

The relationship between perceived travel risk, travel safety, travel anxiety and intentions to travel : A path analysis study of domestic traveller in India

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Understanding tourist risk perception is an emerging research area in tourism literature and tourism cannot develop in places that are considered dangerous. Safety and physical security are the primary conditions for normal tourism development. With the increase of terrorism incidents in India, especially 26/11 Mumbai attack, there is a growing perception that it is risky to travel within India which possibly causes travel anxiety among the travellers.

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The tourism industry is highly vulnerable to natural (i.e. hurricanes, volcanic eruptions, torrential rains) and human caused disasters - whether social or political (i.e. riots, insurgency, terrorism, crime, political upheaval, war, regional tensions). As compared to natural disasters that can hamper the flow of tourism, the effects of terrorism are much more severe as tourists tend to either cancel their plans or realign it to safer destinations. (Sönmez, Apostolopoulos, Tarlow, 1999). Tourism is a happy business, so any negative impact is expected to be huge.

Risk perceptions are important in tourists' decision making, reflecting such beliefs as "travel is unsafe" and that "tourists are likely to be targets of terrorism" (Sönmez and Graefe, 1998). The terrorist attacks on the World Trade Centre (New York) and Pentagon (Washington DC) on September 11, 2001 alerted authorities worldwide to the dangers of transnational crime and its links to international terrorism. Earlier in 1985, Air India 182 from Toronto was bombed over North Atlantic leaving 329 passengers and crew members on board dead. This was followed by Air India 747 bomb explosion (en route from Montreal to Tokyo) leaving 1 dead, 43 hostages for 16 days. Recently in the year 2008, this has been marked by various terrorism incidents in India, the terrorist attack at the Taj Mahal Palace and Towers and Hotel Oberoi and Trident, Mumbai on November 26, 2008 left over 150 people dead.

Immediately after this incident several governments including the US, UK, Australia, New Zealand and other European countries issued advisories to their citizens against travelling to India. Travel Experts expected the cancellations by the inbound tourist to go up by 25-30 percent causing tremendous

business losses to the travel and tourism industry. As per industry trends, hotel tariffs dropped as much as 20 percent after the terrorist attacks on Mumbai. Delhi based The Claridges Hotel and Resort group decided to introduce a "Global Meltdown Tariff" to sustain the business. According to Travel and Tourism Association of Goa, a popular domestic and international destination of India, the destination hosts 250,000 tourists (domestic and foreign) in December and January with around 750 charter flights that operate during November to April. The industry experts in Goa expected the inbound travel to drop by a staggering 60 percent after the terror attacks in Mumbai. According to Travel Agents Association of India, the industry would face a minimum revenue loss of 30-40 percent. The shares of Indian Hotels which owns the Taj Mahal Palace and Tower Hotel declined by 17 percent the next day at the Bombay Stock Exchange.

Literature review

Today safety and security for domestic and international traveller have become global concerns. Safety and physical security are the primary conditions for the normal development of a destination. Recently terrorism risk is considered one of the important factors by tourists before they develop their travel plans. Terrorism is defined as "any attack, or threat of attack, against unarmed targets, intended to influence, change, or divert major political decisions" (Radu 2002). The attacks are largely against civilian targets to generate fear (Radu 2002).

Hall and O'Sullivan (1996), Richter and Waugh (1986) provide various explanations as to why terrorist attack tourists. According to them targeting tourists help terrorist achieve either strategic objectives or

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This study investigates 11 different risk perceptions and its impact on travel anxiety, perception of travel safety and its impact on intentions to travel. Data is collected using a structured questionnaire from domestic leisure & business travellers and is analyzed using structural equation modelling (SEM). The path analysis results indicate that 11 dimensions are significantly related to risk perception. Risk perception positively influences travel anxiety but has no impact on travel safety. Further findings indicate that both travel safety and travel anxiety are significant predictors of intentions to travel.

ideological objectives. When tourism symbolizes capitalism and state-sponsored tourism represents government, attacking tourism means attacking the government the terrorist are fighting. This was reflected in Mumbai 26/11 attacks when terrorist targeted an Israeli couple in the Nariman House thereby indicating a symbolic attack on the Israeli government. Further in Hotel Taj and Hotel Trident Oberoi, the terrorists especially targeted the foreign tourists from USA and UK, the countries that are aggressively fighting a war against terrorism after the September 11 attacks in USA. The perception of safety and security is a major determinant in traveller's decision to visit a place (Beirman, 2003). If tourists perceive that a destination is likely to be a target of attack, they tend to avoid it (Floyd et al. 2003; Pizam & Fleischer, 2002; Sonmez, 1998; Sonmez & Graefe, 1998a).

Ender and Sandler (1991) and Enders, Sandler and Parise (1992) used monthly data and time series analysis to prove a significant negative impact of terrorism on tourism revenues in Spain and other European countries. Pizam (1999) and Krakover (2005) show that both the severity and the frequency of the terror events are negatively correlated with tourism demand. Ara?a and León (2008) observed that major terrorist shocks are likely to affect both the decision to travel and one's preferences for the attributes of the tourism product.

Haddock (1993) recognizes that there are three types of risk: absolute, real and perceived risk. Mitchell and Vasso (1997) and Irvine and Anderson (2006) found that risk perception, rather than facts or actual risk circumstances, influence tourist behaviour to avoid or cancel travel to particular destination. Perceived Risk refers to the individual's perception of the uncertainty and negative consequences of buying a product (or service). (Dowling and Staelin 1994).

Previous investigations have identified four major risk factors: terrorism (Sonmez, Apostolopoulos and Tarlow 1999; Aziz 1995; Leslie 1999; Richter and Waugh 1986; Enders, Sandler and Parise 1992;

Sonmez and Graefe 1998a, 1998b; Sonmez 1998); war and political instability (Gartner and Shen 1992; Hollier 1991; Ioannides and Apostolopoulos 1999; Mansfeld 1996, 1999; Richter 1992, 1999; Seddighi, Nuttall and Theocharous 2000; Teye 1986; Wall 1996); health concerns (Carter 1998; Cossens and Gin 1994; Lawton and Page 1997); and crime (Brunt, Mawby and Hambly 2000; Dimanche and Leptic 1999; Ellis 1995; Garcia and Nicholls 1995; Hall, Selwood and McKewon 1995; Moore and Berno 1995; Pizam, Tarlow and Bloom 1997; Pizam 1999).

Roehl and Fesenmaier (1992) in their article investigate risk perception associated with pleasure travel. The researchers fall back on the literature of consumer behaviour to identify seven types of risks. They include equipment risk, financial risk, physical risk, psychological risk, satisfaction risk, social risk and time risk. Based on their analysis they identify three basic dimensions of perceived risk: physical - equipment risk, vacation risk, and destination risk. They further classify the tourists based on these risks as risk neutral, functional risk, and place risk. Sonmez and Graefe (1998a) in their study include health risk, political instability risk, and terrorism risk in addition to risk considered by Roehl and Fesenmaier (1992) while investigating future travel behaviour from past travel experiences and perceptions of risk and safety in case of international travel. They observe that perceived risks and safety were found to be strong predictors of avoiding regions than of planning to visit them. Mitchell and Vassos (1997) identified 43 risk factors of a holiday package ranging from natural disasters to a tour representative not being able to join in activities.

Mäser and Weiermair (1998) investigated various aspects of perceived risk including travel related diseases, culture/ language barriers, crime, uncertainty with destination specific regulations and laws, natural disasters, accidents, hygiene and danger of various means of transportation. Reisinger and Mavondo (2005) included 13 travel risk perceptions ranging from cultural to equipment/functional, financial, health,

physical, political, psychological, satisfaction, social, airplane hijacking, bomb explosion, biochemical attack, to time. Their finding suggests that there is a strong relationship between travel risk perception and travel anxiety. Further they observe that culture, personality, and motivation to travel has significant influence on perception of travel risk, anxiety and safety. Reichel, Fuchs and Uriely (2007) while studying backpacking risk perception observe that the risk dimensions include site-related physical, sociopsychological, physical harm, expectations, socio-political difficulties, financial, Mass and Self behavior

Recently Rittichainuwat and Chakraborty (2008) while studying perceived travel risks regarding terrorism and disease with special case of Thailand include the underlying dimensions of perceived travel risks as terrorism, increase of travel costs, lack of novelty seeking, disease, deterioration of tourist attractions and travel inconvenience. In their study they observe that repeat tourist in this study travel despite risk because they perceive that the threat of terrorism is part of life, that is, this risk exists both at home and at tourist destination. They observe that perceived terrorism risk deter tourists in the short run but do not have long term impact on tourist decisions. Araza and León (2008) also observed that while some destinations experienced a strong negative impact on their image and attractiveness, others were upgraded as a consequence of terror events.

There are very few studies that have studied the impact of travel risk on anxiety levels of the travellers. The study by Reisinger and Mavondo (2005) is one of the first studies to understand the influence of travel anxiety on the perception of safety and intention to travel. In their research work, they observe that there is a strong relationship between travel risk perception and travel

across the gender. The army officials were deliberately not included in the study as they travel on account of their job compulsions. A total of 395 tourists were approached out of which 300 usable responses were finally used for analysis. The demographic profile of the respondents is presented in Table 1

Table 1: Demographic Profile of Respondents

N=300

Percentage

anxiety. They also note that the personality of the tourist and motivation to travel are predictors of travel anxiety. Further they notice that perception of terrorism risk had a significant influence on level of anxiety. Finally their findings suggest that travel anxiety is negatively associated with intentions to travel. Earlier Mitchell et al. (1999) noted that the relationship between consumers' risk and purchase intention of the package holiday is mediated by anxiety.

Research design

The purpose of the research study was to examine the various travel risk perceptions of the Indian domestic tourist. Further this study examined the influences of travel risk perception on Travel Safety, Travel Anxiety and their Intentions to Travel and thereby establishes the empirical relationship between these variables. The following research hypothesis were developed

Hypothesis 1: The travel risk perception will influence the travel anxiety and travel safety.

Hypothesis 2: The travel anxiety will influence travel safety

Hypothesis 3 :The travel anxiety and travel safety will influence intentions to travel

Sample

Data collection took place during December 2008 at Jammu Railway Station by a self administered questionnaire. Systematic random sampling was done to select the respondents. Since tourists from various parts of the country visit Jammu especially Shri Mata Vaishno Devi Shrine, Katra the respondents selected represented tourists from across the country. Further, the selection of respondents ensured a balance

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Gender	Male	172	57.33%
	Female	128	42.67%
Age	Less than 20 Years	52	17.33%
	20 - 40 Years	86	28.67%
	40 - 60 Years	155	51.67%
	Greater than 60 Years	7	2.33%
Region of Origin	North India	85	28.33
	West India	62	20.67%
	South India	42	14.00%
	East India	55	18.33%
	Central India	56	18.67%

Instrument and measures

To examine travel risk perception, travel anxiety, travel safety and intention to travel a structured questionnaire was used. The risk perception questionnaire used is based upon the research work of Roehl and Fassenmaier (1992); Mäser and Weiermair (1998); Reisinger and Mavondo (2005). A total of 11 risk dimensions were used as mentioned in Table 2. The travel risk perceptions were measured on a 7 point Likert scale (1- None, 7 - Very High).

The second part of the questionnaire included measurement on Travel Safety. A total of 10 travel situations (As mentioned in Table 3) were presented and the respondents were asked to indicate their feelings for each situation on a 7 point Likert Scale (1-Very Unsafe, 7 - Very Safe). The travel safety items were included based on the studies by Pinhey and Iverson (1994), Sonmez and Graefe (1998b) and Reisinger and Mavondo (2005).

The third part of the questionnaire included measurement on Travel Anxiety. The travel anxiety scale composed of 5 bipolar adjectives to describe feelings. All these 5 items were measured using 7-point semantic differential scale. The scale was adopted from the study of Reisinger and Mavondo (2005).

Finally intentions to travel were also measured using 2 item scale based on Reisinger and Mavondo (2005). The items included were "Cancel all travel plans" and "intent to travel again". Both these items were measured on 7 point scale (1=no intention and 7-definite intention).

Data related to gender, age, state of origin, purpose of visit, household expenditure during trip was also collected using open end or multiple choice questions.

Data analysis

SPSS 16.0 and LISREL 8.54 were used to analyze the data. As presented in Table 1, 57.33% respondents were male and 42.67% respondents were female. The data was collected from all age groups, though 51.67% respondents were from the age group 40-60 years. Generally the head of the family or the tour group leader came forward to complete the questionnaire. The data was collected from respondents that

represented all the regions of the country. A total of 28.3% of the respondents were from North India, 20.67% from West India, 14.00% from South India, 18.33% from East India and 18.67% from Central India. Almost 95% of the respondents were travelling for holiday purpose with their major destination being Shri Mata Vaishno Devi Shrine thereby suggesting that they were pilgrimage tourists. The conceptual diagram as presented in Figure 1 was tested using Structural Equation Modelling (SEM).

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Table 2: Perceived Travel Risk Included in the Study

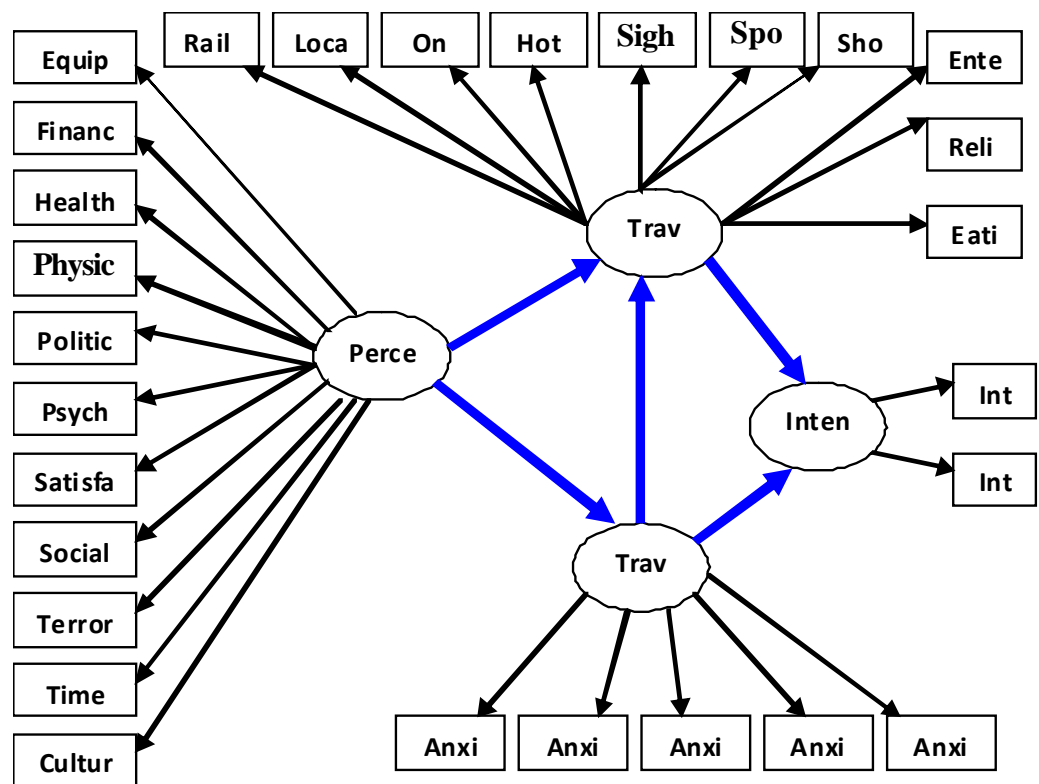
Component	Explanation
Equipment / Functional Risk	Possibility of mechanical, equipment or organizational problems during travel or at destination (transport, attractions, accommodations)
Financial Risk	Possibility that the travel experience will not provide value for money
Health Risk	Possibility of becoming sick while travelling or at a destination
Physical Risk	Possibility of physical danger or injury detrimental to health (accidents)
Political Risk	Possibility of being involved in political turmoil of the region being visited
Psychological Risk	Possibility that travel experience will not reflect my personality or self image (disappointment with travel experience)
Satisfaction Risk	Possibility that travel experience will not provide personal satisfaction / self actualization (dissatisfaction with travel experience)
Social Risk	Possibility that travel choice / experience will affect others' opinion of me - disapproval of travel choices or activities by family/friends/ associates
Terrorism Risk	Possibility of being involved in a terrorist act
Time Risk	Possibility that travel experience will take too much time or be a waste of time
Cultural Risk	Possibility that during travel, you shall face culture / language barriers

Based on the study of Roehl and Fäsenmaier (1992); Mäser and Weiermair (1998); Reisinger and Mavondo (2005)

Table 3 - Travel Safety Situations

S. No.	Travel Situation
1	At Railway Station / Bus Stands
2	During Local Transportation (Auto / Rickshaw / Matador)
3	During Rail Travel
4	At Hotels / Motels
5	During sightseeing

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6 At tourist spots / attractions

7 During shopping in local markets

8 At entertainment spots

9 At religious places

10 At eating points

Based on the study of Pinhey and Iverson (1994), Sonmez and Graefe (1998b) and Reisinger and Mavondo (2005).

Figure 1 - Conceptual Diagram

(Relationships between Perceived Risk, Travel Anxiety, Travel Safety and Intentions to Travel)

Table 4 : Descriptive Statistics of Observed Variables

S.No.	Variable	Mean	Standard Deviation (?)	Cronbach Alpha (?)
Travel Risk Perception				
1	Equipment / Functional Risk	5.52	1.64	0.899
2	Financial Risk	5.05	1.56	
3	Health Risk	4.99	1.66	
4	Physical Risk	5.03	1.45	
5	Political Risk	5.05	1.74	
6	Psychological Risk	4.94	1.63	
7	Satisfaction Risk	5.27	1.46	
8	Social Risk	4.60	1.62	
9	Terrorism Risk	5.30	1.42	

10	Time Risk	4.76	1.56	
11	Cultural Risk	5.18	1.45	
Travel Safety				
1	Railway Station / Bus Stands	2.28	1.51	0.878
2	During Local Transportation	2.19	1.54	
3	During Rail Travel	3.07	1.43	
4	At Hotels / Motels	2.19	1.54	
5	Sightseeing	3.07	1.43	
6	At tourist spots / attractions	2.61	1.42	
7	Shopping in local markets	2.34	1.46	
8	At entertainment spots	2.23	1.25	
9	At religious places	2.13	1.33	
10	At eating points	2.50	1.37	
Travel Anxiety				
1	(Calm).....(Worried)	measured on 7point Likert Scale. Travel Anxiety measured on 7-point semantic differential scale and Intention to Travel measured on 7-point scale		
5.52	1.69			
0.854				
2	(Relaxed).....(Tensed)			
4.71	1.64			
3	(Composed).....(Stressed)	Table 4 presents the descriptive statistics of all the measured constructs. The Cronbach Alpha of the measured constructs is greater than 0.8 indicating the reliability of the included constructs. All the values exceeded the Nunnally's suggested minimum acceptable alpha coefficient of 0.7 (Nunnally, 1978). Infact the scores of travel risk perception dimensions indicates that the travellers perceive high amount of risk on all the dimensions. The ANOVA results (F=7.92, p<0.05) indicate that the mean scores on all these dimensions are statistically different from each other. Tukey's Honestly significant Difference (HSD) test suggests that the risk score can be classified under four homogenous subsets. The scores of equipment/functional risk, satisfaction risk, terrorism risk and culture risk are perceived to be the highest among the 11 risk dimensions. On the other hand health		
5.41	1.64			
4	(Comfortable).....(Uneasy)			
4.82	1.50			
5	(Cheerful).....(Anxious)			
5.25	1.87			
Intention to Travel				
1	Cancel all your travel plans			
2.91	1.75			
0.815				
2	Intent to Travel Again			
4.33	1.94			
Travel Risk Perception and Travel Safety				

risk, psychological risk, social risk and time risk are having the lowest scores among the 11 risk dimension scores.

The low scores (all values less than mean value 3.5) on travel scores on travel safety dimensions indicate that respondents do not feel safe while travelling. The ANOVA results ($F=18.40$, $p<0.05$) indicate that the mean scores on all these dimensions are statistically different from each other. Tukey's Honestly significant Difference (HSD) test suggests that the travel safety scores can be classified under four homogenous subsets. Among the 10 dimensions, the respondents feel slightly safer during rail travel and sightseeing at the destinations. The high scores on Travel Anxiety dimensions also indicate that respondents

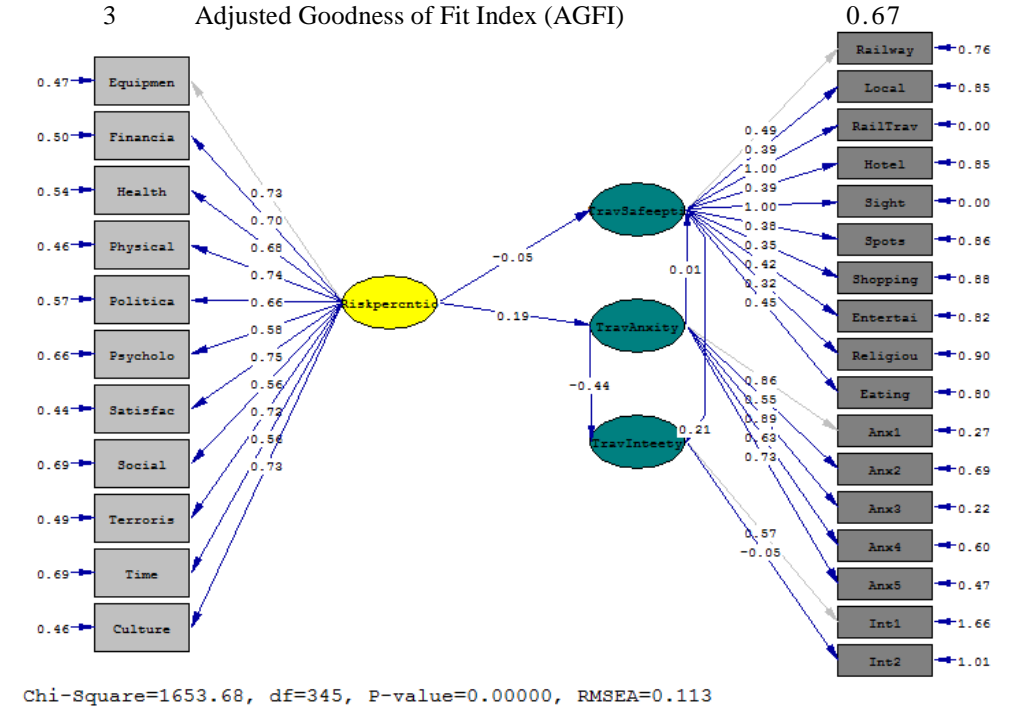
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are generally anxious during travel.

The structural model as proposed in Figure 1 was analyzed using LISREL 8.54. The model fit indices are presented in Table 5 below

Table 5 : Model Fit Indices

S. No.	Measure
1	Chi-Square (df=345, p-value=0.000)
2	Goodness of Fit Index (GFI) 0.72



4	Normed Fit Index (NFI)	The fit indices suggest that the data moderately fits the proposed model. The standardized solution of the proposed model is presented in Figure 2. The measurement model of the constructs included suggests that all the 11 dimensions of risk perception have statistically significant positive influence on risk perception. Similarly all the
5	Comparative Fit Index (CFI)	
6	Root Mean Square Error of Approximation (RMSEA)	

dimensions of travel safety, travel anxiety and intentions to travel have statistically significant positive relationship on travel safety, travel anxiety and intentions to travel respectively.

Figure 2: Standardized Solution of the Proposed Model

The structural model i.e. relationships in the model are summarized in Table 6. The first hypothesis has been partially supported. Travel Risk Perception is statistically related to Travel Anxiety ($\beta=0.19$, $p<0.05$) whereas the findings suggest non-significant relationship between travel risk perception and travel safety. This finding suggests that because of travel risk perception, travellers generally become anxious to travel.

The second hypothesis is not supported in the current study. Travel Anxiety does not influence perception of Travel Safety. This finding indicates that it is not because of travel risk perception or travel anxiety that the perceptions of travel safety are framed.

Table 6: Structural Relationships in the Model

Relationship	Standardized	t-value
Regression Weights		
Risk Perception is associated with the following		
Travel Anxiety	0.19	3.00
Travel Safety	-0.05	-0.76 (ns)
Travel Anxiety is associated with the following		
Travel Safety	0.01	0.20 (ns)
Intention to Travel	-0.44	-4.22
Travel Safety is associated with the following		
Intention to Travel	0.21	2.09
ns: not significant		

Finally the third hypothesis is completely supported. The findings suggest that travel anxiety is strongly and negatively associated with intentions to travel ($\beta=-0.44$, $p<0.05$). This finding suggests that travel anxiety can cause people to travel less. Further since risk perception has a positive influence on travel anxiety, any increase in the travel risk dimension will make tourists more anxious and therefore they may tend to cancel their travel plans. This has been observed that after the terrorist attacks in Mumbai, there have been cancellations in the travel plans. The second aspect of this hypothesis suggest that travel safety is positively associated with intentions to travel ($\beta=0.21$, $p<0.05$). This finding suggests that as people perceive travel to be safe, they will reflect increased intention to travel. Similar findings have been reported by Sonmez and Graefe (1998a), Floyd et al (2003) and Reisinger and Mavondo (2005) who suggest that tourist prefer to travel to safer destinations.

Conclusion

This study provides additional empirical evidence that there is a relationship between travel risk perception, travel anxiety, travel safety and intentions to travel. Further this study supports the existing literature on travel risk perception that there are various dimensions of risk perception. All the 11 dimensions included in the study are statistically significant in predicting travel risk perception. High perceived equipment and functional risk is a serious matter of concern from tourism service providers' perspective. The findings suggest that the domestic traveller generally perceive that the service provider will be unable to deliver services as per the expectations. The service providers involved in delivering the service should therefore communicate and exhibit higher level of trust thereby reducing the perceived risk. Future research can explore perceived risk associated with various service providers enabling to understand the determinants of perceived equipment and functional risk.

This study confirms the previous findings that travel safety is an important determinant of intention to travel. From the practical standpoint, this study indicates that

perception of safety on various dimensions is very low as far as Indian context is concerned. This can have strong influence on their intentions to travel.

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