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The Impact of Risk Perception and Factors on Tourists' Decision Making for Choosing the Destination Uttarakhand/India

Abstract

This study explores the tourists' perception of risks attached to safety and security affecting their decision-making process. The study further discusses the risk perception of tourists in relation to social and cultural factors, media influence and demographic factors that motivate tourists to choose a safe destination and how tourists perceive the safety and security measures in the hospitality and tourism industry and at their travel destination. Quantitative research methodology was implemented and samples were collected from both the domestic as well as international tourists. A Stratified Random Probability Sampling method was applied to select the sample at five tourist spots of India i.e., Dehradun, Mussoorie, Haridwar, Rishikesh, and Nainital. 287 questionnaires were returned back and the data was analysed by using Statistical Package for Social Sciences. The findings reveal that tourists' decision-making process is influenced by their risk perception level; therefore, this study validates that tourists' decision-making is influenced by their risk perception level in relation with socio-cultural factors and media influence and provides useful information for destination marketers, hospitality operators and its stakeholders in proper planning and implementation of the policies and to utilize this information while undertaking the marketing campaign or develop tourist products.

Keywords: *Tourist, Risk perception, Decision making, Destination selection, Socio-cultural, Media.*

Anshul Garg. Senior Lecturer. Faculty of Hospitality, Food and Leisure Management, Taylor's University, Lakeside Campus No. 1, Jalan Taylor's, 47500 Subang Jaya, Selangor Darul Ehsan, Malaysia Tel: + 6012-6415676/Fax: + 60356925522

Email: anshul.garg@taylors.edu.my

Jeetesh Kumar. Senior Lecturer.Dr. Faculty of Hospitality, Food and Leisure Management, Taylor's University, Lakeside Campus.No. 1, Jalan Taylor's, 47500 Subang Jaya, Selangor Darul Ehsan, Malaysia Tel: + 60102535574/Fax: + 60356925522

jeetesh.kumar@taylors.edu.my

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Garg, A. & Kumar, J.

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1. Introduction

The tourism industry has become the fastest growing industry that has also faced some obstacles due to the world crime activities such as terrorism and war, the spreading of epidemic diseases, world natural disasters and recession crisis in the world's economy (Garg, 2015). These obstacles are negatively impacting the growth of tourism and make it one significant term which is travel risks (Murthy, 2008). The History shows that 9/11 attacks, SARS, swine flu, Tsunami, Bali bombing, 26/11 Mumbai attacks over the past few years have vacillated the global tourism industry due to these crises and disasters. As a result of this circumstance, it made discernment from the tourist's viewpoint that the requirement for well-being and security has turned into the principle variables while picking a tourist destination (Garg, 2013, 2015; Hall et. al., 2003).

According to Middleton (1994), safety is an important concern for tourist. Safety and security are important social determinants to the tourists. The very first safety issue that concerns tourists most is the crime, especially robbery and fraud (Glensor & Peak, 2004; Hauber & Aga, 1996; Zheng & Zhang, 2002). According to Hallin and Gitlin (1994), the public opinion is mobilised to an extent that otherwise has no counterpart even in the established democracies. However, it is proven that tourists are more victimised than locals (Barker, et al. 2002; Chesney-Lind & Lind, 1986; Fujii & Mak, 1980; McPheters & Stronge, 1974). Tourists are considered to be vulnerable to the victimisation of crime due to varying behaviour patterns, carrying large amounts of money, lack of familiarity with their environments and they also tend to look different, standing out in a crowd (Brunt, et al., 2000; Pizam & Mansfeld, 1996). In recent years, international tourists have become more interested and involved in ecotourism, personal health promotion, outdoor activities (such as adventure sports) and travel to remote destinations with their focus on the safety and security in travel destinations became a major priority (Belau, 2003).

Destinations differ in many respects; their location, historical experience, to political instability, ethnic conflicts and crime. This study was conducted in the Northern Himalayan state of Uttarakhand in India which is considered as the land of gods, the home of the Himalayas and truly a paradise on earth, allures everyone from everywhere. It is rich in natural resources especially water and forests with many glaciers, rivers, dense forests and snow-clad mountain peaks. The fresh air, the pure water, the chilling snow, the adverse mountains, the scenic beauty, the small villages, the simple people and a tougher lifestyle is what that distinguishes Uttarakhand from rest of the world.

The main reason for studying the tourist behaviour and their risk perception level before deciding on their choice of destination for travel in this region is due to the fact that the region is, geographically, susceptible to both the natural as well as human-caused disasters. The region is a safe haven for the extremists to infiltrate, hide and operate their activities since the region has open borders with Nepal. The region is also susceptible to the natural disasters and the latest incident was seen in June 2013, when a multi-day cloudburst centred on Uttarakhand caused devastating floods and landslides becoming the country's worst natural disaster since the 2004 tsunami.

This study aims to make an impact on the literature in this region. It also delivers real value to the industry in accepting the enthusiasm, risk perceptions and decision-making of tourists visiting Uttarakhand. The goal is to understand how decisions are made and how underlying variables affect choice behaviour. It is crucial for destination marketers to understand the tourists' decision process, in order to develop effective marketing strategies. Overall, this study extends our knowledge of travel risk perception and decision making behaviours within the context of Uttarakhand inbound tourists.

2. Literature Review

Risk has been broadly investigated into purposeful tourism and different related research fields; for example, risk observation at various destinations, risk perception in tourist physiognomies and typology, risk perception and security, demographic and social contrasts in risk sensitivity, actions to reduce the apparent risks, the impact of preceding encounters on risk discernment, and the impact of risk on procuring and re-procuring intention (Kaushik, et al., 2016).

Many tourists seem to travel just for the experience and enjoyment of shopping (Timothy & Butler, 1995). Some speculate that the propensity of tourists as victims comes from the simple fact that tourists spend more time outdoors, sightseeing, dining, and shopping (Brunt, et al., 2000). Additionally, many times tourists involve themselves in risky behaviour (Lauderdale, et al. 2011). Tourists are less likely to be aware of the local laws and processes of reporting crimes and pressing charges against criminals. In this way, the probability of picking up from a guest is high while the danger of conviction and detection are low (Brunt, et al., 2000; Pizam & Mansfeld, 1996).

It is proven that crimes have negative effects on the willingness to visit (Dimanche & Leptic, 1999; Garcia & Nicholls, 1995; Hall, et al., 1995; Moore & Berno, 1995; Pizam, 1999). The concern of turning into a casualty of crime impacts the enthusiasm to visit as well as damages the expansion of local tourism business. But at the same time, it has been additionally noticed that individuals go to the places of risk in order to experience them. The greatest illustration would be bungee jumping in New Zealand.

Natural disasters, industrial accidents, and other crises can disrupt an organisation's functioning and survival (Caponigro, 2000). This is particularly true of the hospitality and tourism industry, which is often a prominent victim in crises (Faulkner, 2001). A major crisis can instantly damage a destination's reputation and infrastructure, both of which may take years to rebuild. The November 2008 terrorist attack in Mumbai and the hurricane disaster in New Orleans are some of the glaring examples (Racherla & Hu, 2009). But at the same time, there are cases of destinations which recovered quite soon as well. An example would be Bali, where within the days of the bombings, Bali Recovery Group was created (Bali Recovery Group, 2004) and due to the efforts of the Indonesian government, a large number of NGOs, volunteers, local residents, media and other stakeholders, Bali strived to move beyond the negative images (Gurtner, 2004). Another big example is the recovery of Ground Zero after 9/11 terrorist attacks in New York. The city recovered from the incident within one year (Bonham, et al., 2006), and in 2002, the wrecks of the World Trade Centre in New York attracted 3.6 million visitors (Griffiths, 2000). Another example is Phuket which was affected by the tsunami in 2004. The beach resorts around Phuket Island were quickly cleaned up and have started their usual operations.

The literature shows that the potential tourist buying behaviour towards an affected destination is impacted by external and internal factors concerned with tourism crisis (Baker, 2014; Henderson, 2007; Ngoc, 2016; Sonmez & Graefe, 1998). According to Sonmez and Graefe (1998), the theories about consumer behaviour and tourist decision-making discussed in the literature review, motivation to travel results from a range of personal, social or commercial cues under socio-demographic and psychographic influences. When there is motivation to travel, tourists may have a consciousness of a set of destinations. Sonmez and Graefe (1998) mentioned that the consciousness of this set of destinations comes from those people who have come across them incidentally or through passive or a casual material search. These options are affected by personal attitudes toward destinations. According to Swarbrooke and Horner (1999), attitudes are influenced by people's initial views of destinations and by the limited details available about the destinations. Promotion activities

and special offers after a tourism crisis encourage people to travel, since seeking a good deal is one of the most significant considerations influencing the choice of a destination.

The extent of the information search may depend on past travel experience, risk perception, travel anxiety, and the importance and purposes of the travel. Therefore, once a destination suffers an instance of tourism crisis, no matter if it has happened or it is happening, potential tourists may seek to acquire a large amount of definite information about the tourism crisis situation in the chosen destination. Sonmez and Graefe (1998) mentioned that this occurs because the safety and risk factors with regard to tourism crisis problems stimulate them to need more information in order to assess the destination. Sonmez and Sirakaya (2002) studied Turkey's image from American travellers' perspective and discovered some factors that influenced the possibility of traveling were overall appeal, safe and hospitable environment, general mood and vacation atmosphere, travel experience, relaxing effect, local attractions and hospitality, authenticity of experience, social and personal communication channels, comfort/safety, and tourist facilitation.

According to Sonmez and Graefe (1998) in the evaluation stage, the image of the destination is formed by the information and relevant details tourists have collected and also from other external resources. The image of alternatives is the basic criteria for the evaluation of the alternative destinations. Once a crisis occurs in chosen destinations, media coverage of the crisis, government advice, as well as various other information related to the crisis affects tourist's perception of the destination and perceived risk level, resulting in changes to their images of destinations. In this situation, different levels of safety may influence the process of evaluating the alternatives. Destinations regarded as safe from the tourism crisis will be given more consideration, and those perceived as risky may be rejected. Sonmez and Graefe (1998) said that choice of destination is made by choosing an option that meets almost all of the tourists' needs and is perceived safe. If there is a crisis outbreak in the chosen destination after final destination choice has been made, the media coverage of the crisis in the destination, announcements by travel advisories and information from social interactions comprise the tourist's knowledge of the crisis. The knowledge gained then influences their final travel decision and travel intention towards the chosen destination. In other situations, in which there is an outbreak of a tourism crisis in the chosen destination, knowledge of the crisis also comes from external sources. This knowledge relates to whether tourists still choose this affected destination as the final destination. Sonmez and Graefe (1998) argue that such information has the potential to impact the outcome of the decision, and is referred to as the behavioural component of the decision-making process.

According to Pinhey and Iverson (1994), the outcome of travel decision and travel intention is determined by individuals' knowledge of the tourism crisis, risk perceived, travel safety, and attitude towards the destination. The outcome can be a cancellation of the trip to the selected destination, confirmation of previous decision making, or selection of another destination to visit instead. A tourist's decision-making is influenced by the individual's external and internal factors (Pinhey & Iverson, 1994). Several internal factors related to tourism crises may influence every key stage of the travel decision. According to Sonmez and Graefe (1998), previous travel experience may affect the individual's confidence regarding future travel. The risk perceived of the tourism crises may cause travel anxiety towards a destination. Different levels of risk perception together with other internal factors may determine a tourist's motivation to travel, their awareness of destination alternatives, the extent of their information search, evaluation of alternatives, and different destination choice. According to Roehl and Fesenmaier (1992), the level of risk perception affects the amount of information required, since an information search is considered as a risk reduction strategy.

According to Swarbrooke and Horner (1999), attitude is one of the main determinants of tourist buying behaviours as discussed earlier. An individual with negative attitudes toward a

destination due to the tourism crisis there may exhibit high levels of concern for safety, and this is likely to result in a negative outcome of the travel decision. External factors related to tourism crises, like media news about a crisis situation, tourism authorised advisories, the recovery campaign and so on, have an influence on tourist's perceptions of the affected destinations, their attitude towards travel and their image of the destinations. Schmoll (1977) said that great bargains made available after the crisis may encourage people to travel since as mentioned before, a good deal of tourists considers this factor a vital motivation for visiting a destination and is the main factor in destination choice.

According to Kotler (1997), tourist behaviour is influenced by factors whose action could be independent or associated and these factors can be gathered as physiological, personal, and socio-cultural factors. Kotler (1997) also said that travel behaviour is influenced by a blend of a certain group or social class, upper-class tourist request for added services and travels fancifully by airplanes to limousines and yachts to dazzling destinations, while middle-class tourists look for lodging, camping, pensions, and one or two-star hotel that offers less luxury. In the tourism industry, customer behaviour investigation is a process that is tough for marketers because of the characteristics that form the service of tourism products, as well as the factors that influence the behaviour is not as clear. Kotler (1997) concluded that socio-cultural factors that influence consumer behaviour the most are culture, social class, family and group behaviour combinations.

With a special emphasis on the propensity for international tourism, the level of information search and the level of concern for safety in assessing destination options, four hypotheses have been outlined with the direction of suggested relationships specified in parenthesis:

Hypothesis 1: *Socio-cultural has a significant effect on risk perception.*

Hypothesis 2: *Media has a significant effect on risk perception.*

Hypothesis 3: *Demographic groups have a significant effect on risk perceptions.*

Hypothesis 4: *Risk perception has a significant effect on tourists' decision-making.*

3. Research Methodology

3.1 Data Collection and Sampling

In order to assess the impact of risk perception and factors on tourists' decision-making quantitative research methods was implemented to collect detailed information on a sample size of 287 respondents which included both the International as well as Domestic tourists who had visited the five popular tourist destinations (Dehradun, Mussoorie, Haridwar, Rishikesh and Nainital) of Uttarakhand in India. Uttarakhand, a hilly region and is very much prone to natural disasters such as landslides, forest fires, avalanche, floods, and cloud bursting. The region is also sensitive in terms of terrorism-related risks since Uttarakhand has International Borders with China and Nepal; there are higher chances of cross-border terrorism, primarily from Nepal as this region is becoming a haven for the extremists, mainly the Maoists (Indian Express, 2012) and other terror outfits. The presence of Maoists (Ujala, 2014) and their activities became a matter of official concern in Uttarakhand (PUDR, 2009). Due to its geographical boundaries, the region is also becoming a safe haven for fanatics after they carry out the terrorist activities in the neighbouring states. The data was collected through the physical distribution of the questionnaires as well as through online using a social website such as Facebook, LinkedIn and by posting the questionnaire on Trip Advisor.

Quantitative data was collected using self-administered questionnaires. A Stratified Random Probability Sampling method was applied so that each member of the population has an equal and known chance of being selected.

3.2 Questionnaire Development and Measures

The questionnaire was designed to explore the relationships among tourists' perceptions of risk, factors that could have impact on risk perception like, socio-cultural, media, demographic factors and tourists' decisions about the choice of destination. 4 points Likert scale was included to measure tourists' perceptions, ranging from '1' with strongly disagree at the lower end, which stands for not being important at all, and its importance increases along the scale up to '4' with strongly agree at the higher end which stood for a factor being a very important attribute thus has a strong impact on visitor's destination choice. 4 points Likert scale is also called as a forced Likert scale since it avoids central tendency biases from the respondents and forces them to form an opinion. There is no safe 'neutral' option. A number of market researchers are using the 4-point scale to get specific responses. However, there is pros and cons of the 4 points Likert scale approach (Ankit, 2012).

The research model comprises of five different variables that include three independent variables such as Socio-cultural, Media and Demographic factors, one dependent variable which is Tourist Decision Making and one variable, Risk Perception which acts as the dependent variable for three independent variables mentioned and independent variable for one dependent variable that is decision making. A total of 48-items were measured to test hypotheses individually.

3.3 Data Analysis

The data collected was entered into Microsoft Excel and then exported to IBM Statistical Package for Social Sciences (SPSS) for processing the data. For the purpose of testing the hypotheses, SPSS was implicated and regression analysis, t-test analysis, ANOVA and descriptive analysis were used along with testing reliability and validity. Hypotheses 1, 2 and 4 were tested by applying regression analysis while hypothesis 3 was tested by incorporating t-test and ANOVA. The statistical instruments used were Cronbach's alpha for the test of internal consistency reliability. For Cronbach's α coefficient, the norm of 0.70 set by Nunnally (1978) was used.

The data collected comprised of both primary sources (distribution of questionnaires) as well as the secondary sources which will include research articles from different reputed journals, books related to the topic of the study, Uttarakhand Government tourism policy documents, reports and statistics from Uttarakhand Government website, brochures, and folders and enormous websites were also used to gather information to complete the research.

4. Findings

4.1 Descriptive Statistics

The descriptive analysis helped to profile the respondents and assess their possible stimulus on travel frequency and their destination choice. The sample size of 287 respondents illustrated that the majority of the respondents were found to be male (52.6%) while the female respondents' participation was 47.4%. The dominant age group of the respondents ranged between 20 to 40 years of age which accounted for 56.4%. This indicates that most of the respondents were the young travellers. The other two age group ranges which were below 20 years and between 41 to 60 years recorded with a total response of 17.1% and 22.6% respectively. The least response that accumulated to 3.8% was above 61 years of age. This could be due to the fact that seniors are not generally willing to travel due to their health problems. Also, most of them have retired from work and live on pensions, which may not be high enough to afford overseas travel. The majority (51.6%) of the respondents were found to be single. 12.2% of respondents were married but had no children. The third category (16%) consisted of those respondents who were married and had children of age 12 and below. 20.2 % of respondents comprised of those who were married and had children above 12 years of

age. It was interesting to establish that apart from the category 'single', the other three categories were used to understand their risk perception level as those who travel with family have a different perception of risk particularly the tourists with very young children.

Results showed that majority (62%) of the respondents were Indian nationals which were followed by respondents from the UK (8.4%) and USA (3.8%). The respondents from Japan and France accounted for 2.8% each while from Canada and Germany were 2.4% of each. The 'others' (15.3%) category consisted of tourists from Malaysia, Hungary, New Zealand, Russia, Norway, Uganda, Israel, Estonia, Turkey, Poland, Latvia, Netherland, Sweden, Belgium, and Ukraine. The demographics also depicted that 62.4% of respondents belong to the Indian cultural group, followed by European which accounted for 22%. Among the total respondents, 42.9% of respondents were the postgraduates holding either Master degree or PhD degree, followed by the Bachelor's degree (28.9%) or the Diploma (28.2%) holders.

The respondents were asked to indicate their frequency of vacations annually and it was found that majority (56.1%) of the respondents preferred vacations 1-2 times in a year followed by those who prefer vacations 3-5 times (29.3%) or more than 5 times (14.6%) in a year. The respondents specified their major source and effective way of obtaining information for vacations were the internets (33.8%), closely followed by information obtained from their friends and relatives (30.3%), newspapers and magazines (13.6%) and television (8%). Surprisingly, travel agents and the travel information centres accounted only for 5.9% and 1.4% respectively. In this IT savvy environment, tourists found that the internet information can be easily accessed and obtained at anytime and anywhere around the world and is one of the fastest ways of obtaining information comparing to the rest of the other sources. When asked about their travel companion, the respondents preferred their friends (30.7%) as their travel acquaintance, followed by the family without children (22.3%) and family with children above 12 years (19.5%) and family with children below 12 years (10.8%). 16.7% respondents preferred vacations alone.

4.2 Reliability Analysis

Reliability is the extent to which a measure will produce consistent results. The internal reliability of the measurement instrument is commonly assessed by Cronbach alpha. A Cronbach alpha of 0.70 or higher indicates that the measurement scale that is used to measure a construct is reliable (Nunnally, 1967). Table 1 demonstrates that the overall reliability (internal consistency) of the study was found to be coefficient alpha 0.844, which is deemed acceptable (Churchill, 1979; Nunnally, 1978), which suggests that the "measures were free from random error and thus reliability coefficients estimate the amount of systematic variance" (Churchill, 1979). Reliability analysis is well known as to test the 'degree of consistency between measures of the scale' (Mehrens & Lehmann, 1987), when each factor (study variables) such as 'Sociocultural factors', 'Media Influence', 'Risk Perception', 'Tourist Decision Making', was examined, it was found all variables to be reliable with coefficient alpha more than 0.70 at aggregate level, cut-off point (Churchill, 1979; Nunnally, 1978). The high alpha values indicated good internal consistency among the items, and the high alpha value for the overall scale indicated that convergent validity was met (Parsuraman, Berry, & Zeithmal, 1991). Also, KMO values are shown in the table below, values are above 0.6 which is deemed acceptable.

Table 1. Reliability and KMO of the Variables.

Variables	Cronbach Alpha (α)	Number of Items	Kaiser-Meyer-Olkin (KMO) Value
Socio-cultural	0.708	12	0.657

Media	0.712	5	0.711
Risk Perception	0.825	20	0.822
Decision Making	0.710	11	0.698
Overall	0.844	48	0.766

An exploratory factor analysis had been performed using principal components analysis with varimax rotation utilised to test the hypothesis. As shown in Table 2, all the items were properly loaded into their corresponding dimension with the factor loading of equal or greater than 0.6. which is quite acceptable (Nunnally, 1978).

Table 2. Exploratory Factor Analysis.

Components				
	1	2	3	4
SC1	0.733			
SC2	0.591			
SC3	0.560			
SC4	0.623			
SC5	0.668			
SC6	0.627			
SC7	0.673			
SC8	0.638			
SC9	0.590			
SC10	0.560			
SC11	0.799			
SC12	0.789			
MI1		0.673		
MI2		0.710		
MI3		0.674		
MI4		0.620		
MI5		0.567		
RP1			0.625	
RP2			0.590	
RP3			0.683	
RP4			0.759	
RP5			0.816	
RP6			0.824	
RP7			0.759	
RP8			0.764	
RP9			0.737	
RP10			0.743	
RP11			0.685	
RP12			0.579	
RP13			0.603	
RP14			0.630	
RP15			0.569	
RP16			0.670	

RP17			0.609	
RP18			0.579	
RP19			0.618	
RP20			0.596	
DM1				0.598
DM2				0.619
DM3				0.700
DM4				0.718
DM5				0.609
DM6				0.564
DM7				0.636
DM8				0.729
DM9				0.617
DM10				0.765
DM11				0.783

4.3 Regression Analysis

Hypotheses 1, 2 and 4 were tested using multiple regressions to predict the risk perception level and the travel motivation of the tourists. Table 3 shows that the regression analysis was used having 'Risk Perception' as the dependent variable and 'Socio-cultural' and 'Media as the independent variables. While the Table 3 displays 'Decision Making as the dependent variable and 'Risk Perception' as the independent variable.

Table 3. Regression Analysis: Effect of Social-Cultural and Media.

Dependent variable: Risk Perception						
Independent Variables	β	t- value	p- value	Tolerance	VIF	Hypothesis
Socio-cultural	0.369	6.512	0.000	0.864	1.157	H1 - Significant
Media	0.174	3.064	0.002	0.864	1.157	H2 - Significant

Notes: Durbin-Watson = 1.531, $R^2 = 0.213$, $F = 38.489$, $p \leq 0.05$

It was necessary to use the regression analysis to predict the implications of the 'Risk Perception level and the obtained results showed in table 3 that there was a positive correlation with a coefficient of the determinant (R^2) of 0.213, F value of 38.489 and p-value of 0.000 at the significance level of $p \leq 0.05$. It is found that 'Socio-cultural factors ($\beta=0.369$)' and 'Media Influence ($\beta=0.174$)' exerts a significant positive effect on 'Risk Perception' level of the tourists, thus, Hypothesis H1 and H2 were found to be significant. This finding was found to be in line with previous studies conducted by Boerwinkel (1995), Burtenshaw, et al. (1991), Engel, et al. (1995), Hawkins, et al. (1995) and Jansen-Verbeke (1997) which also found that the socio-cultural factors have an impact on the risk perception of the tourists.

Table 4. Regression Analysis: Effect of Risk Perception.

Dependent variable: Decision Making						
Independent Variables	β	t- value	p- value	Tolerance	VIF	Hypothesis
Risk Perception	0.229	3.974	0.000	1.000	1.000	H4 - Significant
Notes: Durbin-Watson = 1.935, R ² = 0.053, F = 15.794, p≤0.05						

Second regression was analysed by using ‘Decision Making’ as a dependent variable and ‘Risk Perception’ as independent variables. The results shown in table 4 indicate that R² was 0.053 and F value at 15.794. β value for ‘risk perception’ was 0.229 and the p-value was 0.000 at the significance level of p≤0.05, this also illustrates that Hypothesis 4 was also accepted and thus shows that ‘Risk Perception’ has a significant influence on the perception of tourists. This finding was also in line with the several studies conducted in the past (Quintal, et al., 2010; Silva, et al., 2010; Sonmez & Graefe, 1998).

4.4 One Way ANOVA and Independent Samples t-test

T-test and ANOVA helped to test the differences in risk perception among the different demographic factors. The T-test was conducted to examine the differences in risk perception between the different genders. The results of Levene’s test for equality of variances showed that there is no significant difference in risk perception between males and females as the significant value was found to be 0.117 which is higher than the significant value of 0.05.

Table 5. Levene’s and t-test for Risk Perception by Gender.

	Group Statistics			Test for Equality of Variances		t-test for Equality of Means		
	N	Mean	SD	F	P	t	df	Sig.
Male	151	2.4603	0.42388	1.737	0.189	-1.572	285	0.117
Female	136	2.5357	0.38427					

This finding was supported by the study conducted by Carr (2001). When comparing the mean score of males and females, the mean score for females (2.5357) was found to be higher than the males (2.4603) as shown in table 5, which suggests that females had higher risk perception as compared to the males. Most literature has also found that females are more risk averse than males (Lepp & Gibson, 2003; Matyas, et al., 2011; Pizam, et al., 2004). Therefore, it is assumed that the females perceive more risk as compared to the male respondents. Thus, the hypothesis H3a was not supported.

ANOVA test was used to find the relationship between the various demographic factors, except gender, and the risk perception. Under hypothesis 3, the different sub-hypotheses were examined individually. From the results shown in table 6, it was found that nationality; cultural group, education, and income have a significant effect on the risk perception and the sub-hypotheses H3d, H3f, H3g, and H3j were accepted. This finding is in line with the study conducted by (Halek & Eisenhauer, 2001; Hallahan, Faff, & Mckenzie, 2004) who found that risk tolerance tends to increase with education level. While relating the nationalities, it was found that nationals from India perceive less risk against the USA, Japan, and France whereas the risk perceived by them was higher against the UK, Canada, and Germany.

Table 6. ANOVA Test for Risk Perception against Different Demographic Factors.

Variables	Sum of Square	F	p-value	Hypotheses
Age	47.293	1.395	0.244	H3b - Rejected
Marital Status	47.293	1.457	0.227	H3c - Rejected
Nationality	47.293	4.728	0.000	H3d - Accepted
Duration of stay in country of residence	47.293	1.350	0.235	H3e - Rejected
Cultural Group	47.293	4.414	0.001	H3f - Accepted
Education	47.293	6.008	0.001	H3g - Accepted
Occupation	47.293	1.556	0.160	H3h - Rejected
Purpose of Visit	47.293	1.240	0.291	H3i - Rejected
Income	47.293	3.362	0.010	H3j - Accepted
Vacations per year	47.293	0.272	0.762	H3k - Rejected
Sources of information	47.293	1.470	0.178	H3l - Rejected
Travel Mode	47.293	2.152	0.094	H3m - Rejected
Duration of Stay	47.293	0.895	0.444	H3n – Rejected
Travel Companion	47.293	1.676	0.156	H3o - Rejected
Preferred Hotel	47.293	1.556	0.160	H3p - Rejected

While the age, marital status, duration of stay in country of residence, occupation, purpose of visit, vacations per year, sources of information, travel mode, duration of stay, travel companion, and hotel preference had no significant effect on the risk perception of the respondents and thus, the sub-hypotheses H3b, H3c, H3e, H3h, H3i, H3k, H3l, H3m, H3n, H3o, and H3p were not accepted. From the findings of this study, it can be assumed that age, marital status, duration of stay in country of residence, occupation, purpose of visit, vacations per year, sources of information, travel mode, duration of stay, travel companion, and hotel preference had no significant influence on the risk perception of the tourists.

5. Conclusion, Implications and Limitations

The purpose of this research study was to determine the risk perception and travel behaviour with specific reference to socio-cultural, media and demographic factors of tourists. The study draws attention to the importance of travel risk perception in the travel decision-making process and the existence of risk segments that vary in their perceived risk. The results indicate that majority of the respondents were mainly young tourists, largely domestic, whose prime purpose of the visit was leisure and excursion. This study contributes to a better understanding of the perceptions of risk associated with both domestic as well as the international tourists, mostly the middle-class income group.

The findings reveal that the nationality, cultural group, education, and income were significantly related to risk perception. At the same time, risk perception was insignificantly related to gender, age, marital status, mode of travel, travel companion, occupation, the length of stay, and the source of information. Pizam and Sussman (1995) conducted a study to understand the significance of nationality in regard to tourist behaviour. One of the aims of that study was to examine if all tourists perceive similar risk perception regardless of their nationality, or if nationality makes a difference to their perceptions. This study established that nationality is also important along with other variables and should be considered in predicting variation in tourist behaviour. The findings reveal that the travel frequency is

positively related to income and education. The results of the study revealed that both male and female tourists did not differ significantly in their risk perception level. As one of the findings of this study was that gender and age were negatively related to each other, which was identical to the findings of Andreu, et al. (2005) who found that the age of a tourist had no significant influence on travel motivations. Conversely, other researchers (Baloglu, 1997; Baloglu & McCleary, 1999; Chen & Kerstetter, 1999; Walmsley & Jenkins, 1993) found that gender and age significantly affect the perceived image of tourist destinations. Floyd and Pennigton-Gray (2004) and Gibson and Yiannakis (2002) found in their study that risk perceptions have been found to be influenced by age. Despite these findings and claims, the current study demonstrates that gender of a tourist does not make a difference to risk perception. And definitely, this area requires future empirical investigation.

It was found through regression analysis that both socio-cultural factors and media influence exert a significant positive effect on the risk perception level of the tourist. These findings are similar to the findings of Weber and Hsee (1998) who stated that cultural differences may play a role in risk perception of the tourists and which may have an impact on the destination decisions. The study of Weber and Hsee was supported by the study conducted by Reisinger and Mavondo (2006) which covered significant differences, in varying degrees, in risk perception, anxiety, safety perception and travel intention among tourists from different countries. When examining if different cultures have an influence on the risk perception, it was found to be positive and significant, which is in line with the previous studies (Bonn, et al. 2005; Reisinger & Mavondo, 2006; Reisinger & Turner, 2002; Steers, et al. 2010; Weber & Hsee, 1998; Weiermair, 2000; Wright & Phillips, 1980).

This study found that media plays an important role in risk perception of the tourists and is positively related. These findings are in line with the studies conducted by researchers in the past who found that different type of media such as newspapers, television news, magazine and other types of media tools have a high influence on the perception of risk of a tourist destination (Lakshman, 2008). There is always a strong belief among the researchers working on the risk that the media is persuasive in terms of forming and determining people's risk perceptions (Bastide, et al. 1989; Keown, 1989; Kone & Mullet, 1994). Mass media indisputably creates awareness and has an influence not only on the way in which people react to events but also on the topics that are discussed openly and the opinions that people hold (Morakabati, 2007). Glaesser (2003) argues that the way in which the media brings about real changes in attitudes and opinions depends on a variety of factors from varying backgrounds, cultures, ages, and gender.

Studies have explored the association between risk perceptions and travel intentions (Floyd & Pennigton-Gray, 2004; Kozak, et al. 2007; Sonmez & Graefe, 1998). The results also indicated that the risk perception has significant positive influence on the decision making of the tourists. The study also found that different demographic groups differ in their risk perception. The findings were consistent with the previous studies (Jonas, et al. 2011; Kozak, et al. 2007; Rittichainuwat & Chakraborty, 2009; Sonmez & Graefe, 1998) mentioned that tourists are more likely to choose safe destinations.

Conceivably, the portrait that people hold of the risks at a destination may influence the possibility of visiting it. Understanding of tourists' risk perception and decision-making behaviour has important consequences for destination marketing. It appears reasonable that marketers can develop the image of a destination by reducing the perception that specific risk factors might pose.

These research results specified that it is clear that tourism marketers are obliged to do research on a continuous basis in order to determine tourists travel behaviour to different destinations. The results can be used as a focusing point of the marketing strategies. These strategies could then be instigated to develop products for the specific travelling needs of the

tourists. This study has emphasised the complications of how risk perceptions area shaped and also the factors that influence such formation. By drawing attention to the travellers' perceptions concerning the risks and also the factors that influence them, it will facilitate policy and strategy formulation. These issues are predominantly significant for tourism policy makers and so destinations must be conscious of the dimensions of risks and how they are possible to influence their industry. Such consciousness would allow tourism managers/planners to project and implement policies to decrease the negative effects of risk perception. Research is seldom perfect and there are always compromises to be made as a result of resource constraints and the availability of data. The researchers did all within their authority to enhance this study within the restrictions imposed by these factors. However, there were quite a few limitations associated with the findings of this research.

One of the biggest limitations was that the authors were based in Malaysia while the data collection site was in India. Therefore, it was very difficult for them to collect the enough number of samples. Another Limitation of this study was the uneven collection of samples from domestic and international tourists. The majority of the respondents in this study were domestic tourists who might have the high-risk perception as compared to the international tourists. 62 % of the questionnaire respondents were Indian citizens and thus the results are somewhat biased, whereas it would have been better if the respondents had been more diverse.

Further, A differentiation among the respondents who are risk seekers and risk avoiders was not explored in this study. Risk seekers may have a higher level of risk tolerance and are attracted towards the risky destinations during their travel (example, rock climbing, parachuting, parasailing, bungee jumping or travel to Iraq, Afghanistan, and Syria). Another segment which is risk avoiders may be more sensitive to risk or risky destinations and prefer to visit safer destinations.

Finally, the results can be generalised to the young travel market segment and they do not reflect the possible changes in risk and safety perceptions that might occur over time. It is possible that the results could be different if the data collection was conducted at different points in time. Although the above limitations reduce the generalizability of the findings, they do demonstrate the adequacy of the approach to the analysis of the differences in the perceptions of travel risk and safety, anxiety and intentions to travel.

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