



**CORVINUS UNIVERSITY OF BUDAPEST**  
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Department of Marketing Management

**Ph.D. Thesis Summary**

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**Effect of risk perception on travel intention to conflict-ridden destinations.**

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# **1. Research background and justification of the topic**

Tourism is one of the leading industries in the world. Travel and tourism in total contributed US\$8.9 trillion to the global GDP in 2019, accounting for 10.3% of world GDP (WTTC, 2020). In 2019, the number of international tourist arrivals (overnight visitors) increased by 4% to reach a total of 1460 million worldwide (UNWTO, 2021). However, this increase was followed by a limited travel in following years due to the COVID-19 pandemic.

Global tourism, however, is strongly influenced by negative external events that might lead to a substantial change in travel behaviour (Michalkó, 2012). Tourism can be negatively affected by natural disasters, political instability, wars, and terrorism (Sönmez, 1998). Due to the increasing number of conflicts worldwide, tourists pay larger attention to the risks associated with international travel. Thus, a higher perceived risk might prevent tourists from travel (Um et al., 2006; Larsen et al., 2009).

In the nineties' tourism literature, tourism risk perception was one of the most researched topics. Researchers concluded that political instability, terrorism, and war automatically increase the perceived risk of the travellers (Roehl and Fesenmaier, 1992; Maser and Weiermair, 1998; Sönmez and Graefe, 1998a, 1998b). More recently, researchers observed that the real and the perceived risk of international travel do not always overlap because tourists often under or overestimate the travel risks (Cui et al., 2016). So, high-risk destinations do not necessarily distract every tourist (Rittichainuwat and Chakraborty, 2009).

## **1.1 Research objectives, theoretical and practical relevance of the research.**

The main research question is how perceived risk influences travel intention to conflict-ridden destinations. The context of the research focused on conflict-ridden destinations, which are associated with a higher level of risk perception. Conflict-ridden destinations are directly influenced by terrorist attacks, political unrest and war, where tourism and tourist establishments are influenced by these events (Çakmak and Isaac, 2016). Terrorist attacks, political unrest and war increase risks and risk perception of visiting a destination (Sönmez et al. 1999). This thesis aimed to investigate how perceived risk, along with

other factors such as individual characteristics, destination, and prior experience, influences the travel intention in conflict-ridden destinations. More precisely, in my thesis, I reviewed possible influence factors that strengthen (or weaken) the relationship between perceived risk and travel intention, followed by empirical research. The main objectives can be summarized in two points. First is the academic objective that provides a better understanding of the travel intention of potential tourists in context destinations with high-risk perception considered as the conflict-ridden destinations. Existing studies examining risk perception and travel intention (Quintal, 2010; Reisenger and Mavondo, 2005; Lepp and Gibson, 2008) overlooked context-specific research such as in conflict-ridden destinations that may have higher risk perceptions. In this thesis, I aimed to add a novelty to existing tourism literature by examining the factors affecting the destination choice of tourists, such as risk perception, individual characteristics, destination image and prior experience. This factors is also integrated into the extended model of the theory of planned behaviour (Ajzen, 1991) that has been overlooked or partially studied in earlier studies (Quintal, 2010; Reisenger and Mavondo, 2005; Lepp and Gibson, 2008). Moreover, this study aimed to establish the concept where the effects of all influence factors can be tested in one model and provide comprehensive results on the predicting factors of travel intention to conflict-ridden destinations.

The business relevance of the research question aimed to identify the tools that market players can use for decreasing the perceived risk and increase the intention to visit for counterbalancing the fall of tourism. Conflict-ridden destinations face a major challenge with higher levels of risk perceptions and a decrease in the number of tourist arrivals. Similar studies offer managerial implications for destination management organizations and travel agencies to develop a marketing strategy for promoting their destinations as safe travel destinations and increase travel intention (Isaac and Bedem, 2021, Isaac and Velden, 2018). However, the effect of destination image or prior experience has been overlooked. This thesis aimed to provide the results that can be implied in practice by tourism practitioners. The identification of the factors predicting the intention to visit or having significant influence factors provide the opportunities to select efficient strategies to apply for destination marketing campaigns, select correct target markets, also create relevant tourism products for a relevant target market.

## **1.2 Structure of the thesis**

The thesis is structured in the following way. First, literature related to conflicts, risk perception, destination image, models of travel behaviour had been reviewed. Next, the theory of planned behaviour is discussed that is often applied to modelling tourism behaviour and travel intention, and the conceptual model has been presented by extending the theory of planned behaviour with additional influence factors, namely risk perception, individual characteristics, destination image and prior experience. The last part of the thesis consists of the results of empirical research, hypothesis testing and discussion of the results along with theoretical and practical implications. Limitations and further research suggestions also have been discussed.

## **2. Conceptual model and hypotheses**

The detailed review of the literature on risk perception, destination image, country image, and behavioural models led to the formation of a new conceptual model. Based on the model, 16 hypotheses had been developed to test the relationship of proposed eight constructs: risk perception, individual characteristics, attitude towards visiting a destination in a conflict-ridden region, subjective norm, perceived behavioural control, destination image, prior experience and visiting intention to a destination in the conflict-ridden region.

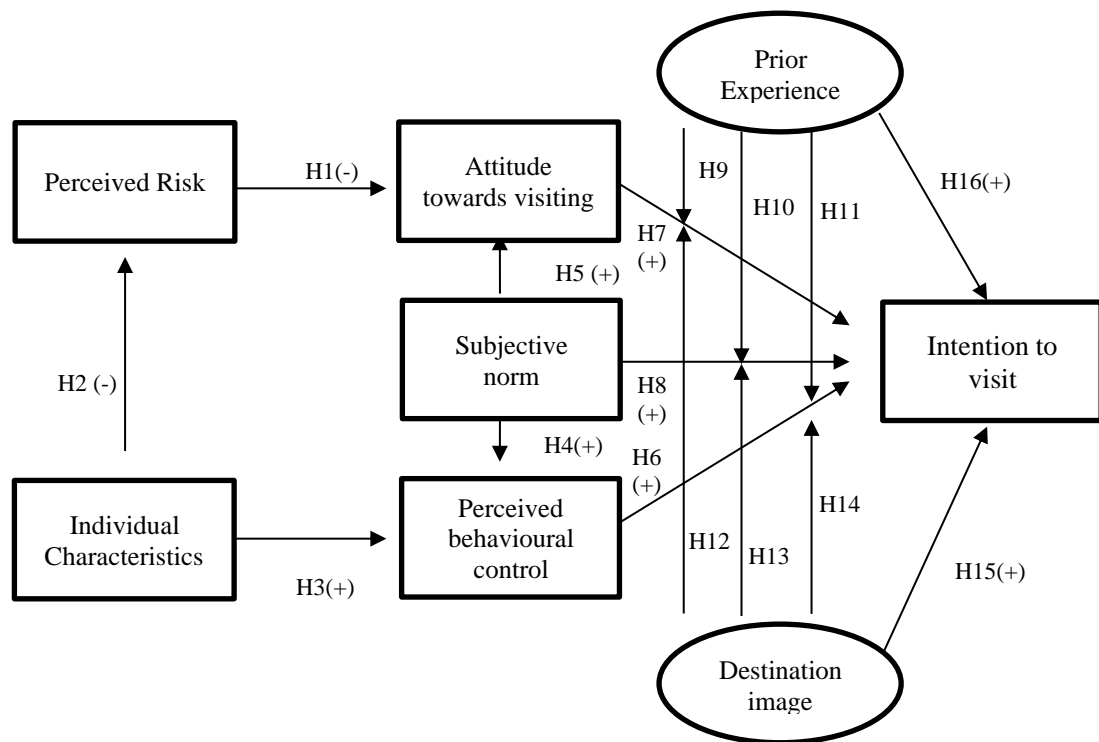
Based on the review of previous studies a research concept has been developed and a conceptual model is proposed. The previous extended model of TPB (Quintal et al., 2010) with perceived risk suggested considering the contexts with tourism destinations with higher risk and uncertainty factors. Consequently, tourism destinations in conflict-ridden regions show higher perceived risk factors. The application of the model in the context of conflict-ridden regions will contribute to understanding the effects of higher risk on determining factors influencing intention to visit destinations in conflict-ridden regions.

The conceptual model adds new constructs of individual characteristics to the TPB model that function as antecedents of risk perception. As per the suggestion of previous research, some risk factors may attract some people to visit risky destinations (Quintal et al., 2010).

The studied model is also extended by the impact of the destination image, which is supposed to be positive in our research and prior experience with the destination.

The other added construct in the TPB model is prior experience. The previous studies (Han and Kim, 2010; Ye et al., 2014; Su et al., 2016) confirmed that prior experience affects travel intention. Considering the higher perceived risk of a conflict-ridden destination, prior experience may have a significant effect on travel intention.

**Figure 1. Conceptual model**



Source: edited by author

This TPB model is extended by adding perceived risk, individual characteristics, destination image, and prior experience to the core model. Destination image and prior experiences play a role in moderating variables to explore further tourist perceptions of how these variables moderate the links between visiting intention and its antecedences.

Bases on the the conceptual model (Figure 1) and previous studies the following hypotheses has been developed. H1 proposed that risk perception has a negative effect on attitudes towards visiting a conflict-ridden destination. As risk perception is defined as the expectation of probable loss (Quintal et al., 2010) and effects negatively future travel intentions, it validates my thesis of integrating risk perception to Ajzen's (1985, 1991) TPB. Therefore, it is proposed that risk perception has a negative effect on attitudes towards visiting a conflict-ridden destination.

*H1: Higher perceived risk decreases the tourists' attitude toward visiting a conflict-ridden destination.*

Destinations associated with higher risk should attract novelty-seeking tourists, as novelty-seeking tourists perceive risks differently and tolerate a higher level of risks (Lepp and Gibson, 2003). Therefore, it is worth understanding how novelty-seeking individual characteristics of tourists affect the intention to visit conflict-ridden destinations. H2 and H3 test the impact of novelty-seeking behaviour on risk perception and perceived behavioural control.

*H2: Tourists with a higher level of novelty-seeking behaviour perceive lower risk related to conflict-ridden destinations.*

*H3: Tourists with a higher level of novelty-seeking behaviour have a higher level of perceived behavioural control related to conflict-ridden destinations.*

The subjective norm is assumed to have a significant effect on attitudes towards visiting and perceived behavioural control and being those relationships being tested by H4 and H5.

*H4: A higher level of subjective norms of visiting conflict-ridden destinations affect perceived behavioural control positively.*

*H5: A higher level of subjective norms of visiting conflict-ridden destinations affect the attitude toward visiting positively.*

H6 test the prediction effect of perceived behavioural control on the intention to visit. Perceived behavioural control is assumed to have the necessary resources, abilities, and opportunities that help to reduce and cope with the risks of visiting a destination in a conflict-ridden region.

*H6: A higher level of perceived behavioural control affect the intention to visit conflict-ridden destinations positively.*

H7 tests the prediction effect of attitudes towards visiting intention to visit conflict-ridden destinations. Attitudes toward visiting can be explained by how favourable, or



unfavourable feelings tourists hold about visiting a destination in the conflict-ridden region.

*H7: More positive attitude towards visiting a conflict-ridden destination affect effect on the intention to visit positively.*

In addition, H8 tests subjective norms as the significant predictor of intention to visit conflict destinations.

*H8: A higher level of subjective norms of visiting conflict-ridden destinations affect the intention to visit conflict-ridden destinations positively.*

The following hypotheses have been developed. Consequently, H9, H10 and H11 have been developed to test the moderating effect of prior experience on the effect of attitudes towards visiting, subjective norms and perceived behavioural control on the intention to visit conflict-ridden destinations.

*H9: Prior experience moderates the relationship between attitude towards visiting and intention to visit conflict-ridden destinations.*

*H10: Prior experience moderates the relationship between subjective norms and intention to visit conflict-ridden destinations.*

*H11: Prior experience moderates the relationship between perceived behavioural control and intention to visit conflict-ridden destinations positively.*

H12, H13, and H14 capture the moderating effect of destination image on the relationship between the attitudes towards visiting, subjective norms, perceived behavioural control, and the intention to visit conflict-ridden destinations.

*H12: Positive destination image moderates the relationship between attitude towards visiting and intention to visit conflict-ridden destinations.*

*H13: Positive destination image moderates the relationship between subjective norms and intention to visit conflict-ridden destinations.*

*H14: Positive destination image moderates the relationship between perceived behavioural control and intention to visit conflict-ridden destinations.*

Along with moderating effects of destination image and prior experience on the primary TPB constructs, both destination image and prior experience provide an important research avenue to test their predicting effect on the intention to visit conflict-ridden destinations (Martinez and Alvarez, 2010; Hsieh et al., 2016). Empirical studies examined the direct and indirect effect of destination image on travel intention and revealed that destination image positively affects future travel intention and behaviour (Park et al., 2016). H15 tests the impact of destination image, and H16 tests the effect of prior experience on the intention to visit conflict-ridden destinations.

*H15: Positive destination image affect the intention to visit conflict-ridden destinations positively.*

*H16: Prior experience affects the intention to visit conflict-ridden destinations positively.*

### **3. Research methodology**

A quantitative study was conducted to test the hypotheses and provide the results giving insights on travel intention to conflict-ridden destinations.

The research population consisted of people who planned to visit Turkey or Israel for leisure purposes after the lockdown. Pre-tests were done to confirm that Turkey and Israel are considered conflict-ridden destinations by the research population. The research aimed to study the influence of political conflicts and terrorism on the intention to visit Turkey and Israel. Both countries were challenged by political conflicts and several consequent terrorist attacks in recent years. Consequently, risks of visiting both tourism destinations, Turkey and Israel, increased. Crisis challenged the competitiveness and share in world tourism of top tourism destinations. Studies on the effects of negative events on tourism showed conflicts have a significant negative impact on the tourism industry of that destination. The study showed that (Bayramov and Abdullayev, 2016) there is a strong relationship between the changes in terrorism index and overall tourism growth rates; meanwhile, political conflicts and terrorism have an adverse effect on tourism development. Conducting further empirical research on how the intention of visiting Turkey and Israel is affected by the risk perception, novelty-seeking behaviour, destination image, and prior experience makes a good example for carrying the empirical study on the intention to visit conflict-ridden destinations. The research population was reached through social media platforms that were related to Turkey, Israel and international travel. Non-probability sampling method with the snowball technique was applied. Thus, respondents who planned to visit those countries filled in the questionnaire. Then, they could share the questionnaire link with other potential visitors. Respondents were motivated to participate with an Amazon gift card to fill in and share the questionnaire.

The questionnaire included the model components and demographic variables. Constructs were measured through scales adopted from previous research. The components of the theory of planned behaviour, such as attitude toward travel, subjective norms, and perceived control over the travel were measured based on Lam and Hsu (2006). The perceived risk was assessed using the scales of Sönmez and Graefe (1998a).

Destination image scale was adopted from the research of Park et al. (2016). Finally, the novelty-seeking behaviour was quantified by the scale of Lee and Crompton (1992). Respondents should evaluate all scale items on a 7-point Likert-scale. Prior experience was measured by the number of actual visits.

The sample size has reached 2221 respondents. The population consisted of individuals who are planning to travel abroad for leisure purposes after the COVID-19 travel restrictions are lifted and to one of the two countries, namely Turkey or Israel. 85.7% of respondents are residents of the USA. 72.3% are male, and the majority (60.6%) hold a bachelor's degree. The majority of the respondents were from the 18-29 and 30-39 age group, 44.52% and 42.12%, respectively. In addition, 65.5% of the sample answered Turkey as their most likely travel destination in the near future.

Data had been analysed by covariance-based structural equation modelling (SEM) which is a widely implemented analytical method in modelling travel behaviour (Chen and Peng, 2018; Chew Jahari, 2014; Park et al., 2016; Jordan et al., 2017; Kim and Kwon, 2018; Lam and Hsu, 2006). SEM is able to test all hypotheses within one model (Kaplan, 2015). Several researchers implemented confirmatory factor analysis (CFA) (Park et al. 2016; Jordan et al., 2017; Kim and Kwon, 2018), exploratory factor analysis EFA (Jordan et al., 2017; Kim and Kwon, 2018), path analysis (Quintal et al., 2010), standard regression analysis (Sparks and Pan, 2009). Data analysis will involve descriptive statistics, t-tests, discriminant validity, confirmatory factor analysis and structural equation modelling. Scales to measures the constructs will be a seven-point Likert scale and semantic differential scale according to the construct. Structural equation modelling (SEM) is the most frequently implemented analytical method.

Structural equation modelling models simultaneously endogenous latent constructs, their relationship with exogenous observed variables, and their correlation pattern in the hypothesized behavioural framework (Kaplan, 2015). The structural equation modelling was used to evaluate and examine the relationship of added constructs to Ajzen's (1985, 1991) TPB and contribute to understanding and predicting tourists' behaviour in conflict-ridden destinations context.

## **4. The summary of findings and conclusions**

### **4.1 Hypotheses test results and discussion**

Hypotheses developed based on the conceptual model has been evaluated based on the value of the path coefficients and their significance level. Hypotheses were evaluated in two steps. First, hypotheses were evaluated for both countries together, followed by the evaluation of the hypotheses for Turkey and Israel separately to illustrate the comparative analysis. According to the result of quantitative analysis, hypotheses developed on the basis of the conceptual model has been tested, and the following conclusions have been made.

Hypothesis H1 ( $\beta = -0.065$ ,  $p < 0.001$ ) has been accepted. Perceived risk had a significant, but a small negative effect on the attitudes of toward vising a conflict-ridden destination. The higher perceived risk decreases the tourists' attitude toward visiting a conflict-ridden destination. This result is consistent with the results of previous studies of Quintal et al. (2010) and Hsieh et al. (2016). These proven assumptions show that it is very crucial to take into account the negative effect of risk perception, especially in the case of conflict-ridden destinations, which are associated with a higher level of risk perception.

The hypothesis based on the individual characteristics H2 had been rejected, as there is no significant effect of the tourists with a higher level of novelty-seeking behaviour on perceived risk related to conflict-ridden destinations. These results are consistent with previous studies (Lee and Crompton, 1992; Lepp and Gibson, 2008). However, H3 ( $\beta = 0.134$ ,  $p < 0.001$ ) has been accepted. Tourists with a higher level of novelty-seeking behaviour showed a higher level of perceived behavioural control related to conflict-ridden destinations. These results are consistent with previous studies (Lee and Crompton, 1992; Lepp and Gibson, 2008). This interesting outcome may also suggest that while novelty-seeking behaviour cannot decrease the perceived risk, it strengthens perceived behavioural control, which is the significant predictor of the intention to visit, over the risks tourists may have related to conflict-ridden destinations.

Hypotheses concerning subjective norms H4 ( $\beta = 0.848$ ,  $p < 0.001$ ) and H5 ( $\beta = 0.940$ ,  $p < 0.001$ ) had been also accepted. The effect of subjective norms are not only significant

but also very strong. This result is consistent with the studies of Quintal et al. (2010) and Hsieh et al. (2016). A higher level of subjective norms (social influence or opinions of significant persons about the travel) of visiting conflict-ridden destinations affected the perceived behavioural control and the attitude toward visiting positively.

Hypotheses related to the significant predictors of intention to visit perceived behavioral control ( $\beta = 0.486$ ,  $p < 0.001$ ), subjective norm ( $\beta = 0.359$ ,  $p < 0.05$ ) and destination image ( $\beta = 0.137$ ,  $p < 0.001$ ) has been accepted. A higher level of perceived behavioural control has a positive effect on the intention to visit conflict-ridden destinations (H6), which is consistent with previous studies (Quintal et al., 2010; Hsieh et al., 2016; Lam and Hsu, 2006; and Sparks and Pan, 2009). A higher level of subjective norms approval of visiting conflict-ridden destinations affect the intention to visit conflict-ridden destinations positively (H8), it is also consistent with previous studies (Quintal et al., 2010; Hsieh et al., 2016; Lam and Hsu, 2006; and Sparks and Pan, 2009). A positive destination image affects the intention to visit conflict-ridden destinations positively (H15). This is in line with the findings of Park et al. (2016). Perceived behavioural control is the most significant predictor of the intention to visit conflict-ridden destinations with the lowest significance level, followed by the destination image and subjective norms.

In turn, H7 was rejected, because the attitude towards visiting revealed has no significant effect on the intention to visit conflict-ridden destinations. This finding does not harmonize with the studies of Quintal et al. (2010) and Hsieh et al. (2016), however consistent with studies of Lam and Hsu (2006) and Sparks and Pan (2009). The hypothesis related to prior experience, H9, also has been rejected as the prior experience has no significant effect on the intention to visit conflict-ridden destinations as well, which is in line with the study of Lam and Hsu (2006).

Results for hypotheses related to moderating effects showed that only H12 ( $\beta = -0.038$ ,  $p < 0.009$ ) is acceptable, while H13 and H14 have been rejected. This means that the relationship between attitude towards visiting and intention to visit is moderated by destination image or depends on destination image. This is consistent with the study of Chen and Peng (2018). The negative sign suggests that the score of destination image makes the effect of attitudes on intention more negative. It strengthens the negative effect that attitudes might have on the intention to travel, or in other words, destination weakens

the effect of attitudes towards visiting on the intention to visit conflict-ridden destination. However, we should also note the moderation effect coefficient ( $\beta = -0.038$ ,  $p < 0.009$ ) is very small despite its significance, and addition attitudes towards visiting have no significant effect on the intention to visit, which leads to the conclusion that moderation effects should not be considered significant. In addition, hypotheses related moderation effect of prior experience, H9, H10, H11 has been rejected as they have no significant effect, which is inconsistent with the results of Hsieh et al. (2016).

Regarding the multi-group SEM of Turkey and Israel revealed one very important difference between the two groups. H15, destination image was the significant predictor of intention to visit for both groups together, and also for Turkey separately. However, the destination image is not a significant predictor of intention to visit Israel. This may be related to Turkey's place among the top 10 tourism destinations and also the number of tourist arrivals, while Israel is lagging behind for these indicators.

The summary of the hypothesis tests for Turkey only revealed two main differences Hypothesis 'H8: A higher level of subjective norms of visiting conflict-ridden destinations affect the intention to visit conflict-ridden destinations positively' has been rejected for Turkey only while it had a significant effect on the whole sample. However, hypothesis 'H13: Positive destination image moderates the relationship between subjective norms and intention to visit conflict-ridden destinations' has been confirmed for Turkey while it had no significant effect for the whole sample.

The summary of the hypothesis tests for Israel only revealed that slightly more differences than Turkey. Hypothesis 'H1: Higher perceived risk decreases the tourists' attitude toward visiting a conflict-ridden destination' has been rejected while it was accepted for the whole sample and Turkey. However, hypotheses 'H7: More positive attitude towards visiting a conflict-ridden destination has a positive effect on the intention to visit and 'H11: Prior experience moderates the relationship between perceived behavioural control and intention to visit conflict-ridden destinations positively' has been accepted. In addition, hypotheses 'H12: Positive destination image moderates the relationship between attitude towards visiting and intention to visit conflict-ridden destinations', 'H13: Positive destination image moderates the relationship between subjective norms and intention to visit conflict-ridden destinations' and 'H15: Positive destination image

affect the intention to visit conflict-ridden destinations positively' has been rejected with no significant effect.

## **4.2 The summary of findings**

This doctoral thesis aimed to investigate the effect of perceived risk on the intention to travel in conflict-ridden destinations. The main results of the current study confirmed the assumed relationships between perceived risk, individual characteristics (novelty-seeking behaviour), destination image, prior experience and theory of planned behaviour (TPB) constructs. Results also suggested that subjective norms influenced both perceived behavioural control, attitude towards visiting conflict-ridden destinations and intention to visit. In addition, perceived behavioural control also influenced the intention to visit, while attitudes towards visiting had no significant impact on intention to visit conflict-ridden destinations. In terms of moderation effects, destination image only had a significant moderation effect on the relationship between attitudes towards visiting and intention to visit.

Results show that perceived risk negatively influences attitude towards visiting conflict-ridden destinations. However, individual characteristics (novelty-seeking behaviour) has no significant effect on perceived risk; however, novelty-seeking behaviour positively influences the perceived behavioural control. The individual country analysis shows that for Turkey, novelty-seeking behaviour has no significant effect on perceived behavioural control, but it is the opposite for Israel.

Subjective norms and perceived behavioural control both are significant positive predictors of intentions to visit conflict-ridden destinations. The individual country analysis shows a slight difference where only perceived behavioural control has a significant positive effect on the intention to visit Turkey, while for Israel, perceived behavioural control and attitudes toward visiting are the significant positive predictors.

Destination image is also a significant positive predictor of intention to visit conflict-ridden destinations. In terms of individual country analysis, destination image has a stronger significant positive effect on the intention to visit Turkey. However, the destination image has no significant effect on the intention to visit Israel.



Moderation analysis revealed that destination image has a negative moderation effect on the relationship between attitudes towards visiting and intention to visit. Analysis of moderators showed the destination image also moderates the effect of subjective norms along with the attitudes towards visiting with negatively. Prior experience had a moderation effect only for Israel between perceived behaviour control and intention to visit with a negative coefficient.

The results of this thesis shed new light on existing literature as it explores the factors predicting the intention to visit conflict-ridden destinations associated with a high level of risk perceptions that offers implications for researchers and practitioners. This model is the first in the tourism literature incorporating risk perception, individual characteristics (novelty-seeking behaviour), destination image and prior experience in a single model.

My thesis tested travel behavior model based on TPB in a new context of conflict-ridden destinations by new constructs such as perceived risks, individual characteristics (novelty-seeking behaviour), destination image and prior experience. The revealed distinct effects of perceived risk, individual characteristics and destination image that provides the researcher with an opportunity to identify the ways to operationalize them for further research and different dimensions.

As expected, perceived risk negatively influenced the attitude towards visiting conflict-ridden destinations. However, the attitude towards visiting was not a significant predictor of the intention to visit conflict-ridden destinations. The important academic contribution of my thesis is that novelty-seeking behaviour affecting the perceived behavioural control significantly, and perceived behavioural control was the most significant predictor of intention to visit conflict-ridden destinations. This provides new insights into the implications of TPB models and frameworks to study tourist's behaviour. Finding suggests that higher levels of novelty-seeking behaviour positively influences perceived behavioural control that is supported by studies of Lee and Crompton (1992) and Lepp and Gibson (2008). However, studies learning the effect of risk perception on the intention to travel (Quintal et al., 2010; Hsieh et al., 2016) overlooked the importance of individual characteristics as an influencing factor of TPB. However, novelty-seeking behaviour showed no significant effect on risk perception. This can be explained that risk perceptions associated with travel to a particular destination or region are not affected by

the level of novelty-seeking behaviour (Lepp and Gibson, 2008). Hence, risk perceptions regarding conflict-ridden destinations are not affected by individual characteristics; however, individual characteristics significantly and positively affects the perceived behavioural control.

Subjective norm also was the significant predictor of intention visit, while also positively influences perceived behavioural control. This is added contribution to previous studies (Lam and Hsu, 2006; Sparks and Pan, 2009), which showed the subject norm is not a strong predictor of intention to visit. Additionally, this thesis revealed a significant prediction effect in a new context, in conflict-ridden destinations, which is associated with high-risk perception, which has been a limitation to existing studies (Quintal et al., 2010; Hsieh et al., 2016).

Another contribution of this study integrating destination image as the predicting construct of intention to visit which is the pioneering addition to the extended TPB model in tourism which is not present in tourism literature (Quintal et al., 2010; Hsieh et al., 2016). Destination image had a direct impact on the intention to visit conflict-ridden destinations, which was not present in previous studies (Quintal et al., 2010; Hsieh et al., 2016). Additionally, this enhanced the findings of Park et al. (2016) in a new context of conflict-ridden destinations with high-risk perception levels. Moderating effects of prior experience and destination image is another contribution of my thesis. While the study revealed that prior experience and destination image has no significant moderation effect on the main model, individual tests for countries showed some differences suggesting that they may have distinct effects depending on different contexts. This can be associated with some constructs that may show nonsignificant effects depending on one destination or region to another one (Lepp and Gibson, 2008). Considering the countries used in the research that is conflict-ridden destinations and high-risk perception levels, destination image and prior experience did not show moderation effects. The individual country analysis showed the destination image might positively moderate the relationship between subjective norm and intention to visit. Turkey showed significantly higher scores on destination image than Israel. This explains the effect of subjective norms on the intention to visit conflict-ridden destinations with a positive destination image is more positive than other destinations. This finding is also an additional theoretical contribution of this thesis showing differences in prediction effects of various constructs on the

intention to visit distinct countries. Hence, the findings of this thesis revealed direct and indirect (moderator) effect of destination image on the intention to visit conflict-ridden destinations with the single model that was not present in previous studies (Quintal et al., 2010; Hsieh et al., 2016; Park et al. 2016; Lepp and Gibson, 2008)

Along with the academic contributions results of this thesis offer practical implications for travel practitioners such as destination management organizations (DMOs), tourism agencies, and other market players providing accommodation and other tourism services. DMO's and travel agencies should adapt their strategies to target tourism products or the process of forming a tourism product. Based on the above, the suggested conceptual model was able to capture the influence factors of travel intention into a conflict-ridden destination in a comprehensive way. One of them is the individual characteristics of the tourists. Results suggested that tourists with novelty-seeking behaviour have a higher level of perceived behavioural control that is the most significant predictor of intention to visit conflict-ridden destinations. This is a pioneering contribution that was not present in previous studies (Quintal et al., 2010; Hsieh et al., 2016; Lam and Hsu, 2006; Sparks and Pan, 2009, Lee and Crompton, 1992; Lepp and Gibson, 2008). This knowledge can be used for targeting tourism products or can be used in the process of forming a tourism product. Eventually, it provides implications on how travel intention can be increased in conflict-ridden destinations. First, individuals characterized by novelty-seeking behaviour, coming from less risk-avoiding cultures, can be targeted since they have higher perceived behavioural control and have a higher level of intention to visit destinations associated with a higher perceived-risk level.

Another very significant finding is that destination image has a significant predicting factor on the intention to visit conflict-ridden destinations. In addition, the individual country analysis showed that intention to visit a destination with a lower level of destination image was not significantly affected by this factor. For a destination with a higher score of destination image, intention to visit was significantly affected by the image factor. This suggests that responsible and positive communication related to the destination image is extremely important to increase the intention to travel to destinations associated with high-risk perceptions. DMOs should manage a destination's image and result in a safe and secure destination image to gain more positive travel intentions to a conflict-ridden destination (Isaac and Velden, 2018). Results showed that in a destination

with a higher score of destination image, intention to visit was significantly affected by the image factor. DMOs should work on strategies to guarantee safety for tourists and communicate it clearly to potential tourists to avoid uncertainty in their travel decision-making (Isaac and Bedem, 2021). Hence, a more positive destination image increases the travel intention to conflict-ridden destinations.

Furthermore, travel practitioners may identify specific market segments for targeting with understanding tourist's risk perception profiles. For example, different travel products and communication methods can be designed for distinct segment groups, and such authentic travel experiences can be interesting for people novelty-seeking characteristics, also intended to visit can be increased with a more positive destination image.

### **4.3 Limitations and future research**

This thesis has some limitations that can be addressed by future research. Data collection was conducted during the COVID-19 pandemic, which came along with travel restrictions. Hsieh et al. (2016) suggested that data collection timing (length, season) may affect the results. Considering the effects of the COVID-19 pandemic, future researchers may use different timing for their studies when there are no travel restrictions to obtain more comprehensive results.

Other limitations of this study were that the non-significance of the main effect of attitudes towards visiting on intention made it challenging to interpret moderation results on destination image. The main effect of attitudes towards visiting on the intention to visit is negative but not significant. Therefore, we could not really interpret the exact effect that moderation is producing on the main estimate. Hence, it leaves an avenue for future researchers to test moderation effects on destination image and prior experience in a different context. In addition, the model tested moderation effects of only destination image and prior experience on the relationship between core constructs of the TPB model. However, the relationships of added constructs, such as perceived risk and individual characteristics, should also be studied.

Furthermore, a high proportion of the population in our sample had no experience with the destination, and future studies may consider using a population only who has prior

experience with the destination to enhance the understanding of the effect of prior experience on the intention to visit conflict-ridden destinations.

The current study was also limited to Turkey and Israel only, which is associated with higher risk perceptions (Alvarez and Campo, 2014; Isaac and Velden: 2018). Applying the proposed studying destinations with relatively low-risk perceptions would improve our understanding of individual characteristics, and destination image shows the same significant predicting effects on intention to visit. In addition, future studies may consider segmenting the sample into a population of individualist cultures and collectivist cultures. Quintal et al. (2010) also suggested that the comparison of travel risk across diverse countries or regions will enhance the understanding of individual and collective consumer behaviour. This will enhance the understanding of the effect of individual characteristics on the intention to visit.

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