

# risk tourism

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# Differences in Trust and Risk-taking Propensity for Travelers from Indonesia

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**ABSTRACT:** Traveling is a fun but risky activity depending on the destination. The risks can be reduced by careful planning, especially in the pandemic period. The purpose of this study is to explore trust and risk-taking propensity of Indonesian tourists who travel to other cities or countries. Data collection was carried out by distributing questionnaires online and offline to tourists from Indonesia who did solo or in group traveling and obtained 159 tourists. The results show that there are no differences in trust between solo travelers and group travelers, but there are differences in risk-taking propensity. However, women have more trust than men, then men are more willing to take risks than women. The benefits of this output for tourism practitioners are to create appropriate marketing strategies when offering tourism programs for both groups.

**Keyword:** Trust, Risk-taking propensity, Traveler

## 1 INTRODUCTION

Tourism is a fun activity to do individually or in groups after getting tired of doing activities such as work or study. Data from the World Tourism Organization (2019) states that tourist destinations to various regions of the world are leisure, recreation and holiday (56%), visiting relatives or friends, medical treatment or religious activities (27%), the rest are business activities and others- other. The highest growth in arrivals came from Asia and the Pacific (7%) and Europe (5%) in France, Spain, USA, China, and Italy as the 5 highest destination countries. The various tourist destinations are the choice of travelers to do fun activities, because they have certain features or characteristics as points of interest (Buhlis, 2000). But after the Covid-19 pandemic, the number of tourists visiting at various destinations has decreased greatly due to the prohibition of arrival in various countries and tourist attractions to reduce the risk of spreading the virus. Developments in the second half of 2020 showed some change in the prohibition of visiting other countries without the right reasons, so this openness make tourists possible to travel again.

Trust is the hope or certainty an individual has. Associated with tourist destination, travelers will take into consideration on the basis of his confidence regarding the intended location. The trust factor is an important antecedent for travelers to travel to these destinations (Mohammed, 2016). Collaborative relationships established among different organ-

izations in tourism industry will reduce risk but at the same time also increase bargaining power in tourism (Wang & Fesenmaier, 2007). So, the level of traveler confidence increases and long-term relationships occur with travelers (Kim, Kim & Kim, 2009; Fyall, Callod & Edwards, 2003). The main components of trust include honesty, kindness, and competence, so trust has a major successful role in managing tourism destination marketing (Choi, Law, & Heo, 2016). Trust in certain goals influences specific components inherited in personal behavior, such as attitude (Kim, Kim & Kim, 2009; Sichtmann, 2007) and perceptions about risk (Teo & Liu, 2007; Kim, Kim, & Shin, 2009).

In addition to trust, travelers have considerations about the risks to be faced when choosing a tourist destination. Perceived risk is defined as an individual's perception of uncertainty and negative consequences due to carrying out certain activities (Reisinger and Mavondo, 2005), one of which is conducting tourism activities. Risks include organized crime, terrorist activities, economic crises, pandemic, natural disasters, diseases, and other extreme events that increase feelings of fear for travelers. These diverse risk perceptions are a major component of the decision-making process when evaluating goals (Sönmez & Graefe, 1998). The most common dimensions of risk perceived by travelers are financial, physical, socio-psychological, health and performance (Yang et al., 2017). This trust and risk create consideration for the travelers so

that they are motivated to decide the best destination.

Swain (1995) introduces the definition of gender in tourism as a starting point for future research. Gender is conceptualized in identities related to men and women, and gender identity is constructed culturally and socially. This study aims to explore the differences expressed between solo travelers and group travelers as well as female and male travelers on the variable of trust and risk. Solo travelers and female travelers face a higher risk and need greater confidence than group travelers and male travelers when choosing travel destinations. This condition is interesting to be investigated further because of the advantages and disadvantages of traveling individually or in groups and based on gender. The benefits of research in the tourism industry for tourism businesses is to conduct reliable strategic planning to overcome the differences in tourism activities so that the forms of promotion and cooperation patterns can be made according to the needs of travelers and need a very large adjustment in the pandemic and after this pandemic.

## 2 LITERATURE REVIEW

### 2.1 Trust

Trust not only includes trust in the ability of partner organizations to complete tasks, but also confidence in the good intentions or positive intentions of partners and the perception that partners adhere to acceptable values (Vlaar, Van den Bosch & Volberda, 2007). Regarding tourism, trust is the result of personality and image in accordance with tourist destinations (Chen & Phou, 2013) or the results of the image itself (Loureiro & González, 2008). The basis of trust is divided into two domains namely affective or cognitive and behavior. The cognitive or affective domain is related to individual beliefs. The behavioral domain relates to individual behavioral tendencies to depend on others to act reliably, emotionally, and honestly (Rotenberg, et al., 2005).

Specifically, the components of virtue, honesty, and competence to create trust are attached to people's attitudes; these components also apply to organizations. On the other hand, being honest, kind, and competent in the local population will be the best intermediary at the tourist destination thereby increasing the level of traveler confidence. Local residents, as part of various public or private institutions at tourist sites, play a key role in the level of travelers' trust in these institutions (Sirdeshmukh et al., 2002). Gender based trust shows men have independent self-construction, women have independent interdependence. Women are more relation oriented while men are more collective oriented. Gender differences have an impact on the way a person is interdependent with others (Maddux & Brewer, 2005).

H1: Women have higher trust than men

### 2.2 Risk

Risk is a consumer's perception of overall negative actions based on the likelihood of evaluating negative results and the likelihood that these results will occur (Mowen & Minor, 1998). In tourism literature, personal risks include personal perceptions about pre-trip threats and actual experiences during travel (Tsaor, Tzeng, & Wang, 1997). Risk perception is very important for travel decision making because it is able to change the decision-making process and choice of goals (Sönmez and Graefe, 1998; Poon and Adams, 2000). Risks that can occur in tourist destinations are crime, terrorism, the spread of disease, and natural disasters (Kozak, Crotts, & Law, 2007). Fischhoff, De Bruin, Perrin and Downs (2004) found that travelers tend to travel to a destination that is highly predictable at the risk level of the location above or below the traveler's risk tolerance threshold. Hazardous incidents can change risk perceptions and reduce tourist arrivals (Chew and Jahari, 2014).

Furthermore, personal risks include social risks, health, financial, and physical (Hajibaba, et al., 2015). Some studies find different dimensions of perceived risk such as socio-psychological, physical, financial, and time do not affect tourist visiting intention (Sönmez and Graefe, 1998; Qi et al., 2009). While other studies find physical, financial, and social-psychological have negative effect on visit intention and revisit intention (Chew and Jahari, 2014). Regarding female travelers, researchers found female travelers would change travel plans if they had an increased risk perception (Kozak et al., 2007). Women also have a higher risk perception than men for certain purposes (Lepp and Gibson, 2003). Female travelers pay more attention to safety and security in accommodation, face security threats when walking in remote places (Khoo-Lattimore and Prayag, 2015; Khoo-Lattimore and Prayag, 2016).

H2: Men tend to dare to take higher risks than women.

### 2.3 Traveler

Travelers are also called tourists or those who travel for fun. If done individually it is called single travelers (Campbell, 2009) or solo travelers; while, traveling with a spouse, parents, children, friends or relatives, or in groups is called group travelers. Tourism activities are influenced by different pre-trip attractions (Jordan, 2016; Bianchi, 2016) so that these might result different behavioral patterns. Travel to certain destinations as a group of travelers and solo travelers will create a series of positive or negative experiences, as well as create an impression related

to tourist destinations (Walls et al., 2011). A positive experience creates a good destination image so travelers will feel satisfied.

Chhabra (2004) conducted a comparative study between solo and non-solo travelers in Sacramento about travel destinations, type of accommodation, travel planning, length of stay, age, income, and gender. The results found solo travelers were younger than non-solo travelers and on average they stayed longer. Solo travelers spend less money during a visit, despite having almost the same income. Tomaszewski (2003) mentions solo female travelers (backpackers) become stronger spiritually as individuals, are tolerant of risk and more confident, more independent and freer during and after the trip. Single female travelers are more concerned with health and safety than solo male travelers (Chiang and Jogaratnam, 2006) and they believe that they are more vulnerable to risk (Gibson and Jordan, 1998). This study will develop demographic variables, namely age, education, status, and employment to further deepen the analysis of the traveler.

H3: Solo travelers are more likely to take risks than group travelers.

### 3 RESEARCH METHOD

This research is a comparative study, which is aimed to Indonesian people who like to travel abroad or other regions in the country. These tourism activities can be carried out individually or in groups, and carried out both by female and male. Primary data were collected using questionnaires distributed offline and online to travelers according to the sample criteria. The period of distributing questionnaires for three (3) months from March - May 2020. Questionnaires can only be collected from 159 respondents, due to pandemic constraints that sufficiently inhibit offline data dissemination and travel ban during pandemic period. After that, validity and reliability tests were performed before analyzing data using ANOVA in SPSS program. ANOVA is more appropriate to be used to confirm differences in trust and risk-taking propensity between groups. Table 1 shows the variables and data coding of the variables in this study, consisting of trust and risk also demographic data respondents.

Table 1. Research Variable

Variable	Description
Type of Traveler	1 = Solo; 0 = Group
Trust	Likert scale 1-5 (strongly disagree – strongly agree)
Risk Taking Propensity	Likert scale 1-5 (strongly disagree – strongly agree)
Gender	1 = Female; 0 = Male
Age	1 <= 17-25 years; 2 = 26-35 years; 3 =

Education	36-45 years; 4 = >45 years 1 = High school; 2 = Undergraduate; 3 = Postgraduate
Status	1 = Single; 2 = Married
Occupation	1 = Businessman; 2 = Governmental officer; 3 = Private company officer; 4 = Housewife, 5 = Others (Student, Accountant, Architect, Doctor, etc.)

## 4 RESULT AND DISCUSSION

### 4.1 Findings

Questionnaires were distributed online and offline as many as 159 respondents with the following descriptions in Table 2.

Table 2. Description of Respondent

Description	Traveler		Total
	Solo	Group	
Gender			
Male	42 (26.4%)	24 (15.1%)	66 (41.5%)
Female	41 (25.8%)	52 (32.7%)	93 (58.5%)
Age			
<17-25 years	58 (36.5%)	70 (44.0%)	128 (80.5%)
26-35 years	7 (4.4%)	2 (1.3%)	9 (5.7%)
36-45 years	10 (6.3%)	0 (0.0%)	10 (6.3%)
>45 years	8 (5.0%)	4 (2.5%)	12 (7.5%)
Education			
High school	9 (5.7%)	12 (7.5%)	21 (13.2%)
Undergraduate	61 (38.4%)	60 (37.7%)	121 (76.1%)
Postgraduate	13 (8.2%)	4 (2.5%)	17 (10.7%)
Status			
Single	62 (39.0%)	72 (45.3%)	134 (84.3%)
Married	21 (13.2%)	4 (2.5%)	25 (15.7%)
Occupation			
Businessman	13 (8.2%)	7 (4.4%)	20 (12.6%)
Government officer	3 (1.9%)	0 (0.0%)	3 (1.9%)
Private company officer	15 (9.4%)	8 (5.0%)	23 (14.5%)
Housewife	0 (0.0%)	1 (0.6%)	1 (0.6%)
Others	52 (32.7%)	60 (37.7%)	112 (70.4%)
Total	83 (52.2%)	76 (47.8%)	159 (100%)

Table 2 shows the respondents who were slightly more dominant on individual tours (solo travelers).

Women prefer travel in groups. Respondents predominantly under the age of 17 to 25 years, single status choose to travel individually or in groups. Most respondents have bachelor education and work as professionals (notary, architect, doctor), but there are also some who have not worked because of students. Then the validity and reliability tests are performed. Validity test results for risk and trust variables are attached in Table 3.

Table 3. Output Validity and Reliability Test

Code	Description	Pearson Correlation	
		Risk	Trust
Risk1	I like to go camping in the wilderness	0.675**	-
Risk2	I like to swim far away from the beach or un-guarded lake or ocean	0.672**	-
Risk3	I like to go on vacation to a third-world country without any planned accommodation.	0.536**	-
Risk4	I like to ski beyond my personal abilities	0.732**	-
Risk5	I like to play white water rafting.	0.749**	-
Risk6	I like to take a sky diving class every weekend.	0.705**	-
Risk7	I like to try Bungee jumping off a tall bridge.	0.697**	-
Trust 1	In general, do you agree that everybody can be trusted?	-	0.746**
Trust 2	Do you agree that most of the time there will be somebody who are willing to help?	-	0.680**
Trust 3	Do you think that most people will try to take an advantage from you if they have some chance?	-	0.613**
Cronbach Alpha		0.807	0.584

Description: \*\* p-value < 0.05; Cronbach Alpha > 0.6

The test results show all indicators of risk and trust variables are valid because the value below is 0.05. Risk variable is said to be reliable because its Cronbach alpha is above 0.6, but trust variable is said to be quite reliable as its value is less than 0.6. In this study, trust variable is still used. The ANOVA test is then performed to prove the differences in risk and trust in different groups, namely tourism and gender activities.

<Insert Table 4>

The results of Levine test for risk variable is 0.024 <0.05 and trust variable is 0.000 <0.05; so, the two variables are declared not to be homogeneous. However, the difference test continues and displays the test results in Table 4 and Table 5 showing the type

of tourism, namely solo tourism has a higher risk-taking propensity than group tours. The status of unmarried travelers has a higher risk-taking propensity than married travelers. Interaction test of type of traveling and age as well as type of traveling and educational background shows joint effect on risk. Thus, it proves there are differences in the results of the interaction of the two variables on risk. Trust variable is influenced by age and the interaction between gender and age.

<Insert Table 5>

#### 4.2 Discussions

Women have more trust also than men, especially those who are at the age of 26-35 and above 45 years. The type of traveling shows no difference in trust. However, the roles of gender and age affect trust, so older women have different beliefs compared to young men. Women tend to depend on others to act reliably, emotionally, and honestly as stated in the research of Rotenberg, et al. (2005). A sense of trust in women increases if supported by honesty, kindness, and competence in the local population of tourist destinations according to the findings of the local people's behavior in the study of Sirdeshmukh et al. (2002).

Research on Indonesian travelers shows that both men and women tend to travel solo at a young age (<17-25 years), especially singles with professional or student background. While those who choose to travel in groups are young women. This condition is also supported in the results of risk and trust tests. Travelers who are young and single are more willing to take risks do solo traveling; while women who consider safety and health tend to travel in groups. Chhabra (2004) proves that solo travelers are younger. Chiang and Jogaratnam (2006) found that single female travelers were more concerned with health and safety than male solo travelers and women were more vulnerable to risk (Gibson and Jordan, 1998).

#### 5. CONCLUSION AND RECOMMENDATIONS

Regarding to trust, women have more trust than men, because women have greater dependence on others. Men are more willing to take risks than women, so are solo travelers who are willing to take more risk than group travelers. Risk is inherent to young and single travelers, while trust needs to be built from both parties, namely travelers and those involved in tourism activities in tourist destinations.

Research on tourism in such a pandemic condition is very interesting to be further investigated, because traveling in groups increases health risks; while traveling individually increases safety risks. Financial planning is also needed to realize these tourism activities, because currently tourism funds are increasing quite sharply due to health procedures that must be met. Therefore, to improve the tourism sector, the role of the government and the organizers of tourism activities need to work together to increase travelers' trust by reducing the negative sides that can occur in tourist areas such as pickpocketing, robberies, kidnappings as well as increasing public facilities that are healthily appropriate. Area tourism that is safe, comfortable and meets health procedures after a pandemic will increase tourist visits.

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Table 4. Differences in Risk and Trust in Type of Travelers and Gender

Variable	Risk			Trust		
	Type III Sum of Squares	F	Sig.	Type III Sum of Squares	F	Sig.
Corrected Model	50.828	1.679	.016	3.286	.976	.523
Intercept	143.224	203.401	.000	83.046	1060.437	0.000
Travel	4.631	6.576**	.012	.133	1.704	.194
Gender	.443	.629	.429	.000	.003	.955
Age	1.116	.528	.664	.572	2.435*	.068
Education	.982	.697	.500	.331	2.112	.126
Status	5.135	7.293**	.008	.010	.123	.726
Occupation	1.872	.665	.618	.350	1.118	.351
Travel*Gender	.030	.042	.837	.114	1.455	.230
Travel*Age	4.163	5.912**	.017	.067	.861	.355
Travel*Education	6.592	9.362**	.003	.023	.295	.588
Travel*Occupation	1.131	.803	.450	.118	.755	.472
Gender* Age	.000	.000	1.000	.250	3.192**	.007

Description: \*\* p-value < 0.05; \*p-value < 0.1

Table 5. Differences Mean Value in Risk and Trust

Variable		Risk			Trust		
		Mean	Mean Difference (I-J)	Std. Error	Mean	Mean Difference (I-J)	Std. Error
Risk							
Type of traveler	Solo	2.363			1.570		
	Group	2.021	0.342	.214	1.495	0.075	.071
Gender	Male	2.414			1.535		
	Female	2.095	.319	.213	1.557	-.022	.071
Age	<17-25 years	2.447			1.500		
	26-35 years	2.068	.379	.328	1.652	-.152	.109
	36-45 years	2.096	.351	.301	1.408	.093	.100
	>45 years	2.151	.296	.291	1.697	-.197	.097
Education	High school	2.436	.143		1.660	.143	.089
	Undergraduate	2.292	.293	2.309	1.516	.107	.103

	Postgraduate	2.143			1.552		
Status	Single	2.421			1.510		
	Married	2.072	.349	.216	1.585	-.075	.072
Occupation	Businessman	2.355			1.555		
	Government off.	2.857	-.502	.533	1.333	.222	.178
	Private comp. off.	2.203	.153	.295	1.548	.007	.098
	Housewife	1.000	1.355	.868	2.000	-.445	.290
	Others	2.191	.164	.273	1.549	.006	.091

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