in the world which employs a comprehensive approach in order to assess all dimensions proposed by various researchers in the field of tourism risk and its impacts on the key behavioral consequences of tourists, that is destination image.

1. Literature Review

1.1 The Concept of Tourism Risk

The tourism industry is one of the most important today industries which has the highest growth rate and the sustainable development of many countries' economy depends on this segment of the business (World Tourism Organization, 2012). One of the important factors in the growth and development of the tourism industry is the optimal planning of the affairs related to this industry (Ghaffari, 2014). Identification and reinforcement of the encouraging factors together with the elimination of the obstacles to the travel of tourists to tourism destinations is one of the most important research priorities in this area. Certainly, identification of the barriers and limitations and prioritizing them, together with offering operational solutions for removing and mitigating issues related to the tourism industry provide decision-makers and planners at national and local levels with the possibility to manage their financial, natural, cultural and human resources based on their main needs and resource constraints, especially financial resources, and maximize their utilization.

Literature of the research shows that the concept of risk is one of the most important barriers to tourism development. Tourism industry is sensitive to various disasters such as natural disasters, terrorist attacks, epidemics, economic fluctuations, and so on (Guo et al, 2013). Risk is a phenomenon associated with undesirable potentiality. Desivilya et al believe that risk has a social and mental structure and is created as a response to threat and uncertainty (2016). According to the risk management standard, the effect of uncertainty on goals and objectives of organizations and systems is called risk (Sabokbar et al., 2013). Risk is defined as a combination of the probability of an event and its negative consequences (International Research Association, 2009).

The main issue in consumer behavior is choosing from a variety of alternatives. Since the consequences of a selection are only identified afterwards and in the future, the consumer is at risk (Fuchs and Richards, 2011). A particular theory which explains the phenomenon of risk is the theory of prospect. Prospect theory addresses the analysis

of consumer behavior under risk conditions (Sönmez and Graefe, 1998). Prospect theory assumes that a risky decision by customer is made in two steps. First, decision-making prospects are limited to some alternatives and, then, the best ones are selected. When this theory is used to explain the tourist's decision, risky destinations are considered as potential prospects of decision-making. The two-step process involves evaluation of decision alternatives based on the security index and, then, selecting one destination from different alternatives and removing other ones. Rodgers' Protection Motivation Theory (1975) is another theory that explains the perceived risk of tourists. Within the framework of this theory, one can explain how a frightening advertising message can affect the recognition, attitudes and behavioral intentions of individuals. If a message calls a sense of insecurity and fear for the consumer, the consumer will be motivated to change his perception, attitude and behavior towards that phenomenon. In the area of tourism, if messages that the media, news and local governments broadcast about a specific destination or area together with the advices given to tourists not to travel to a specific destination contain negative and frightening information, consumers are motivated to protect themselves (Sönmez and Graefe, 1998). The last theory for explaining the phenomenon of risk is the theory of information integration. Information Integrity Theory was proposed by Anderson to explain the elements of risk in the consumer decision and those decisions that contain tourism risk. This theory argues that when making complex decisions, consumers make psychological and value judgments. These judgments are made during the decision-making stages which include initial awareness, information search, alternative assessment and selection. For example, the attitudes of a potential tourist towards a destination shape his psychological judgment. Value judgment includes a method by which the consumer classifies services and products or objects by their attributes to create a general image. Based on this theory, when a consumer receives negative and new information about a destination, this new knowledge is integrated with the prior knowledge of destination in the time of decision-making and affects the outcomes of his decisions and his perceptions (Sönmez and Graefe, 1998).

1.2 Different Types of Perceived Tourism Risks

The risks of tourism destinations are multi-dimensional and there is the possibility of identifying the risks associated with this issue (Amos et al., 2008). Identification and classification of the risks inherent in traveling to tourism destinations can be considered as a useful tool for tourism management and planning. Tourists, when planning to travel to a tourist destination, estimate the severity and probability of the perceived risks from traveling to their intended destination and evaluate their ability to overcome them. Of course, it should be noted that all tourists do not have the same inference from different risks, and while some tourists may feel threatened to travel to a destination, other tourists do not feel any danger from traveling to the same destination, or travel to that destination is quite normal for them (Leop and Gibson, 2003).

Selin and Myers (1998) identified a variety of risks, including illness, crime, natural disasters, health problems, cultural risks, language barriers, uncertainty about specific

laws and regulations, and transportation. George (2009) has proposed seven other types of risk, including operational risk, financial risk, physical risk, psychological risk, satisfaction risk, social risk, and time risk. Ranjbaran (2006) also suggests the risk of time waste, the risk of travel dissatisfaction, the risk of facing social problems, psychological risk, physical risk, operational risk, financial risk, the risk of political instability and the risk of health problems as the most important types of tourism risk. According to Gossling et al. (2007), the dimensions of tourism risk include equipment risk, physical risk, psychological risk, financial risk, satisfaction risk, time risk, social risk, terrorism risk, risk of political instability, environmental risk, and risk of crime. In their research, Ranjbarian and Jalilvand (2012) identified the inferred risks of foreign tourists in traveling to Iran and also examined the relationship between demographic variables and inferred risks. Their research shows that foreign tourists have inferred six types of risk to travel to Iran: financial, physical, psychological, social, time and operational risks. The results of the study conducted by Ranjbarian and Ghaffari (2012) shows that the inferred risks of foreign tourists can be categorized into four categories of health, socio-cultural, political, and economic risks. Sabokbar et al. (2013) conducted a research entitled "Assessment of the level and process of tourism systems development" which aimed at identifying tourism risks in Iran through the process of risk assessment and management. Based on the results of this research, political, legal, economic, financial, socio-cultural, health, environmental, technological and operational risks are most likely to occur. Ranjbarian and Emami (2014) also believe that potential tourists perceive eight types of risk in Iran. These include the risk of human rights violations, satisfaction risk, risk of inappropriate clothing, social risk, cash inaccessibility risk, crime risk, communication risk, and visa risk.

With regard to the classifications mentioned in previous studies, seven types of risk categorization have been investigated in this research, which will be discussed as follows: 1) Financial and economic risks: refer to the risks associated with the invested financial resources that will disappear in the products (Han, 2005); 2) Socio-cultural risk: fear that purchases are not in accordance with reference group standards (Carr, 2001); 3) Psychological risk: fear that products are not compatible with the image of buyers (Gray & Wilson, 2009); 4) Environmental risk: which refers to natural events such as floods, earthquakes, etc. (Rittichainuwat, 2013); 5) Health risk: which refers to issues such as health-related problems and concerns about the spread of some types of contagious diseases; 6) Political risk: it refers to the risk of internal insecurity and the risks of terrorism, crime and political instability, etc. (Hall and O'sullivan, 1996); 7) Technological Risk: modern technologies can increase the level of safety and security for tourists in tourism development. The damage caused by the lack of new technologies is a threat to the activities of the tourism sector and prevents the development of this sector (Sabokbar et al., 2013).

1.3 Destination Image

Destination image is a set of beliefs, ideas, and perceptions that a person has from a tourism destination. Other researchers defines destination image as perceptions of a specific place associated with the tourist's mind. Moreover, the concept of destination

image defined as the manifestation of all objective knowledge, judgments, impressions and emotional thoughts of an individual or a group of people about a particular destination. Other researchers see destination image as the result of the perception of components by tourists (Zhang and Zhao, 2009). Destination image is an interactive system of thoughts, beliefs and feelings, and an imaging of a destination.
Given the competitiveness of tourism destinations in attracting tourists, especially foreign tourists, managers and experts of tourism marketing should strive to create, maintain and improve a desirable image for tourists (Mansouri-e-Moayed and Soleimani, 2012). Destination image influences the behavior of tourists about the process of decision they make in selecting a destination. The image of tourism destination can positively influence tourist's post-travel assessments of the tourism destination including perceived value, satisfaction and loyalty (the intention of re-traveling and the willingness to recommend the destination to others). Given the fact that potential tourists have a limited knowledge about the characteristics of the tourism destination, the image of a destination which is formed in the mind of them is a key factor in selecting that destination (Anupriya et al., 2016).

1.4 Tourism Satisfaction and Loyalty

Tourism satisfaction means the tendency to re-purchase a product and is considered as an evaluation tool for the measurement of past experiences of product or service performance and perception of the physical environment such as different types of recreational space and tourist destination; this satisfaction is related to destination choice, consumption of goods and services, and the willingness to return (Balog et al., 2009). Tourist satisfaction can be considered as a link between the costs that a tourist pays and the benefits that he or she expects. Moreover, satisfaction is described as largely a function of communication between pre-travel expectations and post-travel experience. The impact of tourist satisfaction on tourists' willingness to buy is much stronger than that of the quality of services; this means that the satisfied tourist would like to share his or her positive experiences with others and revisit the intended tourism destination (Simonin, 2008). Loyalty also reflects customers' beliefs about the value of the service and their overall attitude towards the destination as well as their interest to re-visit the destination. Loyal tourists, by revisiting the destination and suggesting it to others, do positive advertising. Loyalty in tourism can play a significant role in the long-term success of tourism destinations. However, such a definition cannot reflect the true concept of loyalty; the reason is that sometimes a tourist may intend to visit a tourism destination only one time and travel to various tourism destinations. In such a situation, the tourist does not revisit the intended tourism destination but remains loyal to it and, doing word-of-mouth advertising, may suggest that destination to his family or friends (Kazemi et al., 2015).

2. Conceptual model and hypotheses development

2.1. The impact of tourism risk on destination image

Tourism destination inferred risk is one of the most important factors that can affect the mental image of tourists. It seems that identification of factors influencing the risk inferred from traveling to a tourism destination provides the appropriate conditions for creating a willingness to travel to that destination. Hence, risk and security related issues have been considered by the experts of tourism industry, especially in the international tourism sector. Identifying the phenomenon of the perceived risk is important as it can trigger the increase of demand for tourism destinations. Han (2005) argues that by recognizing the dimensions of tourism risk and its explanatory factors, it is possible to improve the attitudes and behavioral intentions of tourists. Familiarity with the destination influences the formation of a positive impression or a positive image of the destination as well as the development of tourism destination image. Tourists who are familiar with the tourism destination create a holistic, psychological and unique destination image. Those who feel more risk in travelling to a specific destination, look for more information about that destination. Galarza and others concluded that there was no complete agreement between the real and conceptual image of the tourist destination, and that tourism destination image could be influenced by factors such as risk, safety and political issues (Ranjbaran, 2006). Coshall's research (2003) on the inferred risk of tourism destination indicates its negative impact on the image of tourism destination and the intention to re-travel to that destination. Su and Lin (2006) have focused on the concept of risk from the viewpoint of image recognition and remind us that tourists and buyers are uncertain in purchasing goods and tourism destinations. The results of their research show that financial and physical risks have the most impact on the image of tourism destination. Elain and Siti (2014) examined the mediating role of the destination image in the relationship between risk indicators (physical, social, and financial) and the intention to revisit Japan. Their research showed that the perceived risk of tourists influence their image of tourism destination, and positive quality, perceived satisfaction, and destination image can make tourists revisit a particular destination. Chiu and Lin (2011) identified three important risks for tourists traveling to India: risks of theft, harassment of indigenous people and the swindling. Their results showed that there is a negative relationship between perceived risk and decision-making for travel to tourism destination. Galia and Arie (2011) examined the perceived risk for tourists traveling to Israel for the first or second time. The results showed that the visitors who travel to a destination for the first time, will face risks such as social and psychosocial risks, security risk, food risk, and climate risk. By contrast, those who are revisiting the destination, will be faced with risks such as service quality risk, financial risk, and natural disaster or accidents risk. Ranjbarian (2006) also investigated the inferred image of Iran as a tourist destination. He examined the role of two important factors of attitude (physical or cognitive and emotional attitude) and the inferred risk of tourists on the image of Iran as a tourist destination. The results showed that previous experience of traveling to Iran would modify the initial attitudes towards it. Moreover,

the inferred risk of tourists about traveling to Iran and its inferred image will influence the interest of tourists to travel to this country. Therefore, considering the impact of different dimensions of tourism risk on the image of tourism destination, the first to seventh hypotheses can be presented as follows:

H_1: Financial and economic risk has impact on the destination image of foreign tourist.
H_2: Socio-cultural risk has impact on the destination image of foreign tourist.
H_3: Psychological risk has impact on the destination image of foreign tourist.
H_4: Environmental risk has impact on the destination image of foreign tourist.
H_5: Health risk has impact on the destination image of foreign tourist.
H_6: Political risk has impact on the destination image of foreign tourist.
H_7: Technological risk has impact on the destination image of foreign tourist.

2.2 The Impact of Destination Image on Tourist satisfaction and Loyalty

Positive image of tourism destination and tourist's perceived value of the tourism destination can have many valuable outcomes. For example, one can refer to the desire of tourists to revisit a tourism destination and suggest it to their friends and acquaintances (Faulant, 2010). Balog et al. (2009) argue that the positivity or negativity of the tourism destination image can affect the satisfaction and, at higher levels, attitudinal and behavioral loyalty of tourists. Chen and Tsai (2007) consider tourist's perceived image of and familiarity with tourism destination as one of the most important factors influencing the loyalty to tourism destinations. Elain and Siti (2014) state that the perceived positive image of tourism destination formed in the mind of tourists determines behavioral intentions and future activities of tourists. The research conducted by Bigne et al. (2001) shows that the perceived image of tourist destination can influence behavioral intention of tourists (Fathi & Ranjbarian, 2015). Mishel (2001) relates that the image of tourism destination can affect the tourist's perceived value of that destination and increase his/her loyalty to the tourism destination. Hence, it can be argued that the image of tourism destination can affect tourists' perceived value, their satisfaction and, finally, their loyalty.

Based on the relationship between tourism risk and the image of tourism destination as well as the impact of tourism destination image on the satisfaction and loyalty of tourists, the eight and ninth hypotheses will be referred to:

H_8: tourism destination image has a mediating role in the relationship between tourism risk and tourist satisfaction.
H_9: tourism destination image has a mediating role in the relationship between tourism risk and tourist loyalty.

According to the hypotheses, the conceptual model of research is shown in **Figure 1**.

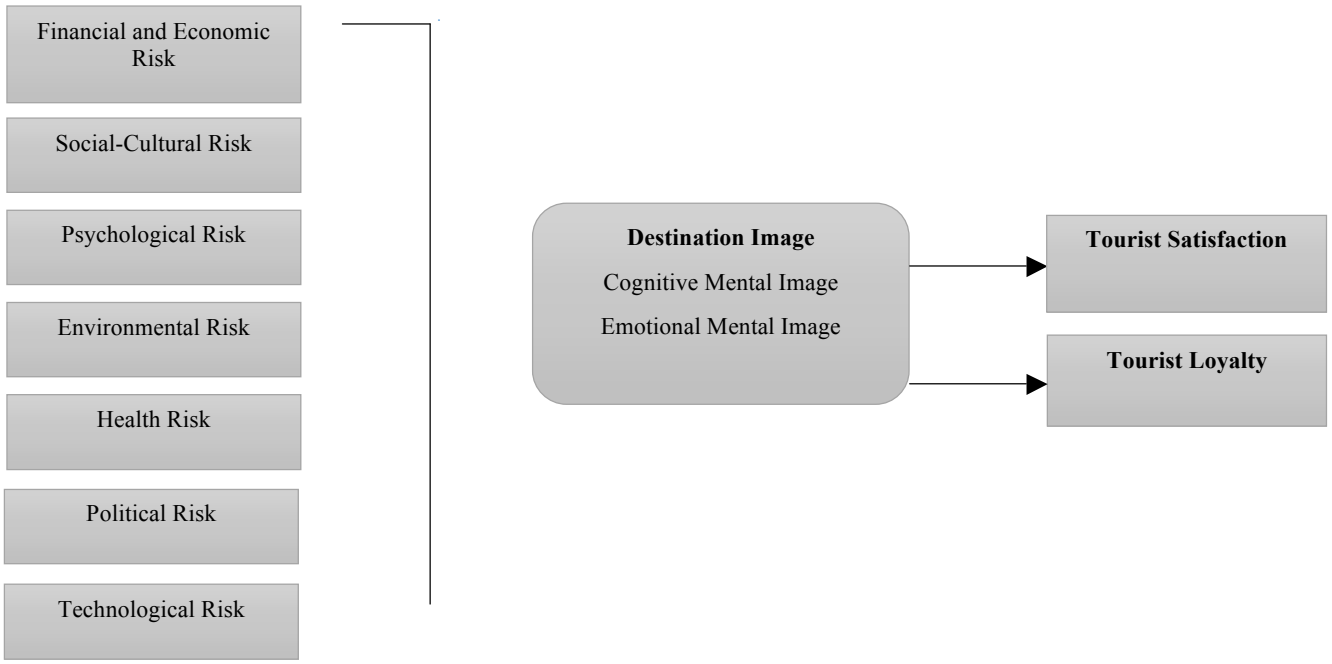

Figure 1. The research conceptual model
Source: personal data

3. Methodology

As this research describes and studies things, it is considered to be a descriptive-survey research. In other words, in this research, the researcher tries to analyze event without interfering his own conclusions. Additionally, since the present research is aimed at solving a problem and its results can be applied practically, it is considered an applied research.

3.1 Population and Sampling Method

Population of the research consists of all foreign tourists who have traveled to Ardabil city in Iran. Ardabil is an ancient city in Iran and is the capital of Ardabil Province (see **Figure 2**). At the 2011 census, its population was 564,365, in 156,324 families, where the dominant majority are ethnic Iranian Azerbaijanis and the primary language of the people is Azerbaijani. Neighboring on the Caspian Sea and the Republic of Azerbaijan, it has been of great political and economic significance throughout history. It is located on an open plain 1,500 meters above sea level, just east of Mount Sabalan (4,811 meters), where cold spells occur until late spring. Cold and continental semi-arid, many tourists come to the region for its cool climate during the hot summer months. The winters are long and bitterly cold, with a temperature plummeting to −28 °C (Wikipedia, 2018).

Figure 2. Map of Ardabil
Source: Google Maps, 2018

Ardabil province is the land of Sabalan, with its gushing hot springs. The beautiful Ardabil province with its unique natural and historical attractions is one of the interesting regions for tourism in Iran. The most important feature of this province is its pleasant and cool weather of this region during spring and summer seasons. Ardabil province, having a pleasant climate, many ancient and historical relics and tens of mineral hot springs is one of the top 10 tourism destinations in the country (Mehrnews, 2018). Information about some of the most important historical, cultural and natural attractions of Ardabil is shown in **Table 1**.

Attraction	Description
The complex of Sheikh Safi-ad-din Ardabili	World Heritage Site comprising the mausoleums of Sheikh Safi and Shah Ismail I, Chini khaneh (meaning the house of chinaware), a mosque, Jannat Sara (meaning the house of paradise), Khanaqah (the house of Dervishes), Cheragh Khaneh (the house of lamps), Shahid khaneh (the house of martyrs) and Chelleh Khaneh (the place where devotees shut themselves up during the 40 days of Lent). The mausoleum of Sheikh Safi, the dome of which is called "Allah-Allah" has an octagonal interior.(Virtual tour)
Masjid Jameh	Ruins of once magnificent and unique mosque
Mirza Ali Akbar Mosque and School	This complex dates back to Qajar period
Ardabil Bazaar	This Persian bazaar was built during Safavid period and in addition to main bazaar hall with open vaults has a hammam and a small yet mystifying mosque.
Ardabil Bridges	Ardabil host numerous historical bridges namely *Pol-e Gilandeh*, *Pol-e Nayer*, *Pol-e Haft Cheshmeh*, *Pol-e Panj Cheshmeh* and *Pol-e She Cheshmeh* and Qarah Soo Bridge, most were built during Safavid era.
Imamzadeh Saleh Mausoleum	The mausoleum of Imamzadeh Saleh who is a descendant of a Shia Imam was built 250 years ago.
Saint Mary Church	This Armenian orthodox church has a beautiful wooden main door and painted dome built in 1876.
Souvenirs	Ardabil is well known for its carpets, honey, sweets, roasted sunflower seeds, felt products, woodworks and earthenware. Its traditional food is 'Aash-e Doogh'-a sour yoghurt soup with chickpeas and vegetables.
Fandoqlou Forest	Fandoqlou Forest is located 10kms southeast of the city of Namin. It is the largest hazelnut hub of the country and annually hosts tens of thousands of visitors.
Neor Lake	The slopes of Baghru Heights, which is 35kms to the southeast of Ardabil, have a beautiful lake named Neor. Neor Lake, which is located 2,500 meters above sea level, has a unique biodiversity.
Shorabil Lake	Shorabil Lake boasts healing minerals and a picturesque landscape. It is a sightseeing site and the main habitat for migratory birds.
Sabalan Heights	Sabalan, with an altitude of 4,811 meters, is the third highest peak in Iran. It is an inactive volcano. There is a small lake on top of the summit. Sablan is also home to Alvares Ski Resort.

Table 1. Some important tourism attractions of Ardabil
Source: Wikipedia, 2018; Mehrnews, 2018

In addition to these, in many villages of Ardabil, relics of ancient monuments, including tombs have been found.

In regard to sample size, based on the statistics of the Cultural Heritage, Handicrafts and Tourism Organization of Ardabil, the number of foreign tourists entering this city during the first six months of the year 2016 has been 1,055. Since the research questionnaire was distributed and collected during the four month period from June to September, the average number of foreign tourists in these months was considered to be 350 people. Accordingly, based on limited statistical population and according to Morgan's table, the sample size was considered to be 186 foreign tourists. In order to select the sample members, convenience non-random sampling method was used. Thus, through several stages of attending to the tourism attractions of the Ardabil, the questionnaires distributed and collected from foreign tourists by the research team.

3.2 Variables measurement

In this research, data collection was performed using library and field methods. In the first step, a library method was used for the investigation of the theoretical literature and experimental background; hence, by referring to scientific resources, especially international databases, studies related to the subject of the research were identified and theoretical and experimental framework of the research was formulated. In the second step, field method was used in order to collect the required data and complete the questionnaire.

The research questionnaire consists of two main parts. The first part includes questions about some of the most important demographic characteristics of foreign tourists such as gender, age, marital status, monthly income level, employment status, type of travel arrangement, travel companions, length of stay, number of trips/travels to Iran, motivation for traveling to Iran and sources of information used for traveling to Iran. The second part includes some questions which have been considered to measure each of the variables, i.e. the dimensions of tourism risk including financial and economic risk, socio-cultural risk, psychological risk, environmental risk, health risk, political risk, and technological risk as well as the image of tourism destination and, finally, satisfaction and loyalty of tourists. The scale used in the questions of the questionnaire is five-point Likert scale that includes the items of strongly disagree, disagree, neither agree or disagree, agree and strongly agree. Accordingly, the respondents were asked to answer the questions of the questionnaire by selecting one of five Likert scale options. **Table 2** shows the combination of the questions and the resources used to compile the research standard questionnaire.

Variables	**Dimensions**	**Number of questions**	**Resources**
Tourism risk	Financial and economic risk	8	Ranjbaran and Emami (2014), Ranjbaran and Ghafari (2012)
	Social-cultural risk	4	Ranjbaran and Emami (2014), Ranjbaran and Ghafari (2012)
	Psychological risk	4	Ranjbaran and Emami (2014)
	Environmental risk	2	Kadkhodaei (2013), Zarrabi (2010)

	Health risk	4	Ranjbaran and Emami (2014), Kadkhodaei (2013), Ranjbaran and Ghafari (2012)
	Political risk	4	Kadkhodaei (2013), Ranjbaran and Ghafari (2012)
	Technological risk	5	Ranjbaran and Emami (2014), Kadkhodaei (2013)
Destination Image	-	10	Brunner et al (2008), Hernandez et al (2006), Kadkhodaei (2013)
Tourist Satisfaction	-	10	Aktaş and Ekin (2007), chi and qu (2006), Kadkhodaei (2013)
Tourist Loyalty	-	5	pryag and Ryan (2011), lee et al (2007), Chang and chen (2008

Table 2. The research questionnaire

4.3 Data Analysis Method

For data analysis, in the first step, normal distribution of data is investigated based on Kolmogorov–Smirnov test (Bruce et al., 2003). Kolmogorov-Smirnov test is a non-parametric statistical test. Moreover, for distribution compliance, this test compares the cumulative probabilities of the values in the data set with the cumulative probabilities of the same values in a particular theoretical distribution. If the difference obtained from this comparison is large enough, the test will show that the data does not match one of the theoretical distributions. In this test, if the decision criterion (significance level) is less than 5%, the null hypothesis is rejected; this means that the data cannot follow a specific distribution, such as Normal, Poisson, Exponential, or Uniform (Hasani & Silva, 2015).

After determining the distribution of data, structural equation modeling is used to test the conceptual model. This method consists of two components of measurement model and structural model. Before using the structural model, first, it is necessary to verify the accuracy of the measurement model, in which the relationship between the latent and observed variables is examined. There are different methods for examining the fit of the measurement model; however, the method used in this study to examine the fit of the measurement model includes three criteria of construct validity, discriminant validity and convergent validity as well as reliability. Construct validity is a compound concept which requires a multi-stage evaluation and is measured by criterion validity including simultaneous validity, predictive validity, differential validity, and convergence validity. Construct validity is the degree of accuracy of the scale in measuring the theoretical construct or the intended characteristic (Mohammadbeigi et al., 2006). To verify construct validity of the questionnaire, confirmatory factor analysis is used. To verify discriminant validity, discriminant function analysis is used. In this method, there is an initial grouping of subjects, and the purpose of this analysis is to confirm the initial grouping based on other data (Mesrabadi et al., 2013). Finally, convergent validity refers to a relatively strong correlation between the question and

the main variable, and for an acceptable value of it, Pearson correlation coefficient should be greater than 0.4 (Mohammadbeigi et al., 2006).

After assuring the proper fit of the measurement model, in the next step, structural model is used to test the relationships between variables based on the research model and make conclusion on confirming or rejecting the hypotheses. Structural Equation Modeling is a very powerful multivariate analysis technique of the multivariate regression family and extension of a general linear model which provides the researcher with the opportunity to test a set of regression equations simultaneously (Hooman, 2005). Structural Equation Modeling is one of the strongest and most appropriate methods of analysis in behavioral and social sciences research, because many topics in the field of human and social sciences are multivariate and cannot be analyzed by a bivariate method. Structural Equation Modeling is based on the analysis of covariance structures. As one of the main methods for analyzing the structure of complex data and one of the new methods for the study of causal relationships, it is used in analyzing various variables, and in a theory-based structure, shows the simultaneous effects of variables on each other (Ghasemi, 2010). Additionally, using structural equation modeling method has other important advantages the most important of which include the estimation of multiple relationships, the ability to measure latent variables, the calculation of measurement errors, the ability to examine collinearity effect, and the test of the false and non-real relationships between the constructs of the research model. (Gye-Soo, 2016). Finally, it is worth mentioning that SPSS and Lisrel software are used to implement the mentioned statistical methods.

4. Results

In this section, before evaluating the validity and reliability of the questionnaire and testing the conceptual model of the research, demographic characteristics of the respondents are analyzed. The results are shown in **Table 3.**

Demographic characteristics	Categories	No.	Percent	Demographic characteristics	Categories	No.	Percent
Gender	Female	62	33.3	Marital status	Single	47	25.3
	Male	124	66.7		Married	139	74.7
Age	Under 20	1	0.5	Education level	Diploma and lower	9	4.9
	21-29	48	25.8				
	30-39	71	38.2		Bachelor	14	7.5
	40-49	50	26.9		Master's degree	126	67.7
	50-59	16	8.6		Ph.D and higher	37	19.9

Monthly income level	Less than $ 500	42	22.6	employment status	Government employee	17	9.1
					Self-employment	39	21
	Between 500 and 1000 dollars	48	25.8		Unemployed	50	26.9
	Between 1000 and 1500 dollars	26	14		Retired	52	28
	More than $ 1500	70	37.6		Others	28	15.1
Travel companions	Alone	45	24.2	length of stay	2 days	7	3.8
					3 days	26	14
	Spouse	45	24.2		4 days	42	22.6
	Spouse and children	57	30.6		5 days	79	42.5
	Friends and relatives	39	21		One week or more	32	17.2
Number of travels to Iran	1-2 times	49	26.3	Information sources used for traveling to Iran	Internet	59	31.7
					Book	27	14.5
	3-4 times	36	19.4		Newspaper	16	8.6
	5-6 times	57	30.6		Others' advice	58	31.2
	More than 6 times	44	23.7		TV	26	14
Type of travel arrangement	Personal	44	23.7	motivation for traveling to Iran	Business	41	22
					Fun and entertainment	93	50
	Travel package	142	76.3		Meeting relatives and friends	52	28

Table 3. Demographic characteristics of respondents

As shown in Table 3, 66.7% of the tourists have been men and 33.3% women. In terms of marital status, 74.7% of the tourists are married and 25.3% single. Individuals aged 30-39 with 38.2% and those aged less than 20-years-old with 0.5% have the highest and lowest percentage of tourists respectively. The highest and lowest educational level of the tourists belongs to master's degree and diploma and lower with 67.7% and 4.9% respectively. The highest and lowest percentages of the tourists' monthly income belong to more than $ 1500 with 37.6% and between $ 1,000 and $ 1,500 with 14%. The highest percent of travel companions, with 30.6%, belongs to spouse and children and the lowest percent, with 21%, belongs to friends and relatives. 42.5% of tourists

have stayed in Iran for 4 days that is the highest percent; while the minimum length of stay is 2 days (3.8%). The Internet, with 31.7%, has been the most important source of information used by the tourists who intended to travel to Iran, and newspaper, with 8.6%, has been the least used source of information for these tourists. 23.7% of the tourists personally and 76.3% of them through travel packages have arranged their travels. Finally, fun and entertainment, with 50%, has been known as main motivation of the tourists to travel to Iran.

In order to select appropriate statistical methods for data analysis, normal distribution of variables should be investigated. To this end, in the first step, Kolmogorov-Smirnov test is used to test data distribution. The results of this test are shown in **Table 4**.

Variable	Standard deviation	P value	result
Financial and economic risk	0.152	Less than 0.05	Normal
Socio-cultural risk	0.130	Less than 0.05	Normal
Psychological risk	0.122	Less than 0.05	Normal
Environmental risk	0.110	Less than 0.05	Normal
Health risk	0.128	Less than 0.05	Normal
Political risk	0.135	Less than 0.05	Normal
Technological risk	0.140	Less than 0.05	Normal
Tourism destination image	0.250	Less than 0.05	Normal
Tourist satisfaction	0.211	Less than 0.05	Normal
Tourist loyalty	0.200	Less than 0.05	Normal

Table 4. The results of Kolmogorov-Smirnov test

The results of Table 4 show that the significance level for all variables is less than 0.05. Therefore, it can be concluded that all the variables have a normal distribution. Thus, for data analysis, appropriate statistical methods with normal distribution, that is parametric tests, are used. As indicated in the research methodology part, before testing the model and concluding about the confirmation or rejection of the hypotheses, the validity and reliability of the research questionnaire is evaluated. Confirmatory factor analysis has been used to verify validity and Cronbach's alpha coefficient is also used to measure reliability. **Table 5** shows the results confirmatory factor analysis including factor loadings, t-statistic values, and Cronbach's alpha coefficient for the variables and questions used to measure them.

Latent variable	Observed variable	Factor loading	t-statistics	Cronbach's alpha coefficient
Financial and economic risk	Waste of money	0.8	13.09	0.716
	Waste of time	0.8	15.62	
	Risk of robbery	0.82	13.51	
	Problem in transferring money	0.8	13.03	
	The problem with using international credit cards	0.84	14.05	
	Losing money	0.8	13.08	
	No access to personal accounts	0.81	13.3	
	Paying too much money in buying goods and services	0.78	12.47	
Socio-cultural risk	Problems caused by cultural differences	0.64	8.88	0.735
	Misunderstandings and problems caused by language barriers or boundaries	0.61	8.47	
	Misunderstandings and problems caused by religious differences	0.76	11.02	
	Misunderstandings and problems caused by religious differences	0.67	9.35	
Psychological risk	Negative reaction of tourists' relatives regarding travel to the tourism destination	0.75	11.18	0.723
	Loss of social status because of travel to the tourism destination	0.81	12.44	
	Being ridiculed by important people for traveling to the tourism destination	0.66	9.46	
	The negative impact of visiting a tourist destination on the opinions of others towards me	0.75	11.17	
Environmental risk	Damage caused by environmental factors (climate) and natural disasters (flood, earthquake, etc.)	0.85	13.21	0.711
	Damage caused by environmental factors (climate) and natural disasters (flood, earthquake, etc.)	0.85	13.17	
Health risk	Damage caused by diseases and infections	0.84	13.66	0.73
	Eating unknown foods	0.91	13.55	
	Health-related risks caused by contaminated air, water and food	0.78	12.41	
	Poor hygiene standards	0.78	12.38	

Political risk	Social and political problems	0.88	14.53	0.728
	Instability and ever-increasing political developments	0.74	11.21	
	War, insecurity and internal turmoil	0.72	10.73	
	The threat of terrorism	0.77	11.46	
Technological risk	Lack of welfare and technology facilities	0.73	11.29	0.739
	Lack of safe and convenient transportation	0.81	13.04	
	Accident and other transportation-related incidents during the travel	0.8	12.65	
	Lack of tourism facilities and equipment	0.87	14.44	
	Lack of high-quality products and facilities	0.77	11.96	
The image of tourism destination	I enjoy talking about this city and its tourism attractions.	0.82	13.17	0.761
	Based on many comparisons, this city provides tourists with the best and the highest free services.	0.82	13.25	
	There is individual security in this city.	0.6	8.7	
	Life quality is high in this city.	0.64	9.39	
	This city has a great name and reputation.	0.67	10.05	
	This city has good restaurants.	0.51	7.2	
	There are good shopping malls in this city.	0.53	7.44	
	Various kinds of entertainment can be found in this city.	0.6	8.68	
	There are many natural and spectacular types of scenery in this city.	0.67	10	
	This city has a lot of historical and religious monuments.	0.72	11.09	
Tourist satisfaction	In general, I am satisfied with the trip to Iran.	0.65	9.54	0.872
	The city's local transportation system has an acceptable quality.	0.59	8.48	
	I am satisfied with the hotel where I had room.	0.71	10.77	
	I am satisfied with the overall cleanliness of the city.	0.82	13.3	
	I am satisfied with the hospitality of people.	0.54	7.64	
	I am satisfied with the diversity of tourism attractions in the city.	0.72	10.93	

	The value received in return for the money paid to receive the desired service and purchase the desired products is good.	0.62	8.93	
	I am satisfied with the culture of the people.	0.71	10.75	
	I am satisfied with the city weather.	0.75	11.64	
	I am happy for choosing this city as my tourism destination.	0.76	11.86	
Tourist loyalty	I would like to travel to this city again in the future to spend the holidays.	0.61	8.68	0.857
	I would like to suggest this city to my friends and family members as a tourism destination.	0.88	14.6	
	I have a feeling of belonging and emotional connection to this city.	0.84	13.52	
	In decision-making to travel to Iran, this city is my first priority.	0.83	13.21	

Table 5. The results of confirmatory factor analysis and Cronbach's alpha coefficient

Values greater than 0.4 and 0.5 are considered as acceptable range for accepting factor loadings (Rivard and Huff, 1988; Hulland, 1999). In this research, the standard value for factor loading is considered to be 0.5. The results of Table 4 show that in all of the items the value of factor loadings is greater than the standard level of 0.5, implying that there is a strong and appropriate relation between the observed and the latent variables. Moreover, in all items, t-statistic is greater than 1.96 and the significance level is less than 0.05. Therefore, it can be concluded that the questions have the ability to measure the variables and the questionnaire is generally acceptable.

Finally, experts have considered the standard value for Cronbach's alpha coefficient to be 0.7 (Mohammadbeigi et al., 2006). In Table 4, the value of Cronbach's alpha coefficient for all variables is more than 0.7, indicating the reliability of the questionnaire.

Before testing the research model, the viewpoint of the foreign tourists about their general understanding of different types of tourism risks in Iran is evaluated. To this end, one-sample mean test has been used to analyze the average of respondents' views in relation to each dimension of tourism risk. The results of the one-sample mean test are presented in **Table 6.**

Variable	Mean	Standard Deviation	Minimum	Maximum	T student	P value
Financial and economic risk	3.43	0.698	0.329	0.531	8.407	0.000
Socio-cultural risk	3.043	0.809	-0.074	0.16	0.725	0.469

Psychological risk	3.155	0.702	0.053	0.256	3.002	0.003
Environmental risk	1.156	1.04	0.006	0.306	2.045	0.042
Health risk	3.211	0.772	0.099	0.323	3.73	0.000
Political risk	3.136	0.829	0.016	0.256	2.232	0.027
Technological risk	3.217	0.71	0.114	0.32	4.169	0.000

Table 6. The results of the one-sample t test for tourism risk dimensions

The results of Table 6 show that the significance level for financial and economic, psychological, environmental, health, political, and technological risks has been less than 0.05. However, the significance level for socio-cultural risk is 0.469 that is greater than 0.05. Therefore, it is concluded that the foreign tourists' average perception of tourism risk dimensions, except socio-cultural risk, is higher than the average level; this perception for socio-cultural risk is lower than the average level. The ranking of tourism risk indicators shows that the highest risk perceived by the foreign tourists has been financial and economic risk, while the lowest perceived risk is related to socio-cultural risk. Finally, technological, health, environmental, psychological and political risks are ranked second to sixth respectively.

After analyzing the normal distribution of variables, and the validity and reliability of the questionnaire, the research model is tested based on structural equation modeling method. The results of the test of the relationship between the dimensions of tourism risk as independent variables and tourism destination image as the dependent variable are shown in **Figures 3 and 4**. Figure 3 shows the path coefficients between variables and **Figure 4** shows the values of t-statistic and significance level in the relationship between the variables of tourism risk and destination image.

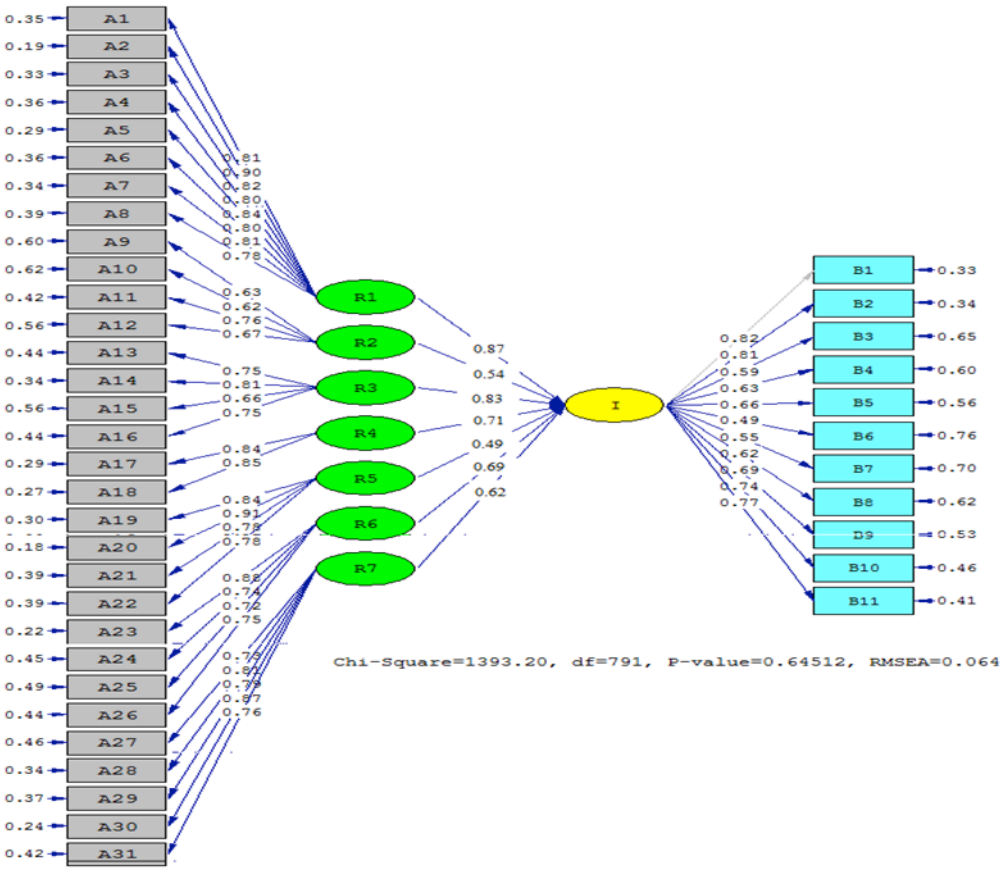

Figure 3. Estimation of the relationship between tourism risk dimensions and destination image (Path coefficients values)

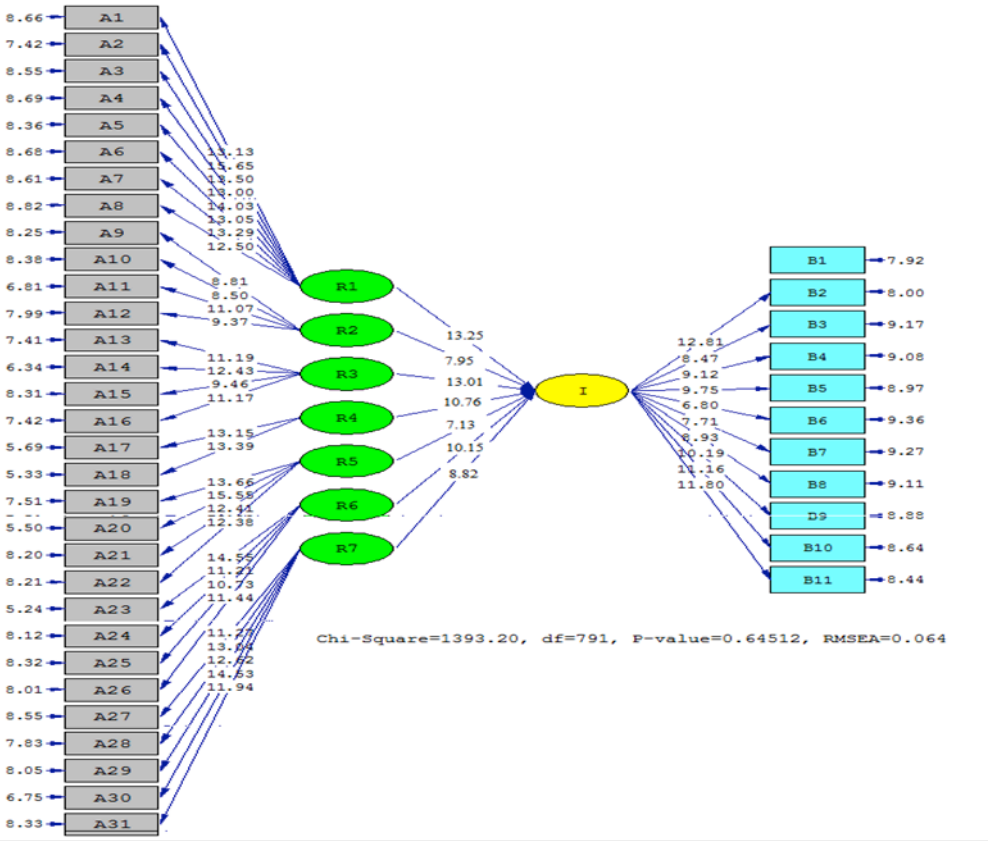

Figure 4. Estimation of the relationship between tourism risk dimensions and destination image (t statistics and P value)

Based on the results of Figures 3 and 4, a summary of the results of testing seven hypotheses based on the values of the path coefficient, t-value and the significance level is given in **Table 7**.

Hypothesis	Independent variable	Dependent variable	Path coefficient	t statistics
H_1	Financial and economic risk	Destination image	0.87	13.52
H_2	Socio-cultural risk		0.54	7.95
H_3	Psychological risk		0.83	13.01
H_4	Environmental risk		0.71	10.76
H_5	Health risk		0.49	7.13
H_6	Political risk		0.69	10.15
H_7	Technological risk		0.62	8.82

Table 7. The results of the relationship between tourism risk dimensions and destination image

The results of Table 7 show that with respect to the path coefficient of 0.87 and the t-statistic of 13.52, financial and economic risk has a significant positive effect on the destination image. Therefore, the first hypothesis is confirmed. With regard to socio-

cultural risk, the path coefficient is 0.54 and t-value is 7.95, showing that socio-cultural risk has a significant positive effect on the image of tourism destination and, thus, the second hypothesis is confirmed. T-value for psychological risk is 13.01, indicating the significance of its effect on the image of tourism destination and considering the path coefficient of 0.83, the effect is positive. Accordingly, the third hypothesis is also confirmed. For health risk, the values of the path coefficient and t-statistic are 0.49 and 7.13 respectively, which confirms the fourth hypothesis of the research regarding the positive effect of health risk on the image of tourism destination. In the case of political risk, the value of the path coefficient is 0.69 and t-value is 10.15 which suggest the significant positive impact of political risk on destination image and, thus, the fifth hypothesis is confirmed. Finally, the path coefficient and t-value for technological risk are obtained 0.62 and 8.82 respectively, indicating the positive impact of technological risk on destination image and the, thus, the sixth hypothesis is also confirmed. By and large, based on the test of these six hypotheses, it can be concluded that all of the dimensions of tourism risk, including financial, economic, socio-cultural, psychological, environmental, health, political and technological risks, have influenced the destination image of foreign tourists in travelling to Iran.

The remainder of this section, after presenting the findings related to the impact of tourism risk on destination image, investigates the mediating role of destination image in the relationship between tourism risk and the satisfaction and loyalty of tourists. In order to investigate the mediating role of variables, one needs to examine direct as well as indirect effects of them on each other. To this end, the relationship of variables in the research model is re-tested by adding direct path between the dimensions of tourism risk and the variables of satisfaction and loyalty of tourists. The test results related to the mediating role of destination image in relationship between the dimensions of tourism risk and tourist satisfaction are shown in Figures 5 and 6. **Figure 5** shows the path coefficients among the variables and **Figure 6** shows the t-value and significance level in the relationship between tourism risk variables, destination image and tourist satisfaction.

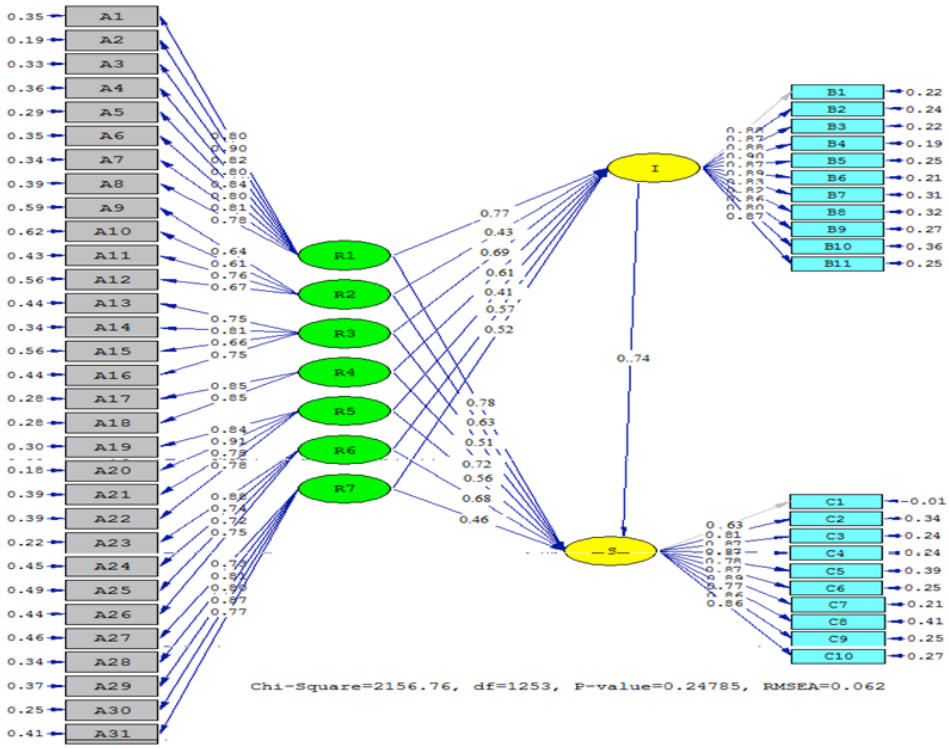

Figure 5. Mediating role of destination image in the relationship between tourism risk and tourist satisfaction (path coefficient values)

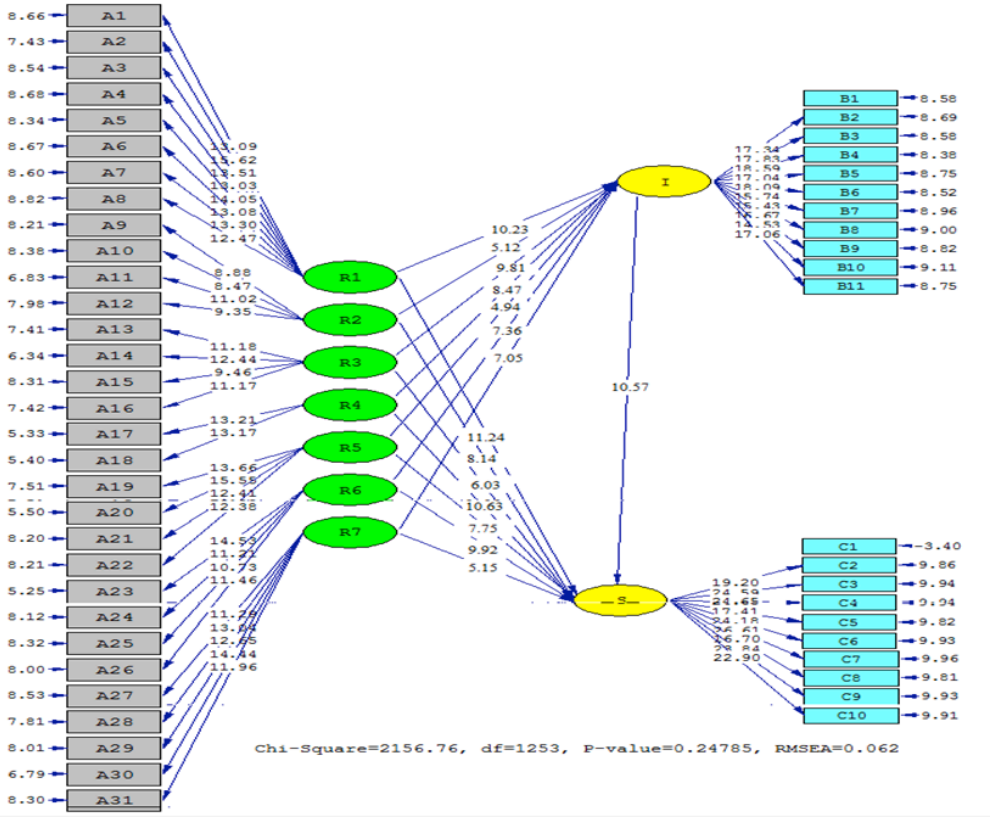

Figure 6. Mediating role of destination image in the relationship between tourism risk and tourist satisfaction (t statistics and P value)

Based on the results of Figures 5 and 6, a summary of the results of testing eighth hypothesis based on the values of path coefficient, t-value and significance level is shown in **Table 8.**

Hypothesis	Independent variable	Mediating variable	Dependent variable	Type of effect	Path coefficient	T statistics
H_8	Financial and economic risk	Destination image	Tourist satisfaction	Direct effect	0.78	11.24
				Indirect effect	$0.77 \times 0.74 = 0.57$	-
	Socio-cultural risk			Total effect	1.35	-
				Direct	0.63	8.14
	Psychological risk			Indirect	$0.43 \times 0.74 = 0.32$	-
				Total effect	0.95	-
	Environmental risk			Direct	0.51	6.03
				Indirect	$0.69 \times 0.74 = 0.51$	-
				Total effect	1.02	-
	Health risk			Direct	0.72	10.63
				Indirect	$0.61 \times 0.74 = 0.45$	-
	Political risk			Total effect	1.17	-
	Technological risk			Direct	0.56	7.75
				Indirect	$0.41 \times 0.74 = 0.30$	-
				Total effect	0.86	-
				Direct	0.68	9.92
				Indirect	$0.57 \times 0.74 = 0.42$	-
				Total effect	1.31	-
				Direct	0.46	5.15
				Indirect	$0.52 \times 0.74 = 0.38$	-
				Total effect	0.85	-

Table 8. The results of the mediating role of destination image in the relationship between tourism risk dimensions and tourist satisfaction

Based on the results presented in Table 8, financial and economic risk, with the standard coefficient of 0.57, has an indirect effect on tourist satisfaction. Hence, it can be concluded that destination image has a mediating role in the relationship between the financial and economic risk and tourist satisfaction. Moreover, since financial and economic risk with its standard coefficient of 0.78 and t-value of 11.24 has a significant

positive effect on tourist satisfaction, this mediating role is partial. Socio-cultural risk, with the standard coefficient of 0.32, has an indirect effect on the satisfaction of tourists. Thus, it is concluded that destination image has a mediating role in the relationship between socio-cultural risk and the satisfaction of tourists. Moreover, as socio-cultural risk, with the standard coefficient of 0.63 and t-value of 8.14, has a significant positive effect on the satisfaction of tourists, this mediating role is partial. Psychological risk, with the standard coefficient of 0.51, has an indirect effect on the satisfaction of tourists. Therefore, it is concluded that destination image has a mediating role in the relationship between psychological risk and the satisfaction of tourists. However, as psychological risk with the standard coefficient of 0.51 and t-value of 6.03, has a significant positive effect on the satisfaction of tourists, this mediating role is partial. Environmental risk, with the standard coefficient of 0.45, has an indirect effect on the satisfaction of tourists. Therefore, it is concluded that destination image has a mediating role in the relationship between environmental risk and the satisfaction of tourists. Moreover, as environmental risk, with the standard coefficient of 0.72 and t-value of 10.63, has a significant positive effect on the satisfaction of tourists, this mediating role is partial. Health risk, with the standard coefficient of 0.3, has an indirect effect on the satisfaction of tourists. Thus, it can be concluded that destination image has a mediating role in the relationship between health risk and the satisfaction of tourists. Moreover, as health risk, with the standard coefficient of 0.56 and t-value of 7.75, has a significant positive effect on the satisfaction of tourists, this mediating role is partial. Political risk, with the standard coefficient of 0.42, has an indirect effect on the satisfaction of tourists. Thus, it can be concluded that destination image has a mediating role in the relationship between political risk and the satisfaction of tourists. In addition, as political risk, with the standard coefficient of 0.68 and t-value of 9.92, has a significant positive effect on the satisfaction of tourists, this mediating role is partial. Technological risk, with the standard coefficient of 0.38, has an indirect effect on the satisfaction of tourists. Thus, it is concluded that destination image has a mediating role in the relationship between technological risk and the satisfaction of tourists. Moreover, as technological risk, with the standard coefficient of 0.46 and t-value of 5.15, has a significant positive effect on the satisfaction of tourists, this mediating role is partial. In general, these results show that destination image has a mediating role in the relationship between the dimensions of tourism risk and the satisfaction of tourists, and this mediating role is partial. Accordingly, the eighth hypothesis of the research is also confirmed.

The test results related to the mediating role of destination image in the relationship between the dimensions of tourism risk and the loyalty of tourists are shown in Figures 7 and 8. **Figure 7** shows the path coefficients among the variables, and **Figure 8** shows the values of t-value and significance level in the relationship between tourism risk variables, destination image and tourist loyalty.

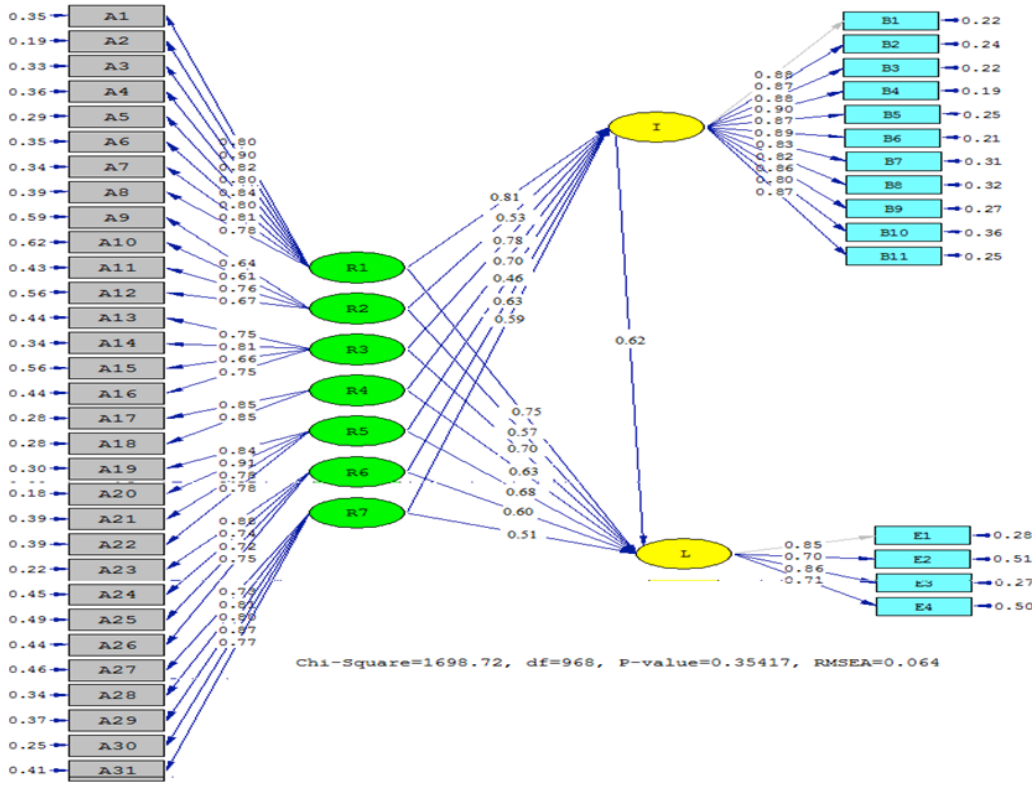

Figure 7. Mediating role of destination image in the relationship between tourism risk and tourist loyalty (path coefficient values)

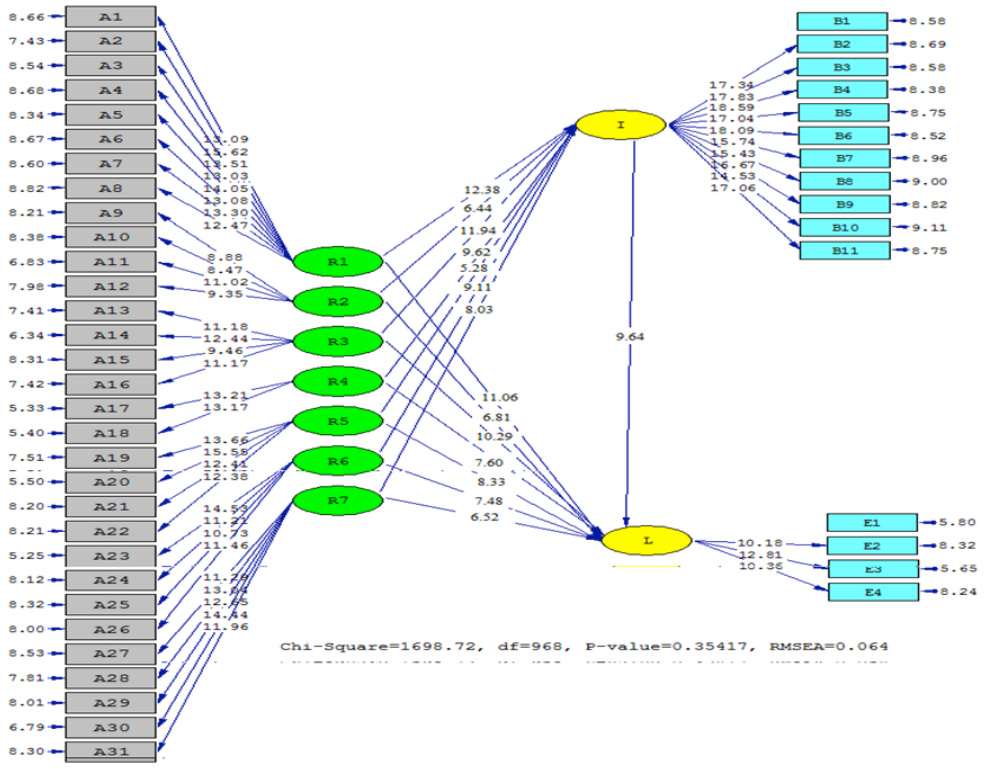

Figure 8. Mediating role of destination image in the relationship between tourism risk and tourist loyalty (t statistics and P value)

Based on the results of Figures 7 and 8, a summary of the results of testing the ninth hypothesis based on the values of the path coefficient, t-value and the significance level is shown in **Table 9.**

Hypothesis	Independent variable	Mediating variable	Dependent variable	Type of effect	Path coefficient	t statistics
H_9	Financial and economic risk	Destination image	Tourist loyalty	Direct effect	0.75	11.06
				Indirect effect	$0.81 \times 0.62 = 0.50$	-
				Total effect	1.25	-
	Socio-cultural effect			Direct effect	0.57	6.81
				Indirect effect	$0.53 \times 0.62 = 0.33$	-
				Total effect	0.90	-
	Psychological risk			Direct effect	0.70	10.29
				Indirect effect	$0.78 \times 0.62 = 0.48$	-
				Total effect	1.18	-
	Environmental risk			Direct effect	0.63	7.60
				Indirect effect	$0.70 \times 0.62 = 0.43$	-
				Total effect	1.11	-
	Health risk			Direct effect	0.68	8.33
				Indirect effect	$0.46 \times 0.62 = 0.29$	-
				Total effect	0.97	-
	Political risk			Direct effect	0.60	7.48
				Indirect effect	$0.63 \times 0.62 = 0.39$	-
				Total effect	0.99	-

	Technological risk			Direct effect	0.51	6.52
				Indirect effect	$0.59 \times 0.62 = 0.37$	-
				Total effect	0.88	-

Table 9. The results of the mediating role of destination image in the relationship between tourism risk dimensions and tourist loyalty

Based on the results of Table 9, financial and economic risk, with the standard coefficient of 0.5, has an indirect effect on the loyalty of tourists. Thus, it can be concluded that destination image has a mediating role in the relationship between financial and economic risk and the loyalty of tourists. Moreover, since financial and economic risk with its standard coefficient of 0.75 and t-value of 11.06 has a significant positive effect on the loyalty of tourists, this mediating role is partial. Socio-cultural risk, with the standard coefficient of 0.33, has an indirect effect on the loyalty of tourists. Thus, it is concluded that destination image has a mediating role in the relationship between socio-cultural risk and the loyalty of tourists. Moreover, as socio-cultural risk, with the standard coefficient of 0.57 and t-value of 6.81, has a significant positive effect on the loyalty of tourists, this mediating role is partial. Psychological risk, with the standard coefficient of 0.48, has an indirect effect on the loyalty of tourists. Therefore, it is concluded that destination image has a mediating role in the relationship between psychological risk and the loyalty of tourists. However, as psychological risk, with the standard coefficient of 0.7 and t-value of 10.29, has a significant positive effect on the loyalty of tourists, this mediating role is partial. Environmental risk, with the standard coefficient of 0.43, has an indirect effect on the loyalty of tourists. Therefore, it is concluded that destination image has a mediating role in the relationship between environmental risk and the loyalty of tourists. Moreover, as environmental risk, with the standard coefficient of 0.63 and t-value of 7.6, has a significant positive effect on the loyalty of tourists, this mediating role is partial. Health risk, with the standard coefficient of 0.29, has an indirect effect on the loyalty of tourists. Thus, it can be concluded that destination image has a mediating role in the relationship between health risk and the loyalty of tourists. Moreover, as health risk, with the standard coefficient of 0.68 and t-value of 8.33, has a significant positive effect on the loyalty of tourists, this mediating role is partial. Political risk, with the standard coefficient of 0.39, has an indirect effect on the loyalty of tourists. Thus, it can be concluded that destination image has a mediating role in the relationship between political risk and the loyalty of tourists. Moreover, as political risk, with the standard coefficient of 0.6 and t-value of 7.48, has a significant positive effect on the loyalty of tourists, this mediating role is partial. Technological risk, with the standard coefficient of 0.37, has an indirect effect on the loyalty of tourists. Thus, it is concluded that destination image has a mediating role in the relationship between technological risk and the loyalty of tourists. Moreover, as technological risk, with the standard coefficient of 0.51 and t-value of 6.52, has a significant positive effect on the loyalty of tourists, this mediating role is partial. In general, these results show that destination

image has a partial mediating role in the relationship between the dimensions of tourism risk and the loyalty of tourists. Accordingly, the ninth hypothesis of the research is also confirmed.

Finally, in order to be sure about the obtained results, the fit indices of the estimated models should be evaluated. There are several methods for assessing the good fit of the model based on the observed data; however, usually it will be enough to use some of the main fit indices. The values of fit indices are shown in **Table 10.**

Fit index	Acceptable range	Estimated value	Result
CMIN/DF	Between 1 and 5	3.567	Fit
AIC	Lower than the value of the independence model (34.687)	248.11	Fit
CAIC	Lower than the value of the independence model (36.741)	325.27	Fit
RMR	Lower than 0.05	0.024	Fit
GFI	Greater than 0.9	0.92	Fit
TLI or NNFI	Greater than 0.9	0.90	Fit
CFI	Greater than 0.9	0.91	Fit

Table 10. Indices for the model's goodness of fit

The GFI index evaluates the relative value of variances and covariance through the model. The range of changes in GFI is between 0 and 1 and its acceptable value should be equal to or greater than 0.9. AGFI is another fit index that is the adjusted value of GFI based on the degree of freedom. The value of this index is also between 0 and 9. The RMSEA index represents the root mean square error of approximation. The RMSEA index for good models is equal to or less than 0.05, and models with a RMSEA of 0.1 have a weak fit. The NFI index is acceptable for values greater than 0.9 and represents the fitness of the model. Value greater than 0.9 for the CFI index are also acceptable and indicate that the model has a good fit. Other indices such as ECVA, CAIC and AIC are also seen in the output of Lisrel software, some of which are considered for determining the fittest model among several models. For example, a model which has the smallest values for ECVA, CAIC and AIC indices, has a better fit (Hooman, 2005). Based on Table 9, the value of CMIN/DF is between 1 and 5. Hence, based on the mentioned index, this model has the required fit. However, according to the experts in the field of structural equation models, judging the fit of a model based solely on the value of chi-square and its significance level can lead to the misleading of researchers; and, as it was said, researchers should pay attention to a set of different indices for assessing the fitness of the model. Accordingly, the values of GFI, TLI and CFI indices are greater than 0.9. The value of RMR is also lower than 0.05. The values of AIC and CAIC indices are also lower than the desired value of these indices for independence models, indicating that, based on these indices, the fit of the model is desirable. Accordingly, considering all goodness of fit indices in Table 10, it can be concluded that the estimated models have a good and acceptable fit and, thus, the results obtained from the estimation of relationships in these models are valid and reliable.

Conclusion, Recommendations and Limitations

Over the last few decades, with the improvement of transportation infrastructure and communication lines as well as increase in the leisure time of the people, demand for tourism has been increased. Nowadays, international tourism has had the highest returns in the economy of different countries. Global reports have shown that this industry has become the most profitable industry in the world economy in recent years (World Tourism Organization, 2012; Taghavi et al., 2009). Accordingly, the development of the tourism industry has become one of the most important national and international strategies of policy-makers and statesmen as well as private sector activists in order to achieve the goals of sustainable economic and non-economic development. The review of tourism literature shows that identification of the determinants of tourism development is one of the most important priorities of researchers and tourism experts, and many studies have been conducted in different countries, particularly top tourism areas, to identify these determinants. Since tourism is intertwined with many dangers and threats such as crime, political instability, economic fluctuations, natural disasters, and so on, tourists' perception of the features of the tourism destination, especially those related to tourism risk, are a determining factor in the choice of tourism destination. Risk is an important factor in tourism industry, as tourists' perceived risk and value of tourism can have a significant impact on destination image and the loyalty and satisfaction of tourists (Boo et al., 2009). Accordingly, this research was an attempt to investigate the impact of tourism risk on the behavior of international tourists traveling to Iran. Previous researchers have suggested different classifications for tourism risk; however, in this research, the dimensions of tourism risk including financial and economic risk, socio-cultural risk, psychological risk, environmental risk, health risk, political risk, and technological risk were considered and, taking into account the mediating role of destination image, the impact of these risk on the loyalty and satisfaction of the foreign tourists in Iran was evaluated. Based on the research findings, all hypotheses were confirmed; that is, this research showed that the various dimensions of tourism risk have had impact on the destination image of these tourists. Additionally, it was shown that tourism risk indicators can influence not only the destination image, but also the satisfaction and loyalty of tourists. Finally, the research indicated that destination image can be considered as a mediating variable in the relationship between the dimensions of tourism risk and the satisfaction and loyalty of tourists.

Based on the research results regarding the impact of tourism risk indicators on the destination image, loyalty and satisfaction of tourists, this section provides some recommendations for managers and policy-makers in the tourism sector so that they can make optimal decisions. Among the effective strategies for improving the economic risk for the foreign tourists in Iran mention may be made of the development and categorization of tourist destinations according to the type of quality and cost in order to provide tourists with more choices, the decrease of hotel rent and other amenities for tourists as much as possible, providing a condition in which tourists can

have access to financial resources including personal accounts during their stay in the country, and possibility to buy and pay with international credit cards in the country. Considering the impact of socio-cultural risk on the behavior of tourists, it is recommended that tourism managers, through adopting strategies such as designing tourism manuals for all tourism areas and in different international languages especially English, identifying tourists of different areas and their customs and cultures and providing products appropriate to them, and getting help from the experiences of Iranians living in foreign countries and, hence, providing products that are consistent with the cultural and personal characteristics of foreign tourists, improve the perception of foreign tourists from the socio-cultural risks of various tourism areas in Iran. With regard to security risk, strategies such as public education and information in the mass media, especially television and radio, in order to help and guide tourists and to highlight the consequences of abusing them, the use of tour leaders approved and licensed by tourist agencies, increasing political knowledge and military power and creating special laws consistent with international laws, reconsidering foreign policy and relations with other countries and creating a constructive interaction with them with the aim of changing the attitude of tourists, will lead to a better view of political risk and tourism security in Iran. Health risk refers to health issues and concerns about the spread of some types of diseases and similar issues. To modify this risk there are some effective strategies which include inter-departmental coordination to promote public health in the country, timely identification of patients, treatment, control and elimination of some of the most dangerous diseases by offering necessary trainings and vaccination, and extensive investment for the establishment of health and medical centers with modern equipment and facilities. In addition, in order to improve technological risk situations, it is recommended that managers make appropriate planning for the improvement of access to equipment and communication and information facilities, and the development of tourism infrastructure including transportation services, as well as the development of tourism information centers so that foreign tourists in Iran can get a significant portion of their tourism services, such as ticket purchase, hotel reservation, searching information about tourism centers and tourism attractions, and so on by using the advanced information and communication equipment in the shortest possible time. Finally, the focus of tourism managers in holding international exhibitions and conferences to identify the tourism capacities, and their participation in international exhibitions abroad, permanent publication of books, articles, catalogs and photographs of tourist attractions in Iran, providing tourist maps and brochures containing tourist information, and other similar strategies, through improving the mental image of foreign tourists, can provide a better condition for the perceived psychological risk of tourism in Iran.

Future researchers can examine the role of tourism risk in the behavioral pattern of tourists in a wider population like other tourism cities such as Isfahan, Shiraz, Mashhad, Tabriz, etc., which are known as the main hubs of tourism in Iran. Furthermore, the model of this research can be tested in developed countries in order to provide a basis for comparing the perceived tourism risk of tourist in countries of varying degrees of development through improving the generalizability of the results of this research. Additionally, future researches can investigate the impact of various tourism risk

factors on other results related to the behavior of tourists such as the satisfaction of tourists, the loyalty of tourists, the brand equity of tourism, the trust of tourists, etc. Similarly, considering various classifications of tourism risk provided by tourism experts, it is recommended that researchers in their future studies use qualitative research strategies such as content analysis and grounded theory approach to identify the types of tourism risk accurately. Finally, it is noteworthy that according to the literature of the research, there are various factors that can influence the perceived risk of tourists; among these factors mention may be made of demographic characteristics, personality traits, motivational factors, and so on. Based on these factors, future studies can identify different groups of tourists and examine their differences in terms of perceived tourism risk.

After introducing operational and practical suggestions, the limitations of the research will be mentioned. This research was conducted in Ardabil as one of the main cities of tourism in Iran. Therefore, we should be cautious in generalizing the obtained results to other cities and countries. Based on the model of this research, some types of tourism risk were experimentally tested. Therefore, it is possible to develop the model of this research; doing so, other categories of tourism risk are also considered and, studying the factors and other consequences of perceived tourism risk, the domain of this area of knowledge will be increased. Finally, the last research constraint is related to the intrinsic characteristics of the questionnaire, such as inadequate precision of respondents in answering the questions.

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