

# The Impact of COVID-19 Risk Perceptions on Travel Intention of Young Domestic Tourists in Kerala

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## Abstract

The COVID-19 pandemic created a significant impact all over the world, specifically on the travel and tourism industry, which is an important economic contributor and highly sensitive to shocks like these pandemics. The impact of reduced mobility is highly reflected in the tourism industry, and countries across the world are trying to develop measures to ensure the recovery of the sector. So it is important to understand the attitude and perceptions of consumers to gain an insight into the change in travel intentions amidst the pandemic. The purpose of this study is to assess the impact of COVID-19 risk perceptions of young tourists in Kerala on travel intentions during the pandemic. Understanding the travel intentions in the current pandemic scenario is of paramount importance as strategies are needed to regain the confidence of tourists. This study has analysed the influence of financial risks, health risks, travel risks and psychological risks on travel intention, wherein health risks, travel risks and psychological risks were identified to influence travel intention. The health risk has influenced travel intentions, followed by travel risk and psychological risk.

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## **1. Introduction**

Although youth tourism is not new, the increasing rate of young tourists has gained popularity. The concept of youth travel is gaining popularity and contributes to the economic development of the destination visited (UNWTO, 2016). Young tourists tend to be more adventurous (Gibson & Yiannakis, 2002) and frequent compared to older groups of tourists (Mohamed et al., 2010). The outbreak of the COVID-19 pandemic created chaos all over the world, even in the travel and tourism industry (Chang et al., 2020; Chinazzi et al., 2020). Even young tourists have to think before travelling amidst the pandemic.

The tourism sector is part of the service industry vulnerable to various aspects such as natural calamities, terrorism, political unrest, diseases, crimes etc. which can intensify the perceived risk to tourists (Coshall, 2003; Pizam & Mansfeld, 1996; Witt & Moutinho, 1995). Risk is an important factor influencing the travel decisions of people (Kozak et al., 2007; Lepp & Gibson, 2003; Reisinger & Mavondo, 2005), and reduction of risks at the destination is a must for successful tourism in general.

Various studies have been conducted to analyse the risk perception of tourists (Floyd et al., 2000; Floyd et al., 2004; Lee et al., 2012). However, the need to analyse the risk perception amidst the COVID-19 pandemic secured a lot of media attention and created social and economic tensions all over the world. The COVID-19 pandemic was reported first in Wuhan, China (Gössling et al., 2020). The virus changed the world significantly and created an unimaginable impact as far as the tourism industry is concerned. So understanding the risk perceptions on travel intention in the COVID-19 scenario is of paramount importance.

Make My Trip, in its report 'India Travel Report 2016,' highlighted young tourists in the age group 18 to 35 driving the Indian travel landscape. Kerala was selected as the target destination because it is an important tourism contributor to the Indian economy, and the young domestic tourists in the age group 18-35 were the target

population. The study is focused on analysing the impact of various travel risks perceived by young tourists of Kerala on their travel intention.

## 2. Literature Review & Hypotheses Development

The outbreak of COVID-19 affected both international and domestic tourism globally (Higgins-Desbiolles, 2020). It affected more than 210 countries and territories within a short span of time (Worldometers, 2020). Individuals of all ages are susceptible to COVID-19, and its severity ranges from mild to life-threatening (WHO, 2020a). The pandemic created a fear of travel, considering various risks associated with it (WHO, 2020b).

The tourism industry has been influenced by various risks and has exposed tourists to these risks boosting their risk perceptions (Ritchie & Jiang, 2019). Risks can be influenced by intrinsic factors such as age, gender, nationality and culture and extrinsic factors like media reporting (Aliperti & Cruz, 2019). Social contagion theory explains the importance of individual communication in influencing risk knowledge (Muter et al., 2013). Risk communication and risk perception influence tourists' behavioural intentions (Leder et al., 2015).

Behavioural intention is usually explained by the perceived aspect of one engaging in a particular behaviour (Lu et al., 2016). In tourism, travel intention is the motivation or willingness of a tourist to visit a destination (Chen et al., 2014; Jang et al., 2009) and the ability of people to predict future tourism behaviour and activities (Kozak, 2001). The travel intention of tourists influences their actual travel behavior, wherein a higher intention could result in an actual visit to the destination (Lu et al., 2016). The perceived risks play an important role in travel intention, and ensuring destination safety is a need to lure tourists (Sonmez, 1998).

There are various types of risks associated with tourism, and these can affect the likelihood of avoiding destinations (Sonmez & Graefe, 1998b). People tend to avoid risky destinations in their travel decisions (Crompton, 1992). Various studies have been conducted to gain insight into the element of perceived risks in travel (Floyd et al., 2004; Fuchs & Reichel, 2006; Han, 2005; Hwang & Choe, 2020; Le & Arcodia, 2018; Lepp & Gibson, 2003; Reisinger

& Mavondo, 2005; Roehl & Fesenmaier, 1992; Sonmez & Graefe, 1998a).

The tourist's risk perceptions are multi-dimensional in nature (Hasan et al., 2017). Pennington-Gray (2018) provided a new research path for assessing the multidimensionality of travel risk perception. Sonmez & Graefe (1998a) identified nine types of risks associated with travel; financial, health, physical, political instability, psychological, satisfaction, social, terrorism, and time. Lepp & Gibson (2003) identified seven types of risks; health, political instability, terrorism, strange food, cultural barriers, a nation's political and religious dogma, and crime. Floyd et al. (2004) identified eight types of risks; financial, health, physical, crime, terrorism, social, psychological, and natural disaster. Fuchs & Reichel (2006) identified five types of risks; physical, financial, socio-psychological, performance and time.

Earlier studies identified mainly four important factors of risk; Terrorism (Aziz, 1995; Brady & Widdows, 1988; Leslie, 1999; Sonmez, 1998; Sonmez et al., 1999; Sonmez & Graefe, 1998a; Sonmez & Graefe, 1998b), War and Political Instability (Gartner & Shen, 1992; Hallier 1991; Hall & O'Sullivan, 1996; Seddighi et al., 2002; Teye, 1986; Wall, 1996), Health Issues (Au et al., 2005; Carter 1998; Cossens & Gin 1994; Jonas et al., 2010; Kuo et al., 2009; Lawton & Page, 1997; Lee et al., 2012; MacLaurin, 2004), and crime (Brunt et al., 2000; Dimanche & Leptic 1999; Hall et al., 1995; Moore & Berno 1995; Pizam et al., 1997). Huang et al. (2020) highlighted travel risks, including health, physical, psychological, performance, financial, equipment, social and time factors.

Perceived risk can result in a decrease in travel demand under the circumstance of terrorism and diseases (Leggat et al., 2010; Wilks & Moore, 2003; Yanni et al., 2010). The perceived risks of diseases are influenced by travellers' susceptibility to disease and its severity (Floyd et al., 2000). It is to be noted that people are likely to avoid destinations with increased safety risks, such as terrorism or pandemic outbreaks (Pizam & Fleischer, 2002; Rittichainuwat & Chakraborty, 2009). Furthermore, risk perception is a subjective aspect depending on the individual (Yang & Nair, 2014). A person considering pandemic risk may travel with care or may prevent the risk even by avoiding travel (Neuburger & Egger, 2020). In

addition, social media reports can also influence the risk perception and travel decisions of tourists (Yu et al., 2020). The complex nature of risk perception and the situational aspects of tourist risk studies highlight the scope of further research in this area (Li et al., 2020). There is still a need for further research in the area of risk perception (Wut et al., 2021).

Based on the above literature, the model is identified with four risk elements; financial, health, psychological and travel risks in the COVID-19 pandemic scenario, to assess its impact on travel intention. Accordingly, hypotheses were developed as follows:

*H1 – There is a significant relationship between Financial Risk and Travel Intention of Young Domestic Travellers of Kerala*

*H2 – There is a significant relationship between Health Risk and Travel Intention of Young Domestic Travellers of Kerala*

*H3 – There is a significant relationship between Psychological Risk and Travel Intention of Young Domestic Travellers of Kerala*

*H4 – There is a significant relationship between Travel Risk and Travel Intention of Young Domestic Travellers of Kerala*

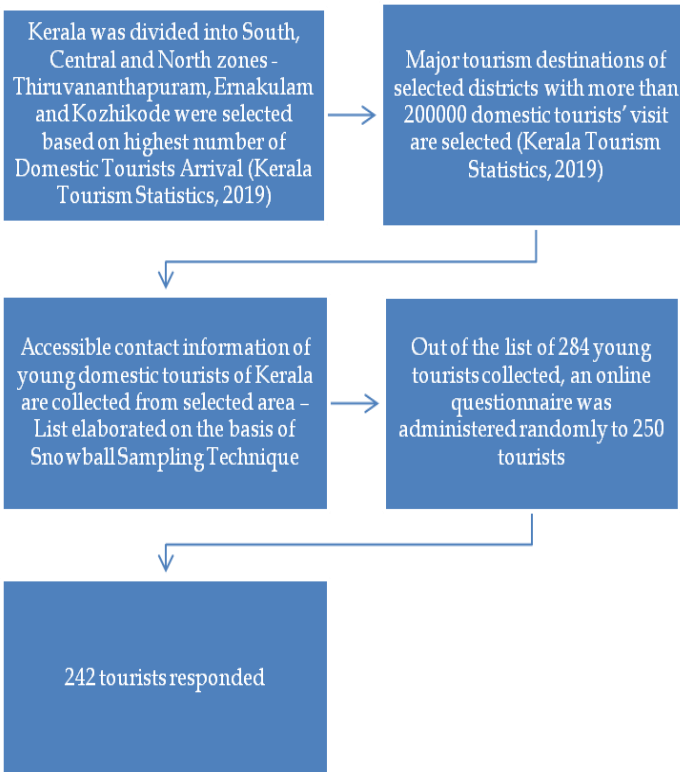
Domestic tourism is expected to revamp the tourism industry amidst the pandemic (UNWTO, 2020). It can create demand for destinations even in disasters (Bigano et al., 2006). Youth tourism should also be discussed along with domestic tourism. Young people are often said to be creative, wherein their choices set the trends even in the tourism industry (Cavagnaro et al., 2018). They are adventurous and save money on travel and accommodation but spend heavily on attractions. The purchasing power of youth results in economic contributions to the destinations (Barton et al., 2013). Furthermore, they develop a good relationship with the host community, and with cheaper accommodation, they prolong their stay to enjoy the destinations to the maximum possible extent (Widjojo & Yodianto, 2015). This exposes them to higher risks of travel. Youth tourism as a niche market is not just confined to the number but also its market with extensive scope in the future (Vukic et al., 2015). So this study is focused on addressing this gap by exploring the risk perceptions of young domestic tourists.

### 3. Research Methodology

The research is conducted to validate the proposed model to analyse the impact of perceived financial, health, psychological and travel risk on travel intention. Travel intention is measured as a general measure (Floyd et al., 2004) considering an overall statement of a 5-points scale (1-Strongly Disagree, 2-Disagree, 3-Neutral, 4-Agree, 5-Strongly Agree) to gain an insight into how much young travellers of Kerala intend to travel. The statements of financial risk are adopted from Fuchs & Reichel, 2006. The statements of health risk and travel risk are adopted from Floyd et al., 2004. The statements of psychological risks are created by the researcher to suit the COVID-19 scenario.

An online questionnaire was shared with 250 young tourists of Kerala using the snowball sampling technique, out of which 242 tourists responded.

Figure 1 - Sample Design

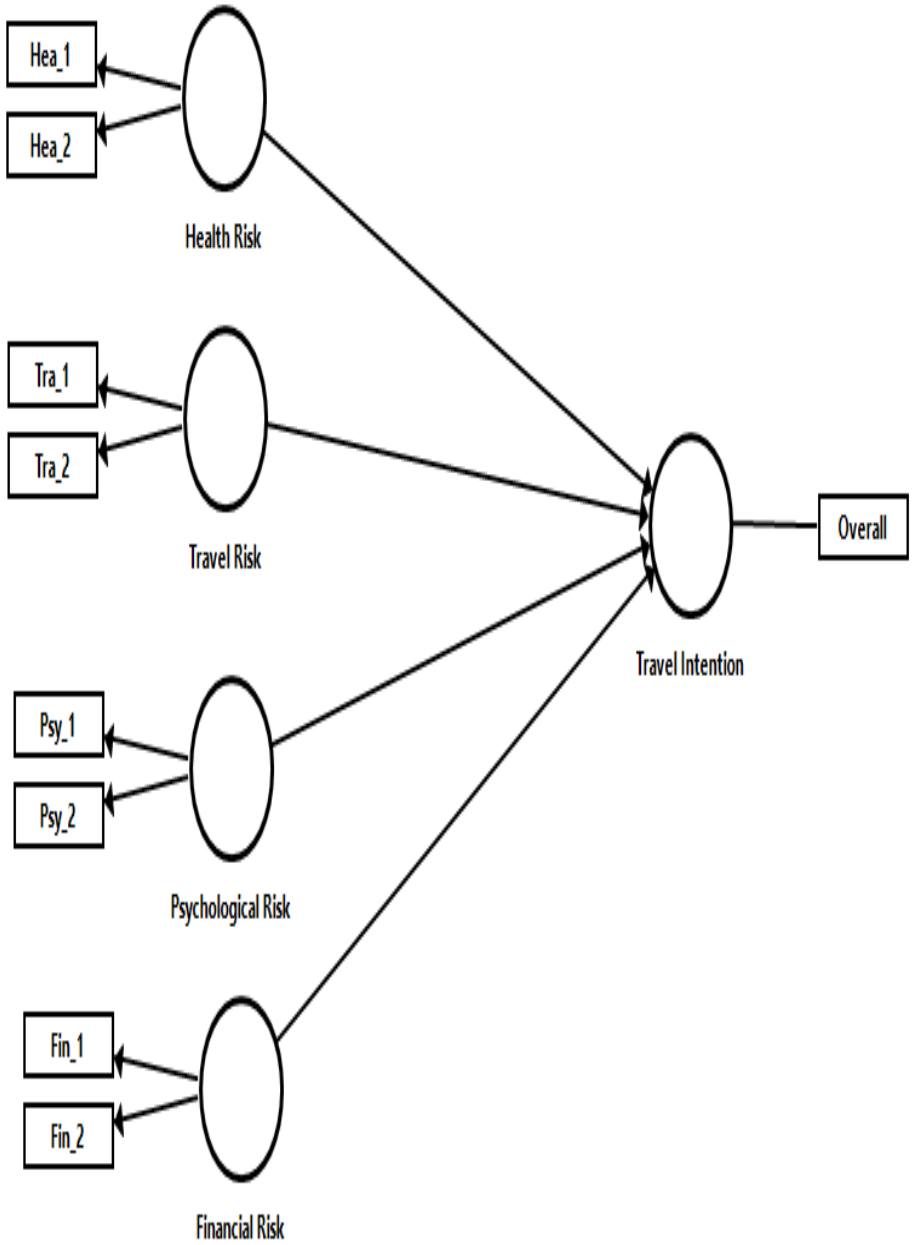


The Smart-PLS software version-3 was used for developing and validating the model using the constructs identified. The constructs were reflective in nature. A total of 8 items are considered to measure the constructs, which is shown in Table 1. The proposed conceptual model is shown in Figure 2.

**Table 1 - Constructs and Variables of the study**

Measure of Risk	Variables
Financial Risk	Fin_1 - I worry that the trip will not provide value for money Fin_2 - I worry that the trip will also involve some unforeseen expenses
Health Risk	Hea_1 - Health Safety Measures are important for a destination now Hea_2 - I am concerned about Health Safety while selecting a destination
Psychological Risk	Psy_1 - I will use all precautions like masks, disinfectants etc. during travel Psy_2 - I am worried pandemic might worsen during travel and affect my health and trip
Travel Risk	Tra_1 - I feel that it is very risky to travel now Tra_2 - Due to the pandemic, large/crowded destinations should be avoided

Figure 2 - Proposed Conceptual Framework





### 4. Results and Managerial Implications

#### 4.1. General Information

Table 2 - Sample Characteristics

	N (242)	%
<b>Gender</b>		
Male	116	47.93
Female	126	52.07
<b>Education</b>		
Plus Two or Below	6	2.48
Graduate	74	30.58
Post Graduate	106	43.80
Professional Degree	46	19.01
Other	10	4.13
<b>Monthly Income</b>		
Below 20000	66	27.27
20000-40000	104	42.98
40000-60000	28	11.57
Above 60000	44	18.18

The population had a good representation of both male and female respondents, but female respondents dominated with 52.07%. Most of the respondents were educated, and 43.8% of respondents were postgraduates, followed by graduates (30.58%) and professional degree holders (19.01%). Most of the respondents had an income ranging between 20000 and 40000.

#### 4.2. Measurement Model Assessment

The reliability and validity of the items were analysed as the first step using PLS indicator loadings to show the consistency of measurements and to confirm the structural model. The results of indicator loadings of perceived risks are given in Table 3. Generally, a value of 0.50 or above is accepted, and a value of 0.70 or above is recommended (Hair et al., 2017). The item Fin\_1 with loadings between 0.5 and 0.7 was retained as it satisfied the composite reliability (C.R.) and Average Variance Extracted (AVE) (Hair et al., 2017). All other items were above the recommended threshold limit of 0.70.

The composite reliability was assessed to show the internal consistency reliability. The composite reliability values of 0.70 and 0.90 are considered good, which are satisfied by all the constructs of the model. The values ranged between 0.769 and 0.867, confirming the internal consistency reliability of the variables. The validity of the measure confirms whether the instrument is correctly measuring or not. It is evaluated by AVE values, and a value of 0.50 or higher is acceptable, highlighting that constructs explain at least 50% variance of items (Hair et al., 2017). All the AVE values of variables were above the threshold limit, confirming the convergent validity. The C.R. and AVE values of variables are shown in Table 3.

Discriminant validity measures how empirically distinct the constructs are from other constructs in the model. It is the square root of the AVE of each construct which is shown in Table 4, and all the values are greater than the correlation coefficients of the remaining constructs confirming the discriminant validity.

**Table 3 - Assessment Results of Measurement Model**

Constructs/ Associated Items	Indicator Loadings	Composite Reliability	AVE
Financial Risk		0.795	0.668
Fin_1	0.658		
Fin_2	0.950		
Health Risk		0.838	0.721
Hea_1	0.858		
Hea_2	0.840		
Psychological Risk		0.867	0.767
Psy_1	0.944		
Psy_2	0.802		
Travel Risk		0.769	0.625
Tra_1	0.763		
Tra_2	0.817		

**Table 4 - Discriminant Validity**

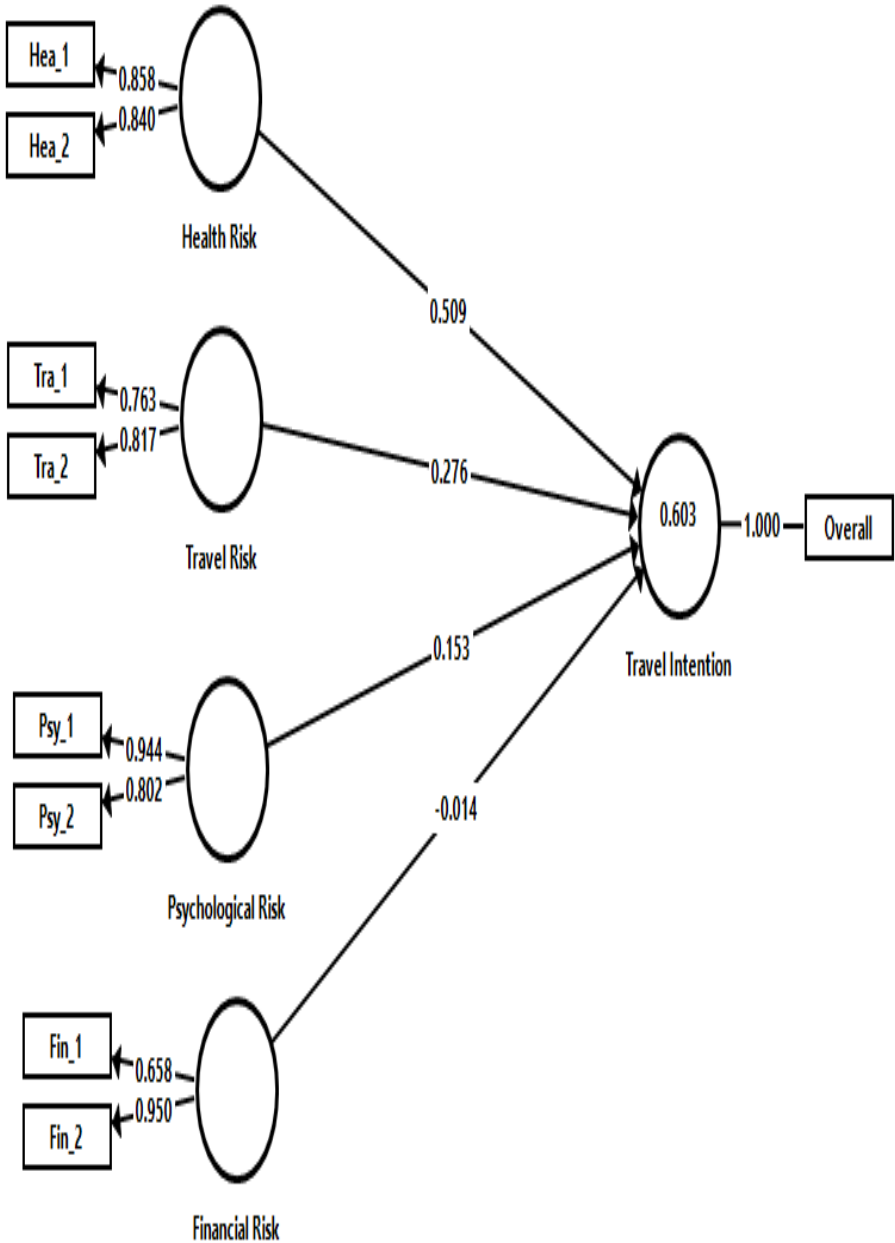
	Financial Risk	Health Risk	Psychological Risk	Travel Intention	Travel Risk
Financial Risk	0.817				
Health Risk	0.183	0.849			
Psychological Risk	0.316	0.237	0.876		
Travel Intention	0.163	0.743	0.295	1.000	
Travel Risk	0.131	0.724	0.091	0.657	0.791

**4.3. RESULTS OF STRUCTURAL MODEL**

The coefficients of multiple regression equations are assessed to understand the relationship between the constructs. Prior to that, to ensure the regression results are not biased, the collinearity between the variables is analysed using the Variance Inflation Factor (VIF). The values of VIF in the study ranged between 1.128 and 2.252, which is below the threshold limit of 3.33 (Diamantopoulus & Sigouw, 2006). So no collinearity issues exist in the model. Figure 3 shows the results of the structural model. Bootstrapping method (resample n=2000) is used to test the hypotheses of the structural model.

The R Square value is 0.603 showing the model’s in-sample predictive power (Hair et al., 2017).

Figure 3 - Testing the Structural Model



**Table 5 - Hypotheses Testing**

Hypothesis	Original Value (Beta)	t Statistics	P Value	Supported /Rejected
H1: Financial Risk ---- Travel Intention	-0.014	0.183	0.855	Rejected
H2: Health Risk ---- Travel Intention	0.509	4.287	0.000	Supported
H3: Psychological Risk ---- Travel Intention	0.153	1.985	0.047	Supported
H4: Travel Risk ---- Travel Intention	0.276	2.307	0.021	Supported

H1 is not supported, and the financial risk will not have any significant effect on the travel intention, according to respondents. H2, H3 and H4 are supported, and the independent variables contributing to travel intention include health risk (p - 0.000), travel risk (p-0.021) and psychological risk (p-0.047). The health risk has a higher influence on the travel intention, followed by travel risk and psychological risk.

The health risk will have a higher impact on travel intention, which is understandable as the COVID-19 pandemic caused a lot of health concerns all over the world. Health safety measures are important for a destination, and young tourists do consider health safety parameters while selecting a destination (Chiu et al., 2019; Kozak et al., 2007). It is very important for tourism management to ensure destination health safety to lure the tourists. The tourists should also be well informed about the health safety parameters of the destination. When it comes to travel risk, it is also having a good influence on travel intention. People do feel that it is very risky to travel now and should avoid crowded destinations. Young tourists tend to avoid risky destinations without adequate safety measures (Crompton, 1992). Destination management should also focus on avoiding crowded situations. The psychological risk can also affect the travel intention of young tourists. They will take all precautions during travel and are worried about the pandemic worsening while

they travel. Increased psychological concerns can significantly influence the travel decisions of young tourists (Chiu et al., 2019).

Understanding perceived risks are important. They explain consumer's choices and their evaluation to reach a purchase decision (Tuu et al., 2011). The construct of perceived risk is a multi-dimensional construct that is linked with tourists' decision-making (Garg, 2015). This shows that different consumers perceive differently depending on the circumstance. Apparently, the study findings of the insignificant influence of financial risk on the travel intention of young domestic tourists contradict the findings of previous studies (Simpson & Siguaw, 2008; Lin & Chen, 2009). This further asserts the theory that young tourists choose to travel to more unusual destinations (Pendergast, 2010) without focusing on the financial risk associated with the adventures.

The significant relationship between health risk and travel risk on travel intention is consistent with the theory that pandemics do influence tourists' perceived health risk and behaviour (Cahyanto et al., 2016; Huang et al., 2020; Floyd et al., 2004; Neuburger & Egger, 2020). The significant relation of psychological risk to travel intention adds to the theory of perceived risks in the post-COVID-19 era. Considering the scope of further research in the field of perceived risks of travel (Li et al., 2020) amidst pandemic, the study contributes to the theory validating the multi-dimensionality nature of travel risks.

The travel decisions are multi-dimensional and influenced by various factors (Um & Crompton, 1992a, b; Woodside & Lysonski, 1989), and when it comes to a situation like a pandemic, this decision-making would be more confusing for the tourists. Even if the young tourists are more adventurous travellers (Gibson & Yiannakis, 2002), they tend to be more cautious of the risks associated while selecting a destination. It is a necessity to conduct more studies on risks associated with travel to curb the increasing concerns and to develop adequate measures to overcome the same.

It is evident from the findings that young tourists tend to travel to relieve the impact of lockdown and other restrictions, but they are risk averse too. They take into consideration associated risks in their travel intention. So communicating the safety measures at a

destination is of paramount importance with regard to the current tourism situation in Kerala. In such a case, it is to be noted that social media influences the decision of youth (Keating & Melis, 2017; Singh et al., 2017), and the use and impact of social media accelerated amidst pandemic (Perez-Escoda et al., 2020). Tourism management can focus more on marketing the destination through social media. The risks associated should be addressed with required measures, and it should be well communicated to the tourists to reduce the impact of risks associated with the choice of the concerned destination.

## 5. Conclusion

The outbreak of COVID-19 caused a lot of havoc to the tourism industry all over the world. This significantly affected India creating a lot of loss even to the Kerala tourism industry. As travel affects the spread of the pandemic, various factors are considered by people before making a travel decision. This study was focused on young domestic tourists of Kerala, and the results identified health, travel and psychological risks having an influence on travel intention. Youth consider these factors before making a travel decision or choice of destination. The destination management should focus on managing the risks associated with the destination to lure the tourists amidst serious health crises such as COVID-19.

Minimising the risk is not enough. It should be well communicated through effective media channels. The information should not only be given on the epidemic situation but on the safety measures associated with the travel. The tourists should be informed of the travel procedures and restrictions, and travel agencies should arrange tours in such a manner as to reduce the exposure risk to the minimum level possible.

For the better revival of the tourism industry, it is required to reduce the perceived risks of tourists' choice of destinations. Assuming the fact from the literature that youth tourists are more adventurous and risk-taker travellers, they are expected to travel more amidst pandemics. Apparently, even if the youth considers the risk factors for their travel decisions, they do tend to travel during the pandemic with precautions. But their travel intention dominantly depends on their perceived concerns. Overall, it is

crucial to understand the risks associated with destinations, take measures to minimise the same and communicate them to the tourists for better survival of the tourism industry.

## **6. Implications**

The study analysed the travel intention of young domestic tourists of Kerala during the COVID-19 outbreak and identified various risks influencing their travel intention. The study established an empirically verified conceptual framework of travel risk perception and travel intention providing a new paradigm to risk perception and travel intention in the context of young domestic tourists and infectious diseases. The study validated theoretical aspects confirming the multi-dimensional nature of travel risks.

Travel decisions are complicated during pandemics, as the tourists search for more information through media for travel decisions. This study shows the intensity of the effect of various risks on travel decisions. The risk perception and travel intention are sensitive to new information. The study highlighting risk perceptions and the importance of proper communication adds to the existing Social Contagion Theory (Muter et al., 2013). Furthermore, it is equally important to ensure hygienic and clean destinations for safe travel. Touch-free services are further encouraged by seeking support for contactless technologies. Advanced bookings facilities as possible can limit the crowding situations.

The youth being adventurous travellers even during the pandemic, the focused marketing campaign on young tourists can be done to influence their travel decisions. Communication is the key to regaining the trust of the existing and prospective young customers. The study contributes to considering aggressive communication strategies focusing on various associated health, travel and psychological risk aspects. The established relationship of various travel risks with the travel intention in the study calls for further research focusing on investigating additional influences within the framework of risk perception and travel intention.

Ultimately, it is high time for all major stakeholders of the tourism industry to understand the new reality and plan accordingly.



UNWTO (2020b) published global guidelines for the travel and tourism sector to reinstate tourism activities prudently and responsibly. Guidelines considered eight pillars considering border management, private sector, air travel, hospitality, tour operators and travel agents, meetings and events, attractions and thematic parks and destination planning and management. Sustainable planning in all areas of the travel and tourism sector is a need to be an alluring destination for tourists amidst the pandemic. All stakeholders should ensure a safe travel experience for the travellers so as to create a tourism industry adaptable to the new normal.

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