

The Effect of Sustainable Tourism Development on the Quality of Life of the Local Population: An Empirical Analysis

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Abstract

Sustainable tourism development is the core of a destination's further development. The successful implementation of such development depends crucially on the local population's attitude. The role and importance of local people's perceptions in tourism are central to the design of sustainable, long-term development strategies, which, in turn, influence the overall quality of life. Sustainable development is therefore an important determinant of the quality of life in tourism-oriented communities. Quality of life serves as an indicator of whether local development benefits residents rather than just tourists and investors — an aspect fundamental to sustainability from a local perspective. This study aims to examine locals' perceptions of quality of life and sustainable tourism development. The research uses factor analysis to extract latent dimensions that shape perceptions of sustainable tourism development and residents' quality of life. This analytical approach facilitates the identification of underlying structural relationships between the observed variables and thus contributes to a deeper understanding of their interdependence in the context under study. This study contributes to the development of a theoretical framework for understanding the relationship between sustainable tourism and quality of life in local communities' practices. The results provide empirical insight into residents' attitudes in active tourist destinations, which can serve as a basis for designing participatory development policies that balance tourism growth, sustainability, and residents' quality of life.

Keywords: sustainable tourism development, quality of life, local population, Croatia

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Introduction

Quality of life is a multidimensional concept that can be viewed from different perspectives: from a sociological perspective (Nopiyani et al., 2021), an economic perspective (Kowaltowski et al., 2006), a psychological perspective (Ramkissoon, 2023), a medical perspective (Hu et al., 2024), etc. The quality of life refers to a general level of well-being, assuming that the term "good life" is synonymous with a high-quality life characterized by the balanced fulfillment of a person's material, health, social, and psychological needs (Ventegodt et al., 2003). According to Kulbicki (2004), needs are a fundamental factor that guides and shapes the decisions of the population, acting as a driving force in both individual and collective decision-making. At the same time, quality of life refers to the degree of well-being experienced by an individual or a group of people (Delibasic et al., 2008). Quality of life is the sum of satisfaction with important life domains (Frisch, 2006). In tourism research, quality of life is increasingly regarded as a fundamental analytical construct operationalized by indicators such as subjective well-being, life satisfaction, and feelings of happiness (Ivlevs, 2017). One criterion of quality of life can also be satisfaction with housing (Amérgo et al., 1997). Some of the key factors that determine the users' level of satisfaction with the living environment are the condition of the property, the physical characteristics of the home and neighborhood, social connections, and socio-demographic characteristics (Adriaanse, 2007).

The quality of life can be analyzed from the perspective of the local population, tourists, or tourism workers. The participation of tourists in activities aligned with the principles of a sustainable lifestyle significantly enhances perceived quality of life, thereby increasing satisfaction and loyalty towards the destination (Campón-Cerro et al., 2020). At the same time, many studies find that tourism activities are focused on areas such as economic, social, environmental, and cultural, which have a significant impact on the quality of life of the local population (Jurowski et al., 2004). The "growth" of tourism creates more jobs, generating additional tax revenues that allow the government to increase public spending and thereby improve the economic, consumptive, social, and environmental well-being of citizens (Uysal et al., 2020). Therefore, tourism improves the quality of life (Constanta, 2009). However, quality of life can also lead to future economic growth in tourism by creating businesses and acquiring material goods (Croes, 2006).

Sustainable development is essentially about maintaining a particular tourism-related economic activity without excessive changes to the natural or social environment. However, the concept is open to broad, partly free interpretation (Gartner, 1996). Butler (1999) considers it unlikely that there will ever be a single, universally accepted definition of sustainable tourism development, because the success of this concept lies precisely in its difficulty to define and its applicability to all interested stakeholders. Bartoluci et al. (2021) point out that the difficulties in defining the concept result from the fact that it directly depends on the types and forms of tourism developed in the destination, the stage of the life cycle in which the destination is located, the role of tourism in the local economy, the existence of sustainable development policies, etc. Sustainable tourism development is the development that involves all stakeholders in the tourism sector, from public and local government and self-government, tourists, real sector representatives, to civil society doers, which has minimal negative impact on the environment and contributes to long-term economic benefits for all tourism stakeholders (Pham et al., 2025). Such an approach, in particular, aims to preserve natural resources and cultural heritage while enabling economic progress (Irawan et al., 2022). The successful implementation of such a development depends mainly on the local population's attitude. Meeting the

basic needs of local people is a key objective of sustainable tourism development, and achieving this objective is only possible if the community actively participates in the planning, design, and monitoring of tourism development (Sharpley, 2000). Understanding the impacts of tourism on the lives of the local community provides important insights for the development of sustainable tourism strategies in the long term (Baral et al., 2022), with change being inevitable as local people are exposed to various impacts that tourism brings and creates, with these impacts having a significant influence on the overall quality of life within the community.

Understanding the nature and causality of the relationship between sustainable tourism development and quality of life yields the research questions in this paper: What key elements of sustainable tourism development does the local population expect to improve their quality of life? Have the opportunities for sustainable tourism development been utilized? How satisfied is the local population with the quality of life? To what extent do the inhabitants perceive sustainable tourism as a factor that improves their quality of life?

Overview of previous research

In the theoretical literature, there are various approaches to analyzing quality of life, which can be viewed from objective or subjective perspectives. The objective dimension of the quality of life is reflected in changes in social indicators such as income, educational attainment, and availability of and demand for services, which has led to an increase in material well-being. In contrast, subjective quality of life, on the other hand, encompasses changing patterns of individual aspirations, satisfaction and lifestyles, with these dynamics contributing to fluctuations in perceptions of living standards and identity (Cicerchia, 1996). The concept of objective quality of life is based on the use of measurable, empirically verifiable indicators that reflect the degree of satisfaction with basic human needs. In contrast, subjective quality of life is examined through individual assessments of personal happiness and general life satisfaction (Rapley, 2003). Ventegodt et al (2003) divide the quality of life into subjective, objective and existential groups, where objective quality of life means how the outside world perceives a person's life and is reflected in the person's ability to adapt to the values of the culture and says little about that person's life, meaning that attitudes are influenced by the culture in which people live. Existential quality-of-life measures well-being in a person's life, which involves meeting a range of biological needs, optimizing conditions for growth, and living in accordance with the ideals inherent in our nature (Ventegodt et al., 2003).

The subjective quality of life refers to the individual perception of the level of life satisfaction and personal happiness that an individual experiences in everyday life, whereby said perception results from personal attitudes, values, and emotional reactions in which the subjective evaluation of one's life is reflected in a sense of fulfillment, satisfaction, and meaning (Ventegodt et al., 2003). The concept of subjective quality of life has developed in three directions: holistic, domain-specific, and hierarchical (Hu et al., 2024). In tourism research, the predominant approach emphasizes subjective measures to assess quality of life, with a primarily hedonistic perspective (Hu et al., 2024). The holistic approach to conceptualizing quality of life is based on an integrative view of well-being and uses a comprehensive, global measure of quality of life that reflects respondents' overall perceptions of satisfaction with their quality of life (Lin et al., 2017). Marans (2015) provides a theoretical view of quality of life that includes both objective and subjective indicators, while Moser (2009) extends this analysis by examining the dynamic relationship between individuals and their environments and living conditions.

Sustainability as a three-dimensional concept is based on the so-called triple bottom line approach, encompassing economic, social, and environmental aspects (Teodorović, 2015). The long-term sustainability of tourist destinations depends on the ability to align economic interests with environmental protection and social cohesion; therefore, it is essential to emphasize the need to reconcile all dimensions of sustainability in development (Gupta et al., 2024). The authors (Gupta et al., 2024) confirm that sustainable tourism is not a static state, but a dynamic process of adaptation and dialogue between development and conservation imperatives. A sustainable destination is successful when it strikes a functional balance between economic benefits, social well-being, and environmental stability, whereby no aspect is neglected at the expense of the others. The economic dimension of sustainability is considered by optimizing income, increasing employment and developing local infrastructure and how sustainable tourism can provide long-term economic benefits, provided that externalities such as excessive seasonality, dependence on external markets and uncontrolled urban sprawl are prevented; the environmental dimension analyzes the impacts of tourism on natural resources, biodiversity and pollution, destination carrying capacity management, environmental standards and infrastructure development, while the social dimension includes local community engagement, cultural heritage preservation and equitable distribution of benefits (Pešić et al., 2022). Pešić et al. (2022) emphasize the importance of inclusive planning and community participation in decision-making.

By linking the variables of sustainable tourism development and quality of life, the literature in this segment has been extensively researched in the context of tourism development or the impact of tourism on the quality of life of the local population (Kim et al., 2013; Cornell et al., 2019). Andereck et al. (2011) examine the multidimensional nature of tourism impacts: economic, social, cultural, and environmental, and their role in shaping life satisfaction. The results show that positive economic and social impacts are associated with a higher perceived quality of life, while negative environmental impacts (e.g., congestion, pollution) are associated with lower satisfaction. In fact, the highest quality of life is reported by respondents who perceive tourism as supporting the local community and identity while minimizing the negative impacts (Andereck et al., 2011).

In reviewing the literature on the integration of sustainable tourism development and quality of life, many studies have focused on how quality of life affects sustainable tourism development (Kowaltowski et al., 2006), while fewer studies have examined how sustainable tourism development can affect quality of life. Research on the interrelationship between the quality of life and sustainability in the context of public housing projects for low-income populations in the region aims to determine how the planning and design of housing affect living conditions and the environment (Kowaltowski et al., 2006). In the study by Kowaltowski et al. (2006) the quality of life includes subjective and objective aspects, while sustainability in this study is primarily perceived through the reduction of water and energy costs, changes in spatial planning and architectural design, especially in the context of public policies and standardized housing models that ignore local needs and social context, hypothesizing that the perception of responsible tourism in host communities positively influences their quality of life through the development of positively perceived sustainability, which was confirmed.

The relationship between responsible tourism, the sustainability of a destination, and the quality of life of the local population in a destination was examined by Sariskumar et al. (2018), who confirmed in their study that responsible tourism contributes significantly to the sustainable development of the destination and improves the

quality of life of the local population. The sustainability of destinations through responsible tourism can impact people's quality of life in many ways (Mathew et al., 2017). Key elements to strengthen the perception of the benefits of tourism are: involving the local community, promoting jobs and preserving the environment, and it has also been confirmed that a sustainable destination has a positive impact on the quality of life (Sariskumar et al., 2018). Sustainable destination management should also take into account seasonal fluctuations, which strongly influence perceptions of quality of life (Jeon et al., 2016). The above author's research aims to examine the impact of seasonal tourism pressure (e.g., crowds, crime, traffic) on the quality of life of the inhabitants of a cultural and historical destination. The paper emphasizes that tourism brings significant economic benefits and that a sustainable perception of the environment has a positive impact on quality of life. At the same time, adverse seasonal effects disrupt daily life and overall quality of life, resulting in social costs.

Kim et al. (2013) establish a link between perceptions of the impacts of tourism (economic, social, cultural, and environmental) by residents of destinations at different stages of tourism development and their satisfaction with different areas of quality of life and overall life satisfaction. The study found that perceptions of tourism impacts are more pronounced at certain stages of tourism development. For example, perceptions of economic impact contribute most to material well-being in the mature phase of tourism. However, tourism contributes significantly to improving residents' quality of life, especially in the early stages of destination development. The study by Cornell et al. (2019) found that residents believe that the environmental and economic costs outweigh the benefits, while the socio-cultural benefits outweigh the costs. Although the study identified environmental issues, particularly littering and vandalism, and economic costs associated with price increases, traffic congestion, and seasonal employment, overall support for tourism remains positive.

Methodology

The spatial scope of the study included five Croatian counties with the highest number of overnight stays by domestic and foreign tourists according to official statistical data in 2024, including the cities of Zagreb, Split, Zadar, Dubrovnik, Rovinj, and Rijeka. The respondents are the local population of those cities. A sample of 422 respondents was surveyed from April 1 to May 30, 2025. The research instrument is a survey distributed via Google Forms to acquaintances in those cities, who were asked to forward it to their friends. Respondents gave their answers on a Likert scale from 1 to 5, with 1 indicating complete disagreement and 5 indicating complete agreement. The survey consists of socio-demographic variables and the operationalization of the variables was done for sustainable tourism development according to Choi et al. (2005), the quality of life according to Cornell et al. (2019) and additional questions were added according to the research of the Ministry of Tourism and Sports (2024), which included a survey on local people's satisfaction with tourism in the residential city and questions on challenges. Compared with the review of previous research by Sariskumar et al. (2018), this paper used different measures for the variable of sustainable tourism development (as presented in Table 2).

In the conducted study, an exploratory factor analysis was applied to identify latent structures among the observed variables, using the statistical software R for data analysis. The purpose of exploratory factor analysis is to find factors or identify common characteristics between the variables and, on this basis, reduce the number of variables in the analysis, in this case, the number of survey questions. This is achieved by removing individual questions, combining some variables into a standard variable or selecting a variable that best represents the group.

Results

The results shown in Table 1 relate to the respondents' socio-demographic characteristics.

Table 1
Descriptive statistics for sociodemographic variables

Variable name	Modalities	Number of respondents	Number of respondents (%)
City of residence			
	Dubrovnik	30	7.11
	Rijeka	32	7.58
	Rovinj	44	10.43
	Split	86	20.38
	Zadar	36	8.53
	Zagreb	194	45.97
N		422	100
Length of residence in the city			
	Less than 1 year	50	11.85
	From 1 to 5 years	48	11.37
	From 6 to 10 years	34	8.06
	More than 10 years	290	68.72
Gender			
	Male	132	31.28
	Female	290	68.72
Age			
	18 to 25	156	36.97
	26 to 35	78	18.48
	36 to 45	110	26.07
	46 to 55	54	12.80
	56 to 65	14	3.32
	66 to 75	8	1.90
	76 and above	2	0.47
Educational level			
	University or higher education	240	56.87
	College	60	14.22
	High school or lower	122	28.91
Employment status			
	Apartment cleaners	4	0.95
	Housewife	6	1.42
	Student working seasonally	38	9.00
	Retirement	10	2.37
	Unemployed	26	6.16
	Seasonal worker	12	2.84
	Student	74	17.54
	Permanent work contract	224	53.08
	Temporary work contract	28	6.64
Income from tourism			
	Additional source of income	114	27.01
	Main source of income	44	10.43
	No income from tourism	264	62.56

Source: Author's work

Table 1 shows that 422 people participated in the survey, with Zagreb, as the most important representative of continental Croatia, having the highest proportion of

respondents. Looking at the duration of residence, respondents with 10 or more years of residence in a particular city predominate. In terms of gender, women predominate, with the majority of respondents under 45. Looking at the respondents' educational level, those with a university or college degree predominate. Employment status shows that the majority of respondents have permanent contracts, and a significant number of students have seasonal jobs. The majority of respondents do not receive any income from tourism, though some do.

Table 2

Factor Name Selection

QUALITY TOURISM FOR ALL IN THE FUTURE (factor 1)		
i1	Balanced tourist traffic throughout the year	MINTS, 2024
i2	Excellence in price-quality ratio	
i3	Networking and encouraging excellence	
i4	Measuring quality and continuous quality improvement	
i5	Retention of residents and return of youth after education to live and work in the city	
i6	Tourism development that does not reduce the quality of life of local residents	
i7	Continuous development of knowledge and skills aligned with market needs	
SUSTAINABILITY OF THE QUALITY OF LIFE IN THE MUNICIPALITY (factor 2)		
X8	Well-being of the local community	Cornell et al. (2019)
X9	Lifestyle	
X10	Shared identity and community awareness	
X11	Preservation of natural and cultural heritage	
X12	Recreational amenities	
X13	Urban issues	
SUSTAINABLE TOURISM DEVELOPMENT (factor 3)		
X1	Environmental sustainability	Choi et al. (2005)
X3	Perceived economic benefits	
X4	Community participation	
X5	Long-term planning	
X6	Visitor satisfaction	
X7	Economically focused communities	
LIVING AND TOURISM (factor 4)		
z1	Overall tourism in the city you live in	MINTS, 2024
z2	Life in the city over the past month	
z3	Overall life satisfaction	
z4	Tourism management approach	
TRAFFIC AND WASTE (factor 5)		
z5	Parking possibilities	MINTS, 2024
z6	Traffic solutions	
z7	Waste management practices	
OFFER IMPROVEMENT (factor 6)		
i8	New attractions and events	MINTS, 2024
i9	New accommodation capacities	
i10	New gastronomic offer	
X2	Perceived social costs	Cornell et al. (2019)

Source: Authors' work

According to the MSA test (total index = 0.88) and the Bartlett's test (p-value = 0), the variables are correlated enough to support a factor analysis (Beavers et al., 2013). The number of eigenvalues greater than one is 6, which, according to the Kaiser

criterion, is the number of factors used in the further analysis. The factors mentioned explain 61% of the total variance (Table 3). A factor loading, or weight, represents the correlation between a variable and a factor. Factor loadings greater than 0.4 are considered statistically significant (Hair et al., 2019). The square of a factor's weight indicates the percentage of variance it explains. The variance of a single variable in the correlation matrix is 1, indicating that each variable contributes equally to the analysis. It consists of the standard and specific variances. The sum of the squares of the factor weights by row is called commonality and represents the common variance (Table 3). The difference of one minus the commonality represents the part related to the specificity of the variable itself and the measurement error. The variance of the factor is equal to the sum of the squares of the factor loadings per column. If this is divided by the total variance sum of all 30 variables, which is 30, the penultimate row is obtained, from which the last row of the cumulative follows. The last column shows good internal consistency for all six factors.

A better interpretation of the solution is achieved through an orthogonal rotation, which eliminates multicollinearity between the variables and can be used in the regression analysis. Varimax rotation, as one of the orthogonal rotations, is used in more complex structures with overlapping factor loadings across multiple variables to reduce the above effect (Goretzko et al., 2021). The aforementioned rotation is used in this study.

Table 3 contains only the factor weights that are greater than 0.4. The first factor has the most variables (eight) and explains 16% of the total variance; i.e., it has the largest column total. The communalities for all variables exceed 50%, indicating the contribution of the joint variance of all six factors to each variable. For variable i7, there is an overlap between factor 1 and factor 6. Their weights are 0.70 and 0.47, and their squares, i.e., their contributions to commonality, are 0.49 and 0.22. The contribution of factor 1 is more than twice as large as the contribution of factor 6, so we disregard factor 6 in the interpretation. For variable i8, there is an overlap between factors 1 and 6. However, the contribution of variable i8 is the smallest among the important variables for factor 1, so we do not consider it for the interpretation of factor 1; instead, we consider it for factor 6.

Factor 1, which replaces the listed variables from i1 to i7, is called Quality tourism for all in the future (Table 2), because the variables mentioned refer to the needs of tourists and of the local population throughout the year, based on knowledge and skills. Factor 6 represents the second part of the variables related to tourism challenges over the past five years. It consists of three variables that are important for interpretation. The previously mentioned variable i7 was used to interpret Factor 1 and contributed less than the other variables important for Factor 6. However, variable i7 refers to the knowledge and skills necessary to improve the offer of accommodation, events, and attractions, with the indispensable gastronomic offer. Therefore, the mentioned factor 6 is referred to as improving the offer.

Of the thirteen variables relating to sustainable tourism development, variable X2 is not interpreted as all its factor loadings are below 0.4. It also has the lowest commonality of all variables, i.e., only 33% of its variance is explained by the factors. The variables mentioned are summarized in Factor 2 and Factor 3. Factor 2 contains variables X8-X13 and contributes less to the total variance than factor 1. Variable X10 has an overlap between Factor 2 and Factor 3, but the contribution to the variance of variable X10 is more than twice as significant as Factor 2 compared to Factor 3. Therefore, X10 is used for the interpretation of Factor 2. The statements that are relevant for the interpretation of Factor 2 relate to the preservation of natural and cultural heritage, lifestyle, availability of recreational opportunities, urban issues

related to overcrowding, waste, and traffic. The statements listed reflect the sustainability of the municipality's quality of life. Factor 3 contains the variables X1-X7, excluding X2. The variables for this factor relate to economic benefits, which must be sustainable through a focus on conservation, long-term planning, community involvement in decision-making, and, of course, satisfied visitors. Therefore, factor 3 is called Sustainable Tourism Development.

The variables that assess satisfaction are distributed across factors 4 and 5. The variables from z1 to z4 are grouped around factor 4, and there are no significant factor loadings. The aforementioned factor refers to the current state of tourism and its management as well as satisfaction with life in general. The factor is called Life and Tourism. The variables from z5 to z7 form Factor 5, labeled Traffic and Waste. Variables z5 and z6 relate to transportation issues and contribute more to the factor than variable z7, which relates to waste.

The results obtained show that there is no correlation between the three main groups of questions relating to the sustainability of tourism development (X1-X13), respondents' satisfaction with the city they live in (z1-z7), and the challenges of the next five years (i1-i10). The names of the factors are: Quality tourism for all in the future (factor 1), Sustainability of the quality of life in the municipality (factor 2), Sustainable tourism development (factor 3), Living and tourism (factor 4), Traffic and waste (factor 5), and Offer improvement (factor 6). Each group is divided into two parts: the first into factors 2 and 3, namely the sustainability of quality of life and tourism sustainability. The second factor is 4 and 5, with one part representing satisfaction with the synergy between life and tourism, and the other emphasizing satisfaction with addressing problems of waste and transport in particular. Finally, the third group, which represents the five-year challenges, is divided into factors 1 and 6, which relate to the quality of tourism for locals and visitors, with a focus on improving the offer.

Thus, by using an orthogonal rotation, six uncorrelated factors were identified, reducing the survey's complexity from 30 original questions to just 6. This simplifies the implementation of future surveys.

Table 3
Factor Analysis Results

Variable	F1	F2	F3	F4	F5	F6	Communality	Cronbach Alpha
i1	0.73						0.60	0.92
i2	0.82						0.70	
i3	0.77						0.67	
i4	0.83						0.76	
i5	0.65						0.55	
i6	0.71						0.63	
i7	0.70					0.47	0.76	
X8		0.74					0.65	0.87
X9		0.82					0.76	
X10		0.63	0.43				0.67	
X11		0.69					0.51	
X12		0.63					0.53	
X13		0.58					0.50	
X1			0.65				0.46	
X3			0.57				0.54	
X4			0.57				0.35	
X5			0.75				0.62	
X6			0.70				0.57	

Conclusion

This study complements the existing tourism literature by highlighting the local population's perception of sustainable tourism development as important for improving quality of life. Therefore, it is important to consider local people's perceptions to derive positive benefits from sustainable tourism that improve the quality of life. Viewing sustainable tourism development through the prism of local people's quality of life reveals a complex, multidimensional relationship that requires a holistic approach to interpreting the challenges of tourism dynamics. At the heart of this relationship is the theoretical assumption that tourism, when developed in accordance with the principles of sustainability, can act as a catalyst for the improvement of subjective and objective quality of life, contributing not only to material well-being but also to the preservation of social identity, shared values and natural and cultural heritage, generally leading to an increase in the quality of life.

The factor analysis carried out reduced the original 30 survey questions to six factors. In addition, each of the original three groups of questions results in two factors that are not correlated with each other. The results obtained should make it easier to conduct surveys in the future by reducing the number of questions, which could affect the number of respondents and the quality of survey completion.

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