Risk Perception Implications on Intention to Visit

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April 6, 2021

Abstract

The research developed in this study measured risk perception components in relation to visit intentions. Three of the seven risk components were measured in the current study: physical, financial, and performance risks. Researchers used a pretest method to select the study's destination and to provide reassurance in the level of crime statistics that were given to participants (high crime, low crime and control group—no crime). From convenience sampling, participants were randomly placed in one of three different groups for manipulation: high crime group, low crime group, and control group—no crime. After being placed in their group, they answered all questions about risk and concluded with visit intention questions. The results of this study were not in congruence with many studies surrounding risk perception implications on visit intentions.

Risk Perception Implications on Intention to Visit

Destination image has been considered one of the most significant influences that can affect travel related behaviors including the choice of destination and future destinations (Alcaniz et al, 2009). With an increase in tourism and revenue, destination image is used to attract more visitors (Gartner, 1993; Goodall, 1990). It takes an excess of time and effort for the destination to exemplify positives traits that can influence the demands and expectations of the consumers (Aksoy and Kiyci, 2011). Tourist destinations can be simplified to defining facts such as slogan, picture (image) or writing that details the facilities that are attractive for the consumers (Aksoy and Kiyci, 2011). Image is a broad picture that attracts visitors to the destination and forces the expense of money (Sahbaz, 2008). Destination image can be described as mental pictures a person holds about a particular place that include tourism infrastructure, social, natural, and cultural attributes (Beerli and Martin, 2004). The main purpose of marketing a destination is to alter the existing image so that the target market segment fits more closely with the desired image (Ahmed, 1991). There are two types of processes that derive from destination image: organic and induced (Gunn, 1972). The organic component comes from mass-media communications, whereas the induced component derives from the destination marketer (Gunn, 1972). It's important for the marketer to know these two components so they can utilize both if they find it would be beneficial.

Perceived risk is one of the major factors that influence choice of destination and travel decisions (Fuchs and Reichel, 2010). Past research suggests that perceived risk is a central concept in the way tourists make their travel and purchase decisions (Sharifpour et al., 2014). Perceived risk can create positive or negative images in the traveler's mind and have great significance in the tourist's decision to visit or avoid those destinations (Sonmez and Graefe,

1998) and could be considered a travel inhibitor (Um and Crompton, 1992). Prior knowledge is significant because it contains long-term memory such as information, skills, and expertise that is relevant to the consumer (Ratchford, 2001). He also suggests that the known information stored can allow the consumers to evaluate a product's attributes and benefits and how it pertains to their needs (Ratchford, 2001). Some scholars claim the perception of risk influences destination image (Sonmez and Graefe, 1998b) and suggest that it is a relevant factor in the overall display of destination image (Lepp and Gibson, 2003; Qi et al., 2009). It's important to note that if there are negative connotations connected with a destination's marketing image, there could be implications that could harm the market in long-term goals. Corrective marketing once a destination receives a negative image is very difficult to reverse effectively (Ahmed, 1991) and can be very expensive to rectify (Ferreira and Harmse, 2000). From studies conducted across the globe, safety, tranquility, and peace are imperative for a prosperous outcome in the tourism industry (Pizam and Mansfield, 1996:1). The literature indicates that with those three components, risk is eradicated making that destination a safe place for tourists to travel too.

It is important to highlight how crime and risk play a massive role in destination image and tourist's propensity to travel. As one would suspect, when acts of crime are committed in a high frequency, the overall image of the destination will be affected and tourism arrivals will decline (Pizam, 1999). Crime has the ability the hinder tourism by damaging the destination's safe image (Ryan, 1993:173). This connects the importance of obtaining and maintaining a positive, safe destination image or it can be difficult to elevate tourism. In a study measuring how increasing crime can affect future tourism, Futter and Wood (1997) predicted that increasing crime rates could lead to a reduction of an estimated 2.6 million overseas travelers and 5.4 million African tourists which would be catastrophic to the tourism industry there. In a study

examining crime in Jamaica, the United Nations Development Programme (UNDP, 2012) concluded that violent crime, police corruption, and failing in the justice system are some of the key components of the failing business and investment goals. In Jamaica, because of the stagnant economy, trade in illegal drugs, weapons and ammunition has increased resulting in consistently high crime rates that leaves the country listed as top five in the world per capita for homicides (Mohammed and Sookram, 2015). Through their experiment, they hypothesized that as violent crime and property crime increased, tourism arrivals would decrease and they were correct that high crime rates can fundamentally damage the tourism industry (Mohammed and Sookram, 2015). While this study is adjacent to Mohammed and Sookram's study, this study will illuminate consumer's prospective and their propensity to travel rather than discussing linear empirical statistics.

While there are similar studies that connect destination image to perceived risk, there has yet to be a study conducted that evaluates a consumer's propensity to travel based on crime statistics that are distributed to the control group. There is no precedent study that uses risk perception theory and expectancy theory simultaneously to better evaluate the cognitive decisions that consumers subconsciously use to make decisions. Once this study is concluded, marketers will have a better understanding of how their target market thinks and can improve their current destination image by working with local authorities to make their destination safer and more ideal in the eye of the consumer. It is necessary to use both risk perception theory and expectancy theory of motivation because they both relate to the inherent ways that consumers think and act and will give certain inclinations to marketers on how to motivate their target market.

Through the lens of expectancy theory of motivation and risk perception theory, this study examines the impact of negative crime statistics on destination image, perceived risk, and behavioral intentions. While there is precedence on how negative destination information can negatively influence a consumer's decision, there has yet to be a study conducted that examines the direct correlation between a destination image and risk perception as a result of presented crimes statistics for the destination. This research is critical for understanding consumer's behavior in decision making for destinations when given negative information.

Review of Literature

Expectancy theory of motivation, theory of planned behavior, and risk perception theory assist the consumer in creating a plan to travel based on the destination's image. Destination image plays a monumental role in either intriguing the consumer or deterring the consumer to another destination. Looking at these theories, it will provide precedent for future studies that revolve around destination image and risk perception. While there have yet to be any studies that analyze expectancy theory of motivation, theory of planned behavior, and risk perception theory with destination image, this study will provide a multi-dimensional paradigm that will produce theoretical and practical implications that will assist in future studies.

Destination Image and Crime

Crime can negatively affect destination image which will deter tourists from traveling to that destination by subconsciously using the three theoretical frameworks that will be evaluated later in this study. In a previous study conducted on crime and destination image, George (2003) found that when tourists feel unsafe or risk towards a destination, they can form unfavorable impressions of that place. He continues issuing three subsequent effects that can happen: (1) potential consumers may decide not to visit a particular destination solely off its reputation for

having high frequency crime rate, (2) the tourists may not be active or participate in near-by activities when feeling threatened, and (3) if the tourist feels unsafe or threatened by risk, they are not likely to return nor give positive word-of-mouth information to others which is a major factor in marketing a destination image. It was reported in 2011 that just 30% of hotels were occupied due to a rise in crime and since 2007, the growing number of fights between cartels which has consequently lead to an increase in homicides and kidnapping for ransom which has also played a significant role in tourism declination (Monterrubio, 2013).

After a French publication (Cape Argus, 1997: 1) put out an article claiming that South Africa had been under direct control of extremist Muslims that declared war on the city, it has translated into significant losses for the tourism industry because people seek "safer" destinations (Ferreira and Harmse, 2000). Increasing crime rates have the ability to reduce the estimated 2.6 million overseas travelers and a reduction in 5.4 million African tourists predicted to visit South Africa in 2000 (Futter and Wood, 1997: 54). High frequency crime rates decrease tourist arrivals (Brunt et al., 2000). With technology constantly advancing, negative reports can influence social networking sites and the media which play a significant role in deterring tourists to high crime destinations (Malleson and Andresen, 2015). Crime has been illustrated as a double-edged sword—bringing negative results to tourist destinations and consumers (Hua, Li, and Zhang, 2020). In a study conducted in the Middle East, Sonmez and Graefe (1998) surveyed 500 international tourists and the conclusive result was their perception of the frequency of crime strongly affected their decision-making process toward visiting or revisiting the Middle East.

Risk Perception Theory

Risk perception is fundamentally grounded in cognitive psychology (Slovic, Fischhoff, and Lichtenstein, 1982). It is one of the main influences in decision-making with purchasing

tourism products (Fuchs and Reichel, 2006). Risk is an inherent concept of our innate cognitive ability (Wahlberg and Sjoberg, 2000). Risk can also be defined as an exposure to threats or dangers (Reisinger and Mavondo, 2005). Behavior literature suggests there are seven different types of risk: (1) physical—potential harm that could be inflicted on the individual, (2) financial—monetary means will be lost, (3) equipment—a potential possibility that the product will not operate accordingly, (4) social—fear that the purchase won't be accepted by the group, (5) psychological—the fear that the purchased item won't work with the self-image of the individual, (6) time—the potential waste of time the product may inflict, and (7) performance— the potential purchase decision won't function as desired or expected (Cheron and Ritchie, 1982; Jacoby and Kaplan, 1972; Kaplan, Szybillo, and Jacoby, 1974). However, previous studies suggest that perceptions may differ depending on the type of risk, context of risk, the individual's personality, and the social context (Wachinger et al., 2013).

In this study, three of the seven types of risk will be measured. Physical, financial, and performance will be the components of risk assessed. This is not to discredit the other four types but to emphasize for marketers the importance of these three in accordance to the following literature that is illuminated in this text. The following three types of risk will be assessed in the present study.

To further express the need to understand physical risk, it is considered to be the potential threat a purchase introduces to a person's health or appearance (Mitchell, 1998). It can also be expressed as the product safety and the possible danger that comes subsequent the product purchase and use (Murray and Schlacter, 1990). With this in mind, it can be hypothesized as:

H1: The intention to travel will decrease as the potential physical risk increases.

Financial risk be described as the possibility of the net financial loss of a purchase and includes the potential service that may be required to be repaired, replaced or price refunded (Laroche et al., 2004). It can also be explained as the consumer's concerns to the value of the goods you are paying for and how much money may be lost if the product does not perform well (Mitchell, 1998). Thus, I hypothesize as follows:

H2: The intention to travel will decrease as the potential financial risk increases.

And lastly, performance risk, or functional risk, is described as the concern that the purchase will not operate as desired or expected (Horton, 1976). Mitchell (1998) expresses that performance can be evaluated in two measures: (1) that the product purchased may not perform to the extent the benefits promised and (2) that performance can be viewed as a surrogate for overall risk which can result in a collective loss for the retailer. I hypothesize as follows:

H3: The intention to travel will decrease as the performance of product purchased decreases.

Roehl and Fesenmaier (1992) were some of the first researchers to conduct a study that revolves around risk perception. The researchers asked the participants different questions about risk and the different types that would be involved in a vacation. With this study, researchers found that equipment risk (possibility that it could lead to mechanical or equipment problems), financial, physical, psychological, social, satisfaction and time risk are the major factors. These researchers used factor analysis and developed three basic dimensions of perceived risk: physical-equipment risk, vacation risk and destination risk (Roehl and Fesenmaier, 1992).

Most risk studies focus on perceived (subjective) risk instead of actual (objective) risk as individuals are only able to evaluate risk to themselves (Budescu and Wallsten, 1985; Reisinger and Mavondo, 2005) or risk they're able to perceive (Quintal, Lee, and Soutar, 2010). It is unknown how individuals make travel decisions based on information given to them (Sharifpour,

Walters, and Ritchie, 2014). However, past research suggests that tourist knowledge of a

particular area is measured through past travel experiences (Fuchs and Reichel, 2011; Lepp and

Gibson, 2003; Reisinger and Mavondo, 2005; Roehl and Fensenmaier, 1992).

      Through surveying, five hundred tourists that perceived risk was a stronger and more

reliable predictor of avoiding a certain region than of planning to visit one using the Middle East

as an example with terrorism (Sonmez and Graefe, 1998a; Sonmez and Graefe, 1998b). They

also found that age did not play a factor in risk perception (Sonmez and Graefe, 1998a).

Contrastingly, preference for risk related tourism and drifter tourism (budget travel or

backpacking) decreased with age (Cohen, 1973; Gibson and Yiannakis, 2002). In a study

conducted about gender differences in risk perception, Gustafsod (1998) suggests through

quantitative research that when comparing the seriousness perceived, men's and women's

ranking of risks differs minimally. He also suggests that men and women worry about the same

risks but women worry a bit more (Gustafsod, 1998).

      Destination image pertains to risk perception theory through motivation. The consumer's

need for safety is an intrinsic characteristic and has shown empirically as a deterrent for travel to

a particular destination (Maslow, 1954). In regards to risk and safety, destination image has had a

negative impact on international tourists travelling to a place that is perceived to be under a

threat (Kozak, Crotts, and Law, 2007). They continue by saying high frequency perceived risk

and safety concerns are one of the main factors that can affect the consumer's decision-making

process to visit a particular destination (Kozak, Crotts, and Law, 2007). Perception of risk that

relates to travel or the certain avoidance of a destination was found to be a good predictor of

destination image compared to the motivation to visit one (Sonmez and Graefe, 1998b).

The perception of risk is one of several key factors in a consumer deciding travel to a particular destination (Chew and Jahari, 2013). Risk perception plays a massive role in the consumer's decision-making process and it can alter decisions in regards to destination choices (Sonmez and Graefe, 1998a). Studies have shown that tourist will decide to visit the destination with the least negative consequences or risks (McLellan and Foushee, 1983). It can also be very difficult for marketers to suppress the risk from tourists' perception of many destinations (Tavitiyaman and Qu, 2013). It is argued that marketers are able to improve the destination image solely by decreasing the perception that a specific risk is present (Lepp and Gibson, 2003).

Tavitiyaman and Qu (2013) claim that Thailand's tourism sector was hurt drastically subsequent the September 11, 2001 terrorist attack, the outbreak of SARS (Severe Acute Respiratory Syndrome) in and around China and Hong Kong in 2003, the avian influenza epidemic and tsunami in 2004, and the political climate in 2006 and 2010. In 1993, a study found that Thailand's positive image was on a drastic decline because of the negative images of the sex industry and AIDS. Subsequently, consumers were then avoiding Thailand for other countries in the same proximity (Chon, Singh, and Mikula, 1993).

Expectancy Theory of Motivation

Expectancy Theory of Motivation exhibits an individual's work motivation and the quality of their performance (Vroom, 1964). The theory argues that the strength of a tendency to act a particular way derives from the strength of the expectation that the act will subsequently be followed by a reward or consequence (Robbins, 1993). Essentially, when individuals are choosing among different choices, their mind is going through psychological processes that will assist in forming beliefs and attitudes (Pinder, 1984). The theory discusses that an individual will choose a specific behavior based on that individual's own estimations that rewards will be

distributed based off the energy and effort exerted (Ferris, 1977). Vroom's expectancy theory has two models: the valence and force (Snead and Harrell, 1996). The valence model determines how the individuals see the attractiveness of a first-level outcome. The force model determines how certain behaviors are formed through the individual by evaluating the attractiveness that was assessed in the valence model to the likelihood of their exerted effort leading to consequences or rewards (Snead and Harrell, 1994).

Vroom's base expressed that there are two distinctions of results: (1) the "work role" is the expectations that are set appropriately for the individual that is competing the task. (2) The "work role outcome" is the intrinsic and extrinsic rewards or consequences that the individual receives from participating (Graen, 1969). The theory's base is to exemplify how individuals create their own motivation by two methods: (1) the individual's expectations that rewards come subsequently to the effort they extend in their work and (2) the desired rewards that come with exerting that effort (Behling, Schriesheim and Tolliver, 1975). Essentially, the sought motivation derives from the desirability of the outcome (Barba-Sanchez and Atienza-Sahuquillo, 2017).

Motivation has requirements that include a desire to act, the ability to act, and acquiring an objective (Ramlall, 2004). However, the desired outcome is not necessarily the determining factor on how an individual should behave but through the individual's cognitive process, they are able to decide (Hirschi and Fischer, 2013). There are three different models that assist in explaining this theory: Model (1) explains that an individual can encounter two levels of outcomes (Galbraith, 1972; Cummings, 1967). One, as the performance or accomplishment of the task and two, is the event of consequence that follows (salary increase, promotions, etc.). Model (2) discusses that an individual's motivation is linked to the likelihood that the effort exerted toward a goal or task will be successfully obtained, secure rewards, and the valence of

the reward to that individual. Model (3) suggests that certain notions are intuitive. Firstly, with an individual with low ability, small amounts of motivation will inhibit small increases with job performance. Secondly, the model suggests that high level of motivation without concrete understanding of the position requirements will have minimal effects of performance (Ferris, 1977).

There are four variables that will motivate an indivdual: (1) individual effort, (2) individual performance, (3) organizational rewards/work outcomes, and (4) personal goals (Parijat and Bagga, 2014). There are three perceptions of a motivational force that explain human behavior: expectancy, instrumentality, and valence (Chiang and Jang, 2008). *Expectancy* can be described as the belief that putting forth effort will result in high performance. They go further to define *instrumentality* as the belief that the performance is necessary to obtain a specific goal or outcome. And lastly, they define *valence* as the evaluation of the collected goals and outcomes (Hsu and Shinnar, 2014). Furthermore, motivational force is the fundamental reasoning behind behavioral decisions and help decide in different alternatives (Chaing and Jang, 2008). In studies conducted in the hotel industry, motivation includes extrinsic factors like pay, monetary rewards (bonuses), opportunity for advancement and promotion (Byrne, 1986; Wong et al., 1999).

Under the approach of the expectancy theory, individuals will act from anticipation rather than deprivation as this theory tends to meet basic needs (Locke and Baum, 2004). There have been at least seventy-seven collective indications that the expectancy theory has significantly predicted the worker's performance, effort, intentions, preference, and choice (Van Eerde and Thierry, 1996). It is believed that the expectancy theory has been the fundamentally dominant style of framework for comprehending human behavior and motivation in the workplace (Wanous, Keon, and Latack, 1983).

Destination image and the expectancy theory of motivation are complex concepts that are co-dependent. Typically, when we analyze tourist behavior, the consumer's motivation is considered to be the primary factor (Eagles, 1992; Fodness, 1994). Studies have found that destination image often influences the tourist's decision-making process and sales of tourist products and services (Jenkins, 1999). Empirical studies have been conducted that conclusively recognized two antecedents that form destination image for the consumer: internal motivation and the external motivation such as mass-media and previous experiences (Baloglu and McCleary, 1999; Martin and Rodriguez del Bosque, 2008). For the internal concept, tourists will choose to participate in activities that satisfy their inherent needs for relaxation, knowledge and escape, and to develop certain social relationships (Charters & Ali-Knight, 2002; Crompton, 1979; Fodness, 1994; Iso-Ahola & Allen, 1982). Most of these characteristics are displayed implicitly in destination image. Consumer motivations have been simplified to attraction of destination and social motivations (Eagles, 1992).

There have been studies conducted in New Mexico and Thailand that indicate destination image as a major factor in the future behavior of consumers (Court and Lupton, 1997; Rittichainuwat, Qu, and Brown, 2001). Empirical evidence suggests that satisfaction and future behavior (motivation) were significantly influenced by tourist attitudes, tourist motivation, and destination image (Lee, 2009). Considering this evidence, marketers should be able to see a constant pattern that illuminates the need for elegant image of a particular destination. In a study conducted in Indonesia, empirical findings led to the conclusive results that motivation and destination image are key variables for the intention to revisit a destination (Pratminingsih, Rudatin, and Rimenta, 2014).

From the view of the destination, comprehending visitor motivation frequently results in the ability to increase tourism and visitor enjoyment, thus, making it more attainable to attract and retain more consumers (Jang and Feng, 2007; Formica and Uysal, 2002). From this perspective, it is imperative for marketers to be able to manipulate destination image to better motivate their target market. Many scholars argue that destination image is monumental to the decision-making process because the factors that are integrated in the process are money, time, and family, which are then based on the destination's ability to satisfy the consumer's motivation (Gartner, 1993).

Theory of Planned Behavior

Like expectancy theory of motivation, the concept of the theory of planned behavior (TPB) explains why people operate under a particular behavior primarily based on valued outcomes that come subsequent of their decision-making and possess essential resources, abilities, and opportunities to operate on that behavior (Ajzen, 1985; Conner et al., 1999). The theory's essence is to encapsulate the thought process that is involved considering costs and benefits of engaging in specific behaviors (Petty, Unnava, and Stratham, 1991).

TPB is orchestrated through attitude, subjective norm, perceived behavioral control, and behavioral intention (Lam and Hsu, 2006). Attitude is a way to respond to an object or product based on previous experiences or learning and can be considered, in tourism studies, as favorable or unfavorable to the individual (Lam and Hsu, 2006). Subjective norm is defined as a way of conforming to different standards of judgement through guided behavior of other individuals (Moutinho, 1987). It is the essentially the social pressure that is applied on someone to act a certain way. Perceived behavioral control is defined as the individual's idea on how easy or difficult it is to perform a behavior and is broken down into two interpretations: (1) an increase

in perceived behavioral control will subsequently result to an increase in behavioral intention and

the probability of performing the act and (2) the perceived behavioral control will directly

influence the individual's behavior to the extent that perceived control reflects absolute control

(Lam and Hsu, 2006; Armitage and Conner, 2001). Behavioral intention is an individual's

expected or planned future behavior (Swan, 1981). Behavioral intention highlights the

expectancies about an individual's behavior and can be perceived as the likelihood to act on that

behavior (Fishbein and Ajzen, 1975). In a study that evaluated travelers from China to Hong

Kong, Lam and Hsu (2004) illuminated that attitude and perceived behavioral control were

related to travel intention which coincides with an individual's motivation to travel.

Tourist attitudes exemplify the psychological tendencies that are expressed either

positively or negatively through tourist's evaluation when participating in certain behaviors

(Ajzen, 1991; Schiffman and Kanuk, 1994). Through previous studies in the tourism industry,

attitude can play a major role in predictions, descriptions, and the influences of tourists'

behavioral intentions (Bianchi et al., 2017; Han et al., 2010). The attitude of a tourist is

comprised of three different components: (1) cognitive, (2) affective, and (3) behavioral

components (Unger and Wandermman, 1985; Vincent and Thompson, 2002). For Lee (2009),

the cognitive component is formulated by the creation of an attitude, the affective component is

described as the psychological reaction when the tourist expresses their particular preference for

a subject, and the behavioral component is the verbally stated intention of a tourist to visit or use

that subject. Through past empirical studies, tourist attitude is one of the more effective

predictors of the participation and satisfaction of the tourist (Ragheb and Tate, 1993) so

therefore, it is imperative for marketers to understand the attitudes of the tourists.

Destination image plays a significant role in tourist behaviors and attitudes (Court and Lupton, 1997; Rittichainuwat, Qu, and Brown, 2001). Destination image is considered to be one of the most important influences on travel behavior (Beerli and Martin, 2004). Past empirical studies in Spain (Bigne e al., 2001), coastal areas in Tawain (Lin et al., 2003) and Eureka Springs in the United States (Chi and Qu, 2008) have all concluded that destination image plays a significant and positive role in the effects of satisfaction and future behavior of tourists. Tourist behaviors include destination choice, post-trip evaluations, and future behavioral intentions (Chen and Tsai, 2006). TPB has been commonly used to measure human behaviors of leisure choices like travel destinations (Bamberg, Ajzen, and Schmidt, 2004; Lam and Hsu, 2006).

There have been studies that show the TPB is a significant indicator that tourist attitudes affect behavioral intentions (Ajzen & Driver, 1992; Bamberg et al., 2003; Hrubes et al., 2001; Rossi & Armstrong, 1999). Previous experience or past behavior with any subject (location or event) has been evaluated and is considered to be a significant predictor of destination image (Hu and Ritchie, 1993; Milman and Pizam, 1995). Past research has concluded that destination image is a significant factor in the tourist's decision-making, destination selection, and future behaviors (Chen and Tsai, 2007; Jalilvand et al., 2012; Wang and Hsu, 2010; Yang et al., 2009; Zhang, Wu, and Buhalis, 2018). Destination image has two key roles in future behavior: (1) the influence destination image obtains through the decision-making process and (2) the post-decision making behaviors that include experience, evaluation, and future intentions of travel (Chen and Tsai, 2006). Destination image plays a massive role in the decision-process. Marketers will have the ability to take the results of this study and utilize them to better market their area.

Methodology

Experimental Design

The intent of this study is to investigate the role of risk that is integrated within a destination's image and how it directly affects a tourist's propensity to travel to a destination. This study measured how different risk components affect intention to visit. In order to do so, a questionnaire was created to collect participant information from a convenience sample. The questionnaire consisted of three different risks that could affect travel including physical, financial, and performance risks. There wasn't a particular location decided for the main study, so a pretest was administered that would allow the location to be selected.

To determine which destination would have the most appeal for travelers, a pretest was utilized to establish the most preferable destination. A different group of participants was recruited to assess their preference of destination between five US cities. The selected cities were chosen based on Trip Advisor's recommendations for top cities to travel to in the US: Asheville, NC; Kansas City, MO; Long Beach, CA; Fort Lauderdale, Fl; and Albuquerque, NM (Richter, 2019). After thorough research, TripAdvisor was the best access point to choosing the cities because after a survey administered in 2016, TripAdvisor was found to be the largest online travel site, recording approximately 300 million online visitors (TripAdvisor, 2017). After the participants selected their preferred destination, they were asked how interested they were in visiting that particular location and why they selected the destination. The representative city that was used for data analysis was the most voted location to visit in the pretests. By utilizing the most desirable location based on TripAdvisor rankings and the pretest, we were able to better predict participant interest in travel for the primary study.

In the main study's questionnaire, there were three different advertisements that included a certain number of crimes that were committed in that area. The three advertisements were

constructed using hypothetical statistics gathered from 247wallstreet.com and were the

conditional influences that were administered in the pretest. In one advertisement, there was a

low calibrated number of crimes committed. In the second advertisement, there was a high

calibrated number of crimes committed. And in the third grouping, there were no crimes given as

the control group. In the pretest, along with the selected location, we tested what would be

considered high and low crime statistics as well. From that, we were able to administer those

statistics into the main study as a conditional influence on how crime is perceived and the

participant's reaction to it. Once the participants were randomly placed into one of the three

conditional influences, they were asked to answer questions based on three perceptions of risk:

physical, financial, and performance risks. Based on the answers that were given from the

questionnaire, were able to run tests measuring the relationship between the dimensions of risk.

For the high and low crime statistic conditions in the study, the statistics were used from

destinations that are show to have some of the highest and lowest crime statistics in the US.

According to 247wallst.com, which has been widely republished by many large news outlets and

sites including MSN, USAToday, and more, ranked Detroit, Michigan as the most crime ridden

US city with 2,007.8 violent crimes per 100,000 people. Conversely, Irvine, California ranked as

the safest city with only 55.5 violent crimes per 100,000 people. With this information from

247wallst.com, we then categorized the experimental conditions as high crime stats with 2,007.8

crimes per 100,000 and low crime stats with 55.5 crimes per 100,000. The crime statistics

include homicide, theft/burglary, rape, and driving under the influence. To ensure that

participants would understand the significance of seeing the per capita crime rates in isolation of

each other, these crime statistics were also pretested. Participants were shown one of the two

possible crime stats and asked to rate their perceptions of the amount of crime as high, moderate, or low.

After completing the pretest and checking the conditions used for the study, participants were recruited for the main study. Convenience sampling was used to gather participants that will be relevant to this study. Convenience sampling is often useful when the target population meets certain requirements like accessibility, geographical proximity, availability, or the willingness to be included solely for the purpose of the study (Etikan et al., 2016). Participants were selected based on their qualifications of age and desire to travel. Participants were required to be over the age of 18 as minors rarely have the means or authority to book travel experiences which precludes them from general study for this research. Participants must show a desire to travel to demonstrate some level of interest in considering planning a trip which is a key part of this study.

To ensure that participants represented the target population, we utilized a qualifying question that determined the participant's interest in travel—with a three-point scale from low to high interest. Participants who selected low interest were not included in the final analysis as they do not represent the target population. 200 participants were recruited for the study to meet best practices for statistical analysis, namely ANOVA and regression, with a three-condition experiment. The general rule of thumb is a minimum of 20 participants per group and groups of equal sizes when using ANOVA (Black et al., 2009). To ensure we had the best data for the analysis, we aimed to gather 50 participants per experimental group with 50 additional participants in case of data errors.

Participants were randomly placed into one of the three conditions, low crime stats, high crime stats, and no crime stats/control. Each group was given the same scenario and

advertisement for the travel destination as seen in Appendix A. Following this information,

participants were shown one of the three experimental conditions. The first group received low

calibrated statistics on crime, while the second group was given an inflated number of statistics

on crime. The third group, or the control group, was given no statistics. The provided scenarios

can be seen in Appendix B. The participants were given different amounts of crime statistics to

better indicate how intentions to visit may be affected by perceptions of risk. After viewing the

advertisement and crime statistics, participants were asked to consider a possible trip they may

plan to visit the destination and respond to questions about their perceived risks along three

dimensions, physical, financial, performance, and their intentions to visit in the future.

Measurements & Scales

The questionnaire was developed through a comprehensive review of literature which

includes a scale adopted from Fuchs and Reichel (2006) that measured the overall perception of

risk and how it pertains to intention to visit. The first section measured physical, financial,

psychological, and performance risks based off the scales developed by Fuchs and Reichel

(2006) and was appropriately adapted to this study with an equal number of items per

measurement (5 questions per measurement). The second section measured intention to visit

(DV) which the scale was adopted by Van Der Veen and Song (2014). The third section was

comprised of demographic and qualifying questions that include gender, age, nationality, and

interest in travel.

Data Analysis

We conducted this study using ANOVA and regression models on SPSS. A one-way

ANOVA was chosen as the preliminary analysis to highlight differences within the three groups

that were analyzed. The next analysis conducted was a linear regression model as seen in Figure

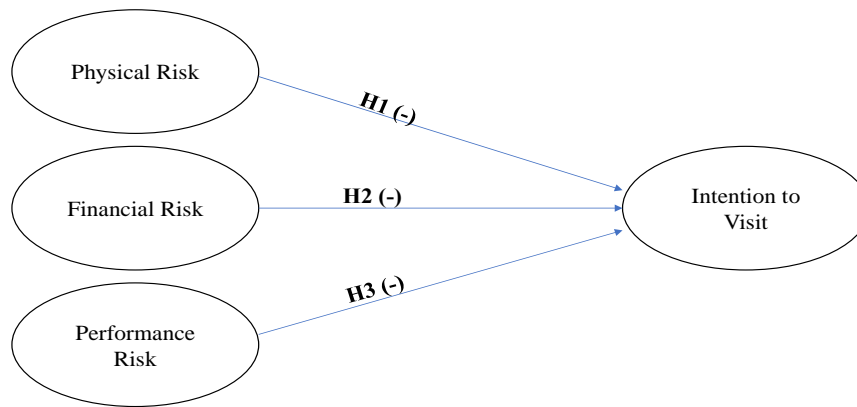1 to assess the relationship between the dimensions of perceived risk and intentions to visit.

Figure 1. Hypothetical model of the negative impact of perceived risk on intentions to visit a

travel destination.

Results

Pretests

In the pretest, data was collected from 112 participants. The data was then cleaned by

analyzing the open-ended questions and eliminating any participants who did not leave coherent

or logical responses. After the cleaning, the responses from 84 participants were analyzed. The

data was analyzed by frequencies (refer to tables 1 & 2) and Long Beach, California was selected

as the preferred destination among the participants. A segment of the pretest was to allow

participants to select sought after travel destinations that would ultimately be used in the main

study. Fort Lauderdale, Florida and Asheville, North Carolina were relatively equal in frequency,

but they were not able to exceed the votes for Long Beach, California. Thus, making Long

Beach, California the destination for the main study.

However, the pretest section testing for perceptions of high or low crime statistics did not

give adequate results. The majority of participants thought both the low and high crime statistics

shown were moderate as seen in Table 2. Because of this, the original question was reworded,

and a secondary pretest was administered to ensure the experimental conditions would

adequately represent high and low perceptions of crime levels for the primary study as seen in

Table 3.

Table 1

Pretest results for preferred destination

Location	Frequency
Long Beach, California	24
Fort Lauderdale, Florida	23
Asheville, North Carolina	22
Albuquerque, New Mexico	10
Kansas City, Missouri	5

Table 2

Pretest results for crime statistics

Degree of Crime	Low	Moderate	High
High Crime (n=36)	7	25	4
Low Crime (n=48)	12	25	11

Table 3

Comparison of crime statistic manipulation for first and second pretests

Pretest 1 Question	The estimated crime stats for the city you selected shows that there are 2007.8 crimes committed per 100,000 people.
Pretest 2 Question	The estimated crime statistics for Long Beach, California shows there were 2007.8 violent crimes per 100,000 people in 2019. This is tied for the highest crime rate in the United States.

It is important to highlight the differences in Table 3 regarding the questions asked in the

pretests. In the first pretest, the participants were not given any reference point to the severity of

the crime statistic. Conversely, in the second pretest, the wording was more specific and

provided a reference for the participant to understand the magnitude of crimes that were

committed by mentioning that it was "tied for the highest/lowest crime rate in the United States."

Once the supplemental data was collected from the secondary pretest, the results indicated that

the crime statistics met the anticipated expectations by adequately representing high and low

perceptions of crime levels as seen in Table 4. The secondary pretest included 80 out of 85

participants after data cleaning.

Table 4
Secondary pretest results for crime statistics

Degree of Crime	Low	Moderate	High
High Crime (n=46)	3	5	38
Low Crime (n=34)	19	11	4

Main Study Test

In the main study, data was collected from 304 participants. The data was then cleaned by

analyzing the open-ended question and eliminating any participants who did not leave logical

responses. After the cleaning, the responses from 217 participants were analyzed. The

descriptive demographics of participants from the study is in Table 5.

Table 5
Descriptive Summary of Participants in Main Study (N=217)

Gender	N	%
Male	66	30.4%
Female	151	69.6%
Other	0	0%
Ethnicity	N	%
American Indian or Alaskan Native	3	1.4%
Asian	14	6.5%
Black or African American	7	3.2%
Native Hawaiian or Pacific Islander	2	.9%
White	183	84.3%
Other	8	3.7%
Age	N	%

		122	56.2%
18-33		122	56.2%
34-49		48	22.1%
50+		47	21.7%
Interest in Travel		N	%
High		158	72.8%
Medium		59	27.2%

Table 6

Reliability Statistics (N=217)

Scale	Source	# items	Alpha
Physical Risk	(Fuchs & Reichel, 2006)	6	.821
Financial Risk	(Fuchs & Reichel, 2006)	5	.810
Performance Risk	(Fuchs & Reichel, 2006)	5	.783
Intention to Visit	(Van Der Veen & Song, 2014)	6	.921

A one-way ANOVA was conducted to determine the differences between groups

(Physical, Financial, and Performance Risks) and how they will either influence or deter a

tourist's intention to visit as seen in Table 7. Participants were randomly placed into three

groups: high crime statistics (N=69), low crime statistics (N=75), and the control group with no

statistics at all (N=73). There were no outliers, as assessed by histogram; data was normally

distributed for each group, as assessed by Shapiro-Wilk test ($p > .05$); and there was

homogeneity of variances, as assessed by Levene's test of homogeneity of variances. The data

indicated that it was not statistically significant between the three different groups and intention

to visit, $F(23, 193) = .588$, 1.002, and 1.127. The score decreased from Physical Risk (M=19,

SD=4.50) to Financial Risk (M=15.31, SD=4.06) to Performance Risk (M=12.31, SD=3.71). A

linear regression model was run to understand the effect of risk perception on intention to visit as

seen in Table 8. To assess linearity, a scatterplot of three different components of risk (Physical,

Financial, and Performance) against intention to visit was plotted. Visual inspection of these two

plots indicated a linear relationship between the variables. There was homoscedasticity and

normality of the residuals. There were no outliers. A linear regression established that both

Physical and Performance Risks could not statistically significantly predict intention to visit.

However, Financial Risk was the only IV that proved to be statistically significant. The

regression equations were: Intention to Visit = 19.067 + .088(Physical Risk); Intention to Visit =

19.067 - .288(Financial Risk); Intention to Visit = 19.067 - .051(Performance Risk). Because

both physical and performance risks were not statistically significant, the hypotheses for both are

rejected. And conversely, as financial risk was statistically significant, the hypothesis is

accepted.

Table 7
ANOVA Results (N=217)

Predictor	Sum of Squares	df	Mean Square	F	p	Partial η^2
Physical Risk	287.042	23	12.480	.588	.933	.087
Financial Risk	380.418	23	16.540	1.002	.465	.121
Performance Risk	351.849	23	15.298	1.127	.319	.089

Table 8
Linear Regression Results (N=217)

Source	B	SE B	β	t	p
Physical Risk	.088	.098	.073	.903	.368
Financial Risk	-.288	.107	-.215	-2.687	.008
Performance Risk	-.051	.126	-.035	-.405	.686

Table 9
Regression Model Summary[b]

Model	R	R^2	R^2 Adusted	Std. Error of Est.	R^2 Change	F Change	df1	df2	Sig. F Change
1	.210[a]	.044	.031	5.35712	.044	3,288	3	213	.022

a.	Predictors: (Constant), Physical Risk, Financial Risk, and Performance Risk
b.	Dependent Variable: Intention to Visit

It is important to note that there was a discrepancy in the main study. Referring to Table 3, from the change in language from pretest 1 to pretest 2, this was not changed in the main study, thus indicating no form of manipulation for participants. In the second pretest, it was acknowledged that the crime rates of 2007.8 violent crimes per 100,000 in Long Beach was tied for the highest in the United States and that 55.5 violent crimes per 100,000 people in Long Beach was tied for the lowest in the United States. This information was not included in the main study and was possibly the reason for the insignificance in results.

Discussion

The purpose of this study was to measure how risk perception can influence a tourist's propensity to travel based on crime statistics. There were three dimensions of risk that were measured (physical, financial, and performance) and the overall intention to visit. In order to measure these components of risk, an ANOVA was the preliminary test to describe any variance between the three risk groups while manipulating the participants by randomly sorting them into three different conditional groups: high crime group, low crime group, and control group which offers no crime statistics. From the findings, the data indicated that there was no statistically significant variance between groups. This indicates that even with the conditional variables of the high crime group, low crime group, and control group (no crime statistics), the crime statistics made no difference in influencing the participants to either travel to Long Beach, California or to deter them from traveling there.

One reason that could potentially be the reason both 1 and 3 hypotheses were rejected was age. In Table 5 of the results chapter, the vast majority of participants were between the ages

of 18-33 (N=122; 56% of participants). There are pre-existing studies related to how younger

and older people perceive crime. In a study about the age differences in relation to crime,

Tulloch (2000) reported that younger people were more likely to be out alone regardless of their

feeling of safety. From this evidence, it is likely that the data was skewed by the overwhelming

vast majority of participants being young. A phenomenon known as "the fear of victimization

paradox" (Hale, 1996) expresses that the elderly (Chadee & Ditton, 2003) possess the most fear

of crime (Fetchenhauer & Buunk, 2005; Jackson, 2004) which potentially illuminates the reason

why the data was skewed. In another risk perception study integrated with tourism, Cui et al

(2016) reported that risk cognitive level of people of a more mature age is higher than the risk

cognitive level of a younger person.

Once the ANOVA test was finished, a linear regression test was run to understand the

relationship between the three dimensions of risk and intention to visit. From the linear

regression model, the findings indicated that there was no significance between both physical

and performance risks on intention to visit (physical: .368; performance: .686), rejecting both 1

and 3 hypotheses. Because of the insignificance, the regression was unable to be a predictor.

However, the financial risk component was the only risk dimension that tested statistically

significant (financial: .008), which makes it the only accepted hypothesis. Due to the

significance, the regression for financial risk was able to be a predictor.

In a study mentioned before, Cui et al (2016) reported in their risk perception study that

for the first time, visitors payed more attention to human risk, psychosocial risk, and food and

weather risks rather than financial risk, quality of service (performance risk), and natural

disasters or accidents. From this report, it would seem that there would be some consistency with

the financial risk being more significant, rather than an after-thought. But with this study, the

financial risk was stronger than anything else that was tested. With the current study, the

physical risk (human risk) wasn't significant but was significant in Cui et al (2016) study. In

another study, Khasawneh and Alfandi (2019) measured five components of risk: physical,

financial, time, socio-psychological, and performance risks. From the results, both financial and

performance tested significant over a multiple regression model with behavioral intentions.

Contrastingly, physical risk did not test significant in accordance with behavioral intentions in

concurrence with the current study. Thus, neither remained consistent with Fuchs and Reichel

(2006). Sonmez and Graefe (1998a & 1998b) confirm that the higher the perceived risk of a

particular destination, the higher the chances of a consumer avoiding that destination. While that

may be true in theory, the current study does not support that statement as the participants in the

conditional variable for "high crime" did not necessarily follow that pattern. It is also important

to highlight a point made by Sonmez and Graefe (1998b): there is a significant amount of

influence of perceptions of risk on tourist's that would encourage them to avoid certain regions

rather than the likelihood of traveling to them as past travel experiences appear to have massive

influence on future behavioral intentions.

In a study conducted to measure risk perception of risky destinations, Yang and Sharif

(2015) express two different types of determinants of risk perception that was previously

developed by Um and Crompton (1990): Internal factors and external factors. Internal factors

include travel experiences, prior risk experience, motivation to travel, age, gender, and

nationality. External factors can include any information from a travel advisory, media, social

media, and word-of-mouth (Heung et al., 2001). This is relevant to the current study because the

data could have been skewed due to any of these internal or external determinants. And referring

to Yang and Sharif's study (2015), the results show that gender, novelty preference, travel

experience, and motivation to travel all exhibited significant impacts on the tourist's risk

perception toward the destination they chose. It was not in concurrence with the current study,

though.

Though many studies exemplify how gender is an important factor in influencing risk

perceptions (Mattila et al., 2001), it did not have any significance in the current study. Though

the vast majority of participants were women (69.6%), there was no indication that gender

altered any testing. While unconventional, this study has concurrence with Sonmez and Graefe

(1998b) and Simpson and Siguaw (2008) with gender not influencing an individual's perception

of risk. However, while there are many studies that directly attribute an increase of risk to

females because they feel more vulnerable to risk than men (Gibson and Jordan, 1998a; Gibson

and Jordan, 1998b), that was not the case for the current study.

To better understand how risk can affect visit intentions, a better sampling method could

be used. Just like the current study, Ying and Sharif (2015) suffered the same skewed sample

composition through convenience sampling. For future research, it would be imperative to recruit

participants from the general public rather than through social media channels that encompasses

many younger participants. Like the gender demographic with the clear majority being women,

56.2% of participants were between the ages of 18-33 while the other 44.8% of participants were

the other two age groups combined (34-49 and 50+). If the ages were more equally distributed

across the entire spectrum, there might be more consistency with the current study in congruence

with similar studies around risk perception. However, with convenience sampling, there are

natural bias's that can occur which include nonrandom selection of participants that can restrict a

researcher's ability to draw accurate conclusions about a particular population (Etikan, Musa,

and Alkassim, 2016).

Even more so, the ethnicity descriptive summary located in Table 5 of the results section indicate that 84.3% of participants were White. American Indian or Alaskan Native participants made up 1.4%, Asian participants made up 6.5%, Black or African American participants made up 3.2%, Native Hawaiian or Pacific Islander made up .9%, and the "Other" listed had 3.7%. It is clear that the majority of participants were White. Through convenience sampling, there is another flaw. There needs to be equality across the board so there is no skewness in data collection. In a study conducted to highlight racial discrimination in regards to travel behavior, Lee and Scott (2017) report that the fear of racism has applied negative impacts on the travel behavior and destination selections of their informants. This current study wouldn't be able to highlight the racial differences in travel due to the lack of equal demographics, but it is worth mentioning that according to JTB Business Travel, racial profiling is still very prevalent. While this may not necessarily be considered a "risk", it can deter people of color from traveling.

A study conducted to illuminate the impact of the perception of risk on travelers further proved that many perceptions of risk differ from one geographical location than the other (Kozak, Crotts, and Law, 2007). It is important to note that many of those who participated in the current study are from the south-east. It is unknown how many of the participants had previously traveled to Long Beach, California, but it is important to highlight that many may not have traveled that far before and would consider California to be a more dangerous place than what the participants are normally used too. More importantly, especially during the unprecedented pandemic of COVID-19, crime has surged. In Long Beach, California, Rich Chambers, the president of Long Beach Police Officers Association, called the crime surge in 2020, "alarming" and that there are many factors that are contributing to the rise. Though the conditional variables were manipulated to fit "high" and "low" crime by the pretest, it is important to mention that

some of the participants were from California and already inherited bias prior to taking the current study.

When contemplating the variables that would be assessed in this study (physical, financial, and performance risks), there was trouble finding applicable scales to use in regards to the other four risk dimensions that were not mentioned in this paper: psychological, time, equipment, and social. The reasoning the four scales were left out, was to protect the validity and reliability of the study. So, for future research, there needs to be a scale developed that can be applied to all different types of studies in relation to risk perception theory. It is also important to note that the participants may not have been interested in going to Long Beach, California, thus, making intention to visit decrease in significance.

Conclusion & Implications

With the conclusion of the data analysis, the research question, "Does risk perception influence a tourist's propensity to travel based on crime statistics?" is not fully supported. In this study, only three dimensions of risk were analyzed. Of those three, only one component of risk (financial risk) hypothesis was accepted. Because of this, the interpretation of only one supporting hypothesis would indicate that the research question is not supported.

Theoretical Implications

As previously mentioned in the review of literature section, many studies had found that crime had a severely negative affect on destination image and a tourist's willingness to travel to a destination (Brunt et al., 2000). In a study conducted by Sonmez and Graefe (1998b), the conclusive result of the 500 surveyed international tourists was that crime significantly affected their decision-making process when contemplating visiting the Middle East. However, when looking at the data of the current study, these findings are not consistent with previous literature.

As the participants were placed randomly into three different groups of crime exposure (high risk group, low risk group, and control group receiving no statistics), their answers were not in congruence with past studies. There was no significant result demonstrated by the ANOVA that any of the conditional variables (high risk group, low risk group, and control group receiving no statistics) made a difference.

Most of the previous studies done regarding risk perception has been fairly consistent. Like other risk studies mentioned earlier, Fuchs and Reichel (2006) found significant results when interpreting the data that was collected about the case of Israel. This study, however, does not fall into the consistency of the risk perception theory. Kozak, Crotts, and Law (2007) report that high-frequency perceived risk is one of the main factors that can influence a consumer's decision-making process. While many studies support Kozak, Crotts, and Law (2007), the current study does not reflect the previous statement. And relating the theory of risk perception back to destination image, the perception of risk that is connected to travel or the avoidance of a destination indicated that it was a good predictor of destination image rather than compared to the consumer's motivation (Sonmez and Graefe, 1998b).

Expectancy Theory of Motivation argues that individuals will make certain decisions based on the expectation that the act will follow with subsequent rewards or consequences (Robbins, 1993). This theory has been the fundamental style of framework when attempting to comprehend human behavior and motivation (Wanous, Keon, and Latack, 1983). With this being said, it is unknown how or why the participants failed to keep consistent findings with previous studies in relation to risk perception. The framework of the study was orchestrated in such a way that the researchers would find consistent results for risk. There are many possible scenarios of

why the findings were not in congruence with past literature but that is not the scope of the theoretical implications.

Theory of Planned Behavior (TPB), like Expectancy Theory of Motivation, explains why people operate under a particular behavior based on valued outcomes (Ajzen, 1985; Conner et al., 1999). In essence, TPB is a collective theory based on attitude, subjective norm, perceived behavioral control, and behavioral intentions (Lam and Hsu, 2006). With this theory, researchers would be able to understand why people do what they do and possibly set parameters to predict certain outcomes. That was the goal for the current study—to frame the methodology in such a way that the results would have congruence with past literature and thus, making the current study significant.

Practical Implications

When thinking about how the current study could've been framed better to get the results that the researchers wanted, using another sampling method other than convenience sampling would be ideal. As previously stated, there is a lack of diversity in the current study. From Table 5 alone, there is a dramatic difference in the number of participants for gender, ethnicity, and age. It would be better for the study if there wasn't such a massive difference between all the demographical sections. For instance, if the numbers for gender were more even, rather than the overall female population being 69.6%, the results may not have been as skewed. Ethnicity was the same. If there was more diversity in participants rather than having 84.3% of the population being white, the results might have been different. And lastly, the difference in age between participants was massive as well. The vast majority was between the ages of 18-33 (56.2%) and if there was more diversity in age groups, the results might have been different. As previously stated, younger adults might not fear as much risk as older people might.

Any type of risk theory that is assessed needs to be taken seriously by any marketer in that area. In this study, Long Beach, California was the example destination used. As a marketer, it would be imperative that they understand the study conducted and apply it as best they can. This study is valuable to any marketer that wants "new comers" to visit their city. Luckily for the marketers, even with high/low crime, the participant's propensity to travel to Long Beach was hardly altered.

Limitations & Future Research

It is important to highlight the limitations that were involved in this current study. Many of these have already been discussed in the discussion paragraph above, but it is important to single out the limitations for future research. The issues with sample and selection fall on the biases of convenience sampling. The problem with convenience sampling is without the general public's view, there are biases that can occur abruptly. For example, the issue with the current study and the use of convenience sampling was the demographical questions. There was a lack of diversity involved in the study. With gender, the clear majority was female with almost 70% of the participants. With ethnicity, almost 85% of the participants were White. Lastly, with demographics, the age difference between participants was significant. 56.2% of participants were between the ages of 18-33 leaving 43.8% of participants between the ages of 34-50+.

Another limitation was the different scales being used in the current study. While all four scales (physical risk, financial risk, performance risk, and visit intentions) used resulted in a sufficient alpha score, there were four types of risk that were not measured due to the lack of applicable scales. As mentioned in the review of literature, there are a total of seven types of risk: physical, financial, performance, time, psychological, social, and equipment. As the researchers were preparing to decide what types of risk should be assessed, the risk of losing the

integrity of the study due to the lack of validity and reliability of the four types of risk that was

not measured, was too great. For future research, it is imperative to create a reliable scale that

can be applied to all different types of risk studies.

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