

Satisfaction with living conditions in Croatian coastal destinations – the role of tourism

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Abstract

Purpose. Considering the impact that tourism generates in host communities, this study aims to determine, among other factors, the role of tourism, especially the impact that its development and the management of destinations have on residents' satisfaction with living conditions.

Methodology. In order to collect data from the residents of two neighbouring coastal destinations (Rijeka and Opatija, Croatia), an onsite and online questionnaire survey was conducted from the beginning of March to the end of June 2023. During that period, 287 usable questionnaires were collected. Descriptive statistics were used to create the sample profile. Principal component analysis was performed to reduce the dimensionality of large data sets (satisfaction with living conditions and perceived destination management of the coastal destination). Regression analysis was conducted to identify the factors influencing residents' satisfaction with living conditions (county well-being).

Findings. The results show that satisfaction with destination management and the perceived positive impact of tourism are significant predictors of residents' satisfaction with living conditions. On the other hand, the socio-demographic characteristics of the respondents, the perceived negative impacts, coastal management issues and the level of participation in tourism activities do not show statistically significant effects on satisfaction.

Contribution. In addition to socio-demographic characteristics, the perceived impact of tourism, and participation in destination management processes, this study model also includes satisfaction with destination management and attitudes towards coastal management issues, factors that have not previously been considered in this type of research.

Keywords: satisfaction; well-being; residents; living conditions; tourism; impacts; Croatia.

1 Introduction

The importance of studying residents' attitudes has persisted in academia consistently for more than five decades (Ramón-Cardona & Sánchez-Fernández, 2022; Rasoolimanesh & Seyfi, 2021; Tse & Tung, 2022), emphasising its crucial role in tourism since the beginnings of scientific research on tourism. When it comes to tourism development, the support of residents is crucial for its management (Munanura & Kline, 2023; Zhang et al., 2006), as the sustainability of tourism development depends indeed on the residents' support (Olya, 2023). Tourism changes the living conditions of local residents in economic, environmental, cultural and social terms (Wang et al., 2021). In this context, it is necessary to take into account the attitude of residents towards tourism in order to ensure their support and to monitor the impact of tourism on residents' satisfaction with their living conditions (Chi et al., 2017). Although there are different types of tourism, sun and beach tourism stands out as one of the most significant, mainly because of its large scale (Ramón-Cardona & Sánchez-Fernández, 2022). This form of tourism has provided a considerable economic boost in many coastal regions. However, as leisure activities include a range of daytime activities primarily associated with beaches, coastal areas and marinas, tourists visit coastal regions mainly during the summer season. A large influx of tourists simultaneously in a specific location can have a negative impact on the residents' way of life. It is therefore important to manage visitor flows and the destination itself responsibly and appropriately, taking into account the environmental aspects of coastal destinations to ensure a high quality of life for residents. As coastal destinations are socio-ecological systems, tourism, if not properly managed, can lead to serious environmental degradation in addition to economic and socio-cultural impacts (Guaita-García et al., 2021). Numerous scholars have explored the perceptions of residents (Hadinejad et al., 2019). It was found that meeting residents' tourism expectations can enhance their happiness and overall quality of life (Azevedo et al., 2013). Studies have also looked at the links between residents' perceptions of tourism and their satisfaction or overall well-being (i.e. Soldić Frleta et al., 2022). Nevertheless, Hadinejad et al. (2019) highlighted that there is still insufficient research on the impact of tourism on the well-being of locals. Furthermore, there is a gap in the studies on residents' well-being that include in their models factors that go beyond the perceived impacts of tourism, such as satisfaction with destination management and perceived coastal destination issues. The link between the well-being of residents and destination management is a crucial aspect of sustainable

and responsible tourism development. As destination management reflects the coordinated efforts and strategies of authorities, businesses and communities to plan, develop and maintain tourism in a given area, the well-being of residents depends on how well destination management balances all impacts of tourism (economic, social and environmental). In order to achieve effective internal marketing to destination stakeholders, it is crucial for tourism management to have a comprehensive understanding of the attitudes and perceptions of residents towards tourism development (Wang, 2013). In order to find out how satisfied the residents of Opatija and Rijeka (two coastal cities in Croatia) are with their living conditions and how tourism and destination management influence their satisfaction, an onsite survey was conducted. To this end, regression analysis was also carried out to determine the factors that influence the residents' satisfaction with the living conditions in these destinations. Therefore, the purpose of this study is to examine whether satisfaction with destination management, perceived tourism impacts, and coastal destination issues serve as significant predictors of residents' satisfaction with living conditions in the coastal tourism destinations.

2 Literature background

In scientific research, various theories have been used to explore residents' attitudes, with the Social Exchange Theory playing a prominent role (Đurkin Badurina et al., 2022; Kang et al., 2008; Lai et al., 2021; Nunkoo & Ramkissoon, 2009). According to this theory, the attitude of residents towards tourism depends on a balance between the perceived positive and negative effects of tourism. If the positive effects (benefits) far outweigh the negative (costs) effects, attitudes tend to be favourable or very favourable. If, on the other hand, the costs outweigh the benefits, the attitude of the residents tends to be negative. Numerous researchers have emphasised the importance of consistently assessing the well-being and quality of life (QoL) of residents and examining the factors that influence it (Hartwell et al., 2018; Ivlevs, 2017; Soldić Frleta, 2022). In the literature on tourism, the terms "quality of life" and "well-being" are used interchangeably (Lai et al., 2021). Andereck & Nyaupane (2011) observed that, regardless of the existence of multiple definitions, quality of life (QoL) is generally conceptualised as an individual's satisfaction with life and the sense of fulfilment that results from personal experiences. The existing literature shows that well-being is a multi-dimensional concept that encompasses both objective and subjective dimensions (Dwyer, 2023; Hartwell et al., 2018). Hartwell et al. (2018) suggest that objective well-

being is linked to the achievement of materialistic goals and access to diverse physical, environmental and social resources. On the other hand, objective approaches to well-being assume that its basis is the improvement of conditions such as income, education and life expectancy, which is often consistent with economic approaches centred on increasing GDP (Houge Mackenzie & Hodge, 2020). Cummins et al. (2003) present an approach that focuses on subjective well-being and measures satisfaction in various areas of life in particular. They introduced the International Wellbeing Index, comprising the Personal Wellbeing Index (PWI) and the National Wellbeing Index (NWI). The PWI assesses people's satisfaction with their personal relationships, health, safety, standard of living, connection to the community, life achievements and future security (Cummins et al., 2003). On the other hand, the NWI measures satisfaction with the environmental and social conditions, economic situation, government, business and safety in the country of residence (Renn et al., 2009).

Looking at the residents' perspective in a tourism context, Uysal et al. (2016) define QoL as the way residents perceive their living conditions in a tourist destination and how these conditions affect their satisfaction in different areas of life as well as their overall life satisfaction. Guaita-García et al. (2021) indicate that some researchers describe community well-being as an individual's view of the impact of tourism on a community, while personal well-being refers to the perceived impact of tourism on individuals (Rivera et al., 2016). Alternatively, as Guaita-García et al. (2021) note, some scholars define community well-being as a distinct life domain within a person's overall quality of life. (e.g. Andereck & Nyaupane, 2011; Woo et al., 2015). It is noted that tourism research on quality of life focuses on the residents' perceptions of the tourism impacts which can be both positive and negative (Lai et al., 2021; Sharpley, 2014; Su et al., 2018; Uysal et al., 2016) and numerous studies have examined these impacts on residents' quality of life (Andereck & Nyaupane, 2011; Kim et al., 2013). The consistent results of these studies show that the impact of tourism depends on factors such as the benefits derived from tourism, the extent of personal contacts and the stage of tourism development (Hartwell et al., 2018). In this context, Soldić Frleta (2022) found statistically significant differences in the attitudes of residents between developed and less developed tourism destinations whereby the residents of the developed destination reported a higher level of well-being. In their study, Lai et al. (2021) found that the perceptions of the impact of tourism on four areas of life (material, community, emotional, and health and safety) has an influence on the residents' satisfaction with these specific areas of life. Nevertheless, these areas only play a partial role in shaping their overall satisfaction with quality of life. Dwyer (2023) draws

attention to the concept of Beyond GDP, which implies a broader perspective beyond traditional economic indicators when it comes to evaluating the impact of tourism on well-being.

The effects of overtourism on residents include a decline in quality of life, feelings of disengagement, and a willingness to support measures aimed at reducing tourism. Effective management is therefore a necessity (García-Buades et al., 2022). Considering that tourism development primarily and directly affects the residents (Li & Wan, 2013), and that it plays an important role in their lives, especially in coastal destinations that face problems of overtourism, it is necessary to monitor how tourism and its management affect the residents' satisfaction with living conditions and the quality of life in general. As each destination is unique and has its own specific features, it is necessary to investigate and monitor residents' satisfaction taking into account different groups of residents and different types of destinations (Hartwell et al., 2018).

For the purposes of this study, the National Wellbeing Index (NWI) developed by Cummins was adopted and labelled "satisfaction with county living conditions". The adaptation aims to measure residents' satisfaction with diverse aspects of their current living conditions in the county in which they live (Kvarner Region). The aim of this research was to explore the satisfaction of the residents of Opatija and Rijeka with the living conditions (referred to as the national well-being index) in these bordering coastal tourist destinations and to gain a deeper understanding of the factors that may influence the satisfaction of their residents. There is scarce research investigating the relationship between local government management of destinations, the perceived impact of tourism, and resident satisfaction (Alrwajfah et al., 2019). Therefore, in addition to determining the satisfaction with living conditions of the residents of Opatija and Rijeka, the following research questions were posed:

RQ1. Do the perceived effects of tourism determine the residents' satisfaction with their living conditions?

RQ2. Does the participation of residents in tourism decisions determine their satisfaction with living conditions?

RQ3. Does residents' satisfaction with destination management determine their satisfaction with living conditions?

RQ4. Do the perceived coastal management issues determine residents' satisfaction with living conditions?

RQ5. Does satisfaction with living conditions differ between residents with different socio-demographic characteristics?

3 Methodology

This study examined the attitudes of residents of Opatija and Rijeka, two neighbouring coastal destinations in Croatia. Both are located in the northern part of the Adriatic Sea. Opatija is considered a mature seaside destination (Vodeb et al., 2021), while Rijeka, as a larger and industrial city, is becoming increasingly popular as a tourist destination. Opatija has 10,661 inhabitants and Rijeka, 108,622, but Opatija hosts more tourists than Rijeka. In 2022, Opatija hosted 347,713 guests who made 1,173,007 overnight stays, which means 46% more guests and 38% more overnight stays compared with 2021 (Opatija Tourist Board). In 2022, there were 182,952 arrivals in Rijeka (66% more than in 2021) and 569,859 overnight stays (53% more than in 2021) (Rijeka Tourist Board). The majority of visitors to Opatija and Rijeka are international tourists, accounting for 77% of tourists in Opatija and 81% in Rijeka.

A structured questionnaire comprising four sections was used to collect data. The first section contained questions about destination management. Each item was rated on a 5-point scale (1 = “strongly disagree” to 5 = “strongly agree”). In the second section, satisfaction with living conditions (county well-being) was measured based on Cummins et al. (2003) on an 11-point rating scale (0 = “completely dissatisfied” to 10 = “completely satisfied”). The next section of the questionnaire adopted items from previous studies that measured the impact of tourism as perceived by residents (Đurkin Badurina & Soldić Frleta, 2021). Respondents again rated their level of agreement with the statements using a 5-point scale (1 = “strongly disagree”; 5 = “strongly agree”). The socio-demographic information of the respondents was recorded at the end of the questionnaire.

The target group was people, aged 18 years or older, residing in the city of Rijeka and the city of Opatija, Croatia. To properly address the research questions and to obtain the most representative sample possible, it was decided to survey 200 residents from Rijeka and 130 from Opatija since according to the census data of those cities, Rijeka has more residents than Opatija. At the same time Opatija, although much smaller, is a more developed tourism destination in comparison with Rijeka and hosts significantly more tourists during the year. In this way, the limitations associated with the non-probability sampling method were mitigated. The exclusion criteria were place of residence (Rijeka and Opatija) and legal age (>18). To confirm that the respondents were suitable for this study, a screening question was included: “Are you a citizen of Rijeka or Opatija?”. Those

who answered “no” and were under 18 years of age were thanked and did not participate further in the survey. The survey was available from March to June 2023. The questionnaire was disseminated in two ways: firstly, the online questionnaire was distributed by e-mail and via social networks particularly in Facebook groups, Instagram and through personal contacts. In this case, the snowball sampling method was used, in which the respondents who were contacted were asked to forward the link to the questionnaire to their friends and acquaintances. Secondly, the field part of the survey involved face-to-face interviews to administer the questionnaire. Tourism students were recruited and given extensive training on a range of topics, including questionnaire content, survey procedures, sampling methods and ethical guidelines. Similar to other surveys (e.g. Lança et al., 2024; García-Buades et al., 2022), residents were randomly approached in various locations such as streets, markets, cafés, shops, gardens, public parks and squares until the desired sample size was reached.

In the end, 287 usable questionnaires were collected which corresponds to an overall response rate of 86.9% (Rijeka 89% and Opatija 83.8%). The response rate achieved is quite commendable compared with similar studies. Brida et al. (2010), for example, collected 297 responses from 444 distributed questionnaires, which corresponds to a response rate of 66.89%. Stevic et al. (2024) collected a total of 279 responses, of which 220 were valid, corresponding to a response rate of 78.85%.

Descriptive statistics were used to create the sample profile. Principal component analysis was performed to reduce the dimensionality of satisfaction with living conditions and perceived destination management. Regression analysis was conducted to identify the factors influencing residents' satisfaction with living conditions (perceived county well-being).

Table 1. Sample profile

Variable		Frequency	%
Place of residence	Rijeka	178	62.0
	Opatija	109	38.0
Gender	Female	126	43.9
	Male	161	56.1
Education	Elementary school	1	0.3
	High school	133	46.3

	College	126	43.9
	Master/PhD	27	9.4
Income	Up to 1,300 Euro	112	39.0
	1,301 – 2,000 Euro	83	28.9
	2001 - 2600 Euro	68	23.7
	More than 2,601 Euro	24	8.4
Status	employed	214	74.6
	unemployed	12	4.2
	retired	11	3.8
	student	47	16.4
	other	3	1.0
Age (mean)	33.70		

Source: authors' elaboration

Table 1 summarises the profile of the respondents. The majority of respondents, 62.0%, are from Rijeka, while 38.0% are from Opatija. Regarding gender, 56.1% of respondents were female, with the majority having either a high school (46.3%) or college degree (43.9%). Fully 67% of respondents have a monthly income of less than €2000. The sample includes 74.6% employed and 4.2% unemployed respondents. The respondents are 33.7 years old on average (Table 1).

4 Results

At the beginning of the questionnaire, the respondents were asked to express their agreement with six statements about the management of their destination and five statements about coastal management issues that might require attention.

Table 2. Principal components analysis results – destination management

Variables	Mean	Component	Communality	Component Mean, SD, Cronbach Alpha
The destination is managed in an appropriate way.	3.29	0.799	0.639	Destination management M= 3.21, SD=0.748 Cronbach's Alpha= 0.867
The destination is managed responsibly.	3.22	0.843	0.710	
The destination is managed with care to protect nature and the environment.	3.18	0.784	0.615	
The destination is managed with care to protect the space in general.	3.26	0.818	0.669	
The destination is managed with care to protect cultural identity.	3.43	0.749	0.561	
The destination is managed in active co-operation with all stakeholders.	2.90	0.659	0.435	

Note: Rotation method: Oblimin with Kaiser normalisation; mean values range from 1 = strongly disagree to 5 = strongly agree.

Source: authors' elaboration

The first principal component analysis (PCA) with Oblimin rotation was conducted with a set of 5 items and resulted in one component (destination management) that explained 60.5% of the total variance of destination management (Table 2). The average overall satisfaction score of 3.21 indicates a balanced but moderate level of satisfaction. The survey items highlight strengths in the perceived management of cultural identity, but also point to potential areas for improvement, particularly in active collaboration with stakeholders. The survey results provide valuable insight into certain aspects of destination management that may require further attention to increase overall resident or visitor satisfaction. Adjustments or improvements in the areas of lower satisfaction could contribute to a more favourable perception of destination management.

In the next part of the questionnaire, the respondents' attitudes towards coastal destination management issues were determined. A reliability test showed that Cronbach's α for this group of items was 0.755.

Table 3. Coastal management – respondents' attitudes (N=287)

Variables	Mean	Std. Deviation
The residents do not participate sufficiently in the management of the coastal area.	3.56	1.091
It is necessary to improve the management of our coastal area.	4.12	0.929
There is a need to improve the protection of our coastal area.	4.20	0.970
Uncontrolled development (apartments, holiday homes, etc.) jeopardises the area.	4.28	0.931
It is necessary to improve the accessibility of the beaches.	3.95	0.960
Coastal management issues - total	3.56	1.091

Note: mean values range from 1 (strongly disagree) to 5 (strongly agree)

Source: authors' elaboration

Table 3 provides information about residents' perceptions regarding various aspects related to the management of the coastal area in their cities. The mean score (3.56) suggests a moderate perception that residents may not be adequately involved in coastal area management. The respondents expressed a relatively strong belief that the protection of the coastal area requires improvement and stronger protection. In addition, the high mean score of 4.28 suggests a strong perception among respondents that uncontrolled development poses a threat to the coastal area. In summary, residents generally expressed concerns about the current state of coastal management, with notable emphasis on the need for improvement in various aspects, such as overall management, protection, and the impact of uncontrolled development. A reliability test yielded a Cronbach's α of 0.755 for the five items assessing respondents' attitudes towards coastal management issues, which is considered satisfactory (Hair et al., 2005) and was therefore used in the subsequent analysis.

Table 4. Principal components analysis results – satisfaction with life conditions (county well-being)

Variables	Component	Communality	Component Mean, SD, Cronbach Alpha
Economic situation	3.06	0.649	Satisfaction with life conditions M= 3.24, SD=0.775 Cronbach's Alpha=0.858
The state of the natural environment	3.12	0.494	
Social conditions	3.21	0.668	
Local authorities and administration	2.98	0.691	
Business and entrepreneurship	3.26	0.632	
Safety	3.85	0.407	

Note: Rotation method: Oblimin with Kaiser normalisation; mean values range from 0 = completely dissatisfied to 10 = completely satisfied.

Source: authors' elaboration

Principal component analysis (PCA) revealed a singular factor that explained 59.02% of the total variance in satisfaction with living conditions or national (in this study: county) well-being, as described by Cummins et al. (2003). The mean score of 3.24 indicates the average level of satisfaction with living conditions of the respondents. The respondents are least satisfied with the local authorities and administration (M=2.98) and expressed a medium level of satisfaction with safety (M=3.85). Cronbach's alpha of 0.858 indicates a high degree of internal consistency, suggesting that the items used to measure satisfaction with living conditions are reliable and overall capture the intended construct (Table 4).

In the following section of the questionnaire, the participants' perception of the positive and negative effects of tourism was recorded.

Table 5. Effects of tourism as perceived by the respondents (N=287)

Variables	Mean	Std. Deviation
More employment opportunities for locals.	3.70	1.029
More work for existing local businesses.	3.67	0.956
Development of new local entrepreneurial initiatives.	3.70	0.916
Better standard of living for residents.	3.59	1.016
Investment in improving existing local infrastructure	3.68	0.970
Investment in new public infrastructure (accessible to all)	3.67	0.996
More cultural content for the local population.	3.64	1.035
Restoration of existing cultural and historical heritage.	3.64	0.983
Better protection and promotion of local cultural heritage.	3.63	0.980
Raising awareness of the need to protect nature and the environment.	3.58	0.996
Investment in facilities that make nature and the environment more accessible to residents and visitors (paths, benches, educational panels, etc.).	3.55	1.002
Investment in infrastructure and equipment for the protection of nature and the environment (litter bins, collectors and cleaning facilities, etc.).	3.61	0.957
Total positive impacts	3.64	0.703
Increase in crime and delinquency (thefts, fights, etc.)	2.77	1.125

Appearance of undesirable behaviour by tourists.	3.30	1.182
Deterioration of cultural heritage and tradition.	3.30	1.080
Greater strain on the capacity of the existing public infrastructure.	4.03	1.003
Impairment of the use of public spaces and facilities (e.g. squares, parks, beaches, catering facilities, recreational facilities, etc.)	3.93	1.011
Disturbance of the natural landscape due to excessive construction.	4.05	0.979
Pollution of nature and the environment.	3.91	1.054
Traffic problems and noise.	4.08	0.945
Increase in the cost of living (utilities, prices of products and services in shops, restaurants, property prices, etc.)	4.02	0.955
High costs for the local budget.	3.57	1.007
Total negative impacts	3.69	0.729

Note: mean values range from 1 (strongly disagree) to 5 (strongly agree)

Source: authors' elaboration

A reliability test revealed a Cronbach's α of 0.91 for the twelve items assessing the positive effects of tourism and 0.88 for the group of ten items assessing the negative effects of tourism. All of Cronbach's α coefficients were considered satisfactory and were therefore used in the following analysis.

Table 5 shows how the respondents perceived the various positive effects of tourism in the region. Each element is rated on a scale of 1 to 5, with a higher score indicating a more positive perception. The results indicate that respondents are relatively positive about the potential of tourism to create jobs for the local residents. They generally see tourism as a source of increased business activity for existing local establishments. There is also a positive perception that tourism can foster the growth of new entrepreneurial ventures in the local community. The item "better standard of living for residents" is still positive, but the level of agreement is slightly lower compared with the other

positive impacts. Respondents on average believe that tourism contributes to the improvement of local infrastructure, enriches the local cultural scene, and preserves and promotes local cultural heritage. Moreover, they see tourism as a potential driver for increased environmental awareness in the community.

On the other hand, Table 6 also shows how respondents perceive the various negative impacts of tourism in the region. Each item is assessed on a scale from 1 to 5, where a higher score signifies a more negative perception. The results show that, on average, respondents agree less with the impact of tourism on the increase in crime and delinquency and with the statement that tourism leads to undesirable behaviour by tourists. Furthermore, there is a moderate consensus that tourism plays a role in the degradation of cultural heritage and traditions and in the impairment of the use of public spaces and facilities by tourism-related activities. Respondents agree more strongly that tourism places a significant burden on local infrastructure and that excessive construction activities related to tourism disturb the natural landscape. Furthermore, there is also higher agreement that tourism leads to traffic problems and noise, which affect the local community, and that tourism contributes to an increase in the cost of living. In addition, respondents moderately agree that tourism contributes to pollution of the local environment and that tourism causes high costs to the local budget.

Results indicate that, on average, residents perceive moderately positive (mean score=3.64) and negative (mean score=3.69) consequences of tourism on the local community. The similar mean scores for positive and negative impacts suggest that residents may have a balanced view of the impacts of tourism. Residents' perceptions may be shaped by specific factors such as the level and type of tourism activities, community engagement or the effectiveness of local management strategies. Positive perception could be associated with well-managed tourism, while negative impacts could be associated with challenges such as overcrowding or inadequate planning. The effectiveness of local strategies and initiatives in managing negative impacts and promoting positive impacts could influence residents' perceptions given that well-implemented measures can reinforce the positive aspects and mitigate the negative impacts.

5 Discussion

Regression analysis was conducted to examine the effects of perceived coastal issues, the impact of tourism, degree of involvement in decision-making, satisfaction with destination management, and selected socio-demographic characteristics on satisfaction with living conditions (table 6). The results show that this

model explains 42.1% of the variance in residents' satisfaction with living conditions in the Opatija and Rijeka region ($R^2 = 0.421$; $F(9, 277) = 22.245$, $p < 0.001$) .

Table 6. Satisfaction with living conditions determinants - Regression analysis results (N=287)

	Coefficients	Std. Error	Sig	Collinearity Statistics	
	B			Tolerance	VIF
(Constant)	0.967	0.336	0.004		
Age	-0.002	0.003	0.464	.953	1.050
Gender	-0.063	0.073	0.383	0.964	1.037
Income	-0.009	0.037	0.819	0.943	1.060
Education level	-0.016	0.057	0.782	0.890	1.124
Positive impacts	0.348	0.059	0.000	0.742	1.347
Negative impacts	-0.032	0.051	0.525	0.916	1.092
Coastal management issues	-0.073	0.053	0.171	0.812	1.231
The degree of involvement in decision-making processes	0.026	0.031	0.412	0.867	1.153
Destination management	0.474	0.056	0.000	0.726	1.378

Note: $R^2 = 0.421$; $F(9, 277) = 22.245$, $p < 0.001$; dependent variable: satisfaction with living conditions; VIF - variance inflation factors

Source: authors' elaboration

This regression analysis aims to analyse the factors that influence the satisfaction of residents with the living conditions in these cities' regions. Positive tourism impacts and destination management are found to be statistically significant positive factors contributing to satisfaction. A positive and highly significant coefficient indicates that with the increase in perceived positive impacts and a positive perception of destination management, satisfaction with living conditions also tends to

increase. These findings are consistent with those of Kim et al. (2013) and Soldić Frleta (2022) who also found that the perceived impact of tourism serves as a predictor of well-being.

On the other hand, age, gender, income, education level, perceived negative impacts, coastal issues and level of involvement do not show statistically significant effects on satisfaction. The non-significant coefficients for demographic variables suggest that other contextual or subjective factors may play a more influential role in shaping individual perceptions. These findings are consistent with those of Soldić Frleta (2022), who also found that education level and gender were not significant predictors, but her study results suggest that age and income were significant predictors of residents' well-being.

The non-significant coefficients for "coastal management issues" and "degree of involvement in decision-making processes" suggest that these factors may not have a direct and statistically significant impact on resident satisfaction in this study. It could be that residents perceive these issues differently or that the actual impact on daily living conditions is not as pronounced. Moreover, the findings indicate that negative aspects related to tourism may not be strong determinants of the respondents' satisfaction in this particular context as well. It is possible that the negative impacts are outweighed by positive ones or that residents have adapted to or accepted certain negative impacts.

The results suggest that, on average, the respondents have a positive perception of county well-being and that their satisfaction could increase with well-planned tourism initiatives, community engagement and successful management practises that enhance residents' overall perceptions. The results of this study are consistent with the existing literature on the complex relationship between the impact of tourism, community dynamics and the well-being of residents. Lanca et al. (2024) found that as residents become more aware of the positive impact of tourism on local communities, their satisfaction increases, their assessment of quality of life improves, and their willingness to support tourism increases. Hence, the findings of the current study provide valuable insights into the factors that influence residents' satisfaction with living conditions and can serve as a basis for targeted interventions or policy adjustments to improve the overall satisfaction of residents in the Opatija and Rijeka regions.

The need for governance that emphasises local well-being has been highlighted (Milano et al., 2019). In this regard, the findings of the current study provide practical insights for considering residents' perspectives on tourism, destination management, and satisfaction with living conditions

that help to improve destination management. The findings underline that effective and more inclusive destination management can mitigate the negative and enhance the positive impacts of tourism on local residents (García-Buades et al., 2022), thereby improving their satisfaction with their living conditions. Furthermore, since positive resident perceptions of tourism benefits are directly related to the level of community support for tourism (Li & Wan, 2013), tourism planners should effectively communicate the benefits of tourism development using various marketing strategies and channels to encourage resident cooperation and support. Well-managed destinations can stimulate economic growth, create jobs and generate income for residents through tourism-related businesses. In addition, effective destination management can enhance cultural exchange, promote community engagement and support the preservation of local traditions and heritage. Moreover, sustainable destination management focuses on minimising the environmental footprint of tourism, conserving natural resources and promoting environmentally friendly practises, which contributes to the quality of life of residents. It has been recognised that destination managers and marketers should provide a satisfactory tourism environment, infrastructure and services, as well as closely monitoring changes in resident satisfaction (Su et al., 2018). On the other hand, uncontrolled tourism development can lead to inflation and a higher cost of living, and inadequate management can result in social tensions, loss of cultural identity and disruption of the local lifestyle. Poorly managed destinations can suffer from environmental degradation, pollution, habitat destruction and loss of biodiversity, all of which have a negative impact on the residents' well-being. Therefore, closely monitoring residents' perceptions, attitudes, opinions and needs is crucial to maintaining the sustainability of a destination (García-Buades et al., 2022). If residents are truly to be considered as key stakeholders in the development of a sustainable destination, great importance must be placed on their participation in tourism planning and development (Alrwajfah et al., 2019). Such management can lead to greater satisfaction among locals and a more welcoming atmosphere for tourists (Gajdosik et al., 2018).

Enhancing the link between tourism, the quality of life of residents, and environmental health is a much-praised goal in the academic and tourism community (Crotts et al., 2022). It is a process that aims at improvement and includes a continuous assessment of the economic, social, cultural and environmental health of a community. The resulting actions provide a comprehensive and focused perspective that is essential for destination management, public policy makers and business leaders (Crotts et al., 2022; Sharpley, 2014). As Lanca et al. (2024) emphasise, the main objective of sustainable tourism development is to improve the well-being of all stakeholders.

Therefore, this study emphasises that it is crucial for destination management to act as a catalyst in this process by actively involving local people in planning and by monitoring the intensity of tourism impacts and addressing their concerns about tourism. It is therefore necessary to design better public policies through participatory planning that prioritise residents' satisfaction with their quality of life.

5 Conclusions

This study examines the role of tourism in shaping residents' satisfaction with living conditions in the coastal destinations of Opatija and Rijeka, Croatia. The aim of the study was to contribute to the existing body of knowledge by considering not only socio-demographic factors and perceived impacts of tourism, but also by including satisfaction with destination management and coastal issues in the model. These are potential predictors of resident satisfaction with destination living conditions that have not been fully considered in previous studies of this type. The findings show that satisfaction with destination management and perceived positive impacts of tourism prove to be significant predictors of residents' satisfaction with living conditions. This suggests that effective destination management and the positive contributions of tourism play a crucial role in shaping community well-being. The study provides valuable insights for policy makers and destination managers, and emphasises the importance of effective management practices that enhance the positive impacts of tourism. The results provide a basis for targeted interventions and policy adjustments to improve the overall satisfaction of residents. Furthermore, the inclusion of satisfaction with destination management and coastal issues in the model expands the understanding of the complex dynamics between tourism, community well-being and destination management.

Given the crucial role that resident satisfaction plays in supporting tourism and the sustainability of tourism development, destination managers and marketers should implement a strategy that focuses on resident satisfaction. Satisfaction with living conditions is inherently subjective and can be influenced by various individual and contextual factors. Depending on personal preferences, experiences and priorities, residents may prioritise different aspects differently. The local context, specific policies and the nature of tourism activities in Opatija and Rijeka could significantly influence residents' satisfaction. Understanding these potential reasons can form the basis for further research or local strategies aimed at enhancing residents' satisfaction with living conditions

in the region. In addition, targeted surveys could provide to the destination management as well as to the local government valuable insights into residents' perspectives and preferences. These insights provide an important basis for the key stakeholders who need to gain the support of the local population in order to ensure sustainable tourism development.

This study improves the understanding of the multi-faceted relationship between tourism and resident satisfaction, and highlights the need for comprehensive strategies that consider both the positive and negative impacts while emphasising effective destination management. The current findings add to the growing literature on resident satisfaction in tourism contexts. They emphasise the need for a thorough understanding of local dynamics and highlight the intricate interplay between positive and negative impacts, destination management practises and residents' demographic characteristics.

One of the main limitations of this study is that it is based on data from a single case study, which suggests that different results may be obtained in other case study contexts. Therefore, it is necessary to consider the results of this study in the specific context of the study area and the characteristics of tourism activities that take place in these destinations. Future research efforts could build on these findings through additional qualitative research or surveys aimed at uncovering the specific factors that influence residents' perceptions and satisfaction.

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