

RPIT Scale: Measuring Risk Perceptions in International Travel

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Abstract Risks are associated with travel, be it domestic or international. Higher risks are perceived with international travel, as the tourist faces alien cultures, foreign languages, different laws, new cuisines etc. However, it was found that not all of the perceived risks, varied across domestic and international travel. Some perceived risks were much higher for international travel while some perceived risks did not show any change. Based on the way the perceived risks behaved across domestic and international travel, we present a new typology of perceived risks. We have defined the constructs of 'Risk to Experienter', which varies across domestic/international travel and 'Risk to Experience', which does not vary, and have developed a scale to measure them. The scale has excellent model fit, composite reliability, convergent & discriminant validity. The scale can be used to measure travel risk perceptions in international travel, helping the travel industry to respond better to risk perceptions with relevant risk reduction strategies.

Keywords: Risk Perceptions, Risk to Experienter, Risk to Experience, Risk Reduction, International Travel

INTRODUCTION

Tourism as a cultural phenomenon becomes possible when a man becomes curious of what lies beyond the everyday environment (Cohen, 1972). In ancient times, the privileged members of the Egyptian society travelled to see the pyramids & sphinx, the Greeks travelled to question the Oracle at Delphi and the Romans relaxed on the beaches of Egypt and Greece. However, with the collapse of the Roman Empire in the 5th century AD, the once safe roads were taken over by barbarians, increasing the risk and leading to the collapse of travel.

Today the scope of travel has increased. People travel for leisure, business, to visit friends & relatives, for religious obligations & other reasons. Though travel-related amenities have improved vastly; risks remain. The marketing machinery of tourist destinations & attractions, motivate a person to travel. However, these motivations need not lead to travel. Travel inhibitors deter a person from travelling (Rittichainuwat, Qu & Leong 2003). Financial risk, physical

risk, social risk, health risks are inhibitors of travel (Quintal, 2009) and so are, a disappointing vacation experience or an injury, during the vacation (Sonmez & Graefe, 1998). From times before Christ to modern times, travel by virtue of being a journey into the unknown has involved risk. Fuelled by a need for change and the need for new experiences (Lundberg, 1971), the tourism industry is the largest service industry in the world, growing to 1.32 billion in 2017 (UNWTO, 2018). However, the terrorist attacks, suicide bombings, rise in inclement weather, natural calamities, political upheavals in countries with dominant tourism-based economies like Thailand, Nepal, Turkey, Egypt, Maldives etc. increase risk perceptions of travel, especially for the international tourist.

Risk perceptions impacts travel decisions, from choosing a safer destination (Sonmez & Graefe, 1998) to choosing a shorter holiday (Money & Crotts, 2003). We have reviewed different types of risk perceptions that have been identified in the literature and have proposed an alternative approach to risk perceptions and developed a scale to measure the same.

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RISK PERCEPTIONS

There is a real risk and perceived risk. Real risk can be measured by professionals when large data is available. This is impossible for an individual who generally seeks novelty in his outings as a tourist. For him, it is what, Mitchell (1999), states; the risk is always relative to the perceiver. Tourists who perceive high risk will take evasive action. At the same time, tourists who perceive lower risk in spite of higher real risks, pay the price.

Definitions

Every action of a consumer entails the possibility of negative consequence (Bauer, 1960). The options available to the tourists are indeed varied, each with its benefits and travel risks. This increased choice compounds the problem (Taylor, 1974).

An individual's risk perception has two component. The first component deals with the chance or probability of his choice leading to unpleasant experiences. The second component focusses on the intensity of loss emanating from these negative experiences (Wallace, 1964; Peter & Ryan, 1976; Cunningham 1967; Stone & Winter 1987). Statistically, flying is considered the safest form of flying, yet it creates anxiety. While the probability of an accident is low, the intensity of loss, if the accident happens, is very high. So is the case of public resistance to nuclear energy generation; while it is considered safe, an accident can be catastrophic.

Sitkin and Weingart (1995) bring a sense of 'controllability' that an individual can exercise when they define it as an individual's assessment of riskiness of a situation and his control over the uncertainty.

While most researchers opine that risk has two components, probability & severity, Raynor and Cantor (1987) question the use of such an engineering approach when considering risk at 'felt' level of emotions. Mitchell (1999) states that it is difficult for individuals to objectively express their risk perceptions as often individuals cannot differentiate between 25% risk and 40% risk. The engineering approach is what Slovic (2004) calls as 'risk as analysis' while the intuitive feelings at the gut level are what he calls as 'risk as feelings'.

Risks in Tourism

For the majority for the tourists, the joy of vacations starts dwindling after 8 days (de Bloom, Geurts & Kompier, 2013). As Cohen (1972) said that "Man is still basically moulded by his native culture and bound through habit to its patterns of behaviour. Hence complete abandonment of these customs

and complete immersion in new and alien environment may be experienced as unpleasant and even threatening", giving rise to various risk perceptions which are key factors that influence travel decisions (Law, 2006).

The risks a tourist has to bear, have to be experienced in alien lands, far removed from the security of the familiar. To that extent, tourism involves risk to the experience and additionally to the experienter.

The way an individual perceives risk and behaves will depend on his personality profile. Plog (2001) classified people based on their risk-taking behaviour. He called them allocentric (renamed as venturers) - who were willing to take risks, Psychocentrics (renamed as dependables) - who chose to avoid risks and midcentrics - who were in between. Allocentric would travel to new destinations, while Psychocentrics chose safe and popular destinations. Seabra (2013) has also segmented tourists into seven categories based on the intensity of risks perceived by them; at one end of the spectrum is the category 'carefree' has low-risk perception while at the other end is the category 'all risks concerned' which has high-risk perceptions.

While Plog's classification was on the non-observable personality profiles, Cohen (1972) created classifications based on tourist's need for familiarity and novelty and the observable behaviour of the way these tourists travelled. He created the typology of 'organised mass tourist', 'individual mass tourist', 'explorer' and 'drifter'. The 'organised mass tourist', resembles the 'Psychocentrics' and 'All risk Concerned' while 'the drifter' resembles the 'Allocentric' and 'Carefree'.

One of the families interviewed for their travel decision making, in the process of this research, had an 'individual mass tourist' profile for many years and shifted to 'organised mass tourist' profile, when the destination they wished to visit, though beautiful, was plagued by terrorist violence. We observe that the steadier core risk preference profile has been influenced by the risk perception of the destination, leading to a risk reduction strategy.

While the above approach focussed on personality and resultant behaviour, (Roehl & Fesenmaier, 1992) chose to identify the different sources, from where risk emanated.

Sonmez and Graefe (1998a) & Roehl and Fesenmaier (1992); based on the work of earlier researchers, have listed a total of 10 risks that can apply in tourism. They are Equipment/Functional Risk, Financial risk, Health Risk, Physical Risk, Political Instability risk, Psychological Risk, Satisfaction Risk, Social risk, Terrorism Risk & Time Risk. Dolnicar (2005), has classified travel risk into Political risk, Environmental risk, Health risk, Planning risk, & Property risk.

We see that risk research in tourism has focused on:

- Intensity of perceived risks.
- Source of perceived risk.
- Types of perceived risks.

Risks in International Travel

A tourist behaves differently in domestic and international travel settings. When a tourist crosses his countries boundaries, laws change, language changes, culture changes and the unknown increases. Carr (2002) found that tourists become passive in international travel as compared to domestic travel. Kozak, Crofts and Law (2007) state that international travelers are highly concerned about any risk. Keeping visitors safe is a competitive strategy for destinations. Cohen's classification of international tourist's states that organised mass traveler sedates the risks by ceding control to the organised tourism industry, who by virtue of their experience can manage it better. However, in certain cases sanitizing the risks may become a disadvantage. The drifter is so focused on experiences that he will risk himself. The source of fear for the organised mass tourism can be a source of excitement for the drifter (Lepp & Gibson, 2003). Queenstown, New Zealand is considered adventure tourism capital of the world, where tourists flock from across the world. (Bentley, Page & Edwards, 2008) state that the industry has to do a balancing act between protecting the adventure tourists, to avoid negative publicity from mishaps and ensure enough perceived risk so as to maintain the feel of risk experience. (Buckley, 2011) calls this as the risk recreation paradox where adventure tourists pay for thrills from activities perceived as risky, while the adventure tour operators aim to reduce real risk without diminishing perceived risk, which is the source of adventure.

We see here, the different emphasis on protecting the individual (risk to experiencer) and protecting the experiences (risk to experience).

Dolnicar (2005) compared certain risks across domestic and international destinations. We found that the scores on some of the risks such as;

- I might be exposed to the risk of contagious diseases.
- I might be a victim of terrorism.
- There might be a lot of insecurity involved.
- I might injure myself.

which captured, a risk to the experiencer, varied substantially across domestic and international travel, being much higher for international travel as compared to domestic travel. This indicates that the perceived risk to the experiencer increases substantially for the international traveler. Loewenstein, Hsee, Welch and Weber (2001) differentiates between anticipatory and anticipated emotions. While international

travel is planned and the tourist may not feel the gut level, immediate, 'anticipatory' feelings of worry and dread, the 'anticipated' feeling of worry, dread will still generate emotions. Gut level feelings are processed from the 'feelings' perspective. We feel that international tourists will perceive the risks to the experiencer from the 'risk as feeling' perspective.

Contrary to the above, we found that risks such as;

- The vacation might not reflect my personality.
- The vacation might not be satisfying.
- I might not have a great time.
- It might be a waste of time.

which captured, the risk to the experience, did not vary much across domestic and international travel. This indicates that the perceived risk to the experience is approximately the same whether it's domestic or international travel.

The touristic experience is experienced by the individual, 'I'. The 'I' will be concerned about risks to the physical being. The risk to the experiencer may diminish the ability to enjoy the experience. A feeling of safety is extremely important factor in tourist decisions about choice of destination, with the safer destination chosen among two destinations, with similar benefits (Rittichainuwat, 2009; George, 2003). That being the case, 'Risk to the experiencer' is probably the most important risk perception. The current approach tends to club this risk in the form of 'physical risk' and measures it at par with other risk perceptions as a health risk, financial risks, value risk, social risk etc. However, we find that certain perceived risks vary across domestic and international travel, while certain perceived risks do not. This variability of travel risk perceptions across domestic and international travel has not been looked into by tourism researchers.

Based on this elasticity of risk perception across international travel, we propose a new typology to measure perceived risks in the international travel domain, where;

Risk to the Experiencer is defined as - the possibility of harm to the individual which, threatens his physical well-being.

Risk to the Experience is defined as - the possibility of a tourist being dissatisfied with the experience during travel and at the destination.

We now develop a scale to measure the above constructs.

RESEARCH METHODOLOGY

Item Generation

Items were generated from literature related to perceived risks in tourism. The research publications of (Roehl &

Feisenmer, 1992; Um & Crompton, 1992; Mitchell 1999; Sonmez & Graefe 1998a) were referred for different types of risks perceived by tourists. Dolnicar, (2005) who segmented international tourists, based on their fears and the scale of tourist worries developed by (Larsen, Brun and Ogaard, 2009) were used to generate items for the scale to measure our constructs of:

- Risk to Experiencer
- Risk to Experience

Risk to experiencer was proposed to be measured with 10 items while risk to experience was proposed to be measured with 9 items.

Respondents would have to click on a five-point scale, the likelihood (very likely.....very unlikely) that he/she may face the following negative incident/results when he/ she is traveling to or at the chosen destination.

Validity

As per Rossiter (2002) and Wynd, Schmidt and Schaefer (2003) two important considerations are

- Inter-rater reliability using multi-rater kappa statistic as an index of inter-rater agreement.
- Proportion agreement as an index of inter-rater agreement about content validity.

Validity measures the appropriateness of the item to measure a particular construct. Reliability refers to the consistency of the measure across raters. (Heale & Twycross, 2015; Kimberlin & Winterstein 2008; Rubio, Berg-Weger, Tebb, Lee, & Rauch 2003; Drost 2011).

Inter-Rater Reliability

In statistics, inter-rater reliability is the degree of agreement among raters. It measures the homogeneity, or consensus, amongst the judges. It is useful in refining the tools given to human judges by determining if a particular scale item is appropriate for measuring a particular variable and tries to account for chance agreement between raters. Since the number of raters is 6, Fleiss kappa has been used.

The 19 statements across two types of risks were arranged in a random manner. Six judges assigned the 19 statements to three dimensions, i.e. 'risk to experiencer', 'risk to experience' or 'NA to any dimension'. Fleiss kappa was calculated as explained by Sony (2014) and Nichols et al. (2010).

Based on the Fleiss kappa results and after discussion with experts, two of the statements measuring 'risk to experiencer', 'getting caught in local agitations' and 'getting caught in local political problems', were deleted. The Fleiss kappa moved up from 0.57 to 0.59, indicating intermediate to a good agreement (Wongpakaran et al., 2013).

Content Validity

Six judges were asked to rate each of the items for the following criteria.

For Relevance:

1. Not Relevant 2. Item needs some revision 3. Relevant but needs some minor revision 4. Very relevant

For Clarity:

1. Not Clear 2. Item needs some revision 3. Clear, but needs some minor revision 4. Very clear

For Simplicity:

1. Not Simple 2. Item needs some revision 3. Simple but needs some minor revision 4. Very simple

The method explained by (Polit & Beck, 2006) was used to test validity. The I-CVI of individual items was equal or more than 0.83, fulfilling the criteria, across relevance, clarity & simplicity. S-CVI/AVG for the scale 0.98 and above, which exceeds the criteria of 0.9 set for S-CVI / AVG by Lynn (1986). Refer Annexure 1.

The following statements were retained to measure the two constructs of risk perceptions.

Table 1

		Statements to Measure 'Risk to Experience'
1	RCEXP1	Getting Bad weather during vacation
2	RCEXP2	Not getting value for money
3	RCEXP3	Airline delays
4	RCEXP4	Finding that the Vacation is not satisfying
5	RCEXP5	Facing Communication problems with locals
6	RCEXP6	Losing my baggage
7	RCEXP7	Unhappy interaction with locals
8	RCEXP8	Being cheated during travel
9	RCEXP9	Dissatisfactory hotel stay

Table 2

		Statements to Measure 'Risks to the Experiencer'
1	RCEXCER1	Falling sick after eating food or drinking water
2	RCEXCER2	Getting exposed to diseases
3	RCEXCER3	Being robbed on my travel
4	RCEXCER4	Meeting with an accident
5	RCEXCER5	Getting injured
6	RCEXCER6	Getting lost
7	RCEXCER7	Getting separated from my travel group
8	RCEXCER8	Falling ill during the vacation

Participants

International travel is planned in advance. PATA (2015) mentioned that 95 % of the Indians travelling to Singapore and international travel destination planned their holidays from 5 days to 180 days in advance. About 80 % of the travelers planned this international trip 3 months in advance. Since April – June is a holiday season in India; the survey was started in Dec 2016 and continued till June 2017. Since risk perception is specific to a choice, only those who had decided to travel to an International Tourist destination by October 2017, were asked to fill the questionnaire.

Shah (2012) has listed the recommendations of eleven researchers regarding the required sample size. Costello and Osborne (2005), have reported that about 64% of the studies they surveyed used a subject-to-variable (ratio) of 10:1. Schreiber et al. (2006) state that the most adopted STV ratio is 10: 1. It was decided to use this method to decide the sample size. The size of 205 subjects for 17 variables gave an STV ratio of 12: 1, which was satisfactory.

The questionnaire was administered using a google form. It was sent to friends, family members, my ex-students and current students. They were requested to forward the google form link to their friends. Convenience and snowballing sampling was used.

Since the survey could not proceed if a response was left blank, all 205 responses were complete.

Male: Female distribution was 114: 91. Of the 205 respondents, 127 were married, 70 were single and the balance was divorced/widowed. The age profile of respondents was as below.

Below 25	25-35	36-45	46-55	56-65	Above 65
45	58	53	32	13	4

Total of 179 of the 205 respondents were graduates / postgraduates. The balance being non-graduates.

The majority of respondents were from Goa, as this was the starting point for the survey. In terms of language, respondents with different mother tongues who answered the survey were, Konkani - 46.9 %, Hindi – 11.5 %, Marathi – 9.4 %, English 8.4 %, accounting for 76.2 %. The balance 23.8 % spoke, Bengali, Gujarati, Kannada, Malayalam, Tamil, Telugu, Punjabi, Sindhi, Odia, Urdu, Haryanvi & Marwari

Factor Analysis

Exploratory factor analysis is used when researchers lack an understanding of how the different variables relate while confirmatory factor analysis is used to test a hypothesised

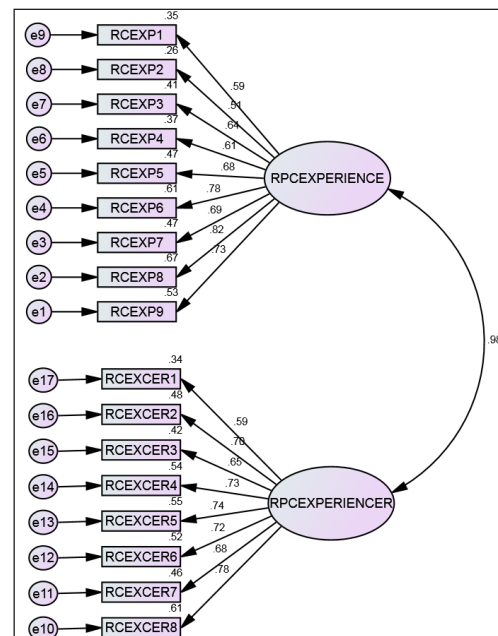
structure (Matsunaga, 2010). Confirmatory factor analysis can be done if there is a priory theory or empirical work (Hurley & Scandura, 1997; Suhr, 2006). Carr (2002), has explained that tourists become passive on international travel. One possibility as explained above would be the heightened risk perception. Additionally based on the empirical work of Dolnicar (2005) we have a possible structure. Testing the same through EFA can create confusion, hence, we decided to test our proposed constructs through confirmatory factor analysis.

There are two categories of general recommendations in terms of minimum sample size in factor analysis. One category says that the absolute number of cases (*N*) is important, while the other says that the subject-to-variable ratio (*p*) is important. MacCallum, Widaman, Zhang & Hong (1999) have reviewed many of these recommendations. For the ‘subject-to-variable’ (STV) approach, different researchers have recommended ratios which range from 2 times the variables to 20 times the variables. The generally acceptable STV ratio is 10. Since our variables are 17, we need a sample size of 170. Therefore 205 responses were considered adequate. Total of 17 items was used to measure, risk perception. Maximum likelihood estimation was conducted using Amos 22 software.

RESULTS

Model Fit

The confirmatory factor analysis for the model being tested was as follows.



The model fit indices for confirmatory factor analysis were as follows.

Table 3

Measure	Estimate	Threshold	Interpretation
CMIN	446.329	--	--
DF	118	--	--
CMIN/DF	3.782	Between 1 and 3	Acceptable
CFI	0.835	>0.95	Need More DF
SRMR	0.078	<0.08	Excellent
RMSEA	0.117	<0.06	Terrible
PClose	0.000	>0.05	Terrible

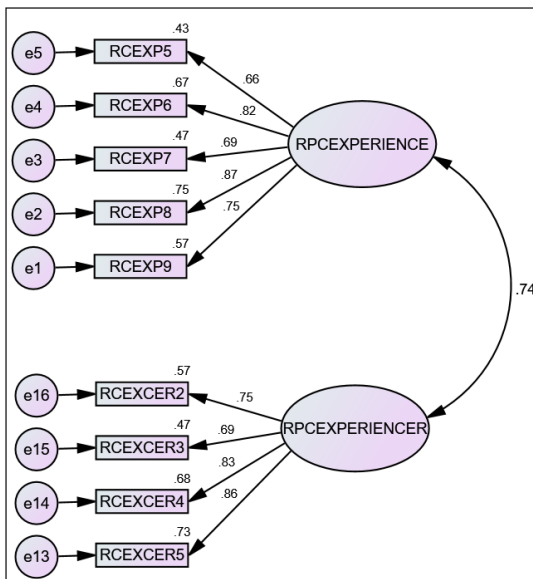
Since the model fit indices were poor, the model needed to be improved. As suggested in Hair et al. (2005), a model can be improved by,

- Dropping items with lower loadings.
- Looking at the ‘standardizes residual covariances ’and dropping items with high covariances.
- Covarying the residuals, based on modification indices.

The standardized residual covariances for the above model are shown in annexure 2.

Based on the above, we dropped certain items.

Improved Model



The model fit indices for the above model is as follows.

Table 4

Measure	Estimate	Threshold	Interpretation
CMIN	32.386	--	--
DF	26	--	--
CMIN/DF	1.246	Between 1 and 3	Excellent
CFI	0.993	>0.95	Excellent
SRMR	0.034	<0.08	Excellent
RMSEA	0.035	<0.06	Excellent
PClose	0.735	>0.05	Excellent

The model fit was excellent as per thresholds from Hu and Bentler (1999) and Hooper, Coughlan and Mullen (2008). Gaskin and Lim (2016), “Model Fit”, AMOS Plugin was used for the above calculation.

Composite Reliability

Composite reliability is a measure of internal consistency of a scale where the within-scale consistency of the responses to the construct is evaluated. Hair et al. (2005) have suggested a threshold of 0.7 for composite reliability. As shown in Annexure 3, the composite reliability (CR) for REXPERIENCE was 0.87 and CR for REXPERIENCER was 0.85. Since the values are higher than 0.7, the scale has composite reliability (Hair et al., 2005). Additionally, Cronbach’s Alpha for the full scale was 0.901.

Convergent Validity

Convergent validity refers to the degree to which two variables that are supposed to measure a construct, that theoretically should be related, are related. Hair et al. (2005) have suggested that the average variance extracted should be > 0.5. The AVE for both the constructs is greater than 0.5, thus ensuring convergent validity. Pl refer annexure 4.

Discriminant Validity

Discriminant validity tests whether measurements that are supposed to be unrelated are, in fact, unrelated. As per Hair et al. (2005) and (Bertea & Zait, 2011), the square root of average variance extracted, should be greater than inter-factor correlation.

Table 5

	AVE	Square Root of AVE	Correlation
RPCEXPERIENCE	0.5789	0.76	0.74
RPCEXPERIENCER	0.6124	0.78	0.74

Gaskin and Lim (2016), “Master Validity Tool”, AMOS Plugin was used for above calculation. Since the square root of the AVE is greater than inter-factor correlation, the scale has discriminant validity.

CONCLUSION

We observed that perceived risks in tourism, were not uniform across domestic and international travel. Based on risks that varied/did not vary across domestic and international travel, we proposed a new typology of

perceived risks for international tourists and developed a scale to measure the constructs of ‘risk to experienter’ and ‘risk to experience’. The scale has model fit, composite reliability, convergent validity & discriminant validity and can be used to measure risk perception of tourists travelling to international destinations.

Travel risk perceptions lead to risk reduction strategies like purchasing travel insurance, carrying extra cash, searching for latest information, seeking for advice from travel agent or friends and family, travelling in a group, getting vaccination and more (Fuchs & Reichel, 2006, 2011; Lo, Law & Cheung, 2011).

Since the risk perceptions are different, the required risk reduction strategies will also be different. If the perceived ‘risk to the experienter’ is higher, it may not help if websites of the destination gives information about experiences a tourist can have at the destinations which tries to address the ‘risk to experience’. Detailed information of contact numbers of emergency hotlines and the availability of these facilities will help reduce the ‘risk to the experienter’.

This paper adds to the current literature on travel risks and will help the tourism stakeholders to better address the risk perceptions of tourists.

FUTURE RESEARCH

Travel risk perception research mentions different types of risks such as value risk, physical risk, satisfaction risk, financial risk, psychological risks etc. However, we do not yet know how these risks vary across domestic and international travel. Initially, the scale that has been developed can be used to test the differences in ‘risk to experienter’ and ‘risk to experiences’ across domestic and international travel. Based on these outcomes, research can be extended to evaluate differences in all the possible travel risk perceptions, across domestic and international travel. Since travel risk perceptions are the starting point for different travel decisions, a better understanding of how they vary across domestic and international travel, will help the travel industry to address them with greater accuracy.

RPIT SCALE: MEASURING RISK PERCEPTION IN INTERNATIONAL TRAVEL

When you travel, there is a possibility of certain negative incidents/results. Please click the likelihood that you may face the following negative incident/results when you are traveling to the destination chosen by you.

Risk to Experience	Very Unlikely	Unlikely	Neutral	Likely	Very Likely
Facing Communication problems with locals					
Losing my baggage					
Unhappy interaction with locals					
Being cheated during travel					
Dissatisfactory hotel stay					

Risks to the Experienter	Very Unlikely	Unlikely	Neutral	Likely	Very Likely
Getting exposed to diseases					
Being robbed on my travel					
Meeting with an accident					
Getting injured					

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ANNEXURE 1

Risk Perception Scale - Content Validity						
	Relevance		Clarity		Simplicity	
RISK PERCEPTION - RISK TO EXPERIENCER DIMENSION - 10 ITEMS	S-CVI/Avg	0.983	S-CVI/Avg	0.983	S-CVI/Avg	0.983
	Total Agreement	9	Total Agreement	9	Total Agreement	9
	S-CVI/UA	0.9	S-CVI/UA	0.9	S-CVI/UA	0.9
	Relevance		Clarity		Simplicity	
RISK PERCEPTION - RISK TO EXPERIENCE DIMENSION - 9 ITEMS	S-CVI/Avg	0.981	S-CVI/Avg	0.981	S-CVI/Avg	1
	Total Agreement	8	Total Agreement	8	Total Agreement	9
	S-CVI/UA	0.889	S-CVI/UA	0.889	S-CVI/UA	1
	Relevance		Clarity		Simplicity	
RISK PERCEPTION - FULL SCALE	S-CVI/Avg	0.982	S-CVI/Avg	0.982	S-CVI/Avg	0.991
	Total Agreement	17	Total Agreement	17	Total Agreement	18
	S-CVI/UA	0.895	S-CVI/UA	0.895	S-CVI/UA	0.947

ANNEXURE 2

Standardized Residual Covariances

	RCEXCER1	RCEXCER2	RCEXCER3	RCEXCER4	RCEXCER5	RCEXCER6	RCEXCER7	RCEXCER8	RCEXP1	RCEXP2	RCEXP3	RCEXP4	RCEXP5	RCEXP6	RCEXP7	RCEXP8	RCEXP9
RCEXCER1	0.00																
RCEXCER2	2.30	0.00															
RCEXCER3	0.72	1.60	0.00														
RCEXCER4	-0.26	0.99	1.09	0.00													
RCEXCER5	0.55	1.66	0.88	2.31	0.00												
RCEXCER6	-0.96	-1.66	0.33	-0.79	-1.55	0.00											
RCEXCER7	-0.41	-1.00	-1.06	-0.57	-1.06	1.54	0.00										
RCEXCER8	0.15	-0.89	-1.49	-0.44	-0.56	-0.17	0.63	0.00									
RCEXP1	1.68	1.77	1.06	-0.14	0.83	-1.15	-2.17	0.02	0.00								
RCEXP2	0.62	1.34	1.70	1.08	-0.07	0.38	-0.83	-0.99	1.65	0.00							
RCEXP3	-0.07	0.36	0.87	-0.16	-0.07	-0.59	-0.78	-0.13	1.90	2.19	0.00						
RCEXP4	0.54	1.47	1.45	2.03	1.66	-0.76	-0.30	-0.43	0.79	1.61	-0.38	0.00					
RCEXP5	-0.22	-0.36	0.33	-0.26	-1.09	1.23	0.85	0.40	0.24	0.13	0.06	-0.70	0.00				
RCEXP6	-0.61	-1.23	-1.07	-0.61	-0.40	0.89	0.43	0.95	-0.56	-1.16	0.24	-1.94	0.11	0.00			
RCEXP7	-0.30	-0.97	-1.08	-0.97	-0.87	2.49	1.54	0.72	-1.17	-0.66	-1.35	0.08	-0.83	0.35	0.00		
RCEXP8	-1.69	-0.91	-0.90	-1.01	-0.91	0.77	0.78	0.81	-0.78	-0.89	-0.01	-0.75	-0.03	1.02	0.56	0.00	
RCEXP9	-0.05	-0.83	-1.29	-1.12	-0.15	0.40	0.26	0.78	-0.52	-1.64	-0.48	-0.11	0.21	0.31	0.45	0.85	0.00

ANNEXURE 3

Composite Reliability

REXPERIENCE	Regression Weights	Variance Explained	Error Variance		
Dissatisfactory hotel stay	0.756	0.572	0.428	Sum of Standardised Loading	3.79
Being cheated during travel	0.865	0.748	0.252	Square of Sum of STD Loading	14.35
Unhappy interaction with locals	0.689	0.475	0.525	Sum of error variances	2.10
Losing my baggage	0.818	0.669	0.331		
Facing Communication problems with locals	0.660	0.436	0.564	Composite Reliability	0.87
REXPERIENCER					
Getting injured	0.794	0.630	0.370	Sum of Standardised Loading	3.06
Meeting with an accident	0.748	0.560	0.440	Square of Sum of STD Loading	9.36
Being robbed on my travel	0.708	0.501	0.499	Sum of error variances	1.65
Getting exposed to diseases	0.810	0.656	0.344		
				Composite Reliability	0.85

ANNEXURE 4

Convergent Validity

			Estimate		AVE
RCEXP9	<---	RPCEXPERIENCE	0.754	0.568516	0.578917
RCEXP8	<---	RPCEXPERIENCE	0.867	0.751689	
RCEXP7	<---	RPCEXPERIENCE	0.687	0.471969	
RCEXP6	<---	RPCEXPERIENCE	0.819	0.670761	
RCEXP5	<---	RPCEXPERIENCE	0.657	0.431649	
RCEXCER5	<---	RPCEXPERIENCER	0.856	0.732736	0.612399
RCEXCER4	<---	RPCEXPERIENCER	0.825	0.680625	
RCEXCER3	<---	RPCEXPERIENCER	0.685	0.469225	
RCEXCER2	<---	RPCEXPERIENCER	0.753	0.567009	