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Spatial Differentiation in Risk Perception and its Impact on Travel Decisions: An Exploratory Study on the Geo-Familiarity with Israel Among German Residents

Abstract

This exploratory study adopts a multi-dimensional approach to research on how travel-related risk perceptions are formed. It looks at risk-inducing factors both from the tourist and the destination perspectives. Using predefined risk characteristics observed in the literature, the study's leading research question asked to what extent these individual risk factors influence tourists' risk perception. A sample of potential German tourists to Israel was used for this exploratory study. Each interviewee was asked to indicate his/her socio-cultural background, travel experience at different spatial levels, risk-taking personality, level of perceiving Israel as a risky destination, and willingness to travel to Israel. Results show that accumulated travel experience does have a bearing on German tourists' willingness to travel to destinations that carry a high risk image but does not affect the perceived level of risk. Using the concept of geo-familiarity, the study discovered that risk perception may not only be developed on a country destination level but may be different based on spatial perception of risk. Based on these results, the study draws several risk-management and marketing strategies.

Keywords: risk perception, destination choice, travel experience, travel decision, familiarity, Israel

1. Introduction

A certain level of risk is embedded in any travel decision taken by tourists (Williams & Baláz, 2015). As part of their destination-choice process, most would-be travelers try to mitigate risk levels to ensure risk-free holidays (Hajibaba et al., 2015). It is clear that very few tourists regard risk as a positive construct, one that pours more adrenaline and sensation into their tourism experience. Both typecasts have attracted the interest of scholars in the past three decades, primarily since the September 11, 2001 mega terror event in the US. These studies, widely covered the identification of different risk types (Deng & Ritchie, 2018; Roehl & Fesenmaier, 1992), the ways in which risk perception is developed (Williams & Baláz, 2015), how it shapes tourists' choice of destination (Walters et al., 2019) and indicates the strategies to mitigate risk perception (Ritchie et al., 2017).

Most of the literature available on risk and travel behavior is uni-dimensional and looks at either the relationship between tourists' background characteristics and risk perception or into the image of destinations and the ways in which these affect tourists' risk perception (see review article by Ritchie & Jiang, 2019). Integrated approaches that simultaneously consider tourist characteristics and destination images are rare (Karl, 2018; Perpiña et al., 2020). While these studies show destination images on the country level are linked to risk perception, a spatial differentiation, similar to regional and local approaches of geography of fear and risk perception in the geography discipline (Gale et al., 1990; Chen, 2009) is yet missing in tourism research.

This exploratory study adopts a multi-dimensional approach and intends to explore how risk perception is formed from different perspectives – looking at risk-inducing factors both from the tourist and the destination perspectives. Using the concept of geo-familiarity, the study explores spatial perceptions of risk beyond the

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country level perspective. The influence of the above factors on risk perception was tested in an exploratory case study looking at potential German tourists who were faced with the option to travel and visit Israel. Israel was chosen for this study due to its frequent experience with security incidents and the consequent risky image generated in the wake of such incidents (Mansfeld, 1999). In contrast to many Mediterranean destinations, Israel is not a typical sun-sand-and-sea destination where relaxation is often the main travel reason. In contrast to many other Mediterranean destinations, pilgrimage is an extremely important market segment for the destination Israel with around 25 percent of tourists travelling to Israel for religious reasons (Ministry of Tourism Israel, 2019). German tourists were chosen because Germany is a country that generates a relatively low level of security risks combined with rather risk-averse travel behavior (Sonnenberg & Wöhler, 2004) and travel flows between Israel and Germany are influenced by security risks at a certain time (i.e. tourist arrivals and number of death due to terrorism in Israel are significantly correlated) (Karl et al., 2017). According to the tourist arrival data, provided by the Israeli Bureau of Statistics, Germany has traditionally been, and remains, an important market for Israeli inbound tourism (Israel Central Bureau of Statistics Israel [CBS], 2020). In 2018, for example, 263,000 German tourists travelled to Israel – a share of 6.4 percent of all tourist arrivals in Israel (Organisation for Economic Cooperation and Development [OECD], 2020).

In the following, the literature on risk perception and determinants of risk perception, which have been identified in past studies, are discussed. Building the outlined gap in past research – consideration of geo-familiarity – a conceptual research model is introduced and the methodological approach – combination of quantitative survey and secondary data – is described in detail. After a presentation and discussion of the results in consideration of past research, the manuscript concludes by outlining the theoretical and managerial implications of this study and gives suggestions for further research to expand the knowledge on risk perception in the context of tourism.

2. Literature review

2.1. Risk perception in tourism studies

Travel decision-making is influenced by a variety of factors from which the individual's perception of risk is particularly crucial (Fuchs & Pizam, 2011). A conceptual literature review on the role of risk perception in destination choice demonstrated that individual subjective perceptions of risk are stronger influence factors for tourists travel decision-making than actual objective levels of risk (Karl & Schmude, 2017). From a consumer behavior perspective, risk perception was defined as "a consumer's perception of the overall negativity of a course of action based upon an assessment of the possible negative outcomes and the likelihood that those outcomes will occur" (Mowen & Minor, 2001, p. 176). Hence, tourist risk perception includes the likelihood that a negative event occurs during a holiday and extent that this event negatively impacts, for example, tourists' well-being, financial security or the enjoyment of the holiday experience (Wolff et al., 2019). The main types of risk investigated in tourism research were natural disasters, health risks, crime, political instability and terrorism (Karl & Schmude, 2017). While all these types are known to influence travel decision-making and travel behavior, terrorism and political instability had become the core issue since the terrorist attacks of September, 11th 2001 (Mansfeld, 2006).

Tourism research on risk perception and travel decision-making found that background characteristics (i.e. sociodemographic tourist attributes) have a bearing on tourists' travel behavior directly (Wong et al., 2016) and indirectly by affecting their levels of perceived risks (Kim et al., 2016; Mansfeld et al., 2016). Relevant background characteristics which have been confirmed in past research are the age of the tourists (Hajibaba et al., 2015; Karl, 2018; Reisinger & Mavondo, 2006), their educational attainment (Karl, 2018; Park & Reisinger, 2010; Sönmez & Graefe, 1998b; Thapa et al., 2013), nationality (Kim et al., 2016; Pizam et al., 2004) or being responsible for children (Mansfeld et al., 2016; Roehl & Fesenmaier, 1992). Hajibaba et al. (2015), for example, found that tourists who are more crisis-resistant are generally younger. A later study

confirmed this and showed how people who are not changing their travel plans due to different types of risk are younger than those who adapt their travel plans to avoid risk while travelling (Karl et al., 2020).

2.2. Travel experience and risk perception

Risk perception can be seen as an outcome of personal experience, that of tourists' social environment and communication agents (Morakabati & Kapuściński, 2016). If tourists have no travel experience with a specific destination, they base their travel decisions mainly on social-communicative and personal information sources instead of objective information sources (Fuchs & Reichel, 2004; Jonas & Mansfeld, 2017; Sönmez & Graefe, 1998b).

Travel experience influences both travel intentions (Floyd et al., 2004; Morakabati & Kapuściński, 2016) and risk perception, at least concerning specific factors (Fuchs & Reichel, 2011; Rittichainuwat & Chakraborty, 2009; Sönmez & Graefe, 1998a, 1998b). There is, furthermore, a relationship between experienced and non-experience-based destination images and risk perception (Morakabati & Kapuściński, 2016). Travel experience also influences the way in which someone deals with risk as risk reduction strategies differ depending on the tourist's travel experiences (Lo et al., 2011). Tourists taking high risks are consequently often more experienced travelers (Hajibaba et al., 2015). Building on the concept of a travel career (i.e. "travelers will exhibit changing motivational patterns over their life stages and/or with travel experience"), Pearce and Lee (2005, p. 227) show that travelers, at the beginning of a travel career, value the travel motive of 'security' as more important than do experienced travelers.

Explanations for the influence of travel experience on travel decision-making and risk perception can be seen from the concept of tourist knowledge (Sharifpour, Walters, & Ritchie, 2014; Sharifpour, Walters, Ritchie, & Winter, 2014). This suggests that an increase in the subjective knowledge (i.e. self-confidence in one's own knowledge and skills) reduces the level of perceived risks, leading to a higher likelihood of visiting a destination with higher risk levels. In contrast, objective knowledge has no bearing on risk perception levels (Sharifpour, Walters, & Ritchie, 2014).

There are different kinds of travel experience that are investigated in regard to risk: experience with a specific destination (i.e. first-time and repeat visitors to highly volatile destinations (Fuchs & Reichel, 2011)), international travel experience (Deng & Ritchie, 2018; Hajibaba et al., 2015; Rittichainuwat & Chakraborty, 2009), experience with specific geographic regions (Sönmez & Graefe, 1998a) or travel frequency (Jonas & Mansfeld, 2017; Karl, 2018; Kim et al., 2016). These different kinds of travel experience are measured separately and not in a comparative way.

2.3. Personality traits and risk perception

Risk perception as multi-dimensional concept (Yang & Nair, 2014) is closely related to several personality traits, which can be used to explain travel decision-making in the context of risk. One example is 'sensation-seeking', as a "generalized tendency to seek varied, novel, complex, and intense sensations and experiences and the willingness to take risks for the sake of such experiences" (Zuckerman, 2010, p. 1545). Evidence of the relevance of sensation-seeking regarding risk perception was established in several past studies (Fuchs et al., 2013; Karl, 2018; Pizam et al., 2004). Further, Lepp and Gibson (2008) found links between sensation-seeking and intentions to travel to a risky destination.

In contrast to sensation-seeking, the personality factor risk-taking propensity (Jackson et al., 1972) implies that someone is attracted by risk rather than accepting it for extraordinary experiences or avoiding it altogether. Particularly high risk-takers then travel to highly volatile destinations (Fuchs & Reichel, 2011; Hajibaba et al., 2015).

Another personality factor with relevance for risk perception is the tendency to avoid uncertain situations (Quintal et al., 2010). This hinders tourists from travelling to destinations with higher potential risk levels as

they are not able to estimate the situation clearly and have to deal with a certain degree of uncertainty. This is more restraining for some tourists than for others.

The risk-as-feelings hypothesis (Loewenstein et al., 2001) implies that travel decisions are often based on feelings such as feeling of insecurity, worry or fear (Fennell, 2017). An aspect which had been neglected in many past studies is the assumption that tourists may perceive a destination to be risky, but may not worry about it and still travel there. Travel concerns or travel worries (Larsen et al., 2009), are thus additional factors that influence the choice of destination. The fewer concerns someone has about the safety situation and the lower the perceived level of risk, the higher the travel intention (Floyd et al., 2004). Although past studies have shown that travel concerns and risk perception both influence travel decision-making, the relationship between safety concerns and risk perception levels is yet unclear.

2.4. Geo-familiarity and risk perception

The influence of risk perceptions on travel intentions is mediated through attitudes towards a destination (Hsieh et al., 2016). This is particularly relevant for destinations associated with high safety risk levels. In these cases risk perception can outweigh other factors and become the main determinant of destination choice (Fuchs & Reichel, 2011; Karl et al., 2017). An important aspect of destination images is the level of familiarity as images depend on travelers' familiarity with that place (Baloglu, 2001). Tourists' need for familiarity and the destination's levels of familiarity interact during the process of choosing a destination: a similarity between host and guest cultures increases a perceived familiarity and can facilitate the selection of a destination (Bekk et al., 2016). Dissimilarity, however, can create uncertainties which may prevent the selection of a destination (Karl et al., 2015). This leads to an abundance of tourists seeking familiarity in highly developed safe destinations and a surplus of novelty-seeking tourists in less developed destinations with higher levels of uncertainties (Plog, 1974). This distribution is also visible within a destination as tourists who are still unfamiliar with a certain place tend to visit the "popular" places first before venturing into less known areas (Lee & Tussyadiah, 2012).

Familiarity with tourist destinations is a multi-dimensional concept (Prentice, 2004) including dimensions such as informational (based on knowledge from external information sources) or experiential familiarity i.e. based on one's own experience (Baloglu, 2001). Geo-familiarity or spatial familiarity (Gale et al., 1990), emphasizing the locational knowledge and name identification of a place, is an established concept in geography to explain spatial behavior (Chen, 2009). Tourism research has not yet translated measurements of spatial familiarity to study tourist behavior although tourists' geography of travel fear is influenced by tourists' pre-travel geo-familiarity (Karl, 2018).

3. Research organization and methods

3.1. Conceptual research model

Based on the literature review, several hypotheses were developed to inform a conceptual research model (Figure 1). This research model addressed the study's leading research question asking to what extent individual risk factors influence tourists' risk perception and travel intentions. In particular, the research model included the three travel experience types simultaneously suggesting that the more experienced tourists are, the less risk perception they share and, most probably as a result, will be more inclined to visit a risky place such as Israel. Other elements in the research model directly linked to the tourist were personality traits that reflect a risk-taking tourist typecast and the travel experience within the social environment, which was expected to shape risk perception and travel intention. From a destination perspective, the research model covered safety concerns of visiting the destination Israel, the geo-familiarity with the destination and destination image dimensions.

Hypothesis 1. German tourists' propensity to go to Israel is related to their social environment.

Hypothesis 2. German tourists' risk perception of Israel is related to their social environment.

Hypothesis 3. There is a relationship between travel experience and German tourists' perception of Israel as a high or low risk destination.

Hypothesis 4. There is a relationship between travel experience and German tourists' propensity to travel to Israel.

Hypothesis 5. A risk-taking personality is related to German tourists' risk perception of Israel.

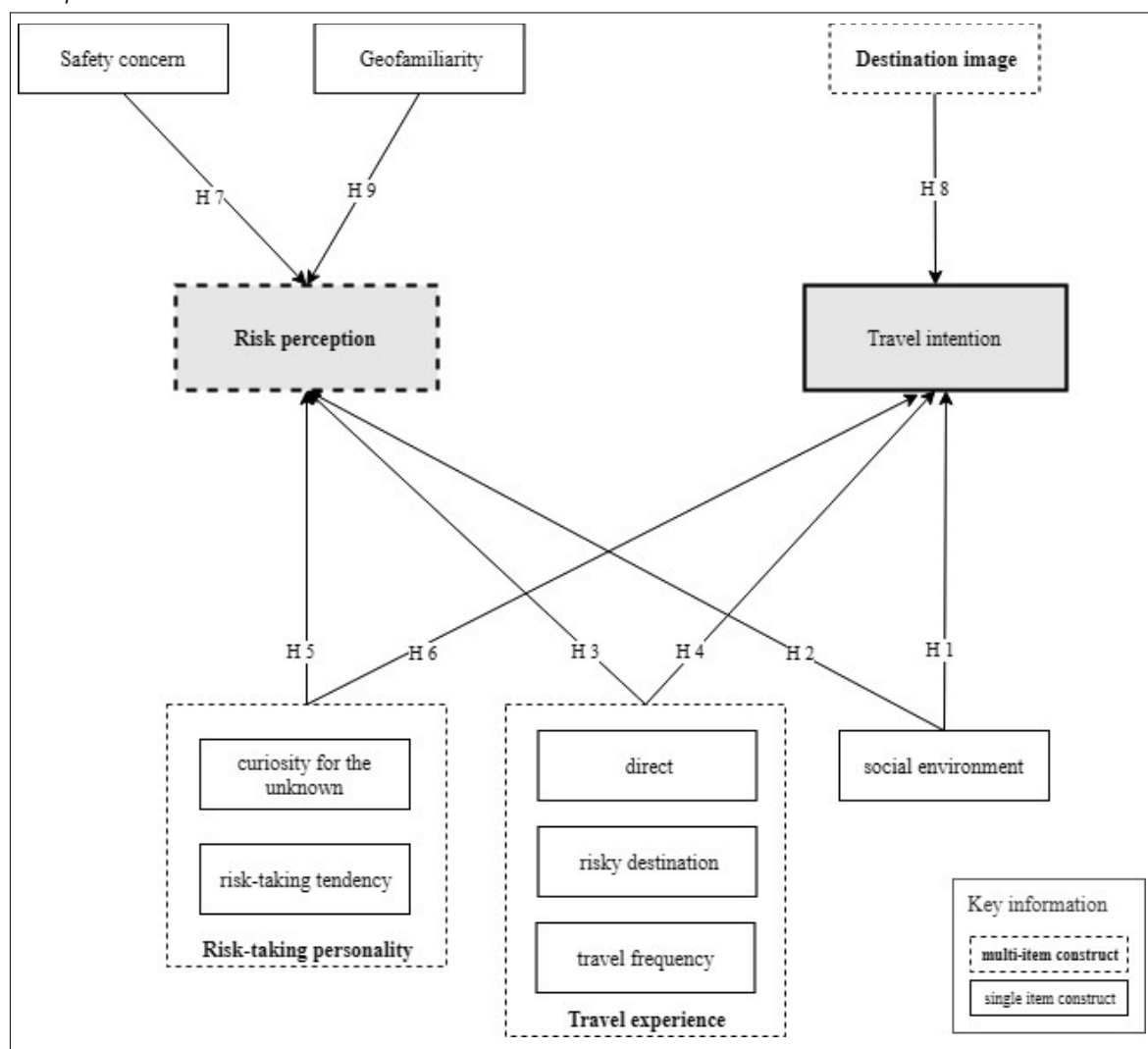
Hypothesis 6. The more German tourists are willing to take travel risks, the more likely they will be travelling to Israel.

Hypothesis 7. German tourists' tendency to have concerns about safety issues is correlated with the perceived level of risk in Israel.

Hypothesis 8. There is a relationship between images of Israel and German tourists' propensity to travel to Israel.

Hypothesis 9. There is a relationship between potential German tourists' geo-familiarity with specific destinations in Israel and their level of perceived risk of Israel.

Figure 1
Conceptual research model



3.2. Data collection and sampling

A quantitative survey was conducted in Munich, Germany in April 2016 (n = 429) using a standardized questionnaire in personal interviews. The survey took place when no major natural disaster nor man-made safety and security issue had occurred or was discussed in the German media. Regarding the situation in the destination, Israel, both April and May were relatively quiet months apart from a bomb that detonated in Jerusalem on April 18th. This is insofar important as judgements of destinations concerning risk and uncertainty are often highly influenced by current events, especially by the media representation of such events (Mansfeld & Pizam, 2006).

Specially trained interviewers approached the respondents using a random sampling strategy. The interviews took place in 15 public spaces where people tend to spend time instead of just passing through. Only potential tourists of the age of 14 or older were included since children can influence but are not actively involved in the choice of destination (Decrop, 2006).

Table 1 illustrates the profile of respondents. The age group, 20 to 29 years, is particularly dominant since the survey took place in a city with a high student population. This study has an explorative character and does not intend to depict the travel behavior of German tourists in a representative way.

Table 1
Profile of respondents (n = 429)

	n	%
Gender		
female	228	53.9
male	195	46.1
Age		
14 – 19 years	36	8.5
20 – 29 years	155	36.6
30 – 39 years	57	13.4
40 – 49 years	42	9.9
50 – 59 years	72	17.0
60 – 69 years	36	8.5
> 69 years	26	6.1
Highest level of education achieved		
Apprenticeship	19	4.5
Junior high school	23	5.5
Secondary school	70	16.7
High school	135	32.1
University or college	164	39.0
Other	9	2.1
Travel experience Israel (direct)	47	11.0
Travel experience Israel (indirect)	235	54.9
Propensity to travel to Israel	223	52.6

3.3. Survey instrument

Technical and comprehension-related pilot tests were conducted to improve the reliability and validity of the questionnaire. Respondents were asked to reflect on their risk-taking personality, their image of Israel, their travel behavior, their social environment, their geo-familiarity with Israel and their socio-demographic background. These data were set against their level of perception of Israel as a risky destination and their willingness to travel to this country. Table 2 gives an overview of the variables, the supporting literature and descriptive findings.

Table 2
Operationalized research items with sources and descriptive findings

Item	References	Descriptive findings
<p>Travel intention</p> <p>Intentions to travel to Israel in the future (first time and repeat visits)</p>	Fuchs & Reichel (2004); Kim et al. (2016)	53% of respondents consider travelling to Israel in the future.
<p>Risk perception</p> <p>Assessment of Israel's safety/security level differentiated by location and stakeholder involved (5-point scale)</p>	Tarlow (2009)	The country and destination Israel, in particular for tourists, are perceived to be safer than border areas or Palestinian territories. Respondents have a clearer understanding of the risk levels in Israel than in Palestinian territories (Appendix 1).
<p>Risk-taking personality</p> <p>Curiosity about the unknown = interest in experiencing unfamiliar things while travelling and is willing to include a certain degree of uncertainty in his/her travels (semantic differential technique with 5-point scale)</p> <p>Risk-taking tendency = interest in activities and destinations with a certain degree of risk</p>	Hajibaba et al. (2015); Jackson et al. (1972); Karl (2018); Larsen et al. (2007); Pizam et al. (2004); Plog (1974); Quintal et al. (2010); Williams & Baláz (2013); Zuckerman (1971)	Respondents prefer well-planned but independent trips to unfamiliar destinations where they have not been before. Preferred destinations have relative highly developed touristic infrastructures and very high safety levels. At the destination, respondents like to taste unfamiliar local food and engage mainly in safe activities (Appendix 2).
<p>Safety concerns (Israel)</p> <p>Level of concern about the safety and security situation in Israel when deciding whether to travel</p>	Larsen et al. (2009); Yang & Nair (2014)	The majority of respondents (67%) have some or major concerns about the safety and security situation. 20% have no concerns about safety and security. 11% are undecided and 2% are not sure how to evaluate the situation („I don't know"-option).
<p>Travel experience (Israel)</p> <p>Direct = own travel experience with Israel as the destination</p> <p>Indirect = friends/relatives travel experience with Israel as the destination</p>	Kim et al. (2016)	11% have been to Israel in the past and 55% have indirect travel experience through friends or relatives.
<p>Travel experience (general)</p> <p>Travel frequency calculated from the number of destinations that respondents have visited in the past three years</p>	Floyd et al. (2004); Karl (2018); Pizam et al. (2004)	On average respondents travelled four times (SD = 2.308) in past three years.
<p>Travel experience (risky destination)</p> <p>Classification of past destinations as safe or risky based on the perceived level of risk and uncertainty from a German tourist's perspective. The highest level of perceived risk was used to identify risky destinations that respondents have travelled to in the past three years.</p>	Karl et al. (2015)	19% have visited a destination with high risk level in the past three years.
<p>Destination image</p> <p>Free elicitation of destination image and categorization using content analysis systematic to identify destination image dimensions</p>	Reilly (1990); Ribeiro (2012)	The main destination image categories are places (e.g. Jerusalem) and safety/security (e.g. dangerous areas).
<p>Geo-familiarity</p> <p>Calculated based on respondents who intend to travel to Israel using the question "Which places would you visit on a trip to Israel?". All named places are grouped into specific places in Israel such as Tel Aviv, and unspecific places such as "biblical or holy places". The geo-familiarity with Israel is based only on the number of specific places, categorized into low, medium and high geo-familiarity (0 / 1-2 / >2 specific places).</p>		On average respondents mentioned 1.83 (SD = 1.041) places of which 1.44 (SD = 0.916) were specific places. 28% have no geo-familiarity with Israel and did not mention any places.

3.4. Data analysis

A series of Pearson's correlations, chi-square, independent sample t-tests, analysis of variance (ANOVA) and bivariate correlations tests (Spearman and Pearson) were conducted to analyze factors influencing travel propensity and risk perceptions. Mann-Whitney U tests were conducted instead of t-tests if normal distribution as a precondition of t-tests did not apply.

4. Results and discussion

4.1. Propensity to travel to Israel

Table 3
Results of tests for differences of relevant factors based on travel intention

	Sig.	df	T	N	Mean	SD	SE
Curiosity about the unknown¹	0.000***	420	-4.791				
Intention to travel to Israel				222	3.4973	0.71029	0.04767
No intention to travel to Israel				200	3.1420	0.81286	0.05748
Risk-taking tendency²	0.000***	421	-4.199				
Intention to travel to Israel				223	2.7489	1.06106	0.07105
No intention to travel to Israel				200	2.3175	1.04806	0.07411
Travel frequency	0.004**	422	-2.874				
Intention to travel to Israel				223	4.32	2.474	0.166
No intention to travel to Israel				201	3.68	2.081	0.147

Notes:

¹ Comprising familiar vs. unfamiliar destinations, planned vs. unplanned holidays, familiar vs. unfamiliar food, well-developed vs. undeveloped touristic infrastructure, tour operator vs. individual travel planning, 1 = low and 5 = high curiosity for the unknown;

² Comprising safe vs. unsafe activities, safe vs. unsafe destinations, 1 = low and 5 = high risk-taking tendency.

Table 4
Results of tests for relationships between relevant factors and travel intention

	Sig.	df	χ^2	Cramér's V
Destination image dimensions	0.000***	6	48.326	0.273
Travel experience Israel (direct)	0.102	1	2.676	0.079
Travel experience Israel (indirect)	0.000***	1	35.923	0.297
Travel experience (risky destination)	0.540	1	0.375	0.031

Notes: *p≤0.05, **p≤0.01, ***p≤0.001.

People who are willing to travel to Israel and those who are unwilling to do so do not differ significantly in their risk-taking personalities (*Hypothesis 6*, Table 3), both in regard to curiosity about the unknown ($t(420)=-4.791$; $p=0.000$) and risk-taking tendencies ($t(421)=-4.199$; $p=0.000$). Respondents who are more curious about the unknown and have higher risk-taking tendencies are more likely intending to travel to Israel. This supports past research, which demonstrates the relevance of psychological factors in deciding whether or not someone travels to a destination with higher risk levels (Ritchie et al., 2017).

To test whether a relationship between travel experience and propensity to travel to Israel exists (*Hypothesis 4*), several factors of travel experience were tested (i.e. travel frequency, travel experience with Israel directly and indirectly following reports of friends or relatives, travel experience with risky destinations). Significant differences exist in the intentions regarding travel to Israel between those who are more frequent and those who are less frequent travelers ($t(422)=-2.87$; $p=0.004$) and those who have friends or relatives with travel experience in Israel (Tables 3-4). Respondents who are more experienced travelers due to their higher travel frequency and/or have access to word-of-mouth information about Israel through their social environment (*Hypothesis 1*) are more willing to travel to Israel themselves. Both personal experience and word-of-mouth

information are the most persuasive information sources for travel decision-making, particularly in the context of risk (Jonas & Mansfeld, 2017). No significant relationships were found between intentions to travel to Israel and past travel experience with Israel or risky destinations, which may be due to the small number of respondents who have already been to Israel (11%).

Table 5
Differences in destination images by travel intention

Image dimension	Examples of statements	Overall		No travel intention		Travel intention	
		N	%	N	%	N	%
Places	desert, Mediterranean, Jerusalem, Dead Sea	155	22.4	64	21.0	94	23.9
Safety/security	(too) dangerous, unsafe, border check points, terrorism	158	22.0	89 ⁺	29.2	65 ⁻	16.5
Variety positive	delicious food, nice country, culturally interesting, fascinating	91	12.9	21 ⁻	6.9	70 ⁺	17.8
Politics	Middle East conflict, war	86	12.2	44	14.4	42 ⁻	10.7
Religion	Jesus, Holy Land, religion, Judaism, believe, pilgrimage	73	10.4	28 ⁻	9.2	42	10.7
Variety neutral	nature, culture, heat, sunshine	61	8.7	20 ⁻	6.6	39 ⁺	9.9
Variety negative	not interested/interested, rather not travel there	32	4.5	25 ⁺	8.2	7 ⁻	1.8
Personal	friends, school exchange	18	2.6	5	1.6	13	3.3
History	German history, history	15	2.1	4	1.3	11	2.8
Tourism	dream beach, snowboarding	15	2.1	5	1.6	10	2.5
Total		704	100	305	100	393	100

Note: Only bold categories have been tested in the chi-squared test as other categories do not provide the necessary frequency for testing.;

⁺ more / ⁻ less than statistically expected with 10% confidence interval.

There is a relationship between respondents' travel intentions and destination images (*Hypothesis 8*, Table 5). Respondents who are willing to travel to Israel have a more positive or neutral association with Israel while those who are not willing to travel to Israel associate more safety and security as well as political aspects with the destination and relate to it with more negative items than statistically expected. The already known positive relationship between travel intention and cognitive as well as affective elements of destination images (Noh & Vogt, 2013) can thus be confirmed regarding specific thematic dimensions of the destination image.

4.2. Risk perception

Table 6
Results of tests for relationships between risk perception and geo-familiarity

	Sig.	df	χ^2	Cramér's V
Israel (general)	0.111	10	15.649	0.195
Israel (tourists – general)	0.190	10	13.650	0.182
Israel (tourists – tourist destinations)	0.039*	10	19.116	0.215
Border areas	0.164	10	14.198	0.186
Palestine	0.130	10	15.069	0.191

Notes: *p≤0.05, **p≤0.01, ***p≤0.001, Risk perception is measured on 5-point scale with additional category "I don't know."

Significant relationships between geo-familiarities of Israel (i.e. level of geographic knowledge about Israel) and risk perceptions (*Hypothesis 9*) were established only for familiarity with tourist destinations that can be seen as tourist spaces (Table 6). This implies that the mental map of Israel as a tourist destination is constructed only by tourist places which are bound to be perceived as risk-free areas. Respondents with low geo-familiarity and hence a lower objective geographic knowledge of Israel either perceive the risk in those areas to be higher than those with high geo-familiarity or feel that they are not able to estimate the risk levels at the destination. Past studies on tourist knowledge (Sharifpour, Walters, & Ritchie, 2014) have not found

significant relationships between objective knowledge and risk perception but these did not differentiate between regions or people affected by risk.

Table 7
Results of tests for differences in risk perceptions based on travel experience, education and gender

	Overall		Israel (general)		Israel (tourists – general)		Israel (tourists – tourist destinations)		Border areas		Palestine	
	Sig.	T	Sig.	U	Sig.	U	Sig.	U	Sig.	U	Sig.	U
Experience (direct)	0.018*	2.387	0.013*	6,370.5	0.092	6,726.5	0.013*	5,930.0	0.426	6,847.5	0.087	5,641.0
Experience (indirect)	0.004**	2.910	0.002**	15,378.0	0.000***	13,638.0	0.153	16,292.0	0.339	16,423.0	0.011*	13,607.5
Experience (risk)	0.032*	-2.153	0.000***	8,553.0	0.003**	8,662.5	0.078	10,014.5	0.112	9,548.5	0.044*	8,341.0

Notes: *p≤0.05, **p≤0.01, ***p≤0.001, Risk perception is measured on a 5-point scale. The category "I don't know." was excluded for this analysis.

Significant differences in the overall risk perception of respondents who have been vs. have not been to Israel ($t(331)=2.387$; $p=0.018$), who have friends or relatives who have been vs. have not been to Israel ($t(318)=2.910$; $p=0.004$) and who have travelled to risky destinations in the past vs. have travelled only to safe destinations ($t(312)=-2.153$ $p=0.032$) were established (*Hypothesis 3*, Table 7). Those who have experience with Israel themselves, through their social networks or experience in risky destinations feel less intimidated by security risks. Travel experience mitigates risk perception (Fuchs & Reichel, 2011; Sönmez & Graefe, 1998a, 1998b) and supports future travel to the destination, as revealed through the analysis of travel intentions.

For the perception of risk levels of specific places in Israel, differences based on one's own experience could not be established for tourists in general but for specific tourist destinations (reduction of perceived risk level). The role of one's own travel experience creates a unique situation here. This implies that tourists believe that specific destination sites in Israel are safer. However, regarding specific places associated with a higher risk situation such as Israeli border areas or Palestinian areas, even much travel experience would not convince them to go.

Table 8
Results for tests of correlation between relevant factors and risk perception levels

	Overall		Israel (general)		Israel (tourists – general)		Israel (tourists – tourist destinations)		Border areas		Palestine	
	Sig.	r	Sig.	r	Sig.	r	Sig.	r	Sig.	r	Sig.	r
Travel frequency	0.163	-0.078	0.364	-0.045	0.22	-0.062	0.617	-0.025	0.808	-0.012	0.594	-0.028
Curiosity about the unknown	0.001***	-0.178	0.01**	-0.127	0.000***	-0.229	0.003**	-0.15	0.016**	-0.122	0.000***	-0.2
Risk-taking tendency	0.000***	-0.353	0.000***	-0.289	0.000***	-0.304	0.000***	-0.251	0.000***	-0.186	0.002**	-0.158
Safety concern	0.000***	0.0587	0.000***	0.527	0.000***	0.531	0.000***	0.462	0.000***	0.323	0.001***	0.169

Notes: *p≤0.05, **p≤0.01, ***p≤0.001, Spearman Correlation except for overall risk perception (Pearson correlation).

No interrelations between travel frequency and level of risk perception were substantiated for all areas (Table 8). However, a significant positive correlation was found between travel frequency and travel safety concerns ($r_s=-0.127$; $p=0.009$). General travel experienced through frequent travelling does not change the way in which a specific destination is perceived but it reduces the worry about the tourists' own safety when travelling. For tourists, both perceived risk and worry levels need to be within an acceptable range for the choice of a certain destination (Floyd et al., 2004; Larsen et al., 2009; Fennell, 2017).

The impact of tourists' social environment on risk perceptions (*Hypothesis 2*) was tested using indirect travel experience as a proxy. The travel experience of friends or relatives leads to a lower level of risk perception of

Israel in general and Palestine but not for tourist destinations or border areas. Friends or relatives function as information agents who transmit their experience of Israel and foster the confidence in travelling to such a destination by transmitting their positive experiences. In particular, the information from friends and relatives about Palestine, which is a place that people do not seem to be able to estimate (i.e. highest percentage of respondents who do not know about the security situation), has an impact on the risk perception.

A relationship between risk-taking typecast and risk perception of Israel was confirmed with a negative correlation both in terms of curiosity regarding the unknown and risk-taking tendency (*Hypothesis 5*). The more someone is curious to experience something new and the higher the tendency to take risks while travelling in general, the lower is the respondent's perceived level of risks with respect to investigated aspects. This can explain why high-risk takers are travelling to more volatile destinations (Fuchs & Reichel, 2011; Hajibaba et al., 2015) as these tourists do not perceive the same risk levels as other tourists.

Hypothesis 7 is supported since significant positive correlations are found between risk perception levels and safety travel concerns for all areas. The more concerned someone is about the security situation in Israel, the higher the level of perceived risk. This supports past research results on the interconnectedness of the concepts of risk perception and travel worry or fear (Fennell, 2017; Larsen et al., 2009; Wang et al., 2019).

5. Summary and conclusions

5.1. Theoretical and managerial implications

This study is one of the first attempts to provide a geographically differentiated model of risk perception that integrates different levels of travel experience. In contrast to past studies that measured travel experience mostly as single factor (experience with a specific destination – Fuchs & Reichel, 2011; general travel experience – Deng & Ritchie, 2018; Hajibaba et al., 2015; Rittichainuwat & Chakraborty, 2009), this study includes several dimensions of travel experience. Changes in the level of perceived risk occur only through actual experience with the destination, whether this is one's own experience or reported experience from the social environment, or experience in other destinations with higher risk levels. While general travel experience does not reduce risk perceptions of a specific high-risk destination, it does nevertheless affect travel intentions regarding this destination. As travelers progress in their travel career (Ryan, 1998) and build up self-efficacy (i.e. confidence in one's own abilities to master a situation, Bandura, 1977), they become less intimidated by the security situation and more likely to travel to a potentially risky destination.

In contrast to most past studies, this study does not use just a name of a country when measuring risk perceptions but actually allows comparisons between specific places that function as tourist attractions and other specific places that are associated with high-risk levels such as border areas. This is important as people look at potential destinations in terms of risk not only as a whole country entity or a stand-alone destination but consider specific places which are of interest to them and which represent variable images of risk taking. Past studies do not focus on this element of geo-familiarity with a place; and most marketing of affected destinations treat countries as a whole without realizing that there are perceived to be both safe and unsafe places within a destination. The differentiation between geographic areas and people affected by risk (local residents vs. tourists) implies that tourists who mitigate risk perception based on the geography of an affected destination create a mental map of product-specific touristic destinations within a given country. Even without mentioning the name of the country, conflict areas such as border areas or adjacent violent areas are perceived differently from places which are inside the guaranteed confined space of tourism. By specifically introducing the concept of geo-familiarity based on spatial familiarity (Gale et al., 1990), this study is able to further estimate the geographic knowledge of a place as an additional element of tourist familiarity.

From a marketing perspective, several recommendations can be drawn, in particular based on the tourists' type casts (risk-taking propensity, curiosity about the unknown). Tourists with a certain risk-taking propensity or

novelty-seeking tendency are more attracted to destinations that provide higher risk levels and greater novelty. Consequently, destinations not only reflect different levels of real or perceived risk but also a certain type of tourist who is motivated and/or attracted to such levels of risk. These psychological aspects play a key role in the assessment of travel risks (Ritchie et al., 2017) and need to be incorporated in marketing concepts, in addition to socio-demographic profiling. A risk-taking propensity can be an alternative market segmentation and useful basis for more effective marketing. Target-specific messages that foster a certain safety perception using testimonials of past experience to increase confidence in being safe at the destination are particularly important for non-risk-takers. Although self-efficacy is best built from personal experience (Bandura, 1977), this study shows that indirect experience provided through the tourist's social environment (i.e. social modeling, Bandura, 1977) can also influence travel decision-making in the context of risk.

5.2. Limitations and further research

The exploratory approach of this study, allowing the inclusion of a wider spectrum of travel experience and a geographic differentiated risk perception of the destination Israel, has some limitations. First, the sample has a larger share of respondents from a younger age group, which can partly influence the study results seeing that age has an impact on risk perception (e.g., Hajibaba et al., 2015; Karl, 2018). Since all relevant variables influencing risk perception and travel intentions are not examined in this study (e.g., travel motive), univariate instead of multivariate analysis was applied. This approach can show the relationships and indicate the strength of a relationship but larger scale studies with additional variables will be necessary to determine the strength of each influence factor on risk perception and travel intention. In particular for a destination such as Israel, it would be interesting to examine if people with different travel motives (e.g., religious purpose, relaxation) differ in the perception and response to risk. Moreover, only a small number of respondents have already visited Israel. By accompanying a group of travelers with varying degrees of general travel experience and by interviewing them before and after their stay in a high-risk associated destination such as Israel, it will be possible to analyze direct travel experience in more detail. Lastly, Israel is a very specific case example representing a destination with the potential of becoming a highly popular travel product if risk and the security situation was not an obstacle for tourists (Karl et al., 2017; Mansfeld, 1999). The specific characteristic of Israel as a religious tourist product that attracts travelers with a certain level of religious observance has been known to reduce perceived risk (Collins-Kreiner et al., 2017). Comparative research designs where countries with various risk levels and risk types (e.g. natural hazards) are investigated can provide insight on the impact of experience on risk perception and travel decision-making.

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Appendix A

Level of risk perception, differentiated by areas and affected people (descriptive statistics)

	Modus	Median	Mean	SD	% "I don't know"
Overall risk perception					
Israel (general)	4	4.00	3.54	1.060	4.9 %
Israel (tourists – general)	4	3.00	3.08	1.105	7.5 %
Israel (tourists – tourist destinations)	4	3.00	3.05	1.232	6.8 %
Border areas	5	4.00	4.29	0.838	8.0%
Palestine	5	4.50	4.28	0.916	12.9 %

Notes: Risk perception was measured on a 5-point scale ranging from 1 = very safe to 5 = very unsafe with an additional "I don't know." option. Overall risk perception is the accumulated score of the risk perceptions for different areas and people affected.

Appendix B

Risk-taking personality of respondents (descriptive statistics)

	Modus	Median	Mean	SD
Curiosity for the unknown				
Preference for unknown destinations ¹	5	4	3.56	1.223
Preference for spontaneous travelling ²	1	2	2.50	1.362
Preference for unfamiliar local food ³	5	4	3.86	1.230
Preference for less developed touristic infrastructure ⁴	3	3	2.69	1.174
Preference for independent travel organisation ⁵	5	5	4.04	1.276
Risk-taking tendency				
Preference for adventurous activities ⁶	2	3	2.79	1.311
Preference for destinations with safety concerns ⁷	1	2	2.30	1.243

Notes: Risk-taking personality was measured on a 5-point scale ranging from ¹ 1 = revisit familiar destinations; 5 = visit of unfamiliar destinations that have not been visited before; ² 1 = pre-planned trips; 5 = trips without definite routes or timetables; ³ 1 = familiar international food; 5 = unfamiliar local food; ⁴ 1 = destinations with highly developed touristic infrastructures; 5 = destinations with less developed touristic infrastructures; ⁵ 1 = organization through tour operator; 5 = individual independent organization; ⁶ 1 = safe activities; 5 = adventurous activities; ⁷ 1 = destinations with high levels of safety; 5 = destinations with safety concerns.

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