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Risk Perception and Tourist Types:
A Study Among International Tourists

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ABTRACT

Over time, tourism has become an industry that has a visible impact on the overall development of the society. This study examines the impact of perceived risks on different types of tourists classified on the basis of travel motives and would help develop a variety of risk-reducing phenomena and paraphernalia to supply to the traveller. Based on a survey conducted among tourists visiting a tourist destination, the study explores the differences in risk perception among different tourist types. The study uses a self-designed scale on type of risks against the ITR scale that classifies travellers into three types based on their travel motives. Findings supported two types of tourist classification against the three types in the existing ITR scale. Findings further revealed that there is a significant difference in the risk perception of the two types of tourists based on their travel motives in case of satisfaction risk, exhaustion risk and psychological risk.

KEYWORDS

Exhaustion, Risk Perception, Risk Taking, Tourist Role, Travel Motives

INTRODUCTION

In the world economy today, tourism stands at the top of the crest. Tourism industry today is one of the topmost and is thus responsible for providing employment to a vast sum of the population. The industry as a whole is accountable for generating immense revenue for the state or the country that destination belongs to.

For many tourist destinations all over the world, tourism plays an important role in the local economy, providing employment opportunities and foreign exchange and enabling transport and communication connectivity (Gossling, 2003). Tourism in a way also aids in the continuous development of the tourist destination. This development such as urbanization, improved transportation, and infrastructure, which takes place in order to attract the visitors to a destination, besides, pays a benefit even to the local residents.

Travel Researchers have acknowledged the image of a destination as an important factor that affects the tourists' travel decisions to a particular destination (Bigne et al., 2001; Birgit, 2001). There are several past studies on perceived risk measurement and revisit intentions of travelers. Perceived Risk is understood to help predict the depth of potential effectiveness achieved from a distinct travel experience and the behavioral intentions to revisit that specific location (Chen & Chen, 2010; Cole & Illum, 2006; Lee et al., 2007).

Leiper (1979) explained in his study that tourism as a system is a process which encompasses visitors leaving their homeland and visiting unusual destinations, traveling to and staying at tourist destinations, and returning to their destination of stay. World Tourism Organization (WTO), states that tourism "comprises the activities of persons traveling to and staying in places outside their usual environment for not more than one consecutive year for leisure, business and other purposes, distinct from the excise of an activity remunerated from within the place visited" (OECD, 1998, p. 1).

As tourists usually travel with people known or unknown to experience places and cultures through interacting with the familiar and the unfamiliar (Pearce et al., 2011), travel risks get associated with the travel decisions at every step. Tourism planners need to be conscious about the risks that might cause anxiety among visitors. This conscience should also apprise promotion strategies. This is of particular importance in the developing world where tourism is being promoted as an important market sector (Burns, 1999).

Previous research in the field of tourism risk perception has shown that the perception of risk associated with travel decisions has a strong impact on travel planning and destination choice. Many researchers have looked into the impact of tourism risk perception on different types of risks associated with travel. Researchers also have looked into the effect of risk perception on tourists (e.g. Sonmez and Graefe, 1998a; Fischhoff et al., 2004), the affiliation between risk perception and choice of destination (e.g. Lepp and Gibson, 2008), and the effect of the type of holiday chosen on risk perception (e.g. Reichel et al., 2007), as well as the influence of tourist personality

(e.g. Roehl and Fesenmaier, 1992; Carr, 2001). The overall Travel decision-making process is a complicated one that is risky and uncertain (Sirakaya & Woodside, 2005).

Positioned on the south West Shoreline of India, Goa is appraised amongst the finest twenty travel destinations worldwide, and the state economic system depends largely on vacation industry and its concomitant activities. Owing to the existence of astonishingly favorable surroundings for tourism (Goa's immaculate coastline, Gothic churches, temples, and cultural centenaries, cuisine, tropical weather, hospitable and companionable public and multi-culturally habituated), Goa is on the topmost grade of preference for nearly 12% of foreign visitors that vacation in India (Goa Tourism).

Understanding the risks associated with travel decisions as perceived by the different tourists, help to improve the overall destination image. This study expects to answer three research questions. RQ1: What kinds of risks are perceived in International Tourism? RQ2: What are the types of International Tourists, RQ3: Do risk perceptions of International tourists vary according to tourist types?

LITERATURE REVIEW AND HYPOTHESES

International tourism emerges long ago as a significant and distinct field of study with visitors' traveling abroad only for leisure or other forms of travel activity. The term tourism has been defined differently, and some authors choose to define the term with somewhat similarities. It is serious and yet difficult for analysts in the tourism industry to come to a compromise about a universal definition of tourism. The issue of perceived risk raises a key question as risk and safety is perceived differently by different tourists' types in international tourism scenario along with the factors that influence this perception (Lepp and Gibson, 2003).

Tourism in any form is acknowledged to have noteworthy positive and negative commercial, ecological, and societal influences upon a tourist destination. On a positive front, it acts as a pull factor for the Crime has a most undesirable social impact on the destination image. Over past many years, there has been a growing body of literature investigating the impact of risks on the destination image. 'Risk and tourism are interwoven as the purchase of the leisure trip are inherently attached to risk' (March & Woodside, 2005). 'Similarly, tourism is service in nature and thereupon it inherits the intangibility, heterogeneity, perishability, and inseparability characteristics from services' (Mitchell & Greatorex, 1993; Williams & Baláž, 2013).

Advanced research on risks associated with tourism have distinguished four risk factors: Terrorism (Sonmez et al., 1999); war and political instability (Gartner and Shen 1992; Hollier 1991); health concerns (Carter, 1998; Cossens and Gin, 1994); and crime (Brunt et al., 2000; Dimanche and Leptic, 1999; Ellis, 1995; Pizam, 1999).

Gibson and Yiannakis (2002) analyzed the choice of a tourist role over a lifetime period and acknowledged that the inclination for risk-related travel has a propensity to decline with age. Influence of gender on the perception of risk as per literature is not consistent. George (2003) and Barker et al. (2003) research on tourist's safety revealed that alteration in the length of stay at the tourist destination impacts the exposure to

risk, and this has to be deliberated in any description of comparable levels of crime-risk faced by the visitors. Also, much research further on risk perception factors and travel decisions of individuals is conducted, which states that, perceived risk amid diverse vacationers perhaps will be different according to individual's personality type, age group, culture, tourist role, nationality, gender, travel arrangement, motivating factors, etc. (Lepp & Gibson, 2003; Reisinger & Mavondo, 2005, 2006) Tourism and Risk researchers over time have sought to establish whether the tourism industry in distinctive tourist locations generates distinct risk possibilities. In essence, an increase in tourist activities may well result in an escalation of various types of risks. The research is conducted at multiple levels in order to understand the difference in the types of risks in terms of factors such as socio-demographics, travel motives, the purpose of a visit and so on.

Types of Risks

The significance of perceived risk has been emphasized in the prevailing literature. Roehl and Fesenmaier (1992) identified risks associated with travelers and underlined seven risks allied with travel decisions. These risks included equipment, financial, physical, psychological, satisfaction, social, and time risk. The definitions of the risk types are provided in Table 1.

It is understood from the literature that individuals perceive salient dimensions of risk when contemplating global leisure travel. An exploratory study on destination risk perceptions and risk reduction strategies of first time versus repeat visitors to a highly volatile destination (Fuchs & Reichel, 2011) provided evidence that financial risk is perceived by international travelers. The current study proposes that financial risk would be significant among tourists visiting international tourist destination.

A study on extension and validation of food-safety risk in international travel destinations (Yeung & Yee, 2013) has concluded that time risk and satisfaction risk is significant among travelers. Current study conceptualizes the significance of Time and Satisfaction risk among international travelers.

A Study on Drug and risk-taking in tourism (Urily & Belhassen, 2006) have analyzed tourists in terms of social risk not being significant, specifically in regard to voluntary risk-taking behavior. This study proposes that social risk will not be significant as per the above-stated study elucidations on drug and risk-taking.

As per Roehl and Fesenmaier (1992) study findings on tourism risk, equipment risk is highly perceived by tourists. The current study proposes that the equipment risk will be significant among the tourists.

Roehl and Fesenmaier (1992) defined Psychological Risk as "the possibility that the trip to a particular destination will not reflect an individual's personality or self-image." As per the study that compared the risk perception between national and non-national consumers in the U.K., regarding purchasing four different types of products (Mitchell & Greatorex, 1990), the psychological loss was significantly more important for foreign consumers. This study thus proposes that psychological risk would be significant among international travelers.

Table 1. Types of risks-definitions

Sr. No.	Risk Types	Definition	References
1	Time Risk	Time Risk explains the potential for missing benefits due to an error in timing or wastage or loss of time.	Yeung and Yee (2013); Roehl and Fesenmaier (1992)
2	Physical Risk	Physical risk concerns in the tourists' mind that the service or activities being considered for purchase will be harmful, unhealthy or cause injury	Le Serre and Chevalier, (2012); Roehl and Fesenmaier (1992)
3	Equipment Risk	Equipment Risk concerns' risk associated with the use of non-standard or non-serviced equipment.	Roehl and Fesenmaier (1992)
4	Financial Risk	Financial risk is a collective phrase for several kinds of risk coupled with the loss of money	Fuchs and Reichel (2011); Roehl and Fesenmaier (1992)
5	Psychological Risk	psychological risk factor is defined as whether the particular tourist activity or attraction is consistent with the prospect's sense of self-identity	Roehl and Fesenmaier (1992); Mitchell and Greatorex (1990)
6	Satisfaction Risk	Satisfaction is the visitors' expressive state after they have experienced the destination	Yeung and Yee (2013); Roehl and Fesenmaier (1992)
7	Social Risk	Social Risk is associated with whether tourists will earn the approval or disapproval of their social group by their visit to a particular attraction or experiencing specific activities. Social Risk includes visiting a place which is culturally unfamiliar and forbidding or unintentionally getting involved in some activities, which would hamper ones' social status.	Urily and Belhassen (2006); Roehl and Fesenmaier (1992)

A study on marketing travel services to senior consumers (Le Serre, & Chevalier, 2012) has concluded that physical risk and mental risk are significant among senior travelers in the study conducted by them. Thus, in this study, we would propose to generalize the finding of the study conducted among senior consumers about Physical risk perception among international travelers.

From an overall travel risk perceptive, this study is based on the fact that there is clear differentiation among the tourists' basis their travel motives. Thus, this study accepts six risk dimensions to be significant among the seven risk dimensions identified by Roehl and Fesenmaier and social risk to be not significant. Enlightened by the above theoretical perspectives, this study hypothesized the following:

H1: The six salient dimensions of perceived risk in international leisure travel are Physical, Time, Financial, Psychological, Equipment, Satisfaction.

Types of Tourists

While motivation is only one of many variables in elucidating tourist behavior, it is, nevertheless, a very crucial one. This study is based on the International Tourists Role (ITR) scale as designed by Howard and Havitz, who have classified tourists' basis their travel motives. Motivation constitutes the driving force behind all behaviors (Fodness,

1994). Basic motivation theory suggests a dynamic process of internal psychological factors (needs, wants, and goals), causing an uncomfortable level of tension within individuals' minds and bodies. Consequently, only if tourists become more autonomous and thus aware of intrinsic needs and motives which they are able to self-actualize.

The 20-item ITR scale was initially designed to capture the novelty-related nuances of international pleasure travel as proposed by Cohen (1972). Further Exploratory and confirmatory factor analysis of the scale items was performed, and it was identified that it had three distinct dimensions (Mo, Howard, and Havitz, 1993). The scale identifies three types of a tourists namely social contact-oriented tourists, Destination oriented tourists and Travel service-oriented tourists.

Previously ITR scale along with the Food Activity Preferences scale (FAP) was applied in combination with visual imagery to simulate different cultural food settings and restaurant situations in order to identify various dining preferences when people travel to an unfamiliar country (Chang, 2011).

Tourist Segmentation Basis Tourist Roles

ITR (International Tourists Role) scale is used in this study, which classifies international tourists into three types' Basis travel motives. ITR scale, which was developed by Howard and Havitz (1994) basis Cohen's (1972) tourist role typology, classifies tourists into destination-oriented tourists, social contact-oriented tourists and travel service-oriented tourists.

Cohen (1972) is his study proposed that the degree of uniqueness for tourists is influenced by the environment of the tourist destination (e.g. culture) and other factors (contact with local people or other tourists). The current study raises a proposition that there would be significant difference in the risk perceptions among the two broad classes of tourists classified to be destination oriented (which represents an individual's preferences for novelty and familiarity when choosing international destinations) and social contact-oriented (which measures the individual's preferences to the extent and variety of social contacts with local people when traveling in a foreign country).

H2: International tourists can be definitely classified basis their Destination Orientation and Social Contact Orientation.

Classification of International Tourists and Their Risk Perception

Extracted from Cohen's typology and Howard and Havitz classification of international tourists in the different tourist's role, this study has proposed the prominent existence of two tourists class, destination-oriented tourists and social contact-oriented tourists. This study thus proposes that the difference in travel service orientation among tourists will be insignificant. Destination-oriented tourists are the once who travel particularly to the specific destination, as a result of having a greater length of stay. (Uysal & Williams, 2013). Furthermore, Crandall (1979) has stated that social interaction is an important leisure activity. Social interaction as a motivator for leisure can fulfill several needs of affiliation, safety needs, or even need to escape, which are often not

recognized as being social. This social interaction is a motivation for social contact-oriented tourists impacting their length of stay at a place of the visit.

In a similar vein, past studies on international travel have shown a significant influence of perceived risk in travel decisions. Lepp and Gibson (2003) found that perception of risk associated with international tourism varies depending on the tourist role and tourists' preferences for familiarity or novelty. A study on perceived risk (Jalilvand & Samiei, 2012) has shown that main concerns of travelers included physical risk, financial risk, psychological risk, and time risk. This theoretical perspective forms the base for the hypothesis proposed below.

International Tourists Physical Risk Perception

Physical Risk is understood as some form of risk for the traveler at the place of a visit, which may cause physical harm to him. (Roehl and Fesenmaier, 1992). Physical risks may include health adversity such as the spread of diseases, body injury, and illness due to unhygienic strange food or other related risks.

Study on tourism satisfaction has clearly evidenced the prime role of physical and mental satisfaction together when traveling. (Chuan & Hua, 2014). The hypothesis on perceived physical risk can be proposed as below:

H3: International Tourists perceive the potential threat that might cause physical harm to one's health or appearance as compared to other risk types.

H4: There is a significant difference in perception of potential threats to person's health or appearance between two tourists' segments.

International Tourists Financial Risk Perception

Financial risk refers to the potential net financial loss of a purchase, including the possibility that a service (product) might need to be repaired, replaced or the price refunded (Laroche et al., 2004). In service scenario, the financial risk may represent service that is not as expected for the value paid for the same. A study on perceived risk (Jalilvand & Samiei, 2012) has shown that main concerns of travelers included financial risk, which is concerned with the loss of money in some form.

H5: International Tourists perceive purchase risk coupled with the financial loss of a purchase higher in comparison to other travel risks.

H6: There is a significant difference in perception of risk coupled with the financial loss of a purchase among the two tourist types.

International Tourists Psychological Risk Perception

Roehl and Fesenmaier (1992) defined Psychological Risk as "the possibility that the trip to a particular destination will not reflect an individual's personality or self-image." Among the two-tourist classification. The hypothesis is framed as below:

H7: Psychological distress predicted from post-purchase emotional retorts is highly perceived by international tourists in comparison to the other travel risk types.

H8: There is a significant difference in perception of psychological distress predicted from post-purchase emotional retorts between the two tourist types.

International Tourists Time Risk Perception

Time Risk may include the risk of wasting time in long waiting queue, spending too much time traveling between two attractions/destinations, feeling that the time is not well spent or other related happenings. Research on time risk among senior travelers supports the fact that visitor may feel that there is much time wasted while on vacation (Le Serre & Chevalier, 2012). Basis the above study finding, below propositions, are formulated:

H9: International Tourists perceive the risk of losing or wasting his or her time while on travel higher as compared to other travel risks.

H10: There is a significant difference in perceived the risk of wasting his or her time while on travel amongst the two tourist types.

International Tourists Satisfaction Risk Perception

Satisfaction risk includes the risk of not having an overall pleasing experience or other related factors. Perception of satisfaction is the assessment of the expectation of tourist at the end of his overall tour experience.

In a study on an extension and validation of food-safety risk in international travel destinations (Yeung & Yee, 2013), the perception of satisfaction risk was found to be significant. Based on this, below hypothesis has been formulated:

H11: International Tourists perceive Satisfaction Risk arising from the valuation of the expectation of a visitor at the end of his overall visit experience higher as compared to any other travel risk.

H12: There is a significant difference in perception of risk arising from the valuation of the expectation of a visitor at the end of overall visit experience among the two tourist types.

International Tourists Equipment Risk Perception

Equipment Risk may arise when equipment in use is too old and not in apt condition, not accompanied by trained staff while using equipment, some accident took place due to use of equipment, no appropriate system available to handle the emergency.

Roehl and Fesenmaier (1992) discovered that equipment risk is one of the important aspects of perceived risk in tourism, which was found to be significant in his research. The hypothesis can be framed as:

H13: International Tourists perceive risk due to some accident caused that is associated with the use of certain equipment higher, as compared to other travel risks.

H14: There is a significant difference in perceived risk due to some accident that is associated with the use of certain equipment between the two tourist types.

International Tourists Overall Risk Perception

Major studies on international travel have considerably concluded that people choose to orient themselves to social contact dimension in order to reduce the risk involved in international travel by interacting more and more with locals and spending time with them. Furthermore, from the Destination's perspective, perceived destination quality considerably influenced satisfaction, which in turn significantly influenced behavioral intentions (Rajaratnam et al., 2015).

H15: There is a significant difference in the overall travel risk perception between the two tourist types.

METHODOLOGY

Scale Development and Validation

Risk perception scale was designed based on the seven risk types that are coupled with travel decisions identified by Roehl and Fesenmaier (1992). Scale validity and reliability were measured using content validity index and Interrater reliability.

Sampling and Data Collection

The survey was based on the risk perception of international tourists considering Goa as a tourist destination. The survey was conducted on the year 2016-17 during the start of the tourist season (November, December and January). Therefore, the sampling frame comprised of the international tourists who have just arrived in the state. The questionnaire was administered to the respondents prior to their exploring different attractions/activities. Snowball sampling method was used due to time constraint and predictable response rates.

130 questionnaires were distributed. The data collection was done in the second week of October, and the response rate was 72%.

Data Analysis

SPSS version 21 was used for the purpose of data analysis. Factor Analysis method was used to analyze the type of risks, and the variables loaded into the specific risk criteria. Reverse coding was done for the positive variable thus converting them into the negative risk variables. Mean scores were accordingly calculated to understand the high and low-risk perception by the respondents.

Cluster analysis method was employed for classifying the visitors into clusters. Cluster center values were calculated to measure the best cluster fit and the number

of cases in each cluster. Similarities were identified between two clustering methods through cross-tabulation.

Pearson Chi-Square test was conducted to measure the classification of all the socio-demographic variables in each of the clusters. Descriptive statistics were calculated to identify the highest and lowest risk perceived by the respondents. 'T test' was used in order to identify the differences between each type of the risk perception between the two clusters.

RESULTS AND DISCUSSION

Scale Reliability and Validity

The self-administered scale comprising of seven risk dimensions and twenty-three items was evaluated for inter-rater reliability. Fleiss Kappa (The multi-item, multi-rater reliability) of the scale is 0.34, indicating fair agreement. The Inter-rater reliability basis Fleiss Kappa value revealed the classification of factors in the constructs. This classification was accepted for the further analysis.

Content Validity Index was calculated for the 23 factors. The individual content validity index (I-CVI) for all the items was in the range of 0.70 to 1.00. The scale content validity index for relevance (S-CVI =.81), for clarity (S-CVI =.87) and for simplicity (S-CVI = .87 revealed high content validity. The value for CVI above .78 is acceptable. Thus, the individual variables scoring below .78 on CVI ratings were omitted from the scale.

Thus, the final scale comprised of 21 items was used for data collection and analysis.

Analysis of the Types of Risk

The data comprised of 21 factors. Factor analysis was conducted through principal axis factoring, which is a common factor analysis method. The factors scoring communality value lower than 0.5 are unacceptable and thus those factors scoring less than 0.5 on communality were deleted.

Cronbach's Alpha to Measure Internal Consistency

Table 2 provides the Cronbach's Alpha value for the risk dimensions.

The Financial Risk (0.815) and Equipment Risk (0.844) dimension is seen to depict the relatively high level of internal consistency. Satisfaction Risk (0.728) is seen to depict a high level of internal consistency and Time risk (0.581), Lower level of internal consistency. Total risk (0.650) depicts the low level of internal consistency.

Reliabilities of all the variables are acceptable because they are all above 0.55. Thus, it can be assumed that the average correlation of a set of items is an accurate estimate of the average correlation of all the items.

Factor Analysis of the Types of Risk

Factor analysis was calculated through principal axis factoring, of the 21 factors. The factors scoring communality value lower than 0.5 are unacceptable and thus those factors scoring less than 0.5 on communalities were removed.

Eight factors were extracted, which explained 51.75% variance. After rotation, eight factors cumulative variance was 61.57%.

After the omission of the variables scoring low in the initial factor loading using principal axis factoring, dimension reduction was done. Promax with Kaiser Normalization method was performed. Table 3 shows communality values for the final 10 variables.

Extraction Method: Principal Component Analysis

Table 4 calculates the rotated component matrix of the final 10 variables. As observed in the below table rotated component matrix revealed the risk dimensions for the 10 variables.

Table 2. Cronbach's alpha types of risks

Sr. No.	Risk Dimension	Cronbach's Alpha	Variance Ratio	Internal Consistency
1	Financial Risk	0.815	9.141	Relatively High
2	Equipment Risk	0.844	10.150	Relatively High
3	Satisfaction Risk	0.728	3.512	High
4	Exhaustion Risk	NA	-	-
5	Time Risk	0.581	2.426	Low
6	Psychological Risk	NA	-	-
7	Total Risk	0.650	45.917	Low

Table 3. Communalities

Variables	Initial	Extraction
I think the time will be well spent	1.000	.799
Relaxed and not worried about time and appointments	1.000	.806
I might be overcharged	1.000	.885
I fear pick-pocketing	1.000	.902
I think on the whole I will have a good experience	1.000	.859
Perceive to feel content after visiting the place	1.000	.853
I fear of getting stressed while on vacation	1.000	.969
I fear that the hotel reservation and train tickets may contain a mistake	1.000	.971
I fear equipment may not be of standard quality	1.000	.882
I fear of not getting proper training and guidance for using equipment	1.000	.884

Table 4. Rotated component matrix

Variables		Component					
		1	**2**	**3**	**4**	**5**	**6**
1	I fear pick-pocketing	.931					
2	I might be overcharged	.908					
3	I fear equipment may not be of standard quality		.918				
4	I fear of not getting proper training and guidance for using equipment		.916				
5	I think on the whole I will have a good experience			.905			
6	Perceive to feel content after visiting the place			.888			
7	Relaxed and not worried about time and appointments				.880		
8	I think the time will be well spent				.874		
9	I fear of getting stressed while on vacation					.975	
10	I fear that the hotel reservation and train tickets may contain a mistake						.968

Extraction Method: Principal Component Analysis
Rotation Method: Varimax with Kaiser Normalization

The rotated component matrix (table 4) explained factor loading of the 10 factors that were a part of the final scale. The highest value was .975 (I fear of getting stressed while on vacation) and the lowest being .874 (I think the time will be well spent). The two factors I fear pick-pocketing (.931) and I might be overcharged (.908) loaded together as financial risk components. The factors I fear equipment may not be of standard quality (.918) & I fear of not getting proper training and guidance for using equipment (.916) accounted for equipment risk at the destination. Further, I think on the whole I will have a good experience (.905) & I perceive to feel content after visiting the place (.888) together form satisfaction risk. Further, I am relaxed and not worried about time and appointments (.880) & I think the time will be well spent (.874) together comprise time risk. Finally, the factor I fear of getting stressed while on vacation (.975) and factor I fear that the hotel reservation and train tickets may contain mistake (.968) account for exhaustion and psychological risk respectively.

Pattern matrix revealed factor loading of 14 factors. This plot revealed distinguished risk dimensions and the factors featured in the respective risk dimensions. The results were similar to the 7 types of risk scale referred initially except for physical and social risk. Thus, social risk and physical risk was not significant as per factor correlation and were omitted.

In the process of initial factor loading below 2 variables loaded together:

1. I fear of being challenged physically;
2. I fear of getting stressed while on vacation.

Unfortunately, in the current study, physical stress did not load in the further proceedings (Refer Table 4). Accordingly, the factor (I fear of getting stressed while on vacation) which is loaded independently is retitled as Exhaustion Risk (Exhaustion Risk is defined as a risk characterized by extreme physical or mental tiredness or fatigue).

Including Exhaustion Risk Component, Hypothesis 1 is supported by this finding, which provided six salient risk dimensions.

Thus, the variables and their risk dimensions identified are shown in Table 5.

Six dimensions revealed 88.102% of the variance.

In Table 5, few of the variables were identified to be positive. Since the positive variables cannot be measured as perceived risk, they were converted into negative and further analyzed.

The final descriptive statistics of all the factors after using the recoded variables revealed the mean scores as below (Refer Table 7). As per mean values, the factors 'I might be overcharged' (Mean Value: 4.6742) and 'I fear pick-pocketing' (Mean Value: 4.4494) (Both pertaining to Financial risk category) are highly perceived by international tourists. This finding support Hypothesis 4 with the fact that International Tourists perceive purchase risk coupled with the financial loss of a purchase.

Further, the factor 'I fear of getting stressed while on vacation' (Mean Value: 2.9663) (Pertaining to Exhaustion Risk Category) are seen to be perceived higher later to financial risk.

The variable 'I fear that the equipment may not be of standard quality' (Mean Value: 2.7865) and 'I fear of not getting proper training and guidance for using equipment' (Mean Value: 2.6292) (both pertaining to Equipment risk) are perceived at a medium level. This supports the fact that International Tourists perceive harm due to some accident caused, which is associated with the use of certain equipment, Hypothesis 8.

The variable 'I fear that the hotel reservation and train tickets may contain mistakes' (Mean Value: 2. 5730) (Pertaining to Psychological Risk), 'I am not relaxed and not worried about time and appointments' (Mean Value: 2.5506) (Pertaining to Time

Table 5. Risk-wise classification of variables

Sr. No.	Variables	Risk Types
1	I fear pick-pocketing	Financial
2	I might be overcharged	
3	I fear of not getting proper training and guidance for using equipment	Equipment
4	I fear equipment may not be of standard quality	
5	Perceive to feel content after visiting the place	Satisfaction
6	I think on the whole I will have a good experience	
7	I fear of getting stressed while on vacation	Exhaustion
8	Relaxed and not worried about time and appointments	Time
9	I think the time will be well spent	
10	I fear that the hotel reservation and train tickets may contain a mistake	Psychological

Risk), and 'I perceive not to feel content after visiting the place' (Mean Value: 2.0674) (Pertaining to Satisfaction risk) are perceived low by the tourists.

Finally, the variable 'I think my time will not be well spent' (Mean Value: 2.0112) (Time Risk) and 'I think on the whole I will not have good experience' (Mean Value: 1.9213) (Pertaining to Satisfaction Risk) are perceived the least.

Analysis of Type of Tourists

Cluster analysis using average linkage between groups was performed and Agglomeration schedule was plotted. It was observed that difference between coefficients for a two-cluster solution is 40 and the difference between coefficients for a three-cluster solution is 13.

As per the observed results, two cluster solution was best fitting the data and hence the types of tourists were changed to two types of tourists from the existing three types of tourists' classification as referred in case of ITR scale (Havitz, & Howard, 1994). Thus, 2-cluster classification was accepted.

K-means cluster analysis was calculated, and cluster centers were identified to understand the classification of two cluster types. This revealed that cluster 1 was seen to be high on Social Contact Dimension, moderate on Travel Service Dimension and low on Destination Orientation. Cluster 2 is seen to be high on Destination Oriented Dimension, moderate on the Travel service dimension and low on Social Contact Dimension.

Hypothesis 2 was supported with the above finding which stated that International tourists can be definitely classified basis their Destination Orientation and Social Contact Orientation. This is because there was no clear distinction between the two clusters on the travel service dimension (Table 6).

Average Linkages Between Groups

The cross-tabulation between the two clustering method results revealed a total misclassification of 13.7% between the two clusters. The low percentage of misclassification corroborates and establishes the robustness of the two-cluster solution.

Risk Perception Based on the Type of Tourists

Mean scores of the type of risk variables were calculated. Refer to Table 7.

Consequently, Financial Risk (Mean Score: 4.5618) is greatly perceived by the international tourists, followed by Exhaustion Risk (Mean Score: 2.9663). The third considerably perceived risk is the Equipment Risk (Mean Score: 2.7079), followed by Psychological Risk (Mean Score: 2.5730), Time Risk (Mean Score: 2.2809). Satisfaction Risk (Mean Score: 1.9944).

Basis the findings shown in Table 8 with the results of the hypothesis tests (Table 9) can be determined. Hypothesis 5 is significant since financial risk is highly perceived by international tourists in comparison with the other travel risks. Since Physical risk is not significant, in particular, it can be concluded that Hypothesis 3 is insignificant.

Table 6. Number of cases in each cluster

Cluster	1	32.000
	2	57.000
Valid		89.000
Missing		1.000

Table 7. Descriptive statistics

	N Statistic	Minimum Statistic	Maximum Statistic	Mean		Std. Deviation Statistic
				Statistic	Std. Error	
Financial Risk	89	1.00	7.00	4.5618	.18443	1.73994
Equipment Risk	89	1.00	6.00	2.7079	.13389	1.26313
Satisfaction Risk	89	1.00	6.50	1.9944	.11257	1.06198
Time Risk	89	1.00	6.00	2.2809	.10718	1.01117
Exhaustion Risk	89	1.00	7.00	2.9663	.16641	1.56996
Psychological Risk	89	1.00	6.00	2.5730	.10706	1.01004
Valid N (listwise)	89					

Table 8. Group statistics

Risk Criteria	Cluster Number of Case	N	t	Sig.	Mean	Std. Deviation	Std. Error Mean
Financial Risk	1	32	-.439	.661	8.9063	2.96604	.52433
	2	57			9.2456	3.75728	.49766
Equipment Risk	1	32	1.742	.085*	6.0313	2.75311	.48669
	2	57			5.0702	2.34414	.31049
Satisfaction Risk	1	32	2.307	.025**	4.7188	2.43939	.43123
	2	57			3.5789	1.82196	.24132
Exhaustion Risk	1	32	-.974	.333	2.7500	1.62640	.28751
	2	57			3.0877	1.53856	.20379
Time Risk	1	32	-2.659	.009**	3.9375	1.13415	.20049
	2	57			4.9123	2.31671	.30686
Psychological Risk	1	32	1.930	.060*	2.8750	1.23784	.21882
	2	57			2.4035	.82071	.10871
TOTALRISK	1	32	.704	.483	29.2188	5.79619	1.02463
	2	57			28.2982	5.98201	.79234

* Risk perception among the two clusters significant at 10% level; ** Risk perception among the two clusters significant at 5% level

Equipment risk is perceived higher by international tourists in comparison to psychological, time and satisfaction risk, thus Hypothesis 13 is significant.

Hypothesis 7 is significant as Psychological risk is perceived by tourists higher than time and satisfaction risk. Similarly, Hypothesis 9 is significant since international tourists perceive time risk over satisfaction risk. Hypothesis 11 is insignificant since satisfaction risk is perceived the least by international tourists.

Results have shown that there is no significant difference between the average scores of Financial Risk, Exhaustion Risk and Total Risk of Cluster 1 and Cluster 2. In case of Satisfaction Risk and Time Risk, the difference between the Risk Perception of Cluster 1 and 2 is 5% significant. Thus, it can be concluded that in case of Psychological Risk & Equipment Risk, the difference between the Risk Perception of Cluster 1 and 2 is significant at 10% level.

DISCUSSION

The discussions are emanating from the data analysis and the conclusions drawn based on the findings.

Cluster analyses of the ITR scale items revealed the existence of two tourist segments. The first cluster was high on social contact dimension and the second on destination orientated dimension. This contrasts with the three-segment solution obtained in previous studies (Howard and Havitz, 1993).

The socio-demographic profile of the tourists did not differ across the two tourist segments. This indicates the validity of segmentation based purely on psychographics.

As a result of the scale development procedure, a ten-item scale was designed to quantify the tourist perceptions of risk related to the destination. The scale had six dimensions representing financial risk, equipment risk, satisfaction risk, time risk, exhaustion risk and psychological risk. This contrasts with the seven-dimension risk propounded by Roehl and Fesenmaier. The study revealed that physical risks and social risks had no significant influence, thus were omitted from the study. However, a new risk dimension named exhaustion risk was identified. Exhaustion risk is defined as a risk characterized by a state of extreme physical or mental tiredness.

Financial Risk is the highest perceived by the international tourists, followed by Exhaustion Risk and Equipment Risk. Satisfaction Risk is least perceived by tourists for international travel to Goa. This implies that international tourists are more worried about the financial loss (financial risk) and followed by getting tired mentally and physically (exhaustion risk).

Among the two type of tourist dimensions identified, it was observed that there is no significant difference between the risk perceptions of financial risk, equipment risk, and time risk. In case of satisfaction risk and exhaustion risk, the difference between the risk perception among the two tourist types was significant at 5% level. In case of psychological risk, the difference between the risk perception of the two tourist dimensions was significant at 10% level.

It can also be concluded that the international tourists perceive to have an overall pleasing and satisfactory experience at the end of their trip.

Table 9. Hypotheses summary table

Sr. No.	Hypothesis	Supported/ Not-Supported
H1	The six salient dimensions of perceived risk in international leisure travel are Physical, Time, Financial, Psychological, Equipment, Satisfaction.	Supported
H2	International tourists can be definitely classified basis their Destination Orientation and Social Contact Orientation.	Supported
H3	International Tourists perceive the potential threat that might cause physical harm to one's health or appearance as compared to other risk types	Not-Supported
H4	There is a significant difference in perception of potential threats to person's health or appearance between two tourists' segments	Supported
H5	International Tourists perceive purchase risk coupled with the financial loss of a purchase higher in comparison to other travel risks.	Supported
H6	There is a significant difference in perception of risk coupled with the financial loss of a purchase among the two tourist types	Not-Supported
H7	Psychological distress predicted from post-purchase emotional retorts is highly perceived by international tourists in comparison to the other travel risk types	Supported
H8	There is a significant difference in perception of psychological distress predicted from post-purchase emotional retorts between the two tourist types	Supported
H9	International Tourists perceive the risk of losing or wasting his or her time while on travel higher as compared to other travel risks	Supported
H10	There is a significant difference in perceived the risk of wasting his or her time while on travel amongst the two tourist types	Not-Supported
H11	International Tourists perceive Satisfaction Risk arising from the valuation of the expectation of a visitor at the end of his overall visit experience higher as compared to any other travel risk	Not-Supported
H12	There is a significant difference in perception of risk arising from the valuation of the expectation of a visitor at the end of overall visit experience among the two tourist types	Not-Supported
H13	International Tourists perceive risk due to some accident caused that is associated with the use of certain equipment higher, as compared to other travel risks	Supported
H14	There is a significant difference in perceived risk due to some accident that is associated with the use of certain equipment between the two tourist types	Not-Supported
H15	There is a significant difference in the overall travel risk perception between the two tourist types	Not-Supported

CONTRIBUTIONS AND IMPLICATIONS

The results of the study have both academic and practical implications. For the existing body of knowledge, this study further provides support to the existing proposition that risks have a strong influence on the travel decisions, particularly for the international tourists. This may be mainly because of the travel choices to terrains that are quite unknown to the travelers and that future studies should adopt a multivariate approach to increase their ability to both explain and predict. One of the delimitations of this study as with many of the other studies that have addressed tourism risk basis a limited size of the sample. Further, the socio-demographic profile of the tourists did not

differ across the two tourist segments and the validity of segmentation based purely on psychographics.

Basis the summery of the current study, the study can be imitated to different destination types amongst travelers in diverse locations. From the actual point of view, this classification of the factors is expected to provide an improved understanding of destination image in terms of risk and safety.

One avenue for future research would be to repeat this study with people at different stages in the life-stage and from different nationalities. This may aid destination managers and marketers in planning the travel options better among different tourist types. In addition to this, in future, the study could be repeated during the peak season, to ascertain if seasonal component changes to risk and safety perceptions. Additionally, work is called to determine the level of awareness of current risk and safety initiatives and its impact in altering visitors' perceptions of safety and security. Another study could be carried out to further in details assess 'exhaustion risk perception' on visitor decision making and behavior, for this, is a new form of risk that is identified as a part of this study. Differences in crime-safety perceptions in other sectors of the tourism industry (i.e. accommodation, transportation, etc.) could also be examined to build a more comprehensive picture of the differences among these sectors as perceived by tourists of different nationalities.

In summary, tourism planners and managers should be aware of the types of risks that might cause stress among tourists, an awareness that should also inform marketing strategies. This is of particular importance in the developing world where tourism is being promoted as an important market sector (Burns 1999).

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