Pakistan Social Sciences Review
www.pssr.org.pk

RESEARCH PAPER

Examining Islamic Religiosity and Youth Perception towards Socio-Economic and Cultural Impact of Tourism Development in Gilgit-Baltistan, Pakistan

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PAPER INFO	ABSTRACT
	This research aimed to investigate the impact of youth's "Islamic Religiosity" on the "Socio Economic and Cultural Impacts of Tourism Development" in Gilgit Baltistan, Pakistan which is one of the most attractive areas in the world for tourists. The study used "Partial Least Square Structural Equation Modeling (PLS-SEM)" technique for empirical investigation. Micro data from 355 undergraduate and post graduate students from the three campuses (Gilgit, Hunza and Ghizer) of Karakoram International University was collected using random sampling method. The results of the study explicate that higher religiosity level of youth in the study area has a significant positive impact on tourism development. The study provides implications for tourism developers and other stakeholders to design tourism development policies in the light of youth perceptions, so that rapid and sustained economic development in the region can be achieved.

Introduction

Pakistan stands fifth largest country in the globe with 64 percent of the population younger than 30 years and 29 percent are aged between 15-29 years (Conceição, 2019). Although youth definition varies from country to country. The National Youth Policy of Pakistan (2009) defines Youth as "people between the ages of 15 and 29 years"(Saud, Ida, & Mashud, 2020). This definition of youth is similar as defined by Commonwealth. The role of youth in socio-economic development of a nation has widely been discussed in recent literature. Youth in a nation is considered as major driver of economic development and social change which has the power to alter the nation from an underdeveloped state to a modern welfare state (Dyson,

2008). The young people of a nation today are tomorrow's creators, builders and leaders. They fight for the assurance of social and economic justice, equality of wealth and power, employment, reduction in poverty and hunger, freedom of choice and expression etc. in the society.

Tourism industry is a key contributor to gross domestic product in many of the Muslims countries including Pakistan. The region of Gilgit-Baltistan in Pakistan is renowned among domestic and foreign tourists due to its famous tourist's destinations and sites (Muhammad, Ullah, & Karim, 2020).In recent years, huge tourist influx has been observed in the area (Karim, Muhammad &Ullah, 2020). Tourism in the host country opens the doors for various economic activities which in return contribute to government revenues through employment generation and widening business opportunities(Cooper, 2008). Growth in tourism industry is linked with the behaviors, attitudes and hospitality of the local community. Empirical studies e.g. (Joseph & Kavoori, 2001)found diverse opinions regarding tourism development among the residents of the host country, therefore understanding the satisfaction and expectations levels of the local community is an integral part for the successful tourism development. Tourists satisfaction level can be enhanced by positive attitude of the host population which in return lead to more visits by tourists(Sheldon & Var, 1984). Therefore, an inquiry of the local community's perception is necessary for future success and development of tourism industry in that particular locality (Aman, Abbas, Mahmood, Nurunnabi, & Bano, 2019; Andriotis, 2005).

Religion plays a key role in shaping people's behaviors and attitudes (Zamani-Farahani & Musa, 2012). Religion influences moral and ethical values of their followers through the provision of certain principles and philosophies for life. Most of the time people act following these religious principles(Niazi, Ghani, & Aziz, 2019). Islam stands second largest religion in the word with fifty Muslim-majority countries around the globe. Approximately sixty-two percent of the Muslim population live in the Asia-Pacific region. Pakistan is the third largest Muslim country with a population more than two hundred million people. Muslim population in Pakistan consists almost ninety-six percent which is approximately eleven percent of the whole Muslim world (Niazi et al., 2019).

In Muslim world, community perceptions regarding tourism development may differ from one country to another. In some Islamic countries like Saudi Arabia and Iran, tourism industry is not considered as a major development priority and prefer not to have non-Muslim tourists because they are highly concerned about the immoral influences of tourism on the host community (Robinson & Meaton, 2005). They believe that excessive usage of alcohol, sex and other immoral activities by non-Muslim tourists may negatively impact host community's moral and ethical values(Aman et al., 2019; Gössling, 2002). Although Islamic countries may have similar belief systems, but they widely differ on the interpretation of Islam in the context of social life.

Numerous studies have empirically proved strong connections between moral standards and believes of religious people e.g.(Wiebe & Fleck, 1980; Wilkes, Burnett, & Howell, 1986)thus, one can assume that higher levels of "Islamic Religiosity" among youth impedes growth of tourism industry in a Muslim country like Pakistan. Keeping in view this proposition in mind, this study aimed to investigate the association among "Islamic religiosity" (Religious Beliefs, Religious Practices and Religious Commitment) and youth perception towards "Socio-Economic and Cultural Impact of Tourism Development" in one of the most attractive tourist destination of Pakistan known as Gilgit-Baltistan. The study is pioneer in the literature of tourism development in Pakistan, as it specifically investigated the relationship between youth's "Islamic Religiosity" levels and their perception towards "Socio-Economic and Cultural Impact of Tourism Development". Previous study conducted by Aman et al. (2019) focused only on rural communities and included respondents of all ages. The study also ignored the perception level of urban community while urban community can also play a pivotal role in shaping development policies. In similar lines, the study is also limited to few indicators of "Islamic Religiosity" and "Socio-Cultural Impact of Tourism Development" as it covered only eight indicators of socio-cultural impact, six indicators of religious commitment and four indictors of religious practices and beliefs each. Our study covered all these weaknesses by incorporating the perceptions levels of urban community and bringing more indicators of "Islamic Religiosity" and "Socio-Economic and Cultural Impact of Tourism Development" in to analysis. The present study is specially designed to address the youth "Islamic Religiosity" level and its impact on "Socio-Economic and Cultural impact of Tourism Development" in Gilgit-Baltistan Pakistan because youth in a nation can play a significant and contributory role in designing tourism development policies.

Material and Methods

Conceptual Model and Hypotheses Development

The conceptual model of the study is presented in figure 1. The independent variables for this study included three dimensions of "Islamic Religiosity" i.e. Religious Commitment, Religious Practices and Religious Belief. "Tourism Development" is the dependent variable for the study. The major objective of the study is to investigate the correlation between "Islamic Religiosity" and youth perception towards "Socio-Economic and Cultural Impact of Tourism Development" in Gilgit-Baltistan, Pakistan. From the main objective, we proposed three hypotheses for investigation which are stated as under:
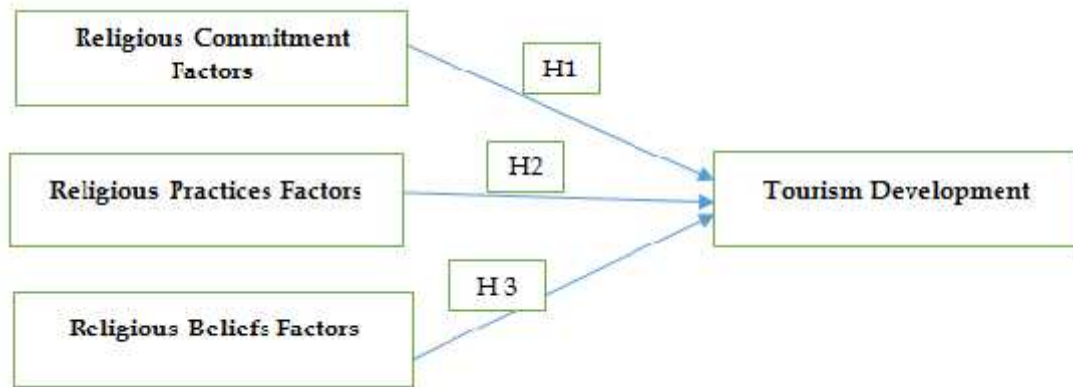
Figure 1: Conceptual Model and Hypotheses of the Study

H1:   Factors of Religious Commitment (RC) and tourism development are positively associated.

H2:   Factors of Religious Practices (RP) are likely to directly affect tourism development.

H3:   Factors of Religious Beliefs (RB) positively contribute to tourism development

Methods

"Partial Least Square Structural Equation modeling (PLS-SEM)" technique has been widely used to develop theories and to test hypotheses in exploratory social sciences research (Aman et al., 2019; Hair, Risher, Sarstedt, & Ringle, 2019). It is a multivariate statistical technique which measure measurement and structural models simultaneously in order to analyze the relationships among latent constructs and their observed indicators and among the latent constructs (Sarstedt, Hair Jr, Cheah, Becker, & Ringle, 2019). Usually, formative or reflective scales are used for measurement in structural equation modeling approach. The present study adopted "Reflective Measurement Procedure of SEM" because our indicators are reflective in nature.

Exogenous and Endogenous Constructs (List of Influencing Factors)

The study identified influencing factors of Religious Commitment (RC), Religious Practices (RP), Religious Beliefs (RB) and factors of "Socio-Economic and Cultural Impact of Tourism Development"after an extensive literature review of some previous studies such as Aman et al. (2019), Niazi et al. (2019), El-Menouar (2014) and Zamani-Farahani and Musa (2012). Finally, we developed six items for Religious Commitment (RC), five items for Religious Practices (RP), six items for Religious Beliefs (RB) and fifteen items for "Socio-Economic and Cultural Impact of

Tourism Development" after brief discussions and consultation with religious scholars, tourism's experts in Pakistan and officials of Gilgit Baltistan Tourism Development Department (GBTDD).

Table 1
Influencing factors of tourism development

Code	Influencing Factors
Items	**Religious Commitment (RC)**
RC201	One should contribute to religious organizations financially
RC202	We should give enough time to understand our faith
RC203	Religious beliefs are mandatory to spend a meaningful life
RC204	I spend enough time with my religious fellows
RC205	I always practice religious beliefs in my daily life
RC206	Religion related activities are important in my life
Religious Practices (RP)	
RP301	I perform daily Prayers
RP302	One should perform prayers on time
RP303	We should recite Holy Quran on regular basis
RP304	One should perform the obligation of zakat from their income/wealth
RP305	One should perform Hajj if he/she meet the condition
Religious Beliefs (RB)	
RB401	Religion stands top in my personal life
RB402	Islam is a perfect code of life
RB403	My belief on Allah is strong
RB404	I trust that God assists me
RB405	I often study books on my faith
RB406	I often perform my social responsibilities following my religious beliefs
Socio-Economic and Cultural Impact(SEC)	
SEC501	Tourism industry improves standards of living of the local community
SEC502	Tourism development provides a market for locally produced goods and services
SEC503	Tourism is the main source of employment for host community
SEC504	Tourism has stimulated local infrastructure development
SEC505	The cost of land and real estates in the region does not increase due to tourism
SEC506	Growth in tourism does not increase cost of living in my region
SEC507	Growth in tourism industry generates recreational opportunities for the host community
SEC508	Local public health services improve due to growth in tourism industry
SEC509	Tourism development provides better educational opportunities for local people
SEC510	Tourism development improves Women's socio-economic situation in the area
SEC511	The positive image of the host community is linked with the growth of tourism industry
SEC512	Growth in cultural activities is associated with the growth of tourism industry
SEC513	Tourism development does not increase social crimes in my region
SEC514	Tourism development does not contribute to drug addiction and trafficking in my area
SEC515	Tourism stimulates cultural exchange

Data Collection

Prior to data collection, a pilot study was conducted to test the reliability of the questionnaire items. After clear understanding and testing of questionnaire for reliability, we executed the final survey in the study area.

Questionnaire Design

In order to collect micro data from the respondents, we developed questionnaire which consisted two sections. Section one of the questionnaire was designed to receive the data regarding respondent's demographic variables like gender, age education and marital status etc. Section two consisted statements related to the influencing factors of Islamic religiosity (Islamic beliefs, Islamic practices and Islamic commitments) and socio-economic and cultural impact of tourism development. The statements in this section was designed in to five-point Likert-scale and respondent's responses were recorded from "strongly disagree = 1 to strongly agree = 5 (strongly disagree = 1, disagree = 2, Neutral = 3, agree = 4, and strongly agree = 5)".

Target Population and Sample Size

The target population for this study consisted under graduate and post graduate students of Karakoram International University main campus Gilgit, and its sub campusesHunza and Ghizer.Random sampling technique was used to collect micro data from respondents in the study area. Respondents were informed about the objectives of the research and confidentiality of the data before the questionnaires distribution. A total of 355 questionnaires were returned, and all were deemed fit for further analysis. This sample size not only fulfills the widely used minimum sample size criteria (10 responses per indicator) but also fulfils the preferred sample size criteria i.e. 20 responses per indicators (Ali, Kim, & Ryu, 2016).

Data Processing

"SPSS version 25.0" was employed to analyze the demographic profile of the respondents. "Smart PLS-SEM version 3.2.8" was used to investigate the research model following the recommended two stage analytical procedure of PLS-SEM. At first stage we examined reliability and validity of the reflective measurement model. At the second stage we investigated structural model (Hair Jr, Sarstedt, Ringle, & Gudergan, 2017). To check the quality of outer model, PLS algorithm method was employed and to test the significance of path coefficients and loadings, bootstrapping technique of 5000 subsamples was used (Hair Jr, Hult, Ringle, & Sarstedt, 2016).

Results and Discussion

Descriptive Statistics

Table 2 given below highlighted results of demographic characteristics of the respondents including their gender, age group, area and qualification.

Demographic Profile of Respondents

Table 2 given below reported results of the demographic profile of the respondents. Out of 355 sample respondents (216) respondents (60.84 %) were male and (139) respondents (39.16%) were female. 155 respondents (43.66%) were found between 15-19 years of age bracket and 176 respondents (49.57%) were found in the age group between 20-24 years. 25-29 years' age respondents were 24 which consisted (6.76%) of the total sample. No respondent was found above 29 years of age bracket. Majority of the respondents were admitted in Karakoram International University (KIU) main campus Gilgit i.e. 170 or 47.88 percent. Number of sample belonged to KIU Ghizer campus were 100 or 28.17 percent. Similarly, sample respondents belonged to KIU Hunza campus were 85 in number, which consisted (23.94 %) of the total sample. Majority of the respondents 234 i.e. (65.92 %) were enrolled in bachelor (BS) program, 115 respondents (32.39 %) enrolled in master's program (M. A, M.Sc.) and only 6 respondents (1.69%) were enrolled other programs i.e. MS & Ph.D.

Table 2
Demographic Characteristics

Demographic Characteristics		Frequency	Percent (%)
Gender	Male	216	60.84
	Female	139	39.16
Age	15-19 Years	155	43.66
	20 - 24 Years	176	49.57
	25-29 Years	24	6.76
	Above 29 years	00	00
Area	Gilgit	170	47.88
	Hunza	85	23.94
	Ghizer	100	28.17
Qualification	Bachelors (BS)	234	65.92
	Masters (M.A, M.Sc.)	115	32.39
	Others (MS, PhD)	6	1.69
N = 355			

Evaluation of Measurement/Outer Model (PLS Algorithm)

The present study followed the guidelines suggested by Hair Jr et al. (2017) to assess the quality of measurement, model. In this study we evaluated item reliability, discriminant validity, and the concurrent validity by using PLS-SEM technique

through smart PLS algorithm. Table 3 given below reports Outer Loadings, Cronbach's alpha, Composite Reliability (CR) and Average Variance Extracted (AVE) for the confirmation of constructs internal consistency. Results showed that all items loadings exceeded the recommended value of 0.70 (Hair Jr et al., 2016). The Projected values of Cronbach's alpha and Composite Reliability also exceeded the recommended value of 0.7 (Latan, Noonan, & Matthews, 2017). These projected values show the degree of variation in the latent construct due to construct indicators. Similarly, the estimated values of Average Variance Extracted (AVE) which is an indicator of overall variation in indicators due to construct also exceeded the threshold value 0.5(Hair Jr et al., 2016; Wong, 2013).

Table 3
Validity and Reliability of Constructs (Outer Loadings, Cronbach's Alpha, Average Variance Extracted and Composite Reliability)

Constructs	Items	Loadings	Cronbach's Alpha	AVE	CR
RB	RB401	0.895	0.941	0.773	0.953
	RB402	0.851			
	RB403	0.869			
	RB404	0.879			
	RB405	0.897			
	RB406	0.884			
RC	RC201	0.851	0.919	0.713	0.937
	RC202	0.865			
	RC203	0.893			
	RC204	0.864			
	RC205	0.808			
	RC206	0.782			
RP	RP301	0.911	0.939	0.805	0.954
	RP302	0.892			
	RP303	0.907			
	RP304	0.895			
	RP305	0.878			
SECS	SEC501	0.740	0.952	0.600	0.957
	SEC502	0.706			
	SEC503	0.834			
	SEC504	0.805			
	SEC505	0.807			
	SEC506	0.777			
	SEC507	0.761			
	SEC508	0.769			
	SEC509	0.688			
	SEC510	0.774			
	SEC511	0.744			
	SEC512	0.821			

SEC513	0.851			
SEC514	0.783			
SEC515	0.717			

Discriminant validity

Forner-Lacker criterion and Heterotrait-Monotrait are the standard criterions to judge discriminant validity in PLS-SEM technique(Franke & Sarstedt, 2019; Hair Jr et al., 2017).

Fornell-Larker Criterion

According to "Fornell and Larcker (1981)" criterion square root of AVE of each latent variable should be greater than its correlation with other latent variable to ensure discriminant validity of measurement model. Results reported in table 4 fulfilled Fornell-Larcker criteria of discriminant validity as square root of AVE of each latent variable exceeded its correlation with other latent variable.

Table 4
Fornell-Larker Criterion

Constructs	1	2	3	4
RB	**0.879**			
RC	0.667	**0.845**		
RP	0.713	0.777	**0.897**	
SEC	0.774	0.716	0.771	**0.775**

Heterotrait-Monotrait (HTMT)

"Fornell and Larcker" criterion to determine discriminant validity of outer model is not considered as reliable method e.g., (Henseler, Ringle, & Sarstedt, 2015) therefore,they introduced a new criterion called Heterotrait-Monotrait Ratio. This criterion evaluates correlation among two latent variables. Henseler et al. (2015)proposed a threshold value of 0.90 for Heterotrait-Monotrait ratio. For the confirmation of discriminant validity, all values must be lower than this thresh hold limit. All correlation values given in table 5 are less than the threshold value 0.9, therefore we conclude that our "Islamic Religiosity & Tourism Development Model" fulfils the standard HTMT criterion of discriminant validity.

Table 5
Heterotrait-monotrait (HTMT)

Constructs	1	2	3	4
RB				
RC	0.711			
RP	0.756	0.836		
SEC	0.814	0.762	0.815	

Evaluation of Structural/Inner Model

In PLS-SEM technique, independent latent variables (inner model) can be evaluated via bootstrapping technique (with a resample of 5000) to check collinearity among independent constructs, to test the significance of slope coefficients and to determine overall variation of the model (R^2) (Hair Jr et al., 2016). Apart from these, researchers should also report results of some additional measures like model's predictive relevance and effect size to ensure structural model's quality (Hair Jr et al., 2016).

Collinearity Statistics (Inner Variance Inflation Factor Values)

"Variance inflation factor (VIF)" criterion is used to detect collinearity among a set of predictors in the structural model. The threshold value of VIF is less than or equal to 5 (Hair Jr et al., 2017). VIF values to detect collinearity among predictors are given in table 6.

Table 6
Collinearity Assessment (Inner VIF Values)

Constructs	RB	RC	RP	SECS
RB				2.175
RC				2.706
RP				3.048
SEC				-

Results reported in Table 6 indicated that our structural model is free from the multi-collinearity issue among predictors as all VIF values are less than 5.

Structural estimates (Hypotheses Testing)

Significance of hypotheses in a model is tested through the calculation of beta (β) value. The slope coefficient Beta (β) in a model shows the variation in the dependent variable due to a unit change in independent variable. To test whether Beta (β) value is significant or not we used t-test and p-value. Table 7 given below shows analysis of the structural model i.e. proposed hypotheses and their decisions along with Beta (β), (t) and (p) values.

Table 7
Hypotheses testing

Hypotheses	Beta	t-Value	p- Value	Decision
RC ⟶ SEC	0.174	3.471	0.001*	Supported
RP ⟶ SEC	0.339	6.19	0.000*	Supported
RB ⟶ SEC	0.416	7.987	0.000*	Supported

Note: *(P < 0.01)

The results reported in table 7 revealed that Religious Commitment (RC) has a significant positive impact on tourism development (β = 0.174, t = 3.471, p = 0.001). Thus the results supported our hypothesis 1. Study results also supported

hypothesis 2, which stated that Religious Practices (RP) has a significant positive impact on tourism development ($\beta = 0.339$, t = 6.19, p = 0.000). Religious Beliefs (RB) which is our hypothesis 3 also has a significant positive impact on tourism development in the study area ($\beta = 0.416$, t = 7.987 and p = 0.000).

Model Fit

R- Square and Adjusted R-Square

The value of R^2 is considered substantial at 0.75, moderate at 0.50, and weak at 0.26, respectively (Hair Jr et al., 2017; Henseler et al., 2015). The endogenous latent construct i.e. Tourism Development has R^2 values 0.708. It means that 70 percent variation in the model's dependent construct (Tourism Development) is caused by the model's independent constructs i.e. Religious Beliefs, Religious Practices and Religious Commitment. For the present study, we found significant value of R^2 given as under.

Table 8
Coefficient of Determination (R^2) values

Construct	R-Square	R-Square Adjusted
SEC	0.708	0.706

Discussion

The study results showed that all three dimensions of "Islamic Religiosity" in the study area were significantly contributed to "Socio- Economic and Cultural Impact of Tourism Development". It implies that the higher the level of "Islamic Religiosity" among the youth in Gilgit-Baltistan, the higher will be "Socio-Economic and Cultural Impact of Tourism Development" in the region. Generally, expansion in tourism related activities can open the doors for various economic opportunities to the host community i.e. creation of new jobs, better education and health facilities, improved infrastructure and communication facilities etc. These results are also in lined with previous studies e.g.(Boley, McGehee, Perdue, & Long, 2014; García, Vázquez, & Macías, 2015; Zamani-Farahani & Musa, 2012)which stated that tourism development in a country contributes to its socio-economic and cultural development.

Religious Beliefs and Religious Commitment have the relative strength over Religious Practice as shown by beta values (see table 7). It implies that youth with higher religious beliefs and more religious practices are more likely to be in favor of tourism development in the study area than religiously committed youth. This finding recognized the idea claimed by Delener (1994) that religious belief is the key characteristic in an individual that can change his/her perception in different situations.

Another measure of religiosity is Religious Commitment that is to what extent a person is committed to perform religious practices and beliefs. From the study results we found that highly committed youth with the religion was more motived towards "Socio-Economic and Cultural Impact of Tourism Development" in the study area as their perceptions were more positive in this regard (see table 7 for p value of RC). It is not surprising that highly committed people are more biased in favor of tourism development because the teaching of Islam encourages hospitality among their followers as Zamani-Farahani and Musa (2012) stated that "Muslims are not only encouraged to travel but also be hospitable to their guests". Moreover, it was evident from the respondent's responses that an expansion in tourism activity in the study area is not a serious threat to local culture and they were of the opinion that tourism is the major source of income generation in the region. In Gilgit-Baltistan, mostly tourism services are delivered through micro and small enterprises at the level of a destination. Financial sector modernization in the region has been pushed in recent years through microfinance institutions. They provide credit facilities to micro and small enterprises which in return contribute to higher living standards of local people, poverty and inequality reduction in the region. (Ullah et al., 2020; Ullah, Saboor&Mohsin, 2020;Ullah, Saboor& Ahmed, 2020;Jamjua, Muhammad &Ullah, 2013; Muhammad, Janjua&Ullah, 2011).

Conclusion

The present study investigated the relationship between "Islamic Religiosity" (Religious Practices, Religious Beliefs and Religious Commitment) and youth perceptions towards "Socio-Economic and Cultural Impact of Tourism Development" in one of the most attractive tourist destination of Pakistan i.e. Gilgit-Baltistan by applying Partial Least Square Structural Equation Modeling (PLS-SEM) approach. The study demonstrated a significant positive connection between "Islamic Religiosity" and youth perceptions towards "Socio-Economic and Cultural impact of Tourism Development" in the study area i.e. higher religiosity levels among the youth in Gilgit-Baltistan are positively associated with the "Socio-Economic and Cultural factors of Tourism Development". Contrary to the previously established proposition that religious persons are more conservative and biased towards tourism development, our findings are consistent with the proposition developed by (Aman et al., 2019; Aziz, 1995; Zamani-Farahani & Musa, 2012) which postulated that Islam promotes tourism activities and supports tourism industry. Thus, basedon the study results, we can conclude that youth perception regarding tourism development in Gilgit-Baltistan is positive and supportive towards tourism promotion – which is good sign for the future growth and sustainability of tourism industry in Pakistan.

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