

Multidisciplinary
SCIENTIFIC JOURNAL
OF MARITIME RESEARCH



University of Rijeka
FACULTY OF MARITIME STUDIES

Multidisciplinarni
znanstveni časopis
POMORSTVO

<https://doi.org/10.31217/p.37.1.12>

Perceived Safety and some Other Factors in Tourist's Decision-Making Process: Findings from Opatija Riviera

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ABSTRACT

Safety and security became a crucial component of an integral tourist product. Ability to offer tourists a safe stay during their holiday contributes to the attractiveness of a destination and its tourist product. Safety and security represent a pre-condition and a motive which many tourists consider crucial when choosing their destination for a holiday. Due to this, tourist destinations need to focus on improving the level of safety and security which will contribute to the satisfaction of tourists, and they will be more interested in visiting and revisiting a destination. Aim of this paper is to determine whether tourists consider safety and riskiness, as well as destination image as relevant factors in their decision-making process when choosing Opatija Riviera for their holiday. An analysis of the relevant scientific literature, and empirical research were conducted to determine if how tourists perceive safety and riskiness as well as the destination image when choosing to visit Opatija Riviera for a holiday. Based on the findings a discussion was developed to provide future activities of safety and security improvement.

ARTICLE INFO

Original scientific paper
Received 22 May 2023
Accepted 19 June 2023

Key words:

Safety
Security
Tourist destinations
Opatija Riviera
Decision-making process

1 Introduction

Security and sense of safety belong among the most basic needs of every human being in the world. This need became significantly important throughout decades, and especially in tourism [19, 31]. Security and safety are a crucial component of a tourist product, as well as the factor that tourists consider when deciding where to go on a holiday. To achieve success on the tourist market, destinations need to focus on achieving maximum level of safety for not only for their guests, but also the domestic population. Provision of protection and safety in a destination must be observed from all aspects, i.e., political, public, health, personal data protection, legal protection, protection of consumer's rights, etc. [4]. Republic of Croatia is a tourist destination with a long tourist tradition. In the period 1991-1995 this country was severely affected by the Homeland war and the occupation of a part of its territory, which resulted in extremely low level of safety, decrease and finally stagnation of all the tourist activities that occurred until then. After ending the war operations, the level of safety started to in-

crease again [46]. In the upcoming years Croatia and its destinations started recuperating. One of the most famous Croatian destinations with the longest tradition of tourism development that helped this recuperation is Opatija Riviera. This destination represents an important part of a Croatian tourist product on the international tourist market primarily due to its rich tourist resource base like natural resources, cultural and historical heritage, excellent traffic connection with the neighbouring countries, significantly developed specific forms of tourism, and the provision of a high level of safety for not only tourists, but also the domestic population. All this contributed to the formation of an image very much recognized on the world tourist market [1, 7] which was confirmed by the increase of tourist arrivals and overnights, which occurred up until the outbreak of the most recent pandemic when a decrease was registered. In the upcoming period, after the stabilization of the situation, tourist turnover again started to register growth [see more 8, 9, 10, 11, 12, 13, 14]. Safety crises like the Homeland war and the pandemic influenced significantly the tourist's attitudes in terms of risk perception [23], which

reflects not only on their process of choosing a holiday destination, but also their intention of its future recommendation to friends and family [26]. In the future, like many other destinations, Opatija Riviera will have to focus on providing maximum level of safety for its visitors and the domestic population, if it wishes to continue registering growth in tourist turnover and maintain its competitive position on the tourist market. One of the activities will have to be monitoring their level of satisfaction with the safety elements for certain, but also their tendency for recommendation (positive word of mouth). The purpose of this paper is to determine does safety as an element of a tourist product influence the tourist's intention of choosing Opatija Riviera as a holiday destination. The paper is structured as follows: after the introduction, a theoretical background will be presented, after which follow the methodology, results of the empirical research, discussion, and conclusion.

2 Theoretical Background

Today's tourism is very easily susceptible to the influences of many risk factors, which is witnessed by numerous examples such as political instabilities in countries, health threats caused by various viruses, terrorist events, natural disasters, etc. [30, 34]. This is in accordance with the research of Spencer & Tarlow who state that third decade of the twentieth century was marked severely with multiple security challenges, like the hostile situation among United States of America and Iran [44], natural disasters like tsunami etc. [40, 41, 43], health hazards like pandemic caused by COVID-19 virus [2, 3, 5, 29, 37, 39], various forms of crimes like murders, robberies, etc. [27, 32, 33, 35, 44]. All this significantly resulted not only in changing the way how tourists perceive risks of traveling and staying in a destination [6, 16, 25, 38, 42, 50, 51], but also on their decision-making process when choosing a holiday destination [17]. For destinations to be able to provide maximum satisfaction for their tourists in all segments, and safety belongs to the primary ones today, it is necessary to monitor how tourists perceive safety of a destination not just during their stay, but also before, respectively how much is safety relevant to them when choosing a holiday destination. Garg's research [18] determined that the way how tourists perceive risks was having a significant influence on their decision-making process when choosing their holiday destination. Hsu, Lin & Lee [20] observed the influence of travel safety and security through formed image of a destination on a tourist's decision-making process when deciding whether to visit a particular destination. Travel safety and security, as well as the destinations' image of being safe have proven to have a direct and positive effect on their decision-making process when choosing a holiday destination. Karl [22] determined that, when it comes to choosing a holiday destination, tourists who have a tendency towards risk aversion will rather be considering and visiting tourist destinations that are famous, highly developed with a strong tourist turnover,

which finally results in them perceiving a destination as a familiar one, which reduces their level of uncertainty. Karl, Muskat, & Ritchie [21] have focused on determining which risk factors do tourists consider relevant when choosing a holiday destination. The paper analyses whether travel risks that are related to natural, health, terrorism, criminal acts, and political instabilities are far more important than for choosing a holiday destination, and how does risk perception influence tourists in the key phases of decision-making process. The results show that tourist's previous travel experiences are connected to formation of risk perception, and that they do have an influence on a decision-making process. Also, it has been determined that natural hazards were not an obstacle in a decision-making process. In Vučenović's research [46] the respondents stated that the following risk factors influence their decision of choosing Croatia as a holiday destination: climate conditions, risks of being attacked as well as the budget that they are intended to spend. Research was conducted in 2015 and 2016 with a goal of conducting a comparative analysis. Obtained results have shown differences in the results. Climate conditions were the most important risk factor for the respondents in 2015 (85,2%), and in the following year the relevance of this factor registered an increase (94,6%). Bearing in mind that the majority of tourist turnover occurs in summer months, this is significantly relevant, because in case of inadequate climate conditions an increase of cancellations of holidays can be expected. Risk from being potentially attacked was the second most important risk factor in 2015 for 75,7% of the respondents, and in the following year its relevance increased (78,8%). Third most important factor was the budget of the respondents that they intended to spend for the purpose of their holiday (27% in 2015, and 30,4% in 2016). The factors that had the lowest impact on the respondent's decision-making when choosing Croatia as a holiday destination were risks from social disturbances and quality of tourist infrastructure.

Previously presented research results imply that safety and security represent a vital and crucial pre-condition of providing a high-quality tourist product to the demanding tourist [48]. Those destinations that are not able to meet such an important demand will not be considered as attractive for a holiday, and as such will not be able to survive on the tourist market [15]. This is in accordance with the research of Kordić et al. [24] who clearly emphasize in their paper that there is a significantly greater possibility of tourists of holding back from travelling to dangerous destinations, because such destinations are less attractive and consequently less competitive or non-competitive at all on the tourist market.

Destinations that are perceived as vulnerable ones need to undertake appropriate actions. Focus needs to be placed on undertaking preventive safety measures on all levels, rethink ways of strategic managing of safety measures, and finally form image of a safe destination [46]. It can be justified to say that if tourists consider a destination safe, they will show greater interest in visiting it. Based on the previously

presented theoretical background, the authors propose the following research hypothesis:

H1: Perceived safety and riskiness of a tourist destination, as well as its image may be considered as antecedents of tendency toward choosing it as a destination.

3 Methodology

3.1 Results and analysis

3.1.1 Data source and sample

With the use of purposive sampling technique, the authors collected the data in the period June-July 2022. A total of 152 valid responses was collected. The following Table 1 presents the description of a sample.

A structured questionnaire with closed questions, divided into several sections was used for gathering the data. The first section addressed the tourists' perceived safety at destinations; perceived severity, perceived susceptibility, individual behaviours, industry-level domain, destination image, perceived risks, behavioural intention, and destination choice. The second part contains the specific socio-demographic characteristics of the respondents.

3.1.2 Research variables

In this research, besides sociodemographic, following constructs were used: destination choice [45], perceived safety of facility and equipment elements, perceived safety of social environments, perceived safety of management elements [49], personal protection, the industry-level domain [28, 47], destination image, perceived risks [36]. Each of the items was evaluated with the use of a 5-point Likert scale (1-I strongly disagree to 5-I strongly agree). The score for each construct was calculated as total score for the items representing each dimension. However, prior to that, we assessed whether the subscales had a satisfactory reliability (Table 2).

Table 1 Sample description

Characteristic	Frequency	%
Gender		
Male	35	23.0
Female	117	77.0
Total	152	100.0
Age category		
18-34	43	28.3
35-44	63	41.4
45-65	46	30.3
Total	152	100.00
Travel frequency		
Sometimes	99	66.4
Often	50	33.6
Total	149	100.0
Education		
High School Degree or less	2	1.3
Undergraduate	16	10.5
Graduate and above	134	88.2
Total	152	100.0
Household income (in Euros)		
up 500.00	7	4.6
501.00 to 1,000	40	26.3
1,001 to 1,500	43	28.3
1,501 to 2,000	46	30.3
2,001 to 2,500	12	7.9
2,501 to 3,000	4	2.6
Total	152	100.0
Employment status		
Employed full time	124	81.6
Employed part time	26	17.1
Student	2	1.3
Total	152	100

Source: Author's research

Table 2 Scale statistics

Measure	N	Number of items	Mean	Mdn	Standard deviation	Cronbach's Alpha
Perceived safety of facility and equipment elements	152	5	20.961	20	1.936	.774
Perceived safety of social environments	152	5	22.651	23	3.138	.840
Perceived safety of management elements	152	5	17.928	17	2.439	.707
Personal protection	152	5	14.289	14	3.778	.715
Perceived safety at the industry-level domain	152	6	14.243	13	4.825	.856
Destination image	152	10	43.105	42	4.496	.889
Perceived risks	152	8	10.336	9	3.870	.905
Destination Choice	152	24	96.368	94	10.283	.933

Source: Authors' research

Previous table presents Cronbach's Alpha. According to the indicators it is possible to conclude that all scales had an acceptable level of reliability. Based on median value of each score, we created variables, presented in Table 3.

Table 3 Variables

Variables		Type	Description	Categories
Tendency toward choosing Opatija Riviera as a destination		Categorical variable	This variable was based on the median value of the destination choice score. In case the destination choice score was above median ($Mdn > 94$), dummy variable was 1, 0 otherwise.	D = 1 if the respondent has above-average positive attitude towards choosing Opatija Rivera as a destination, 0 otherwise
Perceived safety	Perceived safety of facility and equipment elements	Categorical variable	Based on the median value of perceived safety of facility and equipment elements score. In case this score was above median ($Mdn > 20$), the value of dummy variable was 1, 0 otherwise.	D = 1 if the respondent has above-average positive perceived safety of facility and equipment elements, 0 otherwise
	Perceived safety of social environments	Categorical variable	Based on the median value of perceived safety of social environments score. In case this score was above median ($Mdn > 23$), the value of dummy variable was 1, 0 otherwise.	D = 1 if the respondent has perceived safety of social environments elements score, 0 otherwise
	Perceived safety of management elements	Categorical variable	Based on the median value of Perceived safety of management elements score. In case this score was above median ($Mdn > 17$), the value of dummy variable was 1, 0 otherwise.	D = 1 if the respondent has above-average perceived safety of management elements, 0 otherwise
	Personal protection	Categorical variable	Based on the median value of individual behaviours score. In case this score was above median ($Mdn > 14$), the value of dummy variable was 1, 0 otherwise	D = 1 if the respondent has above-average individual behaviours score, 0 otherwise
	Perceived safety at the industry-level domain	Categorical variable	Based on the median value of industry-level domain score. In case this score was above median ($Mdn > 13$), the value of dummy variable was 1, 0 otherwise.	D = 1 if the respondent has above-average industry-level domain score, 0 otherwise
Destination image		Categorical variable	Based on the median value of destination image score. In case this score was above median ($Mdn > 42$), the value of dummy variable was 1, 0 otherwise.	D = 1 if the respondent has above-average destination image score, 0 otherwise
Perceived risks		Categorical variable	Based on the median value of perceived risks score. In case this score was above median ($Mdn > 9$), the value of dummy variable was 1, 0 otherwise.	D = 1 if the respondent has above-average perceived risks score, 0 otherwise
Age		Categorical variable	Derived from the question in the survey related to age.	
Gender		Categorical variable	Derived from the question in the survey related to gender.	D = 1 if the respondent is male, 0 otherwise
Travel frequency		Categorical variable	Derived from the question in the survey related to travel frequency.	D = 1 if the respondent travels sometimes. D = 0 if the respondent travels often

Source: Authors' research

3.1.3 Model

Bearing in mind previously presented, and to get a clearer understanding of the factors that may influence tourists choosing Opatija Riviera as a holiday destination, a probit model as a primarily methodological approach was used. The binary probit model is:

$$e = \alpha + \beta_{1,2,3,4,5} \text{Perceived safety} + \beta_6 \text{Destination image} + \beta_7 \text{Perceived risk} + \beta_8 \text{Age} + \beta_9 \text{Gender} + \beta_{10} \text{Travel frequency}$$

where *e* presents the logit (ln of the odds) of tendency toward choosing Opatija Riviera as a holiday destination. The estimation of a model was conducted with the use of STATA version 14.

3.2 Empirical analysis

Following, the results of the empirical research will be presented. In the first phase of the data analysis, the authors examined the connections among the selected scores. With the use of Pearson Correlation, the authors managed to determine a significantly positive connection among the score of choice of destination and perceived safety of facility and equipment elements (*r* = .297, *p* = 0.000); perceived safety of management elements (*r* = .439, *p* = 0.000); personal protection (*r* = .299, *p* = 0.005).

Following, the authors conducted a Chi-Square test of independence to test the difference among the tendency towards choosing Opatija Riviera as a destination and variables presented in Table 2 (perceived safety of facility and equipment elements, perceived safety of social environments, perceived safety of management elements, personal protection, the industry-level domain, destination image, perceived risks, age, gender, and travel frequency).

A statistically significant difference was determined between the tendency toward choosing Opatija Riviera as a destination and: perceived risk, $\chi^2(1, N = 84) = 12.702$, *p* < 0.01; destination image, $\chi^2(1, N = 84) = 12.827$, *p* < 0.01; perceived safety of management elements, $\chi^2(1, N = 84) = 8.427$, *p* < 0.01.

Following, the authors used a probit model to estimate the impact of the selected independent variables on tendency towards choosing Opatija Riviera as a destination (Table 2). The goodness-of-fit was evaluated using the following measures: Pearson chi-square statistics, Hosmer and Lemeshow goodness-of-fit test, classification tables and pseudo R2. The entire model matches significantly better than the model without predictors, which was confirmed by the Hosmer and Lemeshow goodness-of-fit test (*p* = 0.9828). According to the data presented in the classification tables, the model correctly classifies 74.50 of cases. Table 4 presents the results of the estimated model with odds ratio.

As visible from table 4, the variables destination image (*p* < 0.05), perceived safety of management elements (*p* < 0.01), and perceived risk (*p* < 0.01) have proven to have a statistical significance.

When it comes to destination image, tourists who have above-average positive perception of Opatija Riviera image, would have approximately 4.18 times higher probability of choosing this destination in comparison to those who have lower level of destination image perception. The expected change is statistically significant (*p* < 0.05).

Table 5 represents items of destination image score (each item was evaluated with the use of a 5-point Likert scale (1-I strongly disagree to 5-I strongly agree)).

Table 4 The estimated model

Independent Variables	B	S.E.	<i>p</i>	Odds ratio	S.E.	<i>p</i>
Perceived safety of facility and equipment elements	0.1163	0.2424	0.631	1.2131	0.4893	0.6320
Perceived safety of social environments	-0.3306	0.2535	0.192	0.5952	0.2530	0.2220
Perceived safety of management elements	0.5109	0.2390	0.033	2.3978	0.9646	0.0300
Personal protection	0.3420	0.2557	0.181	1.8132	0.7787	0.1660
Safety at the industry-level domain	-0.0878	0.2406	0.715	0.9176	0.3744	0.8330
Destination image	0.8386	0.2497	0.001	4.1773	1.7817	0.0010
Perceived risks	-0.9933	0.2608	0.000	0.1877	0.0853	0.0000
Age						
35-44	-0.3567	0.2986	0.2320	0.5400	0.2695	0.2170
45-65	-0.7332	0.3276	0.0250	0.2706	0.1554	0.0230
Gender	0.4850	0.2910	0.096	2.1787	1.0481	0.1060
Travel frequency	0.0467	0.2655	0.8600	1.0363	0.4598	0.9360
_cons	-0.3668	0.3812	0.3360	0.5429	0.3402	0.3300

Source: Authors' research

Table 5 Destination image

Item	Mean	Std. Deviation
Opatija Riviera has a quality tourism infrastructure.	4.33	0.54
Opatija Riviera has a good climate.	4.73	0.49
Opatija Riviera is safe and stable.	4.66	0.49
Opatija Riviera has a good quality of life.	4.33	0.65
Opatija Riviera has appealing local cuisine.	3.88	0.86
Opatija Riviera has a variety of unique attractions.	4.34	0.62
Opatija Riviera is rich in cultural heritage.	4.40	0.61
Opatija Riviera is a good place for shopping.	3.74	0.92
Opatija Riviera people are interesting and friendly.	4.34	0.50
Opatija Riviera is a pleasant place to visit.	4.37	0.51

Source: Authors' research

The results presented in the previous table can be considered as somewhat satisfactory considering that most of the elements that relate to the image of Opatija Riviera are above 4. The highest results were registered for Opatija Riviera having good climate ($M = 4.73$, $SD = 0.49$), being safe and stable ($M = 4.66$, $SD = 0.49$), rich in cultural heritage ($M = 4.40$, $SD = 0.61$), a pleasant place to visit ($M = 4.37$, $SD = 0.51$), having a variety of unique attractions ($M = 4.34$, $SD = 0.62$), people in the destination being interesting and friendly ($M = 4.34$, $SD = 0.50$), Opatija Riviera having a good quality of life ($M = 4.33$, $SD = 0.65$), a quality tourism infrastructure ($M = 4.33$, $SD = 0.54$). Only two elements were evaluated with a lower mark below 4 (appealing cuisine in a destination $M = 3.88$, $SD = 0.86$, and Opatija Riviera being a good place for shopping $M = 3.74$, $SD = 0.92$).

Odds ratio indicates that tourists who perceive facility and equipment elements of Opatija Riviera to be very safe, would have about 2.40 times higher likelihood of choosing this destination comparing to those who have lower level of safety perception. The expected change is statistically significant ($p < 0.05$). The following Table 6 represents items of perceived safety of management elements score

Table 6 Perceived safety of management elements

Item	Mean	Std. Deviation
I rarely encounter overcrowded and messy conditions at the Opatija Riviera.	2.38	1.18
I rarely encounter forced consumption at the Opatija Riviera.	3.74	0.72
I rarely encounter fraud and theft at the Opatija Riviera.	3.99	0.44
I rarely encounter violence at the Opatija Riviera, such as fighting.	3.84	0.54
I rarely encounter public security problems at the Opatija Riviera.	3.97	0.44

Source: Authors' research

(each item was evaluated with the use of a 5-point Likert scale (1-I strongly disagree to 5-I strongly agree)).

The results for the perceived safety of management elements can be considered relatively satisfactory considering that out of five items three were slightly below 4. Tourists rarely encounter themselves being frauded or robbed ($M = 3.99$, $SD = 0.44$), they rarely encounter public security problems during their stay in a destination ($M = 3.97$, $SD = 0.44$), acts of violence such as fighting ($M = 3.84$, $SD = 0.54$), or attempts of forced consumption ($M = 3.74$, $SD = 0.72$). The lowest result was registered for Opatija Riviera being overcrowded and messy ($M = 2.38$, $SD = 1.18$).

Odds ratio for perceived risk is negative, which means that a tourist who perceives Opatija Riviera as high-risk experiences a reduction of **81.23%** ($((1-0.1877) \times 100)$) in the odds of choosing Opatija Riviera as a destination compared to a tourist who does not perceive this destination as high-risk. The expected change is statistically significant ($p < 0.05$). The following Table 7 represents items of perceived risks score (each item was evaluated with the use of a 5-point Likert scale (1-I strongly disagree to 5-I strongly agree)).

Table 7 Perceived risks

Item	Mean	Std. Deviation
You feel overall the experience of a holiday in the Opatija Riviera will not be a good value of money	1.53	0.70
You feel the threat of becoming sick while traveling to or being at the Opatija Riviera	1.24	0.58
You feel psychological trauma because of others' negative comments about the Opatija Riviera	1.17	0.49
You feel there is a chance of physical danger to your health while being on holiday in the Opatija Riviera	1.18	0.49
You feel that you might get caught up in political turmoil while being on holiday in the Opatija Riviera	1.18	0.49
You perceive language barriers while being on holiday in the Opatija Riviera	1.63	0.98
You perceive the risk of a terrorist attack while being on holiday in the Opatija Riviera	1.17	0.49
You feel that you will not receive enough personal satisfaction from the holiday in the Opatija Riviera	1.24	0.63

Source: Authors' research

The results for tourist's risk perception can be considered as extremely satisfactory. The lowest results were registered for tourists feeling psychological trauma because of others' negative comments about the Opatija Riviera, and for perception of the risk of a terrorist attack while being on holiday in the Opatija Riviera ($M = 1.17$, $SD = 0.49$), followed by the possibility of experiencing physical danger to their health, and the possibility of getting caught up in political turmoil while staying in the Opatija Riviera ($M = 1.18$, $SD = 0.49$), not receiving enough personal satisfaction from their holiday ($M = 1.24$, $SD = 0.63$), as well as sensing threat of becoming sick while traveling to or during their stay in Opatija Riviera ($M = 1.24$, $SD = 0.58$). The highest, but still extremely low results were registered for tourist's perception of language barriers during their stay ($M = 1.63$, $SD = 0.98$), and the sense of overall experience of vacation not being a good value of money for them ($M = 1.53$, $SD = 0.70$).

Based on the presented findings we have confirmed that the perceived safety and riskiness of a tourist destination, as well as its image may be considered as antecedents of tendency toward choosing it as a destination.

4 Discussion and Concluding Remarks

In this paper the authors have conducted an empirical analysis with the aim of determining whether tourist's perception of safety and riskiness, as well as destination's image are antecedents of tendency of choosing Opatija Riviera as a holiday destination. The results of the empirical research indicate that the set hypothesis has been confirmed, respectively, the way how tourists perceive safety and riskiness (safety of facility and equipment elements, management elements, and personal protection), and image of a tourist destination influence their tendency to choose Opatija Riviera as a holiday destination. We have

determined that those tourists who have a more than average positive perceptions of Opatija Riviera's image will show greater interest of choosing it as a holiday destination. Lowest mark for image was given to the gastronomic offer and shopping offer of a destination which indicates that improvements need to be made, and especially since tourists who are motivated by gastronomic offer and shopping are big consumers who are interested in spending high amounts of money to achieve experience and value for money. Furthermore, it has been determined that tourists who perceive facility and equipment elements as safe (i.e. systems that prevent fire outbreak, doors with electronic locks in hotel rooms, food safety, etc.) will be more prone towards choosing Opatija Riviera as a holiday destination. In terms of safety of management elements, the lowest mark was given to the overcrowding and messy conditions. Overtourism has been creating problems for a significant amount of time due to its negative influences on both the environment and the society. As negative impacts on the environment we consider air pollution, larger consumption of water, inadequate waste management, etc. By negative social impacts we consider anything that reflects negatively not just on tourists, but also the domestic population (decrease of their quality of life due to the noise, too many people at the beach, large crowds of people on the streets, miscommunication due to the language barrier, etc.). Also, it has been determined that tourists who perceive Opatija Riviera as a destination of high risk will not be prone towards choosing it for a holiday. The results show that tourists perceive Opatija Riviera as a low-risk tourist destination, which indicates that Opatija Riviera has managed to profile itself as a safe destination for tourists which is in accordance with the growing tourist turnover achieved so far (with an exception of the period inflicted by the pandemic caused by COVID-19). Safety and security have been recognized globally as one of the most important factors for tourists when choosing a holi-

day destination. Tourists want to feel relaxed during their stay in a destination, and don't want to worry about their safety in any way whatsoever, which is why it is relevant to monitor their perceptions, and act accordingly to be able to satisfy their expectations and needs to the fullest extent possible, and in that way stimulate them to visit Opatija Riviera. This paper has a theoretical contribution (the analysis of the most relevant scientific literature was conducted), and a practical contribution (the findings can serve as a starting point for the Opatija Riviera's destination management when rethinking how to improve safety and security of tourists in a destination, which will contribute towards tourists being more prone towards choosing Opatija Riviera as a holiday destination. This will also contribute towards profiling Opatija Riviera as a safe maritime tourist destination. In terms of research limitations, it is necessary to mention the sample size. The authors plan to repeat this research on a larger number of respondents in the future.

Acknowledgments: This paper presents the results of research conducted as part of the scientific research project initiative of the University of Rijeka (ZIP UNIRI) under the title "New security paradigm and valorisation of a tourist destination", (project code ZIP-UNIRI_116-3-21). The project is financed by the University of Rijeka.

Authors' contribution: Romina Alkier (conceptualization, research and writing, supervision, review, validation), Jasmina Okičić (conceptualization, supervision, statistical analysis, result interpretation, review, validation), Vedran Milojica (conceptualization, collection of data, result interpretation and writing, review, editing).

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