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Abstract

This study aimed to investigate the dynamics of Luxury Tourism in the Northern Areas of Pakistan. The selected tourist destinations were PC Bhurban, Luxus Hunza, and PC Malam Jabba. A questionnaire adapted from the previous studies was administered to the on-site tourists to reveal their perceptions, preferences, and behaviours concerning luxury tourism experiences. A sample size of 375 tourists was drawn via simple random sampling. Each participant was asked to complete a 25-item questionnaire. The researcher used SMART PLS 4.0 software to analyse the data using SEM with Partial Least Squares analysis. This research was conducted to find the relationship between self-congruity, destination brand quality, brand identification and factors associated with tourist satisfaction, and willingness to pay a premium price. By considering elements of previous studies and using sophisticated statistical tools, the current research contributed to the improvement of marketing policies and destination management policies of luxury tourism in Pakistan.

Keywords: Self Congruity, Destination Brand Identification, Destination Brand Attachment, Destination Brand Quality, Tourist Satisfaction, Tourist Expectations, Willingness to Pay Premium Price

1. Introduction

Tourism is an extensive field of industry and services that directly depends on the satisfaction of travellers and tourists. It encourages them to repeat their visit and recommend it to others (Aningegara, G.N.J et al., 2017). One of the main variables relevant to tourism and tourist-oriented services and products is the expectations of tourists about a particular tourist offer (Chi, X & Han, H. 2021, Hasan, Z. et al., 2024). Expectations are defined as anticipations or desires and preferences concerning the different elements of the product or experience for which the groups of stakeholders are ultimately aiming. Therefore, understanding tourists' expectations is of the utmost importance for all participants in tourism, that is, destinations, hotels, and tour operators (Damanik, J. et al., 2022). Meeting and exceeding expectations create favourable and satisfying experiences that drive the number of tourists to return and recommend and share positive experiences with others (Luo, J.M., 2020). However, expectation management is a burden for those in the offering and provision domain, especially regarding the intensification of globalization and digitalization.

Pakistan's tourism industry confronts various challenges that hinder its growth and development. First are the negative perceptions across the globe and security fears. Hence, people do not visit the scenic landscapes and significant cultural sites (Khan. A. et al., 2020). Second is the ineffective marketing approaches and infrastructure development efforts, which have impeded the discovery and visitation of the country's luxury tourism destinations, that is, the ones in the north, both locally and internationally (Nazneen, S. et al., 2022). These issues lead to underutilizing the country's tourism sector potentialities and a lack of adequate tourism economic growth and cultural reflection opportunities.

This study explores how Pakistan's luxury tourism destinations can efficiently contribute to uplifting the country's tourism industry. It is specifically designed to investigate what domestic people and international tourists think of when it comes to a luxury vacation to the northern areas of Pakistan, examine the influence of self-congruity, destination brand quality and destination brand identification on tourists' satisfaction and willingness to pay a premium price; propose corresponding recommendations to promote growth and development of the country's lye tourism sector. Through the above, this study seeks to reveal the rights of Pakistan's luxury tourism destinations and open ways to maximally utilize their potentialities regarding their contribution to addressing the country.

This study has several implications for Pakistan's tourism industry. Specifically, understanding the preferences of luxury tourists in the Northern areas such as Luxus Hunza, Pearl Continental Malam Jabba, and PC Bhurban can change the industry. Further, analyzing factors affecting tourist satisfaction and their willingness to pay premium prices sends a message to policymakers and other stakeholders. It is vital to develop policies and strategies and improve destination branding and service quality, where the potential of luxury tourism still needs to be explored. The nation can experience economic growth, diversify tourism products, and gain more high-value customers by doing so. Ultimately, Pakistan can become an ultimate luxury destination, which will help preserve sustainability and competitiveness in the global industry.

2. Literature Review

2.1. Self Congruity

Self-congruity is the matching between the self-concept and the perceived image of the product or the brand (Rabbanee F.K. et al., 2020). In other words, self-congruity is people's perception of the similarity between self-image and brand image. Different types of self-congruities depend on four types of self-concept: actual, ideal, social, and ideal social (Segota T. et al., 2022). The first category reflects how people see themselves currently. The second category reveals how they want to see themselves. As for society, people estimate how others see them. And the ideal social category explains how people want to be seen (Liu C. et al., 2020). The two categories most relevant to this research are actual and ideal self-congruities, as these factors affect tourist behaviour. In this case, for a tourism destination, the actual self-congruity is the level of match between

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the self-image of the tourist and the image of the destination brand. The ideal self-congruity is the match between the desired self-image and the image of the destination brand (Tran P.K.T. et al., 2022).

2.2. Destination Brand Identification

Brand identification is rooted in the social identity theory, which recognizes that people create social identity by connecting themselves with a specific reference group (Rather, R.A. et al., 2021). People can develop social identification when they conform to the group's norms. Social identification results in liking the social group in which one desires to congregate and alienating those they do not want to congregate out groups (Japutra, A. 2022). Social identification with a particular social group can be derived from the individual's self-esteem. Brand identification can be conceptualized further as a subcategory of social identification, showing people's membership in social groups by connecting themselves with or purchasing a brand (Mohammad Shafiee et al., 2021). Brand identification is a fundamental component of a customer-brand tie. However, although brand identification is highly relevant to the guest-host relationship in tourism, it is understudied in destination branding (Ghorbanzadeh, D. 2024). Interestingly, little is understood about the link between brand identification and its antecedents that link the guest-host relationship. From a tourist perspective, destination brand identification occurs when the tourist associates/disassociates with a particular reference group or wants to visit the location the group cherishes (Rather, R.A. et al., 2020).

2.3. Destination Brand Quality

Quality is a challenging concept since it is a judgement regarding the goodness or badness of goods and services, which vary from person to person (Dedeoğlu, B.B. et al., 2020). According to Kumail T. et al. (2022), perceived quality was the consumer's belief about the product's superiority and overall excellence. Tasci stated that tourism scholars consider perceived quality an integral construct of brand equity and destination competitiveness. Meanwhile, Chen R. et al. (2020) defined destination quality as the destination measurement of its overall value. From the tourist's perspective, D.B.Q. Entails the reliability and safety of the destination products and services. Finally, according to Mansur S. Et al. (2021), D.B.Q. Results from the tourist's perspective determine the excellence of the destination products and services.

2.4. Tourists Satisfaction

According to Novitasari D. et al. (2022), satisfaction can be defined as an assessment of the surprise emerging from the product buying and consuming occurrence. Thus, satisfaction is the short-term by-product state of mind that results when the feeling of doing some activity of buying behaviour is connected with an evaluation of some activity of buying behaviour resulting from the comparison of the product buying behaviour with the customer's prior feelings about the conduct consumption phenomenon (Orden-Mejia M. et al., 2022). Similarly, tourist satisfaction can be defined or conceptualized as the mental state of preference and pleasant over tourism apparatus. Its aspects comprise attractions, accessibility, amenities, activities, ancillary services, and available packages (Biswas C. et al., 2020). The components prearranged by Syakier W.A. et al. (2022) in the provision above have been defined as products and elaborate. Various scholars have mentioned the factors that affect the tourists' satisfaction (Kala, D. 2020) and (Al-Msallam, S. 2020). On the other hand, Marques C. et al. (2021) identified or instead emphasized some factors as the destination attributes during the same findings which had a significant influence on the tourists' satisfaction were natural factors, cultural factors, shopping, accessibility, infrastructure, reception, services, cost, and price.

2.5. Tourists' Expectations

However, the overall expectancy and expectations before the travel ground the overall reflection and satisfaction with the experience (Luo, J.M, 2020). Existing research reveals that it is essential to understand and meet the tourists' expectations to provide high-quality service and experience (Chen, L.H. et al., 2021). For instance, Praesi S. et al. (2022) emphasize that the destination image significantly impacts the overall pre-travel expectations of tourists and suggest that the destination's image should be managed in a way that meets the tourists' expectations and anticipations. In addition, as shown by (Damanik, J. et al., 2022) and (Choi Y. et al., 2021), failure to meet expectations leads to dissatisfaction and negative word of mouth. Therefore, multiple dimensions can be identified based on the tourists' expectancy to help perfect the tourists' experience.

2.6. Willingness to Pay Premium Price

A price premium is realized when consumers are willing to pay more for a brand than its available alternatives (Ho, K.F.X. et al., 2024). The case of WPPP suggests the power of a brand and its competitiveness in the face of a customer. Price premium, and WPPP relate to brand equity aspects (Sarkar J.G., 2021). Brand loyalty links to price premium, and tourists often prefer to pay a premium price to enjoy the quality of the destination product and a sustainable brand image. A high price facilitates branding efforts to enhance brand equity (Santos M. et al., 2021).

2.7. Research Hypotheses

H1a: Self Congruity has a positive relationship with Tourist Satisfaction

According to Kumar V. & Nayak J.K. (2014), self-congruity—a concept encompassing how well a self-image corresponds with the destination's image —elevates tourists' satisfaction with their trip. Kim M. & Thapa B.'s (2018) analysis shows that the stronger the identity fit between tourists' satisfaction and the destination image, the more satisfied people are with the experience. As a result, self-congruity improves satisfaction since individuals attach a sense of identity and life satisfaction to their stay.

H1b: Self Congruity has a positive relationship with Tourists' Expectations

Research has shown that the tourists' self-congruity is positively related to their travel experience expectations. Investigations conducted by Segota T. et al. (2022) indicate that when tourists assessed the level of self-image integration with the perception of the destination's features, it significantly positively affected the assessment of their visit expectations. Consequently, this adaptive measure created a perception of excitement and expectation orientation manifested before departure, shaping users' general pre-trip expectations (Li S. et al., 2020).

H2a: Destination Brand Quality has a positive relationship with Tourist Satisfaction

Existing literature has highlighted a positive link between destination brand quality and tourist satisfaction. Vinh T. et al. (2017) and San Martin H. et al. (2019) posit that tourists will likely be more satisfied with their visits when considering a specially selected destination to have quality services, amenities, and experiences. In this regard, quality experiences affect

tourists' visits, including high-quality infrastructure, service, host people, and well-developed attractions (Wang T.L. et al., 2017).

H2b: Destination Brand Quality has a positive relationship with Tourists' Expectation

The literature outlines a high-quality relationship between destination brand quality and tourists' expectations. Yen et al. (2020) and Narangajavana Y. et al. (2017) conducted studies showing that tourists have significantly higher expectations of destinations with a high-quality experience. A high-quality perception of the destination brand implies that the tourists may anticipate the overall travel experience's quality before travelling (Siregar, M.R. et al., 2021).

H3a: Destination Brand Attachment has a positive relationship with Tourist Satisfaction

A review of the literature indicates that there is a strong link between destination brand attachment and tourist satisfaction. They are specifically, based on the studies by Huang Z. et al. (2017) and Mohammad M. et al. (2019), people who have an emotional bond or attachment to a particular destination brand show a higher level of satisfaction with travelling. This attachment translates into a higher level of loyalty and commitment to the destination, ultimately contributing to the overall positive evaluation of the trip (Stylidis D. et al., 2020).

H3b: Destination Brand Attachment has a positive relationship with Tourists' Expectation

The reviewed literature views the association between destination brand attachment and expectations positively. Nasir M. et al. (2020) that a tourist who has developed an emotional affiliation with a brand is likely to have high expectations. Moreover, the emotional bond evokes the emotion of high expectations. Thus, such eagerly awaiting events cause post-behavioural perceptions, pre-travel, and anticipation of post-behavioural aspects of the quality of brand experience (Stylos N. et al., 2017).

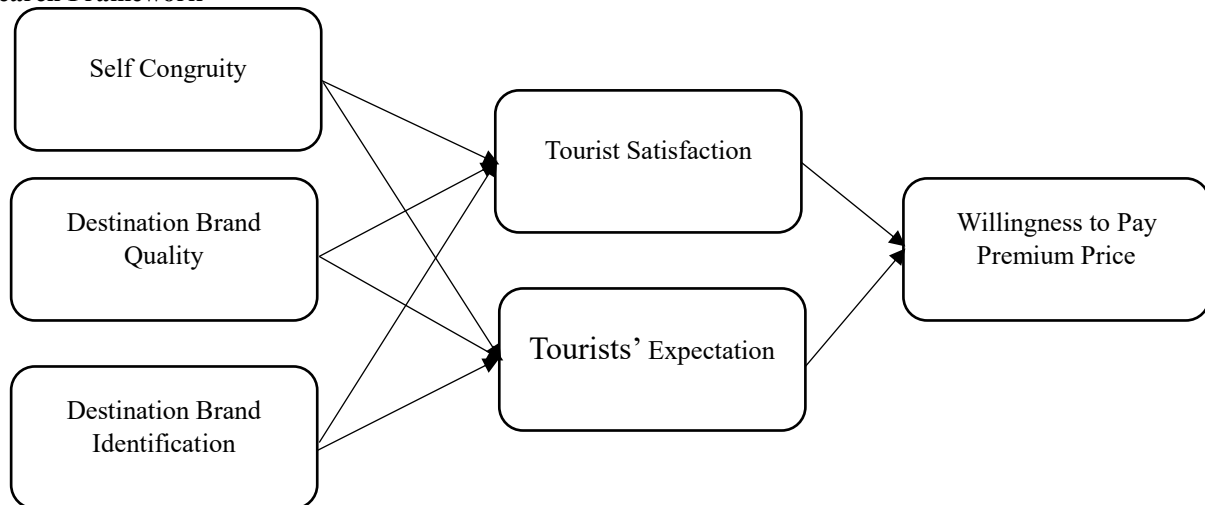
H4a: Tourist Satisfaction has a positive relationship with Willing to Pay Premium Price

Extensive research conducted in the tourism literature reveals a direct relationship between satisfaction among tourists and their likelihood to pay a premium. Adhikari, A. (2015) and Pulido-Fernandez et al. (2016) affirm that satisfied tourists are prone to pay more to enjoy premium services and consider such prices appropriate for the perceived value of their overall experience. This relationship emphasizes the need to offer excellent services that meet or exceed the client's expectations to improve their satisfaction levels, subsequently increasing the likelihood of paying for the premium (Chia-Jung, C. et al., 2014).

H4b: Tourists' Expectation has a positive relationship with Willing to Pay a Premium Price

Various pieces of literature highlight a positive correlation between tourists' expectations and their willingness to pay premium prices. Studies conducted by Loana-Daniela S. et al. (2018) and Pulido-Fernandez et al. (2016) show that tourists who expect more from the experience are more likely to see the premium offer as valuable and pay more for it. Therefore, managing expectations is crucial, as it drives the value judgment of the premium experience, which is then translated into the price that can be charged in such cases (Hultman, M. et al., 2015).

2.8. Research Framework



3. Methodology

3.1. Data Collection and Sampling Technique

Data for this study was collected from tourists visiting luxury destinations, which included PC Bhurban, Luxus Hunza, and PC Malam Jabba. The data was collected on-site through a questionnaire developed based on the previous literature review to inquire about tourists' perceptions, preferences, and behaviours regarding luxury tourism. Simple random sampling was used to select the tourists from the population pool visiting the luxury destinations mentioned above. The sampling technique ensures that every tourist has a fair chance of selection, thus providing representativeness of the sample selected.

3.2. Sample Size

The sample size in this study was computed using a sample-to-variable ratio suggested by Kock, N. (2018). For responses and constructs, a minimum of 15:1 ratio is recommended. In this study, 25 constructs were used to estimate 375 sample sizes.

3.3. Measurement

Three critical research articles cover the measurements used in the study, considering the various aspects of tourist perceptions and behaviour. The first one is a study by Can, A. S., Ekinci, Y., & Dilek-Fidler, S. (2023) that explores tourist self-congruity, the identification with the destination brand, the quality of destination brand, and willingness to pay a premium price, as seen by tourists who almost fully satisfy this aspect of the perceived service. The second one refers to Ozturk, A. B., & Qu, H. (2008) and is based on tourist expectations concerning service quality and the experience offered. The final one is used in the part of customer satisfaction in the study by Lee, S., Jeon, S., & Kim (2011) regarding the tour quality that fully matches the tourist expectations.

3.4. Data Analysis

The collected data was analyzed using Structural Equation Modelling with the Partial Least Squares approach and explicitly utilizing the software SMART PLS 4.0. SEM-PLS is a viable approach to exploring complex relationships between the variables and the measurement and structural model. This software allowed the estimation of path coefficients, relationship significance testing, and model overall fitness measures to provide in-depth insights regarding the research hypotheses and model behaviour.

4. Results

Table 1: Descriptive Statistics

Gender	
Male	194 (51.7%)
Female	181 (48.2%)
Age	
18 - 30 Years	78 (20.8%)
31 - 43 Years	135 (36%)
44 - 56 Years	98 (26.1%)
Above 56 Years	64 (17.06%)
Income (monthly)	
200,000 - 350,000	56 (14.9%)
350,000 - 500,000	161 (42.9%)
500,000 or above	158 (42.1%)

Table 1 summarizes demographic data for a research article, indicating an almost equal split between male and female respondents. The largest age group falls within 31 to 43 years, followed by 44 to 56. Income distribution shows a significant portion earning between 350,000 to 500,000 monthly, with a notable representation in the higher income bracket of 500,000 or above.

Table 2: Discriminant Validity Assessment - The Fornell and Larcker (1981) Criterion

	SC	DBQ	DBI	TS	TE	WPPP
SC	0.765					
DBQ	0.719	0.811				
DBI	0.766	0.645	0.920			
TS	0.654	0.559	0.460	0.840		
TE	0.599	0.331	0.456	0.498	0.873	
WPPP	0.359	0.331	0.546	0.342	0.411	0.792

Table 2 illustrates correlation coefficients among various constructs in a study of the Fornell and Larcker Criterion for discriminant validity test. Each cell contains the coefficient of correlation between a pair of two constructs. In adequate discriminant validity, the populations' ceremonial construct yields higher correlations than those between different constructs. Therefore, this analysis determines the separateness of variables under investigation, thus guaranteeing the reliability and probable validity of the research findings.

Table 3 below depicts the findings of discriminant validity assessment via the HTMT technique. This method involves the comparisons of the correlations between constructs, indicating the extent to which the two variables under question are distinct from each other. The table measures the HTMT ratio, which should be as close to 1 to avoid excessive overlap. The smaller the HTMT value, the more appropriate the discriminant validity. Additionally, researchers have agreed on the acceptable level of assessment, with a value of 0.85 and lower viewed as proper. Therefore, the table supports the expected relationships and validity of research findings.

Table 3: Discriminant Validity Assessment - Heterotrait Ratio of Correlations (HTMT)

	SC	DBQ	DBI	TS	TE	WPPP
SC						
DBQ	0.871 (0.813; 0.917)					
DBI	0.714 (0.641; 0.772)	0.703 (0.611; 0.776)				
TS	0.683 (0.591; 0.759)	0.639 (0.540; 0.724)	0.505 (0.392; 0.604)			
TE	0.404 (0.287; 0.513)	0.374 (0.246; 0.489)	0.488 (0.379; 0.584)	0.312 (0.196; 0.416)		
WPPP	0.587 (0.344; 0.412)	0.554 (0.462; 0.342)	0.412 (0.401; 0.511)	0.619 (0.411; 0.652)	0.548 (0.214; 0.178)	

Table 4: Significance Testing Results of the Structural Model Path Coefficients

	Path Coefficients	SD	T Statistics	P Values	CI (5%; 95%)	
H1a	SC → TS	0.675	0.041	8.991	0.002	(0.312; 0.763)
H1b	SC → TE	0.712	0.039	10.710	0.010	(0.311; 0.698)
H2a	DBQ → TS	0.655	0.058	9.672	0.040	(0.291; 0.713)
H2b	DBQ → TE	0.510	0.043	3.812	0.051	(0.214; 0.688)
H3a	DBI → TS	0.677	0.091	7.432	0.001	(0.514; 0.812)
H3b	DBI → TE	0.517	0.016	5.191	0.048	(0.065; 0.247)
H4a	TS → WPPP	0.432	0.044	6.223	0.031	(0.225; 0.524)
H4b	TE → WPPP	0.709	0.011	11.432	0.001	(0.513; 0.891)

Table 4 presents path coefficients, standard deviation, T statistics, p-values, and confidence intervals for several hypotheses in the research. Path coefficients indicate the direction and strength of the relationship between various variables within the model. For instance, hypothesis H1a- Self-Congruity has a path coefficient of 0.675. This means the relationship between Self-Congruity and Tourist Satisfaction is favourable and relatively strong. The T statistics of 8.991 and a p-value of 0.002 indicate the relationship is statistically significant. The confidence interval (0.312; 0.763) is the proper population parameter within these ranges. The other hypotheses in the table present relationships between constructs such as Destination Brand Quality to Tourist Satisfaction and Tourists' Expectations and Willingness to Pay Premium Prices. This table is critical in determining the strength, direction, and significance of the relationships within the model and, thus, is an essential factor in understanding the results.

4.1. Mediation Analysis

Table 5: Direct Effects

	Path Coefficient	Confidence Interval (5%; 95%)
SC → WPPP	0.082	(0.112 - 0.342)
DBQ → WPPP	0.013	(0.127 - 0.419)
DBI → WPPP	0.073	(0.442 - 0.653)

Table 5 above shows the direct effects of the independent variables on "Willingness to Pay Premium Price" in a mediation analysis. Each row of the table corresponds to a different independent variable. The table includes the path coefficient, which shows the strength and direction of a given path, whether positive or negative. Furthermore, each path coefficient is supplemented with a confidence interval at a significance level of 5%, showing the range of values within which the proper population parameter is likely to be. For example, for "Self-congruity", the path coefficient on "Willingness to Pay Premium Price" equals 0.082. These results suggest that there is a small positive effect. Most importantly, the confidence interval of this

coefficient, with a lower bound of 0.112 and an upper bound of 0.342, shows the extent to which the estimate of this coefficient is likely to arrive at a substantially different value. Similarly, one may interpret the direct effect of “Destination Brand Quality” and “Destination Brand Identification” on “Willingness to Pay Premium Price” based on their path coefficients and confidence intervals.

Table 6: Specific Indirect Effects

	Path Coefficient	Confidence Interval (5%; 95%)
SC → TS → WPPP	0.243	(0.180 - 0.661)
DBQ → TS → WPPP	0.551	(0.215 - 0.556)
DBI → TS → WPPP	0.348	(0.421 - 0.812)
SC → TE → WPPP	0.632	(0.379 - 0.510)
DBQ → TE → WPPP	0.301	(0.581 - 0.892)
DBI → TE → WPPP	0.419	(0.498 - 0.711)

Table 6 presents specific indirect effects in a mediation analysis. In other words, the table suggests the mediation paths between the independent and dependent variables, “Willingness to Pay Premium Price”, through several intermediate variables. Each row indicates a specific mediation path. The path coefficients represent the strength and direction of the indirect effect. Additionally, the data present the confidence interval at a 5% level around this path coefficient, indicating the values where the proper population parameter probably lies. For example, the first row of the table suggests the indirect path between “Self-Congruity” and “Willingness to Pay Premium Price” through “Tourist Satisfaction”. The path coefficient is equal to 0.243, which indicates a moderate and positive effect. The confidence interval is equal to 0.180 – 0.661, which means that the actual effect size likely lies within this plausible range of values, allowing for uncertainties in the estimates. In the same vein, the table indicates other indirect paths, such as the ones between “Destination Brand Quality” or “Destination Brand Identification” and “Willingness to Pay Premium Price” using “Tourist Satisfaction” or “Tourists’ Expectation” as the mediators. Thus, specific indirect effects allow understanding of the mediation paths through the dependent and independent variables, helping to find the relationships between the constructs of the research model.

5. Conclusion

the findings of this study, which was further validated through SMART-PLS analysis, demonstrate the sufficiency of the research model in explaining the relationships between core variables. It is evident from the findings that efforts to increase destination brand quality and identification genuinely have the potential to motivate people’s willingness to pay more. Similarly, the findings reflected the positive impact of self-congruity on the desire to pay more. This finding highlights the importance of aligning destination experiences with a person’s self-concept and preference. The effects of mediating variables of tourist satisfaction and expectations further increase the influence of the independent variables on the willingness to pay more. In essence, the reflection from these insights measures the domain significance in destination branding. It depicts the need to invest significantly in developing brand quality, promoting brand identification, and fostering experiences that support self-concept. From this standpoint, destination stakeholders can shape the environment for sustainable growth in the tourism industry, which subsequently translates into economic, transformational experiences for the tourist.

5.1. Limitations of Study

The narrow focus of the research model on the specific variables underlying the concept of luxury tourism might disregard numerous other factors that shape the tourists’ willingness to pay the premium price. Therefore, its findings may not be generalizable to other tourism contexts and omit significant determinants of tourist behaviour. Similarly, the model’s simplified nature might have failed to capture various complexities regarding tourist decision-making. For instance, the socio-cultural factors not covered by the study might have impacted the willingness to pay the premium price meaningfully. Eternal limitations include the impossibility of establishing a cause-and-effect relationship between the variables due to the cross-sectional data. Thus, the longitudinal or experimental designs should be considered to develop more comprehensive insights regarding the issue. Finally, the validity and reliability of the measurement instruments should be assured. The self-reported data may contain biases that jeopardize the accuracy of research findings and conclusions.

5.2. Managerial implications

Comprehensive market research is needed for the tourism stakeholders to understand the tourists’ preferences, expectations, and willingness to pay the premium price for the experience. Brand management is critical, too, meaning that the destination should invest in developing its brand quality and identity to experience and sustain positive images among tourists. Improving service quality across all the points of the tourists’ journey is a critical imperative to ensure that the tourists are satisfied and willing to pay the premium price for the experience. Personalized marketing messages that align with the target customer’s ideal self and expected self should be designed to secure brand resonance and engagement. The offering should be priced to reflect its value for the customer while remaining competitive. Constantly evaluating the market trends is necessary to adjust the strategy in response to the changing demand.

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