Matkailututkimus 9: 1, 21-38 (2013)

Destination Countries' Risk Image as Perceived by Finnish Travellers

Peter Björk & Hannele Kauppinen-Räisänen
Department of Marketing, CERS – Centre for Relationship Marketing and Service Management,Hanken School of Economics

The impact of destination image on travellers' decision-making process is well acknowledged, as are travellers' perceptions of risk. However, it seems that scholars have paid less attention to travellers' country-related risk perceptions, a topic which the current study focuses on. This study explores how travellers perceive countries in terms of risk and which risk types and personal safety dimensions correlate with country risk perception. The quantitative study applied found that Finnish travellers associate various levels of risk with specific countries, with some being perceived as very high risk destinations, such as Israel and Kenya, and others being perceived as having a very low level of risk, such as Sweden and Germany. The study also discovered that some countries are perceived to present physical risks, whereas others present more social risks. Furthermore, in its focus on personal safety, the study shows how violence is associated with countries like South Africa, whereas accidents are associated with Italy. The study contributes to the existing research by revealing how destination countries' risk image is unique, varies from country to country, and is conditioned by travellers' general risk perception and personal safety concerns. In particular, the study contributes insight into the aspects of country image risk perceived by Finnish travellers. This insight is especially useful for destination marketing organisations discussing branding issues pertaining brand image.

Key Words: Country image, travel risk perception, tourist decision making

Introduction

Tourism scholars and practitioners alike have acknowledged the crucial impact of destination image on travellers' decision-making processes (Balakrishnan, 2009; Pike, 2002). It is well-documented that these images influence travellers' destination choices, revisit-intentions, and word-of-mouth communication (e.g. George, 2010; Lepp & Gibson, 2003). One aspect contributing to the images travellers' hold of destinations is related to the risk they associate with the country or particular destination (e.g. Martínez & Alvarez, 2010). Current travellers are increasingly worried about perceived risks, which are found to substantially influence travellers' decision-making behaviour (George, 2010; Reisinger & Mavondo, 2005). As a matter of fact, it has been shown that travellers may ensure their sense of safety and security by avoiding or even cancelling travel plans to a particular destination (Rittichainuwat & Chakraborty, 2009). Accordingly, the risks perceived by travellers during the decision making process have received some scholarly attention.

However, it seems that scholars have paid less attention to travellers' country-related risk perceptions. Countries can, in terms of risk, be ranked according to objective measures such as reported jailed population, number of terrorist acts, and armed conflicts fought (2012 Global Peace Index, 2012).Yet, Sönmez and Graefe (1998) stress that it is essential to gain understanding of travellers' subjective evaluations of country and destination risk. From a marketing perspective, it is also essential to recognise that the evaluation travellers make is grounded in their previous experiences and knowledge gained from international, national, and local media sources (e.g. Sönmez & Graefe, 1998). Consequently, it is vital for travel and tourism firms, destination marketers, and other practitioners offering tourism services to have insight into the risk perceptions travellers hold and the sources of these perceptions. By having that knowledge, they may develop destinations' marketing identities and plan marketing activities that attempt to reduce both incoming and outgoing travellers' perceptions of risk levels, and to increase the perceived level of safety, and thus improve the destination countries' image.

Tourism literature demonstrates how travel decision-making processes are contingent on various issues (Decrop, 1999), like perceived risk (e.g. Hyde & Lawson, 2003), which arises from "different types of potential loss" such as functional, physical, financial, social, psychological, and time (Quintal, Lee, & Soutar, 2010, p. 798). A slightly different structure of types of risk associated with travel decision is presented by Roehl and Fesenmaier (1992), who identify equipment, financial, physical, psychological, satisfaction, social, and time risks. Although travellers' risk perceptions have attracted scholarly interest, there is still little research on how travellers' risk perceptions affect destination countries' image and particular in terms of the effect of various risk types and their dimensions. Accordingly, the current study attempts to contribute to the literature by investigating the link between various risk types and destination countries' image, and by focusing on the personal and physical risk. The study focuses explicitly on personal and physical risk as it is found to be one major concern of current travellers' due to travellers' fear for their personal safety (Reisinger & Mavondo, 2005). Further, past research has identified a number

of incidents that reveal the origin of the various risk types, which means that each perceived risk type involves a number of dimensions (Lepp & Gibson, 2003). Yet, few studies have been devoted to how these dimensions affect destination countries' image (Lepp, Gibson, & Lane, 2011) although tourism is very dependent on image (Tasci & Gartner, 2007). Hence, the current study contributes also by investigating personal dimensions related to the physical risk type, which to the best of our knowledge has not been linked to a range of destination countries.

In essence this study explores destination countries' image, with a focus on perceived risk types and personal, physical risk dimensions. The images travellers have of countries and particular destinations are dependent on various factors, such as travellers' origin and country of residence (Fuchs & Reichel, 2004). This is supported by Lepp and Gibson (2003), who emphasise the importance of studying risk as perceived by travellers of various nationalities. The current study is done in a Finnish context, and hence it contributes to understanding destination countries' risks as perceived by Finnish travellers. Moreover, the selection of the set of countries to be studied was purposeful, the major criterion being that they are favoured as Finnish travellers' country destination choices (www.stat.fi).

This paper is structured as follows. Travellers' decision-making process, starting from recognition of a need and evaluation of alternatives, is first discussed. The emphasis is on information sourcing during the various steps in the process. This is due to the findings of past research that information sourcing is one of the essential methods used by travellers to reduce the perception of risk and to ensure safety (e.g. Björk & Kauppinen-Räisänen, 2011, 2012). Next, countries' image and the impact of perceived risk are discussed. The review section is followed by the methodology section and a discussion of the findings. The study has some limitations, which are highlighted in the concluding section to which also some suggestions for future research are added.

Literature review

Travellers' recognition of a need for a vacation

Travellers' vacation decision-making is commonly viewed as a process of active deliberation consisting of a set of stages (Mathieson & Wall, 1982), and categorization of destinations into different sets (Decrop, 2010; Woodside & Lysonski, 1989). Existing research stresses that decision-making processes may vary according to the level of involvement (low or high involvement), the importance of the task on hand (e.g. information search increases as the importance of the task increases), and the type of the decision-making process (Assael, 1998; Bettman, Johnson, & Payne, 1991).

In essence, the decision-making process is activated as a need occurs and a problem is recognized (e.g. Sirakaya & Woodside, 2005). The need state activates tension, which again triggers a motivation to reduce the aroused tension. One basic need within tourism is travellers' desire for relaxation and recuperation (Holden, 2006), and while the motivation for engaging in the decision process may involve internal

motives such as tension reduction, it may also involve external motives such as recreational shopping (e.g. Kinley, Forney, & Kim, 2012). The fundamental aspect of motivation is that it is the driving force behind all behaviour, including travellers' (Snepenger, Meged, Snelling, & Worrall, 1990).

Decision-making process type may suggest that consumers' choices are based on processes being habitual (Solomon, Bamossy, Askegaard, & Hogg, 2010), such as being loyal to a particular destination. Yet, they may also involve processes that can be limited or rather complex. Variety seekers' decision-making is implied to be limited (e.g. Solomon et al., 2010), and when making such choices, novelty may be an essential criteria for choosing a destination. Moreover the literature in consumer behaviour stresses that such choices are made on the spot (e.g. Kahn, 1998), which means there is a limited involvement in information sourcing and may imply that choices are made while navigating travel sites. So far, major tourism research stresses that travellers' decision-making is in general complex, involving extended problem-solving (e.g. Quintal et al., 2010; Swarbrook & Horner, 1999). One aspect that affects the type of decision-making process is the varying involvement in information sourcing. In a complex decision-making process, the traveller evaluates and compares various alternatives in order to make a choice. This process indicates that in contrast to habitual or limited choices, this traveller's involvement, for example, in information sourcing, brand and/or destination evaluation is high. Indeed, research has found that information searching is always practiced throughout the entire decision-making process, but it is especially dominant in the initial stages of the process and for decisions involving extended problem-solving (e.g. Cunningham, Gerlach, Harper, & Young, 2005; Decrop & Snelders, 2005; Molina & Esteban, 2006).

Travellers' evaluation of alternatives

When sourcing information, consumers identify available alternatives, evaluate them based on various characteristics, and eventually make a decision. At the same time, this cognitive processing results in attitudes and purchase intentions (Nadeau, Heslop, O'Reilly, & Luk, 2008). One essential aspect here is that consumers first create a consideration set, which consists of those alternatives they might choose from. A consideration set usually consists of only a few alternatives (Nedungadi, 1990), as the consumer's capacity to process information is limited (Bettman et al., 1991). In addition, consumer research stresses that this set is dynamic and can vary over time and across purchase occasions (Hutchinson, Raman, & Mantrala, 1994; Nedungadi, 1990). Research has also concluded that the set is based on consumers' tendency to categorise (Ratneshwar, Pechmann, & Shocker, 1996), which is explained by the categories having something similar (Ratneshwar & Shocker, 1991). For example, the set of considered destinations may share such characteristics as onsite activities, geographical location, or forecasted weather. Moreover, travellers' consideration set may be composed of those destinations that the traveller is aware of and perceives as potential choices (Tasci & Kozak, 2006). Consumer research stresses also that the set may be composed of alternatives that are based on past experience (Johnson & Lehmann, 1997), advertising exposure (Shapiro, MacInnis, & Heckler, 1997) and

accessibility (Nedungadi, 1990), for example. In a similar vein, tourism research has found that travellers often consider those destinations that they have visited in the past (Woodside & Lysonski, 1989). This means sourcing internal information. Yet, the role of external information on formation of the consideration set for destinations is considered more influential (Tasci & Gartner, 2007).

The formed consideration set is further reduced to a set of alternatives, which are evaluated in order to make the final choice (Decrop, 2010; Korgaonkar, Karson, & Akaah, 1997; Rao & Monroe, 1988; Sönmez & Graefe, 1998). It appears that decisions involving extended problem-solving are characterised by a great amount of time and effort expended before the traveller arrives at a decision. The decision-making process is, as Hyde and Lawson (2003, p. 15) claim, "a complex series of decisions" contingent on various issues, such as tourists' personal characteristics (Foodness & Murray, 1999; Gibson & Yiannakis, 2002), contextual factors (Decrop & Snelders, 2005), travel experience (Teichmann, 2008), and psychological factors (Lepp & Gibson, 2003) like perceived risk.

The impact of country image and perceived country risk

Travellers spend a great deal of time and effort on information sourcing as they identify available alternatives and evaluate them. The underlying purposes of information sourcing have been identified as creating a destination image (Kozak & Kozak, 2008; Molina & Esteban, 2006) and reducing perceived risks (e.g. Fuchs & Reichel, 2011).

One essential issue influencing travellers' decision-making process and their eventual choices is the perception of a potential loss (Quintal et al., 2010). The evaluation of a potential negative outcome is related to travellers' subjective perception of risk, and is based on consumers' semi-reliable memories and limited information-processing capacities and possibilities (Boksberger & Craig-Smith, 2006). Further, the perception of high levels of insecurity is influenced by the fact that travellers are considering a service, i.e. a vacation that is experienced only after the purchase of the service (e.g. Boksberger & Craig-Smith, 2006; Quintal et al., 2010). Moreover, it is implied that some level of risk is inherently involved in destination images, and to travellers' destination decisions (e.g. Reisinger & Mavondo, 2005).

Tourism research has identified various negative incidents and dimensions as perceived by travellers', and grouped them into various risk types. One of the pioneering studies within tourism is that by Roehl & Fesenmaier (1992), who identify equipment, financial, physical, psychological, satisfaction, social, and time risks, and grouped them further into three factors, namely physical-equipment risk, vacation risk and destination risk. Another study identified the risk types of financial, psychological, satisfaction, and time risks (Sönmez & Graefe, 1998). The current study uses the risk types discussed by Quintal et al. (2010) namely functional, physical, financial, social, and psychological risk. Functional risk is related to a concern "that a purchase will not function as desired or expected", such as the purchased vacation, whereas physical risk relates to "potential threat a purchase poses to a person's health or appearance". Financial risk means a "potential net financial loss of a purchase",

such as fear of losing money if a paid vacation is left unused or if a travel agency goes bankrupt while travellers are enjoying their purchased holiday. Social risk is a concern of "the possibility that a purchase may affect other people's opinions of the purchaser". Psychological risk refers to "reflects the anxiety or psychological discomfort anticipated from post purchase affective reactions, such as worry and regret", i.e. issues related to emotions that may be evoked after the purchase. Quintal et al. (2010) discuss also time risk, which is about "the possibility that a purchase may take too much time or be a waste of time". These definitions suggest that information search is not only contingent on various stages in the decision process, but also on the perception of risk.

Current travellers are concerned about their personal safety and security (Reisinger & Mavondo, 2005). A number of incidents have been identified that are perceived as personal risks, as they are threats against ones' own physical health or appearance. Accordingly, such threats have been identified as disease, crime, problems with hygiene, transportation, culture/language barriers, and uncertainty related to destination-specific laws and regulations (Maser & Weiermair, 1998). Further, research put forward such risk-evoking incidents as political unrest and wars (Reisinger & Mavondo, 2005). One topical fear is of becoming a target of terrorism (Reisinger & Mavondo, 2005; Rittichainuwat & Chakraborty, 2009). Moreover, other risk-evoking incidents include natural disasters such as tornados, volcanoes, tsunamis and flooding, as well as diseases like SARS, bird flu (Rittichainuwat & Chakraborty, 2009), and foot-and-mouth disease (Frisby, 2002).

In summary, the literature has identified countries' image as an important evaluation criteria used in travel decision-making processes. This mental, multi-attribute representation (Pike, 2002) is influenced by many aspects, such as travellers' risk perceptions in general, and personal safety issues in specific. Past research implies that travellers have individual risk thresholds, which will result in action, such as avoidance of destinations, when they are exceeded (Fischhoff, Bruine de Bruin, Perrin, & Downs, 2004; Sönmez & Graefe, 1998).

Methodology

This section explains the methods used to collect data for this study, the structure of the instruments used, and analysis methods applied. First, information about the sample used is present.

The sample

For this research a quantitative study was designed, in which the population of reference was Finnish travellers planning their next vacation trip. The reasons behind utilization of a quantitative research approach for this study are twofold. First, the approach enables statistical tests of relationships between variables, which are crucial for the aim this study. Second, quantitative studies are more appropriate when the aim is to generalize empirical findings. Given the exploratory nature of this research, a convenient sample of 144 travellers was chosen among those who visited the Matka

travel fair in Finland in 2012, a three-day branch fair open to both professionals and public. To choose a probability sampling method was not an option due to the lack of a sampling frame. Arguments for sampling respondents who visited the travel fair are: first, these respondents have an interest in travel-related issues, as they visit the fair to obtain the latest information, be inspired, and find special offers. Second, the fair attracts visitors from different parts of Finland, and people of different ages, genders, and backgrounds. The sample description for this study is presented in Table 1.

Table 1. Descriptive profile of the respondents

Descriptive characteristics		**%**			
Gender	Female	72.2			
	Male	28.7			
Age					
	<20	18.7			
	20-29	35.4			
	30-39	4.9			
	40-49	4.9			
	50-59	13.2			
	60-69	17.3			
	70<	5.6			
Number of international trips					
	<1/year	6.0			
	1-2/year	59.0			
	3-4/year	26.0			
	4</year	9.0			
Type of travel for leisure			Never		Always/Very often
			1	2	3	4
	All-inclusive charter trips		12.3	24.6	24.6	38.4
	Backpacking		50.4	25.2	14.3	10.1
	Self-organized trips		10.1	20.9	32.6	36.4
	Group travel		30.2	27.1	31.0	11.6
Motives for traveling						
	Relaxation		3.6	2.9	24.6	68.8
	Social Contacts		3.8	16.2	36.9	43.1
	New experiences		4.3	3.6	18.0	74.1
	Learn about new cultures		3.7	5.2	26.1	64.9

Scores in percentage

The limitations of this sample must be recognized. The sample size could have been somewhat larger in order to enable stronger arguments (MacCallum, Widaman, Zhang, & Hong, 1999). However, following the recommendation of Mendenhall and Reinmunth (1982), and Stutely (2003), the current sample can be classified as large and qualifies for cross-category analysis and factor analysis (Hair, Black, Babin, & Anderson, 2010). Furthermore, visitors to the Matka fair may not differ substantially from non-visitors, as they were a very heterogeneous group, and therefore they are here able to represent Finnish travellers in general. These issues are discussed in the concluding section as reasons to conduct follow-up studies.

Data collection

The respondents were approached in lounge areas where they could complete the self-administered questionnaire in a fairly undisturbed environment. Two trained interviewers were supported in the field work. They were instructed to – if possible – select as heterogeneous a sample as possible, but to not include children. It took the respondents approximately ten minutes to fill out the questionnaire, and the response rate was very high (98 %). Only three of the selected respondents refused to participate, and almost all of the returned questionnaires could be used in their entirety in the final analysis. The interviewers were also instructed to assist the respondents whenever needed, and to inform them about the prize draw (for a hotel weekend prize) that they were entitled to participate in.

The instrument and measures

The questionnaire was piloted on five people to test the clarity of the questions. Only minor changes were needed to some of the words used in the questions. The final version of the instrument consisted of 8 questions divided into three blocks. The first set of questions (5) was used to gather the respondents' background information. Questions related to personal background (i.e., gender and age) and travel behaviour (i.e., number of international journeys annually, journey preference, and travel aims) were posed. The second block consisted of questions (2) aimed at capturing travel risk perception. This type of data was obtained through questions dealing with (a) personal (general) perception of functional, physical, financial, social, and psychological risks linked to vacation decision-making; and (b) threats to personal safety. The third block of the questionnaire measured the perceived risk image of 20 popular destinations Finnish travellers often choose as their holiday destination (www.stat.fi).

Data measures

The instrument used in this study employed nominal, ordinal, and rating-scale variables, as well as mixed single and multidimensional measures. The descriptive profile of the respondents presented in table 1 was obtained by asking simple questions. Introductory questions about gender, age and travel behaviour were posed, and were followed up by questions monitoring how and why the respondents travel. Journey preferences and motives for traveling were both measured using a four-item, four-point Likert-type scale. A four-point scale is used throughout the questionnaire by the arguments that it is applicable to the different types of questions used, the respondents just have to learn one type of response structure, and a neutral middle point found in five- and seven-point Likert-type scales can be avoided.

The two questions in the second block were generated to measure travel risk perception, as seen in the following questions:

General travel risk perception

"How much do you agree with …"

… The trip will be a big disappointment

… I will have an accident during the trip
… The trip will not be worth the money
… Other people will not understand my choice of trip
… People will judge me based on my choice of destination

Threats to personal safety

"When traveling, do you feel threatened by …"

… being a target of violence
… getting sick
… having an accident
… being caught in a fire
… terrorism
… political riots
… natural catastrophes

The respondents were asked to state their opinion on a four-point Likert scale ranging from 1 = not at all (no threat) to 4 = very much (high threat). The risks analysed in this study have been used by other researchers in other contexts, though measured by different scales (e.g., Quintal et al., 2010). Given the global phenomenon of tourism, the assumption was that Finnish tourists would most likely be worried about the same risks as travellers from other parts of the western world. It is also notable that no fine-grain distinctions were made between the different physical risk dimensions, for example, between different types of terrorist acts. A more general approach was used in this study.

The third block of questions consisted of a list of twenty countries to be evaluated. The countries were chosen to represent a mix of familiar destinations as well as more unknown and risky ones for Finnish travellers. The respondents were asked to evaluate each country as a travel destination by answering the question "do you perceive the following destinations as risky?" The scale used was a 4-point Likert-type scale (1 = not at all, 4= very much).

The applied analysis techniques

The quantitative analysis presented next is organized into three parts. The first part applies exploratory factor analysis (EFA) and hierarchical cluster analysis to segment the twenty pre-specified tourist countries. The software program IBM SPSS statistics version 19 was used to analyse the data. We also ranked the countries according to their level of perceived risk based on calculated mean values. Country-related dimensions of risk are analysed in the second part. Here we correlate perceived country risk with the respondents' general travel risk perception related to various risk types to explore how country risk perception is constructed. Finally, in the third part, we analyse how personal safety dimensions are linked to country risk perception. The aim of the last two parts is to bring insight into various aspects of country image risk perception.

Findings

Perceived risk levels related to country

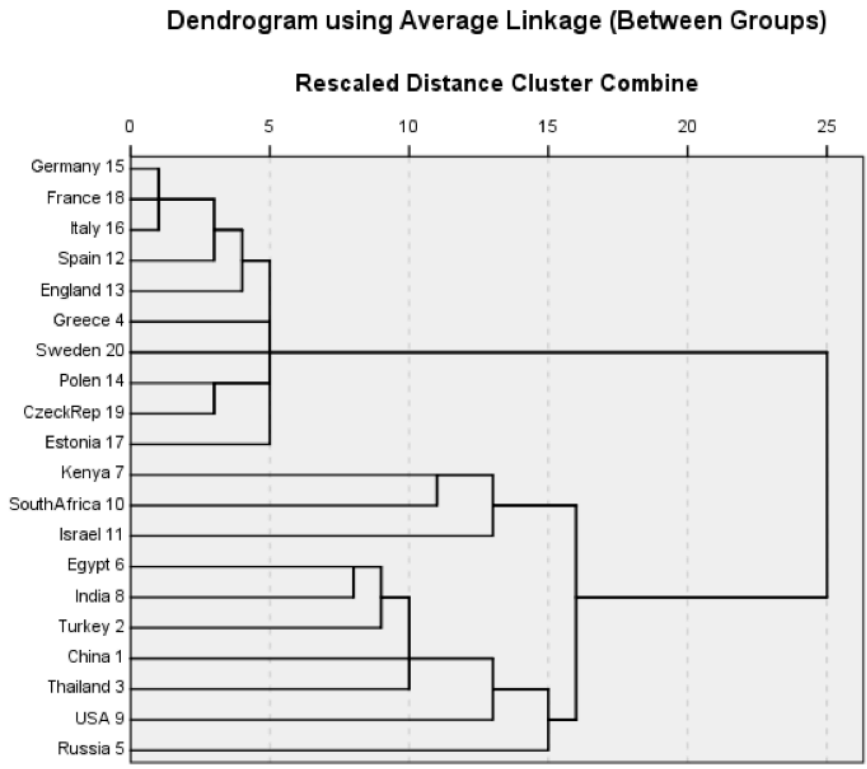
The findings presented in table 2 indicate that the most dangerous country to travel to in terms of perceived personal risk is Israel (M=2.59), followed by Kenya (M=2.46), and Russia (M=2.38). On the other end of the scale, Sweden (M=1.25), and Germany (M=1.29) are countries with a very low level perceived risk.

Table 2. Risk perception and ranking of 20 countries

Level of perceived risk	Country … is a high risk destination to travel to	N	Mean	Std. Dev.	Country segments		
					S^1	S^2	S^3
Very high	Israel	137	2.59	.974		X	
-	Kenya	136	2.46	.942		X	
High	Russia	137	2.38	.841			X
	South Africa	137	2.25	.812		X	
	Turkey	137	2.10	.807		X	
	India	137	2.09	.809		X	
Medium	Egypt	137	2.07	.824		X	
	USA	137	2.05	.886			X
	Thailand	137	1.89	.764		X	
	China	136	1.82	.722			X
Low	Poland	137	1.54	.642	X		
-	Estonia	137	1.50	.666	X		
Very low	Czech Republic	120	1.46	.634	X		
	England	138	1.43	.693	X		
	Spain	139	1.42	.711	X		
	Greece	136	1.40	.670	X		
	Italy	136	1.35	.661	X		
	France	137	1.35	.601	X		
	Germany	137	1.29	.558	X		
	Sweden	120	1.25	.664	X		
					λ= 8.0	λ=3.8	λ=1.2
					Var. expl = 65.0%		

The countries can be grouped together as segments based on an EFA. The first segment (S1), which has an Eigen value of 8, includes countries with a low or very low perceived risk. The second segment (S2) (Eigen value = 3.8) includes countries with a perceived risk at a medium to very high level. The third segment (S3) consists of three countries, i.e. Russia, the USA, and China, which stand out in their own segment. The USA and China are perceived as medium risk countries in comparison to Russia, which is a high risk country. Unfortunately, the available data does not enable further explanations of the third segment, except that these countries seem to have their own risk perception structure, which becomes evident in Table 3.

Table 3. Cluster analysis of the countries



The hierarchical cluster analysis presented in table 3 identifies first of all, two main groups of countries, which are here defined as "High risk countries" and "Low risk countries". A further comparison of the calculated mean values presented in table 2 with the cluster analysis presented in table 3 shows that the three different segments of countries can be scrutinized. Kenya, South-Africa, Israel, and Russia are perceived as the most risky countries. The countries of medium risk are Egypt, India, Turkey, and Thailand. China and the USA are standalone countries in this segment. Poland, Estonia, the Czech Republic, England, Spain, and Greece are low risk countries. Italy, France, and Germany are considered less risky countries to travel to, whereas Sweden is perceived as the safest country of the listed ones.

Perceived risk types related to country

This section explores the link between perceived personal risk dimensions and country image in terms of perceived risk level. The study measured the perception of five risk types; functional risk, physical risk, financial risk, social risk, and psychological risk. These risk types have been used in previous studies by researchers including Lepp and Gibson (2003), Quintal et al. (2010), and George (2010).

Table 4. Perceived risk

Risk types	N	M	STD
Functional risk	136	1.98	0.985
Physical risk	138	1.98	0.963
Financial risk	137	2.22	0.968
Social risk	137	1.51	0.749
Psychological risk	136	1.48	0.750

The low calculated mean values indicate that the Finnish travellers analysed in this study appear to feel quite safe when making travel decisions (Table 4). The risk feared the most is financial risk, followed by functional and physical risks.

The findings presented in table 5 demonstrate how all countries are associated with a certain type of risk of which physical risk is the most common one.

Table 5. Correlation between perceived risk types and country image

Country	Functional risk	Physical risk	Financial risk	Social risk
South Africa		0.238**		
USA		0.190*		
Thailand		0.299**	0.216*	
China	0.187*	0.184*	0.191*	
Poland	0.211*	0.321**	0.256**	
Estonia	0.284**	0.366**	0.302**	
Czech Republic		0.241**	0.236**	
England	0.215*	0.189*		
Spain		0.181*		
Greece	0.176*	0.272**	0.216*	0.224**
Italy	0.260**	0.304**	0.263**	
France	0.263**	0.248**	0.225**	0.171*
Germany	0.257**	0.317**	0.272**	0.207*
Sweden			0.248**	

Furthermore, the results uncover how the risk types related to country image vary from one country to another, yet none of the analysed risk dimensions could explain the perceived risks related to Israel, Kenya, Russia, Turkey, India, and Egypt. Explanations for these findings have been sought, but no good arguments have yet been found. The reason for why the psychological risk type does not correlate with the country image could be explained by its low perceived relevance in a decision-making process (M=1.48) (Table 4).

Perceived personal and physical risk related to country

This section explores seven predefined personal risk dimensions linked to traveling and country image. The risk of becoming sick when travelling is perceived as the biggest threat to personal safety (M=2.22), compared to the risk of being caught in a

fire at a hotel (M=1.66) (Table 6). Neither does the latter dimension correlate to the country risk image analysed in table 7.

Table 6. Threats to personal safety

Personal risk dimensions	N	M	STD
Sickness	139	2.22	0.796
Violence	138	2.08	0.838
Accident	139	2.07	0.795
Nature	139	1.94	0.844
Terrorism	139	1.88	0.920
Political	138	1.88	0.880
Fire	139	1.66	0.804

The findings presented in table 7 follow the same structure as the one presented in table 5, i.e. the table shows that risk dimensions linked to perception of threats to personal safety vary from one country to another. This means that one country may be perceived as risky due to political circumstances, while another country may be perceived as risky due to the immediate fear of getting sick. There are four personal risk dimensions that seems to particularly be linked to country image. Further, Thailand seems to be the country (of the analysed ones) that is associated with the most risk dimensions (violence, sickness, accidents, terrorism, political instability, natural disaster).

Table 7. Correlation between threats to personal safety and country image

	Personal and physical risk dimensions					
Country	Violence	Sickness	Accident	Terrorism	Political	Nature
South Africa	0.208*		0.171*			
Turkey	0.220*			0.185*		
India	0.224**				0.212*	0.195*
Egypt					0.233**	
USA	0.269**					0.195*
Thailand	0.257**	0.234**	0.208**	0.181**	0.236**	0.204**
China	0.271**					
Poland	0.191*				0.312**	0.226**
Estonia	0.232**				0.177**	
Czech Republic	0.269**				0.206*	0.232**
England				0.181*	0.192*	0.168*
Spain	0.193*			0.242**	0.254**	0.174*
Greece	0.260**			0.254**	0.225**	0.204*
Italy	0.251**		0.173*	0.214*	0.271**	0.170*
France	0.225**				0.240**	
Germany					0.217*	0.199*
Sweden	0.285**					

Finally, three dimensions of perceived threats to personal safety were revealed. Accordingly, Finnish travellers are bothered by violence, political unrest, and natural catastrophes. In accordance with the findings in table 5, no risk dimensions were linked to Israel, Kenya, or Russia.

Summary

The research reported in this paper investigates Finnish travellers' perception of risk related to tourism, country image in terms of perceived risk, and the link between these two socio-individual constructs. Data for this study was collected from 144 Finnish travellers, who visited the "Matka 2012" travel fair in Finland, and three research questions were addressed.

The empirical findings demonstrate how the twenty pre-specified countries can be segmented into three categories based on their perceived risk level. The countries with the highest perceived risk level are Israel, Kenya, and Russia. Countries on the opposite side of the continuum, with a low level of risk, are Sweden and Germany. In this study we used five general risk types (functional risk, physical risk, financial risk, social risk, and psychological risk), and seven dimensions of personal safety related to the physical risk type (sickness, violence, accidents, natural disaster, terrorism, political unrest, and fires) to explore the link between country risk image and the respondents' perceptions of tourism related risk. The findings reveal how destination countries' risk image is unique, varies from country to country, and is conditioned by travellers' general risk perception and personal safety concerns.

Physical risk was the risk type which the respondents most often, in terms of correlation, associated with a country risk image. Functional and financial risks were also noticed as influencing perceived country risk, but not as frequently. Social risk has a significant correlation with Greece, France, and Germany; meanwhile no country's risk image was contingent on perceived psychological risk. It is thus obvious that Finnish travellers take personal safety most seriously when travelling.

Violence as a dimension of personal safety was most often linked to country risk image. But, the risk of becoming a victim of political instability and natural catastrophes was also identified as dimensions influencing a country's risk image. Our findings also show that the risk of being injured in an accident influences the risk images of South Africa, Thailand and Italy. Finally, it should be noted that Thailand had the most diverse set of personal safety issues associated with the country. Furthermore, fire was not perceived as a critical risk dimension by the respondents in this study.

Studies of travellers' information sourcing is of relevance to the contemporary tourism industry based on the argument that traveller's perceive decision-making risky "in the sense that any action of a consumer will produce consequences which he cannot anticipate with anything approximating certainty, and some of which at least are likely to be unpleasant" (Bauer, 1960, p. 21). Tourists try to leverage this subjective feeling of uncertainty using different tactics (Cox, 1967; Cunningham, 1967), some of which are within the sphere of external influence, by using destination marketing organisations, for example.

Research on tourist information sourcing has a long tradition, which today, according to Bieger and Laesser (2004), unfolds into three major theoretical streams. The psychological approach focuses on the influence of socio-demographic and individual travel-specific differences in information search behaviour. The process approach concentrates on the actual information search, in comparison to the cost/benefit

approach, which discusses the use of information, risk assessment, and cognitive conflict management. The findings presented in this paper add to the first and third approaches by exploring the link between perceived risk dimensions and personal safety sub-dimensions, and country image analysed through the lens of perceived risk level. We also highlight the fact that a country, here country image, is a crucial evaluation criteria that travellers use in their decision-making process when aiming for a destination choice (Decrop, 2010; Nedungadi, 1990). Accordingly, country risk image might be the criteria that positions a country in the inept set, "rejected due to negative perceptions or perceived risk" (Sönmez & Graefe, 1998, p. 124). In other words, it could be the final issue that exceeds the individual's threshold, and causes the traveller to decide to change, avoid, or even cancel intended vacation plans.

Limitations and implications for future studies

The sample in this study was Finnish travellers chosen from those who visited the Matka 2012 travel fair in Helsinki. How well the sample represents the Finnish population is an issue for discussion. We compared the sample statistics to national figures (www.mek.fi; www.stat.fi). The sample seems to be representative when travel frequencies and motives for traveling are taken into account. However, the sample is biased when gender distribution is analysed. Therefore, we suggest that the findings presented in this paper be followed-up and compared to a sample with a more even gender distribution. The sample used in this study can, according to Mendenhall and Reinmuth (1982) be defined as a large one. The Matka travel fair attracts people from all over Finland, and was therefore considered a good event at which to contact respondents. Still, it is a unique event, which takes place during a weekend in January in Helsinki, and thereby may attract more visitors from the southern part of Finland. Therefore, we also suggest a complementary study aimed at collecting data from other parts in Finland.

The findings presented clearly indicate how Finnish travellers rank countries based on risk perception, and how country risk image is constructed out of a unique set of risk types and dimensions. These findings are in line with the conclusions of Seddighi, Nuttall and Theocharous (2001), who claim that "perception of risk related to travel and tourism have been found to vary by nationality", and is dynamic. Previous research has documented how tourists by means of decision processes sort destinations into different "sets" to end up with a final destination choice (Hutchinson et al., 1994; Sönmez & Graefe, 1998). Country image is an important evaluation criterion in this process (Nadeau et al., 2008). A managerial implication and a suggestion for future studies would be to explore marketing strategies and tactics to apply and use to leverage Finnish tourists' risk perception of countries. Especially, specialists marketing Thailand in the Finnish market should pay attention to the many risk dimensions the country is associated with. This concerns Italy as well, as it evidently evokes several threats. The fact that Greece was associated with social risk is rather interesting, and deserves attention. It might be that this risk perception is related to the current economic situation of the country. It might also be that this perception changes as the situation in the country changes. Due to the research design, no exp-

lanations of the detected destination countries' risk images were revealed. Hence, an additional avenue for future research could be to find qualitative explanations of why Thailand and Italy are perceived risky in general, and why Greece, France, and Germany, for example, are perceived to evoke social risk.

References

Assael, H. (1998). *European Journal of Marketing*. Belmont, CA: Wadsworth.

Balakrishnan, M. S. (2009). Strategic branding of destinations: a framework. *European Journal of Marketing*, 43(5/6), 611–629.

Bauer, R. (1960). Consumer behaviour as risk-taking. In: R. S. Hancock, (Ed.), *Dynamic marketing for a changing world*. (pp. 389–398). Chicago: American Marketing Association.

Bettman, J., Johnson, E., & Payne, J. (1991). Consumer decision making. In: T. Robertson, & H. H. Kassarjian (Eds.), *Handbook of consumer behavior*. Englewood Cliffs, N.J.: Prentice Hall.

Bieger, T., & Laesser, C. (2004). Information sources for travel decisions: Towards a source process model. *Journal of Travel Research*, 42(4), 357–371.

Björk, P., & Kauppinen-Räisänen, H. (2011). The impact of perceived risk on information search: A study of Finnish tourists. *Scandinavian Journal of Hospitality and Tourism*, 11, 306–323.

Björk, P., & Kauppinen-Räisänen, H. (2012). A netnographic examination of travelers' online discussions of risks. *Tourism Management Perspectives*, 2–3, 65–71.

Boksberger, P., & Craig-Smith, S. (2006). Customer value amongst tourists: A conceptual framework and a risk-adjusted model. *Tourism Review*, 61(1), 6–12.

Cox, D. (1967). Risk handling in consumer behaviour: an intensive study of two cases. In: D. Cox (Ed.), *Risk-taking and information-handling in consumer behaviour* (pp. 34–81). Boston: Harvard University Press.

Cunningham, L. F., Gerlach, J. H., Harper, M. D., & Young, C. E. (2005). Perceived risk and the consumer buying process: internet airline reservations. *International Journal of Service Industry Management*, 16, 357–372.

Cunningham, S. (1967). The major dimensions of perceived risk. In D. Cox (Ed.), *Risk-taking and information-handling in consumer behaviour* (pp. 82–108). Boston: Harvard University Press.

Decrop, A. (1999). Tourists' decision-making and behavior processes. In A. Pizam & Y. Mansfeld (Eds.), *Consumer behavior in travel and tourism* (pp. 103–136). New York: The Haworth Press.

Decrop, A., & Snelders, D. (2005). A grounded typology of vacation decision-making. *Tourism Management*, 26, 121–132.

Decrop, A. (2010). Destination choice sets, an inductive longitudinal approach. *Annals of Tourism Research*, 37, 93–115.

Fischhoff, B., Bruine de Bruin, W., Perrin, W., & Downs, J. (2004). Travel risks in a time of terror: judgments and choices. *Risk Analysis*, 24, 1301–1309.

Frisby, E. (2002). Communicating in a crisis: The British tourist authority's responses to the foot-and-mouth outbreak and 11th September, 2001. *Journal of Vacation Marketing*, 9(1), 89–100.

Foodness, D., & Murray, B. (1999). A model of tourist information search behavior. *Journal of Travel Research*, 37(1), 220–230.

Fuchs, G., & Reichel, A. (2004). Cultural differences in tourist destination risk perception: An exploratory study. *Tourism*, 5(2), 21–37.

Fuchs, G., & Reichel, A. (2011). An exploratory inquiry into destination risk perceptions and risk reduction strategies of first time vs repeat visitors to a highly volatile destination. *Tourism Management*, 32, 266–276.

George, R. (2010). Visitor perceptions of crime-safety and attitudes towards risk: The case of Table Mountain National Park, Cape Town. *Tourism Management*, 31, 806–815.

Gibson, H., & Yiannakis, A. (2002). Tourist roles: Needs and the lifecourse. *Annals of Tourism Research*, 29, 358–383.

Hair, J., Black, W., Babin, B., & Anderson, R. (2010). *Multivariate data analysis*. *A global perspective*. Upper Saddle River, N.J.: Pearson Education.

Holden, A. (2006). *Tourism studies and the social sciences*. London: Routledge.

Hutchinson, W. J., Raman, K., & Mantrala, M. K. (1994). Finding choice alternatives in memory: probability models of brands name recall. *Journal of Marketing Research*, 31(Nov), 441–461.

Hyde, K., & Lawson, R. (2003).The nature of independent travel. *Journal of Travel Research*, 42(1), 13–23.

Johnson, M. D., & Lehmann, D. R. (1997). Consumer experiences and consideration sets for brands and product categories. In M. Brucks & D. MacInnis (Eds.), *Advances in consumer research*, 24 (pp. 295–301). Provo (UT): Association for Consumer Research.

Kahn, B. E. (1998). Dynamic relationships with customers: high-variety strategies. *Journal of Academy of Marketing Science*, 26(1), 45–53.

Kinley, T. R., Forney, J. A., & Kim, Y. (2012).Travel motivation as a determinant of shopping venue. *International Journal of Culture, Tourism and Hospitality Research*, 6(3), 266–278.

Korgaonkar, P. K., Karson, E. J. & Akaah, I. (1997). Direct marketing advertising: the assents, the dissents, and the ambivalent. *Journal of Advertising Research*, 37(5), 41–55.

Kozak, N., & Kozak, M. (2008). Information sources available to visitors: a segmentation analysis. *Tourism Review*, 63(4), 4–12.

Lepp, A., & Gibson, H. (2003). Tourist roles, perceived risk and international tourism. *Annals of Tourism Research*, 30, 606–624.

Lepp, A., Gibson, H., & Lane, C. (2011). Image and perceived risk: A study of Uganda and its official tourism website. *Tourism Management*, 32, 675–684.

MacCallum, R., Widaman, K., Zhang, S., & Hong, S. (1999). Sample size in factor analysis. *Psychological Methods*, 4(1), 84–99.

Martínez, S. C., & Alvarez, M. D. (2010). Country versus destination image in a developing country. *Journal of Travel & Tourism Marketing*, 27, 749–765.

Maser, B., & Weiermair, K. (1998). Travel decision-making: From the vantage point of perceived risk and information preferences. *Journal of Travel and Tourism Marketing*, 7, 107–121.

Mathieson, A., & Wall, G. (1982). *Tourism economic*, *physical and social impacts*. London: Longman, Harlow.

Mendenhall, W., & Reinmuth, J. (1982). *Statistics for management and economics*. Boston, MA: Duxbury Press.

Molina, A., & Esteban, Á. (2006). Tourism brochures: Usefulness and image. *Annals of Tourism Research*, 33, 1036–1056.

Nadeau, J., Heslop, L., O'Reilly, N., & Luk, P. (2008). Destination in a country image context. *Annals of Tourism Research*, 35, 84–106.

Nedungadi, P. (1990). Recall and consumer considerations sets: influencing choice without altering brand evaluation. *Tourism Management, 23*, 17(Dec), 263–276.

Pike, S. (2002). Destination image analysis: a review of 142 papers from 1973 to 2000. *Tourism Management*, 23, 541–549.

Quintal, V., Lee, J., & Soutar, G. (2010). Risk, uncertainty and the theory of planned behavior: A tourism example. *Tourism Management*, 31, 797–805.

Rao, A. R., & Monroe, K. B. (1988).The moderating effect of prior knowledge on cue utilization in product evaluation. *Journal of Consumer Research*, 15(Sep), 253–264.

Ratneshwar, S., & Shocker, A. (1991). Substitution in use and the role of usage context in product category structures. *Journal of Marketing Research*, 28(3), 281–295.

Ratneshwar, S., Pechmann, C., & Shocker, A. (1996). Goal-derived categories and the antecedent of across-category consideration. *Journal of Consumer Research*, 23(3), 240–250.

Reisinger, Y., & Mavondo, F. (2005). Travel anxiety and intentions to travel internationally: implications of travel risk perception. *Journal of Travel Research*, 43(3), 212–225.

Rittichainuwat, B. N. & Chakraborty, G. (2009). Perceived travel risks regarding terrorism and disease: The case of Thailand. *Tourism Management*, 30, 410–418.

Roehl, W., & Fesenmaier, D. (1992). Risk perceptions and pleasure travel: an exploratory analysis. *Journal of Travel Research*, 30(4), 17–26.

Seddighi, H., Nuttall, M., & Theocharous, A. (2001). Does cultural background of tourists influence the destination choice? An empirical study with specific reference to political instability. *Tourism Management*, 22, 181–191.

Shapiro, S., MacInnis, D. J., & Heckler, S. E. (1997). The effects of incidental ad exposure on the formation of consideration sets. *Journal of Consumer Research*, 24(1), 94–104.

Sirakaya, E., & Woodside, A. (2005). Building and testing theories of decision making by travelers. *Tourism Management*, 26, 815–832.

Snepenger, A., Meged, K., Snelling, M., & Worrall, K. (1990). Information search strategies by destination-naive tourists. *Journal of Travel Research*, 29(1), 13–16.

Solomon, M. R., Bamossy, G., Askegaard, S., & Hogg, M. K. (2010). *Consumer behavior. A European perspective*. 4th ed. London: Prentice Hall FT.

Stutely, M. (2003). *Numbers guide: The essentials of business numeracy*. London: Bloomberg Press.

Swarbrook, J., & Horner, S. (1999). *Consumer behaviour in tourism*. Oxford: Butterworth-Heinemann.

Sönmez, S., & Graefe, A. (1998). Influence of terrorism risk on foreign tourism decisions. *Annals of Tourism Research*, 25, 112–144.

Tasci, A. D. A., & Gartner, W. C. (2007). Destination image and its functional relationships. *Journal of Travel Research*, 45(4), 413–425.

Tasci, A. D. A., & Kozak, M. (2006). Destination brands vs destination images: Do we know what we mean? *Journal of Vacation Marketing*, 12(4), 299–317.

Teichmann, K. (2008). Expertise, experience and self-confidence in consumers' travel information search. *International Journal of Culture, Tourism and Hospitality Research*, 5(2), 184–194.

Woodside, A. & Lysonski, S. (1989). A general model of traveler destination choice. *Journal of Travel Research*, 27(4), 8–14.

www.mek.fi. Retrieved April 12, 2013, from http://www.mek.fi/w5/mekfi/index.nsf/%28pages%29/index

www.stat.fi. Retrieved April 12, 2013, from http://www.stat.fi/til/smat/

2012 Global Peace Index (2012). Retrieved December 1, 2012, from http://www.visionofhumanity.org/gpi-data/