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RESIDENTS' PERCEPTIONS OF TOURISM IN RELATION TO THEIR PERSONAL WELL-BEING

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ABSTRACT

This study examines the relationships between residents' perceptions of tourism and their overall personal well-being. In addition, the study aims to find out what differences exist in the perception of personal well-being and the impact of tourism between residents who provide private accommodation for tourists and those who do not.

A questionnaire survey is conducted to collect data from residents of the city of Rijeka, Croatia, and 556 usable questionnaires are generated. The analysis of residents' perceptions is done separately for those who provide private accommodation to tourists and those who do not.

Respondents in both groups reported relatively high levels of personal well-being. However, those who provide private accommodations for tourists are more satisfied with several areas of life. The results show that overall satisfaction with living conditions, perceived negative impacts of tourism, age, and whether or not residents offer accommodation to tourists are significant predictors of their personal well-being.

This study aims to add to the literature on the well-being of residents of tourist destinations by examining the relationship between their perceived well-being and their perceptions of various impacts of tourism in their community.

KEYWORDS

Residents; Tourism Impacts; Personal Well-being; Life Satisfaction; Rijeka; Croatia

ECONLIT KEYS

Z32; I31; Q01

1. INTRODUCTION

The well-being of the resident population is crucial to the success of destinations that should develop tourism without crossing a line that would affect the quality of life of residents (Dwyer and Kim, 2003; Ritchie and Crouch, 2003). Prior to the COVID19 crisis, residents of many European cities expressed concern about mass tourism. In this context, and because residents need to be involved in all decisions about tourism activities in their community to support and ensure sustainable tourism development (Andereck et al. 2007), many authors have studied residents' perceptions (Hadinejad et al. 2019). As Azevedo et al. (2013) pointed out, meeting residents' expectations of tourism can increase their happiness and quality of life.

Many authors have studied tourists' perspectives, such as their satisfaction level, expectations, intentions, perceived quality and value, perceptions (e.g. Gursoy, et al. 2014; Soldić Frleta and Smolčić Jurdana, 2018). However, few authors have studied the relationship between locals' happiness and their perceptions and attitudes towards tourism (Bimonte and Faralla, 2016; Ozturk et al. 2015). Hadinejad et al. (2019) pointed out that the impact of tourism on locals' well-being has not been adequately explored in studies on residents' attitudes. Therefore, more research is needed to better understand how the impact of tourism affects residents' perceived well-being (Kim et al. 2013).

A review paper by Hadinejad et al. (2019) highlighted that in addition to social exchange theory (SET), other theories such as bottom-up spillover theory and institutional theory need to be used. They also emphasised the need to study the attitudes of residents in geographically less studied countries, particularly in Europe, the Middle East, and Africa. This study focuses on residents' attitudes and examines the relationship between the perceived impacts of tourism and the personal well-being

of residents of Rijeka, a developing Mediterranean and urban tourism destination. This is relevant because it adds to the literature and research in which the local community is seen as an important, active, and cooperative member of the tourism community (Perles-Ribes et al., 2020). A bottom-up spillover theory is applied to examine the relationship between residents' personal well-being and their perceptions of the various impacts of tourism, with a particular focus on identifying potential differences in perceptions based on economic participation in tourism activities.

Given the lack of research focusing on residents' perceived impacts of tourism as a predictor of quality of life and life satisfaction (Ko and Stewart, 2002; Woo et al., 2015), and the identified need to apply other theories, this study aims to fill this gap by examining whether residents' perceptions of tourism influence their personal well-being.

2. LITERATURE REVIEW

2.1) RESIDENTS PERCEPTIONS AND SUPPORT FOR TOURISM

Given the importance of resident support for sustainable tourism development, many studies have examined the relationship between tourism impacts and attitudes toward tourism development (Uysal et al, 2016). Several authors have found that residents' perceived impacts of tourism significantly predict their support for tourism development, with stronger perceptions of positive impacts leading to greater support (Andereck and Vogt, 2000; Ap, 1992; Soldić Frleta and Đurkin Badurina, 2019; Vidal Rua, 2021). Vargas-Sánchez et al. (2009) confirmed that the perception of tourism impacts (both positive and negative) is the most important factor determining residents' attitudes towards additional tourism development. Choi and Murray (2010) emphasised the need to involve residents at every stage of the tourism development process (planning, implementation, and monitoring) because they are most affected by tourism. This is particularly important in destinations where a large number of residents derive direct or indirect economic benefits from tourism. Responsible tourism development planning can mitigate the negative impacts of tourism and enhance the positive ones (Choi and Murray, 2010), ensuring greater resident support for tourism

development and contributing to a higher quality of life, which in turn ensures sustainable development.

For tourism to be sustainable, all negative impacts must be identified and measured so that countermeasures can be taken (Ap, 1992). Given the significant impacts of tourism on a community, residents' perceptions and attitudes toward these impacts have been studied extensively by many authors. It is likely that different stakeholders perceive tourism impacts differently and experience quality of life differently. Therefore, to learn how residents perceive tourism impacts and their quality of life, it is necessary to find out how different stakeholders within a community perceive these impacts and experience quality of life. Destination management benefits from this information as it leads to greater resident involvement and paves the way for sustainable tourism development (Vivek, 2021). Andereck et al. (2007) pointed out that tourism development can improve the quality of life of some stakeholders, while others may not even perceive it. In this context, the authors pointed out that planners and tourism managers must take these differences into account to ensure sustainable tourism development by increasing the overall benefits of tourism and minimising the overall costs of tourism to all groups of stakeholders. For example, Andereck and Nyaupane (2011) found that residents who are employed or otherwise dependent on tourism perceive tourism more positively than those who are not economically dependent on tourism.

On this basis, Hypotheses 1 and 2 were formulated, according to which those who provide private accommodations for tourists are considered to be those who are associated with the tourism industry and vice versa.

H1: There are differences in perceptions of the positive impact of tourism between residents who offer private accommodation for tourists and those who do not.

H2: There are differences in perceptions of negative impacts of tourism between residents who offer private accommodation for tourists and those who do not.

2.2) TOURISM AND WELL-BEING

When it comes to the theories used to study residents' attitudes, the theoretical framework SET is still predominant (Hadinejad et al., 2019). SET considers residents' attitudes toward tourism development as "a trade-off between residents' perceived

benefits and costs" (Zhang et al. 2006). However, many authors criticise SET for its inability to adequately predict attitudes (Hadinejad et al., 2019; Rasoolimanesh and Seyfi, 2021). The results of Hadinejad et al.'s (2019) study confirm the need for and the emergence of other theories, i.e., institutional theory or bottom-up spillover theory. Bottom-up spillover theory, developed by Andrews and Withey (1976), assumes that overall life satisfaction is influenced by satisfaction with various life domains (Sirgy et al., 2010).

Institutional theory was used by Sinclair-Maragh and Gursoy (2015) to examine tourism support by residents of developing countries, and they examined imperialism in the context of foreign tourism investment. Bimonte and Faralla (2016) used bottom-up spillover theory to examine the impact of tourism on residents' well-being, and Kim et al. (2021) used it to examine how the tourism phenomenon affects residents' quality of life. Hadinejad et al. (2019) also advised that future research should apply bottom-up spillover theory by examining the quality of life of local communities and their support for tourism.

Community-based planning and resident participation should be an integral part of tourism management that supports the development of so-called resident-centred tourism (Ozturk et al., 2015), which increases the likelihood that residents will have positive attitudes toward tourism. Since tourism development has both positive and negative impacts of different types on residents (economic, sociocultural, and environmental), it can potentially affect their standard of living (Andereck and Nyaupane, 2011), life satisfaction (Nawijn and Mitas, 2012), local well-being, and quality of life (Biagi et al., 2019). Bimonte and Faralla (2016) point out that it is extremely important to understand whether and how tourism affects residents' perceived life satisfaction, as they are indispensable and crucial partners for sustainable tourism development.

Studies that examine residents' attitudes toward or perceptions of tourism primarily focus on how they perceive the impacts of tourism on the community and the environment, while quality of life studies typically examine how these impacts affect life satisfaction (Allen, 1990). In order to ensure informed decision making in tourism development and provide guidance for successful planning policies to improve residents' well-being (Kim et al., 2013), it is becoming increasingly important to measure community well-being (Kaliterna Lipovčan et al., 2014). Sánchez-Cañizares

et al., (2014) emphasised that because of the heterogeneity of residents, there will always be those who support tourism development if they see that the exchange will benefit their well-being, while others are opposed if they believe that the exchange will harm them in some way. In this regard, Woo et al. (2015) recommended that future research on this topic should consider the characteristics of residents, particularly with regard to distinguishing the perceptions of residents who work in tourism and those who are not as closely associated with the tourism industry. Along these lines, the studies by Lankford (1994) and Woo (2013) compared the perceptions of tourism impacts by different types of stakeholders and their overall quality of life. Lankford (1994) documented that residents were more negative about tourism impacts than government employees, elected/appointed leaders, or business owners. Woo (2013) found that the more positively tourism impacts were perceived, the greater the satisfaction with community, emotional life, and health and safety. He also found that the influence of residents' perceptions of tourism impacts and their life satisfaction depended on whether or not residents were associated with the tourism sector.

In this context, the following hypothesis 3 was formulated:

H3: There are differences in perceptions of overall personal well-being between residents who offer private accommodation for tourists and those who do not.

The literature review shows an increasing number of authors are focusing on well-being and its determinants (e.g., Kaliterna Lipovčan et al. 2014; Nawijn and Mitas, 2012). Kaliterna Lipovčan et al. (2014) suggest that residents' higher subjective well-being in terms of individual characteristics tends to be related to their employment, higher income, better living conditions, better health, and better relationships with family and friends. In contrast, for social determinants, lower well-being was found to be related to a society with higher unemployment (Chadi, 2013) and lower GDP (Dolan et al. 2008). Duarte-Alonso and Nyanjom (2014) used a qualitative approach to examine the potential impact of tourism on quality of life in a rural developing country. Their findings suggest that both residents and business owners (both those who participate in tourism activities and those who do not) perceive tourism development as positive for quality of life (Duarte-Alonso and Nyanjom, 2014). Kaliterna Lipovčan et al. (2014) demonstrated that tourism destinations with higher quality offer more opportunities to both tourists and residents, thus increasing the quality of life. In addition, Kim et al. (2013) pointed out that the impact of tourism on residents' well-

being can vary greatly depending on the development stage of the destination. They found that as residents' perceptions of the impact of tourism increase, so does their life satisfaction, with different living conditions affecting overall life satisfaction (Kim et al., 2013).

Kim et al. (2013) note that authors of previous studies have found positive and negative relationships between tourism and economic well-being (e.g., Tosun, 2002; Weaver and Lawton, 2001), social and cultural well-being (e.g., Andereck, 1995; Tosun, 2002), and ecological well-being. According to Andereck and Nyaupane (2011), authors typically ask residents to express agreement with statements about tourism impacts without asking specific questions that relate these perceived impacts to their quality of life or satisfaction. Notwithstanding the fact that tourism is perceived as an activity that facilitates, contributes to, and improves quality of life (QOL) (Andereck et al. 2007), a review of the literature has shown that studies focusing on residents' attitudes toward tourism impacts have not linked these perceived impacts to life satisfaction (Andereck et al., 2007). More recently, however, studies have examined the relationship between perceived impacts of tourism and well-being and life satisfaction (Kaliterna Lipovčan et al., 2014; Kim et al., 2013; Nawijn and Mitas, 2012). Nawijn and Mitas (2012) go further by relating residents' attitudes to their subjective well-being. Their results show that the perceived impact of tourism is related to residents' life satisfaction.

Among the studies that have examined the relationship between tourism and residents' overall life satisfaction is that of Andereck and Nyaupane (2011). They presented a new measurement method to examine how residents perceive the impact of tourism on their quality of life and developed a measure of tourism and quality of life. In addition, Kim et al. (2013) confirmed that residents' perceptions of tourism impacts their well-being in relevant domains of life (i.e., a positive perception of economic impacts was a significant predictor of residents' material well-being; a positive perception of social impacts was a significant predictor of community well-being; a positive perception of cultural impacts had a significant impact on residents' emotional well-being; and a negative perception of environmental impacts had an impact on feelings of health and safety).

Woo et al. (2015) found that life satisfaction was related to residents' support for tourism development, while Lin et al. (2017) confirmed that residents' perceptions

of tourism impacts positively affected their life satisfaction and that their life satisfaction was positively related to their participation in co-creating value with tourists in their community. Liang and Hui (2016) and Lin et al. (2017) found that the sociocultural benefits created by tourism influenced residents' life satisfaction. In addition, Woo et al. (2015) confirmed a significant effect of the perceived value of tourism development on life satisfaction, as did Andereck and Nyaupane (2011) and Ko and Stewart (2002) confirmed a significant positive relationship between tourism development and residents' life satisfaction.

Many authors confirmed that positive developments in economic terms (higher incomes, more employment, better infrastructures) are associated with higher well-being. In contrast, negative developments in economic, social, and environmental terms (e.g., over-tourism, loss of identity) are associated with lower well-being among residents of tourism destinations (Liang and Hui, 2016). Considering the different and sometimes contradictory results, it can be concluded that despite the fact that there are a number of authors working on the relationship between well-being and tourism, there is still a need for research in this area (Smith and Diekmann, 2017; Uysal et al. 2014).

Hypothesis 4 was formulated on this basis.

H4: Residents' perceived impacts of tourism are significant predictors of their overall personal well-being.

3. METHODOLOGY

3.1) STUDY SITE

The study was conducted in the Croatian port city of Rijeka on the northern Adriatic Sea. The fact that the city of Rijeka is becoming a very attractive tourist destination is evident from the ever-increasing number of tourists visiting it. According to the Rijeka Tourist Board (2019), a comparison of the 2018 results with those of previous years shows a positive growth trend in the total number of arrivals and overnight stays. In 2018, the share of foreign tourists in the total number of arrivals was 82.40%; compared to 2014, this means an increase of 84.15%. At the same time, the number of domestic tourist arrivals also increased by 29.20%, while the total

number of arrivals increased from 90,717 tourists in 2014 to 155,423 in 2018 (+71.33%). Moreover, 407,963 overnight stays by tourists were recorded in 2018, which is 22.29% more than in 2017 (Rijeka Tourist Board, 2019).

As Rijeka attracts more and more tourists, the accommodation offer in the city has changed significantly in recent years. In 2018, Rijeka's accommodation capacity included four hotels with 555 beds, two inns with 396 beds, fifteen hostels with an average of 424 beds, university and high school dormitories with 1,472 beds, and private rentals with 3,895 beds (Rijeka Tourist Board, 2019). The largest increase in the number of beds was recorded in the private accommodation category, which increased 6.79 times in 2018 compared to 2014 and became the dominant type of accommodation. In particular, the number of available beds in private accommodation increased from 573 to an impressive 3,895 beds in 2019. Currently, there are over 900 private accommodation providers in the city, offering mainly apartments, studio apartments, rooms and holiday homes (Rijeka Tourist Board, 2019).

It is clear that many residents are becoming more and more involved in the tourist activities of the city, and the provision of private accommodation is a very specific activity for Croatia, as well as for a number of other Mediterranean countries. Considering these circumstances and tourism trends, life in Rijeka is also changing.

3.2) INSTRUMENT

Since previous studies have reached different conclusions, the main objective of this study is to examine the relationship between residents' perceived well-being and their perceptions of the various impacts of tourism in their community. It also aims to determine what differences exist in perceptions of personal well-being and tourism impacts between residents who provide private accommodations for tourists (and thus depend on tourism) and those who do not. To this end, the hypotheses were formulated and a questionnaire was developed that included four main concepts: Personal Well-Being Index; National Well-Being Index; Perceived Positive Impact of Tourism; and Perceived Negative Impact of Tourism (Table 1).

Concept	Items	Adopted from
Personal Well-being Index	Material status. Personal health. Success in life. Relationships with family and friends. Feelings of physical safety. Acceptance in the community. Security for the future.	Cummins at al. (2003)
National Well-being Index	Economic situation. The state of the natural environment, social conditions. Local authorities and administration. Business and entrepreneurship. Safety.	
Positive tourism impacts	Greater employment opportunities for locals. More demand for existing local businesses. Development of new local entrepreneurial initiatives. Better standard of living for residents. Investments in improving existing local infrastructure. Investing in new public infrastructure. More cultural facilities and events for the locals. Restoration of the existing cultural and historical heritage. Enhanced protection and promotion of local cultural heritage. Enhancing environmental and nature protection awareness. Investments in facilities that make nature and the environment more accessible to residents and visitors. Investments in infrastructure and equipment for nature and environmental protection	Andereck & Nyaupane (2011); Andereck & Vogt (2000); Choi & Murray (2010); Choi and Sirakaya, (2005); Ko & Stewart (2002); Sánchez-Cañizares et al. (2014); Vargas-Sánchez et al. (2009)
Negative tourism impacts	Increase in crime and delinquency. Occurrence of unwanted tourist behaviour. Degradation of cultural heritage and tradition. Exceeded carrying capacity of existing public infrastructure. Public areas and facilities more difficult to use. Damaged natural landscape due to overbuilding. Nature and environmental pollution. Traffic problems and noise. Increased cost of living. Significant imports of goods and services for tourism. High expenses for the local budget.	

Table 1. Concepts.

Source: Author's elaboration.

The survey instrument used for data collection was a structured closed-response questionnaire consisting of five parts. The first part of the questionnaire contained seven items (material status, personal health, success in life, relationships with family and friends, feelings of physical security, acceptance in the community, and security for the future) designed to measure personal well-being. These seven items were part of the Personal Well-being Index (PWI), which was adapted from the study by Cummins at al. (2003) (Table 1). Each item was rated on a scale of 0-10, ranging from 0 = "completely dissatisfied" to 10 = "completely satisfied." A reliability test revealed that Cronbach's α for this group of items was 0.887, which is considered acceptable (Nunnally and Bernstein, 1994). Kaiser-Meyer-Olkin (KMO) and Bartlett tests were conducted to assess the suitability of these data for principal component analysis (PCA). The KMO value was 0.883, within the Kaiser (1974) power range, and

the Bartlett test was significant ($\chi^2=1904.973$, $df=21$, $Sig.=0.000$). PCA yielded a one-factor solution that explained 59.88% of the variance in personal well-being of the residents studied, justifying its use as an independent variable in the regression analysis.

The next part of the questionnaire measured the respondents' general satisfaction with the living conditions in Rijeka. This part consisted of six items adopted from the National Well-Being Index (NWI) (Cummins at al., 2003), which respondents also rated on an 11-point scale from 0 = "completely dissatisfied" to 10 = "completely satisfied". The items included satisfaction with the economic situation, the state of the natural environment in Rijeka, social conditions, local authorities and administration, the economy and entrepreneurship, and safety. The Cronbach's α for this group of items was also acceptable ($\lambda=0.912$). The KMO value (0.892) was in the favourable range and Bartlett's test was significant ($\chi^2=2222.975$, $df=15$, $Sig.=0.000$). PCA also yielded a single factorial solution explaining 69.90% of the variance in satisfaction with living conditions in the city of Rijeka.

In the third and fourth parts of the questionnaire, respondents were asked to indicate their agreement with twelve statements about positive and eleven statements about negative impacts of tourism (economic, sociocultural, and environmental) on a 5-point Likert scale ranging from 1 = "strongly disagree" to 5 = "strongly agree." The items on residents' perceptions of tourism impacts were adapted from several previous studies (Table 1). Cronbach's α was acceptable for both groups of statements, ranging from 0.896 to 0.925 for negative and positive impacts of tourism, respectively. The socio-demographic characteristics of the respondents (gender, education level, average monthly household income, age and length of residence) were recorded in the last part of the questionnaire.

3.3) PARTICIPANTS

The target population of the study was individuals residing in the city of Rijeka, Croatia, aged 18 years or older. From March to June 2019, interviewers collected data from residents and eventually produced 556 usable questionnaires. Respondents were randomly approached at various locations around the city and in popular places.

Respondents younger than 18 years old were excluded. All questionnaires were collected immediately after completion in the presence of the interviewers.

The purpose of this study was to determine what differences exist in perceptions of personal well-being and tourism impacts between residents who provide private accommodations for tourists and those who do not. Accordingly, the sample was divided into two groups. The first group, representing 42.3% of the total sample, consists of residents who offer private accommodations. The second group (57.7% of the total sample) consists of respondents (residents) who do not offer private accommodation for tourists.

Variable	Respondents providing accommodation (n=235)		Respondents not providing accommodation (n=321)	
	Frequency	%	Frequency	%
Gender				
Female	113	48.1	179	55.8
Male	122	51.9	142	44.2
Education				
Elementary school	7	3.0	5	1.6
High school	129	54.9	197	61.4
College	82	34.9	103	32.1
Master/PhD	17	7.2	16	5.0
Average monthly household income				
Up to 1,300 €	114	48.5	223	69.5
1,301 – 2,000 €	71	30.2	72	22.4
More than 2,001 €	50	21.3	26	8.1
Age				
Mean (SD)	34.97 (15.516)		34.18 (13.992)	
Length of residence				
Mean (SD)	27.63 (16.761)		25.84 (15.567)	

Table 2. Respondents' profile.
Source: Author's elaboration.

Comparing the sociodemographic profiles of the two groups (Table 2), we find that they do not differ significantly in terms of gender, education level, age, and length of residence. However, the two groups differ in terms of average monthly income. Thus, 48.5% of those who provide private housing and 69.5% of those who do not, reported that their average income is up to 1,300 euros. An average household income of more than 2,001 euros was reported by 21.3% of those who provide accommodation and only 8.1% of those who do not (Table 2). In both groups, the majority of

respondents have a high school diploma (54.9% and 61.4% of respondents in the first and second groups, respectively). Respondents who offer accommodation to tourists are on average 35 years old and have lived in Rijeka for an average of 28 years. Those who do not offer accommodation are on average 34 years old and have lived in Rijeka for 26 years.

3.4) DATA ANALYSIS

Data from the study were analysed using SPSS 25.0. Descriptive analysis provided the profile of the sample. Independent t-tests were performed to identify significant differences between residents who provide private accommodation to tourists and those who do not, in terms of their satisfaction with various specific areas of life, living conditions in Rijeka and perception of the impact of tourism. Finally, a multiple regression analysis was conducted to determine the determinants of residents' personal well-being.

4. RESULTS AND DISCUSSION

Respondents rated their satisfaction with seven specific areas of life on an 11-point rating scale, ranging from 0 = "not at all satisfied" to 10 = "extremely satisfied." As shown in Table 3, ratings of satisfaction with seven areas of life differed significantly between groups. Respondents offering private accommodation to tourists were more satisfied with their material status ($p < 0.001$), personal health ($p = 0.004$), success in life ($p < 0.001$), relationships ($p < 0.001$), sense of physical security ($p = 0.007$), acceptance in the community ($p = 0.001$), and future security ($p = 0.001$) (Table 3).

Respondents in both groups reported relatively high levels of personal well-being. However, those who provide private accommodation to tourists are more satisfied ($M = 7.59$) than those who do not ($m = 6.88$), and this difference is statistically significant ($p < 0.001$). These results confirm the third hypothesis: there are differences in the perception of general personal well-being between residents who provide private accommodation for tourists and those who do not.

<i>Satisfaction with</i>	Respondents offering accommodation (n=235)		Respondents not offering accommodation (n=321)		<i>t</i> <i>Sig. (2-tailed)</i>
	Mean	SD	Mean	SD	
<i>Material status</i>	7.32	1.940	6.22	2.278	<i>t</i> =6.137 <i>p</i> =0.000
<i>Personal health</i>	7.77	2.253	7.22	2.215	<i>t</i> =2.867 <i>p</i> =0.004
<i>Achievement in life</i>	7.46	2.121	6.82	2.154	<i>t</i> =3.525 <i>p</i> =0.000
<i>Relationships with family and friends</i>	8.16	1.738	7.57	1.996	<i>t</i> =3.675 <i>p</i> =0.000
<i>Feelings of physical safety</i>	7.76	2.058	7.27	2.087	<i>t</i> =2.704 <i>p</i> =0.007
<i>Acceptance by the community</i>	7.74	2.152	7.11	2.261	<i>t</i> =3.293 <i>p</i> =0.001
<i>Future security</i>	6.97	2.344	6.03	2.475	<i>t</i> =4.524 <i>p</i> =0.001
<i>Overall personal well-being</i>	7.59	1.574	6.88	1.716	<i>t</i>=4.932 <i>p</i>=0.000

Note: 11-point scale ranging from 0 = "completely dissatisfied" to 10 = "completely satisfied".

Table 3. Personal well-being.
Source: Author's elaboration.

When comparing overall personal well-being with overall satisfaction with living conditions in Rijeka, both groups indicated that they were less satisfied with the latter. It should also be noted that the two groups differ significantly both in overall satisfaction with living conditions and in satisfaction with each of the six items measuring satisfaction with living conditions (Table 4). Respondents who host tourists are more satisfied with the economic situation in Rijeka ($p < 0.001$), the state of the environment ($p = 0.002$), social conditions ($p < 0.001$), local authorities and administration ($p < 0.001$), business and entrepreneurship ($p < 0.001$) and safety ($p = 0.005$) compared to respondents who do not host tourists. Moreover, the overall satisfaction with living conditions in Rijeka differs significantly between those who provide accommodation to tourists ($M = 5.34$) and those who do not provide accommodation ($M = 4.62$) ($p < 0.001$).

<i>Satisfaction with</i>	Respondents offering accommodation (n=235)		Respondents not offering accommodation (n=321)		<i>t</i> Sig. (2-tailed)
	Mean	SD	Mean	SD	
<i>Economic situation</i>	5.27	2.420	4.52	2.314	<i>t</i> =3.707 <i>p</i> =0.000
<i>The state of the natural environment in Rijeka</i>	4.99	2.671	4.31	2.293	<i>t</i> =3.130 <i>p</i> =0.002
<i>Social conditions</i>	5.22	2.452	4.50	2.119	<i>t</i> =3.685 <i>p</i> =0.000
<i>Local authorities and administration</i>	4.70	2.624	3.85	2.451	<i>t</i> =3.907 <i>p</i> =0.000
<i>Business and entrepreneurship</i>	5.47	2.462	4.75	2.311	<i>t</i> =3.553 <i>p</i> =0.000
<i>Safety</i>	6.40	2.379	5.81	2.468	<i>t</i> =2.807 <i>p</i> =0.005
<i>Overall satisfaction with living conditions in Rijeka</i>	5.34	2.119	4.62	1.897	<i>t</i>=4.131 <i>p</i>=0.000

Note: 11-point scale ranging from 0 = "completely dissatisfied" to 10 = "completely satisfied".

Table 4. Satisfaction with living conditions in Rijeka.
Source: Author's elaboration.

Recognising that tourism can have different impacts on host communities, respondents indicated the extent to which they agreed with various statements about the impacts of tourism on a 5-point Likert scale ranging from 1 = "strongly disagree" to 5 = "strongly agree." As shown in the results presented in Table 5, the agreement scores for all twelve statements about the positive impacts of tourism differed significantly among the groups. In all cases, as expected, respondents who provide lodging to tourists reported higher agreement scores and therefore rated the overall impact of tourism more positively than respondents who do not provide lodging ($p < 0.001$) (Table 5).

These results confirm the first hypothesis: There are differences in perceptions of the positive impact of tourism between residents who offer private accommodation for tourists and those who do not, and are consistent with the findings of previous studies (Andereck and Nyaupane, 2011; Deccio and Baloglu, 2002; Pinto da Silva et al., 2019).

Positive impacts	Respondents offering accommodation (n=235)		Respondents not offering accommodation (n=321)		t Sig. (2-tailed)
	Mean	SD	Mean	SD	
<i>Greater employment opportunities for locals.</i>	4.09	0.988	3.83	0.955	<i>t=3.084 p=0.002</i>
<i>More demand for existing local businesses.</i>	4.17	0.949	3.87	0.967	<i>t=3.642 p=0.000</i>
<i>Development of new local entrepreneurial initiatives</i>	4.11	0.939	3.75	0.955	<i>t=4.367 p=0.000</i>
<i>Better standard of living for residents.</i>	3.93	1.058	3.50	1.058	<i>t=4.692 p=0.000</i>
<i>Investments in improving existing local infrastructure.</i>	3.94	1.015	3.58	1.075	<i>t=4.004 p=0.000</i>
<i>Investing in new public infrastructure.</i>	4.04	0.935	3.67	1.071	<i>t=4.315 p=0.000</i>
<i>More cultural facilities and events for the locals.</i>	3.94	0.992	3.60	1.071	<i>t=3.933 p=0.000</i>
<i>Restoration of the existing cultural and historical heritage.</i>	3.91	1.005	3.46	1.145	<i>t=4.922 p=0.451</i>
<i>Enhanced protection and promotion of local cultural heritage.</i>	3.93	0.972	3.54	1.069	<i>t=4.550 p=0.396</i>
<i>Enhancing environmental and nature protection awareness.</i>	3.65	1.135	3.45	1.141	<i>t=2.012 p=0.045</i>
<i>Investments in facilities that make nature and the environment more accessible to residents and visitors.</i>	3.98	1.023	3.61	1.078	<i>t=4.062 p=0.000</i>
<i>Investments in infrastructure and equipment for nature and environmental protection</i>	3.75	1.110	3.42	1.173	<i>t=3.368 p=0.001</i>
Overall perceived positive tourism impacts	3.95	0.716	3.60	0.796	<i>t=5.308 p=0.000</i>

Note: 5-point scale ranging from 1 = "strongly disagree" to 5 = "strongly agree".

Table 5. Positive tourism impacts – residents' perceptions.
Source: Author's elaboration.

No significant difference was found between the two groups regarding the perception of the overall negative impact of tourism ($p=0.279$), and thus the second hypothesis (There are differences in the perception of the negative impact of tourism between residents who provide private accommodation for tourists and those who do

not) was not confirmed (Table 6). The same results were obtained for 10 of the 11 statements regarding the negative impacts of tourism, with a significant difference found only for the following statement: Public areas and facilities are more difficult to use (e.g., squares, parks, beaches, restaurants, recreational facilities, etc.) ($p=0.021$), with those who offer accommodations indicating a higher level of agreement ($M=3.65$) than those who do not offer accommodations for tourists ($M=3.41$) (Table 5).

Negative impacts	Respondents offering accommodation (n=235)		Respondents not offering accommodation (n=321)		t Sig. (2-tailed)
	Mean	SD	Mean	SD	
<i>Increase in crime and delinquency.</i>	2.86	1.238	2.83	1.101	$t=0.335$ $p=0.738$
<i>Occurrence of unwanted tourist behaviour.</i>	2.97	1.231	2.93	1.198	$t=0.402$ $p=0.688$
<i>Degradation of cultural heritage and tradition</i>	2.86	1.198	2.73	1.145	$t=1.346$ $p=0.179$
<i>Exceeded carrying capacity of existing public infrastructure.</i>	3.73	1.162	3.64	1.194	$t=0.951$ $p=0.342$
<i>Public areas and facilities more difficult to use</i>	3.65	1.147	3.41	1.232	$t=2.324$ $p=0.021$
<i>Damaged natural landscape due to overbuilding</i>	3.46	1.133	3.39	1.233	$t=.644$ $p=0.520$
<i>Nature and environmental pollution</i>	3.53	1.091	3.55	1.146	$t=-0.199$ $p=0.842$
<i>Traffic problems and noise</i>	3.72	1.053	3.66	1.128	$t=0.667$ $p=0.505$
<i>Increased cost of living</i>	3.56	1.090	3.62	1.158	$t=-0.645$ $p=0.519$
<i>Significant imports of goods and services for tourism</i>	3.47	1.031	3.30	1.030	$t=1.911$ $p=0.056$
<i>High expenses for the local budget</i>	3.23	1.127	3.07	1.049	$t=1.604$ $p=0.109$
Overall perceived negative tourism impacts	3.37	0.789	3.29	0.806	$t=1.083$ $p=0.279$

Note: 5-point scale ranging from 1 = "strongly disagree" to 5 = "strongly agree".

Table 6. Negative tourism impacts – residents' perceptions.
Source: Author's elaboration.

Overall, all respondents (regardless of whether they provide accommodation for tourists or not) believe that tourism in Rijeka has more positive than negative effects. However, the destination still needs improvement, especially in terms of traffic and

noise, as well as crowded public areas and facilities (i.e. squares, parks, beaches, restaurants, recreational facilities, etc.), as residents currently perceive these problems as the most negative impacts of tourism development.

In order to test the fourth hypothesis and investigate the relationships between the perception of the impact of tourism, sociodemographic characteristics and general personal well-being of residents, a regression analysis was performed using general personal well-being as the dependent variable and general satisfaction with living conditions in Rijeka, perception of the positive and negative impact of tourism and sociodemographic characteristics as independent variables (Table 7).

Variables	Coefficients B	Std. Error	Sig.	Collinearity Statistics	
				Tolerance	VIF
<i>Constant</i>	5.515	0.518	0.000		
<i>Overall satisfaction with living conditions in Rijeka</i>	0.374	0.033	0.000	0.863	1.158
<i>Overall perceived positive tourism impacts</i>	0.160	0.085	0.059	0.846	1.183
<i>Overall perceived negative tourism impacts</i>	-0.210	0.079	0.008	0.937	1.067
<i>Age</i>	-0.009	0.004	0.040	0.987	1.013
<i>Gender (0=male; 1=female)</i>	0.035	0.124	0.778	0.981	1.020
<i>Educational level</i>	0.071	0.101	0.483	0.894	1.119
<i>Average monthly household income</i>	0.184	0.094	0.052	0.817	1.223
<i>Offering private accommodation (0=yes; 1=no)</i>	-0.334	0.132	0.011	0.885	1.130

Note: Dependent variable: Overall personal well-being; VIF - Variance Inflation Factor; $R^2 = 0.288$; $F(8,541) = 27.323$; $p < 0.001$

Table 7. Regression analyses for factors affecting residents' overall personal well-being.
Source: Author's elaboration.

The regression model explained 28.8% of residents' overall personal well-being ($R^2=0.288$; $F(8, 541)=27.323$; $p<0.001$). The results show that overall satisfaction with living conditions, perceived negative impacts of tourism, age, and whether or not residents provide accommodation to tourists are significant predictors of personal well-being (Table 6). Those respondents who are more satisfied with the living conditions in Rijeka tend to report higher personal well-being. The regression results show that the fourth hypothesis (Residents' perceived impacts of tourism are significant

predictors of their overall personal well-being) is partially confirmed. Residents who perceive the impacts of tourism in their community as negative (e.g., crowded public places, traffic problems, urban sprawl, pollution, higher cost of living, etc.) were found to report lower personal well-being. Similarly, Nawijn and Mitas (2012) confirmed that perceived impacts of tourism are related to subjective well-being and life satisfaction. In our case, the perception of positive impacts of tourism was not associated with personal well-being, while Kim et al. (2013) found that the more positively residents perceived the economic impacts of tourism, the higher their satisfaction with material life and consequently their life satisfaction.

In addition, the results of this study show that younger respondents, as well as residents who host tourists, report higher personal well-being than older respondents (Table 7). Other independent variables (gender, education level, and average household income) were not related to residents' personal well-being.

It can be concluded that residents who are involved in Rijeka's tourism offer by hosting tourists generally report higher personal well-being than residents who are not associated with tourism in this way. This suggests that residents involved in the city's tourism activities and offerings play an active role in tourism development and therefore perceive more positive economic, socio-cultural and environmental impacts. This in turn leads to higher levels of personal well-being.

5. CONCLUSION

The study contributes to the literature by demonstrating the relationship between residents' perceived impacts of tourism and their personal well-being. In addition, the study sheds light on the differences in perceptions of tourism impacts and personal well-being between those who provide private accommodation to tourists and those who do not. It was found that while respondents from both groups reported relatively high levels of personal well-being, those who participate in tourism activities by providing accommodations tend to be more satisfied with various aspects of their lives than those who do not participate in tourism in this way. In addition, those who host tourists perceive the impact of tourism more positively than those who do not, most likely due to the fact that the former directly experience the benefits of tourism. Respondents from both groups perceive the negative impacts of tourism equally.

Currently, they are not significantly concerned about the negative impacts of tourism. However, the perceived negative impacts of tourism are related to their personal well-being. Furthermore, if we consider the determinants of general personal well-being, our results show that satisfaction with living conditions in Rijeka is positively related to the general personal well-being of residents and also to whether or not they are involved in accommodating tourists.

The results indicate that residents who participate in tourism-related activities have higher personal well-being. For this trend to continue, tourism destination managers, as well as urban planners and policy makers, need to monitor residents' perceptions of tourism impacts over time, as this will help them understand how changes in these perceptions may affect residents' well-being (Woo et al. 2015). This should help policymakers understand how to develop specific policies and strategies that directly contribute to residents' perceptions of tourism impacts and well-being, regardless of how involved they are in the community's tourism activities. This could strengthen residents' attachment to the community (Sirgy et al., 2010) and ensure sustainable tourism development (Vodeb et al., 2021).

As with all studies of this type, there are limitations that provide opportunities for further research. One limitation relates to the fact that the data for the analyses were collected in the city of Rijeka, Croatia, and therefore cannot be generalised, as each destination is unique and has its own characteristics that must be considered when interpreting the results (Ozturk, et al., 2015). Future research could therefore include destinations at different life cycle stages, for example, as it is expected that residents' perceptions of tourism impacts, as well as the impact of tourism on residents' well-being, will vary depending on the life cycle stage of the destination (Kim et al. 2013) and the stage of tourism development (Woo et al. 2015). It would also be advisable to conduct longitudinal studies that could provide more reliable results that would benefit destination managers, especially in the case of some significant changes in local tourism development (e.g., development of new tourism infrastructure, COVID-19). Moreover, it would be of great interest for future research to establish a model of the structural equations between the variables considered in this study and the others that could be of interest.

The sustainability and competitiveness of a destination will certainly depend on the ability of tourism to contribute to improving the quality of life of all stakeholders

(Uysal et al, 2014). In general, it can be said that tourism clearly has both positive and negative impacts on the well-being of residents, depending on the different impacts of tourism (economic, socio-cultural, physical and environmental). By reducing the negative impacts of tourism and enhancing the positive ones, planners and destination managers can not only gain more support for tourism development, but also ensure that residents are more satisfied and happy with their lives while ensuring long-term sustainability and meeting the needs of both current and future generations.

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