Travel Risk Perception: A Study of the Factors Affecting Risk Perception of Tourism Destinations

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Doctor of Philosophy

2010
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Travel Risk Perception:
A Study of the Factors Affecting Risk Perception of Tourism Destinations

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This thesis is submitted in fulfillment of the requirements of the degree of

DOCTOR OF PHILOSOPHY

School of Hospitality, Tourism and Marketing
Faculty of Business and Law
Victoria University
Melbourne, Australia
August 2010

DECLARATION

I, Sarah J Ryu, declare that the PhD thesis entitled *Travel Risk Perception: A Study of the Factors Affecting Risk Perception of Tourism Destinations* is no more than 100,000 words in length including quotes and exclusive of tables, figures, appendices, bibliography, references and footnotes. This thesis contains no material that has been submitted previously, in whole or in part, for the award of any other academic degree or diploma. Except where otherwise indicated, this thesis is my own work.

Signature:

Date: June 2009

ABSTRACT

The perception that travel can be a risky activity has taken hold amongst tourists in the last decade in response to the occurrence of various catastrophic events. As a result, travelers are now paying greater attention to potential risks at destinations when making their travel plans. A proper understanding of how such perceptions are formed will be useful for the travel industry when forecasting and planning for tourism. The current investigation identifies the factors determining traveller risk perception using an exploratory design, focusing on the risk perceptions of potential travelers from South Korea to Australia.

Based on a literature review, the eight most influential factors forming perceptions of travel destination risk include: terrorism, political instability, health scares, financial crises, natural disasters, crime, cultural barriers and religious dogma. However, in evaluating the perceptions of risk among Potential South Korean Tourists, four key issues were evident. These include previous travel experiences, socioeconomic and demographic variables of respondents, risks at general and specific levels, and travel to Australia and overall international destinations. The impact of these variables on perceptions of risk was tested using a new proposed conceptual framework which combines both qualitative and quantitative approaches.

Overall, it was found that Australia is perceived to be a lower risk than other international destinations. However, little difference was found between destinations in respect of travelers' previous experience. The most commonly indentified perceptions of risk were financial and cultural barriers, regardless of prior experience or destination. However, perception of risk changed significantly at the general and specific levels in accordance with the eight risk factors.

A detailed analysis of the socioeconomic and demographic variables found that the perceptions of each risk factor significantly differed on the basis of age, gender, education, occupation, income, and marital status. The study concludes with a series of policy implications and practical marketing strategies which can potentially support the sustainability of inbound tourism to Australia.

DEDICATION

To the Living God Jesus Christ our Saviour,

my Parents, and my beloved daughter Erin.

ACKNOWLEDGEMENTS

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LIST OF ABBREVIATIONS

ABS   Australian Bureau of Statistics

APEC   Asia-Pacific Economic Cooperation

ATEC   Australian Tourism Export Council

AU   Australian Dollar

DSF   Dubai Shopping Festival

FMD   Foot and Mouth Diseases

GDP   Gross Domestic Product

IMF   International Monetary Fund

KNTO   Korean Notional Tourism Organizations

NSTO   National State Tourism Organization

NTO   National Tourism Organization

PSKT   Potential South Korean Tourist

SARS   Severe Acute Respiratory Syndrome

STO   State Tourism Organization

UAE   United Arab Emirates

WTO   World Tourism Organisations

WTTC   World Travel Tourism Council

CHAPTER 1

INTRODUCTION

1.1 Catastrophic Events and Risk Factors: Their Effect on International Tourism

What affects your decisions when planning an overseas trip? How did September 11 affect your feelings about overseas travel? Maybe it made flying more inconvenient? Or maybe you have not wanted to travel as much for fear of terrorist attacks. The September 11 attack may have changed things dramatically for most travellers, but it is not the only major event or catastrophe that has affected the way people travel. A few examples will suffice. There was the Asian financial crisis (WTO 2001), SARS (WTTC 2003), the avian bird flu (Henderson 2007) and the tsunami disaster (Ichinosawa 2006), which have had major adverse effects on the numbers of international tourists. More specifically, it is not only these huge man-made or natural catastrophes, but also other factors that strongly influence risk and tourist numbers. A number of previous studies have identified crime, political instability, cultural barriers, and religious dogma, as factors tourists consider when planning to travel overseas. The fear associated with these risk factors may stop potential tourists from travelling to the destination that they identify as unsafe. This decreases the number of tourists travelling to the destination, which has an adverse effect on businesses that rely on tourists for income and, in turn, affects the general economy.

Poirier (2000) pointed out that 'Tourism today is second only to oil as the world's leading export commodity. It accounts for global earnings of more than US$300 billion, or nearly 25 percent of world gross national product' (Poirier 2000, p. 21). Over the last two decades international tourism has been the world's fastest growing economic sector with an average growth rate of 7.1 % per year in terms of visitor arrivals, and 12.5 % in receipts (Poirier 2000). Tourism is a major contributor to many economies because of a 'flow on' effect that increases the benefits of tourist expenditure (Elliott 1997). According to a World Tourist Organization (WTO) report in 2002, world tourism produces 4.4 % of the world's gross domestic product (GDP), and employs around 200 million people globally.

Tourism has become a key resource for sustainable economic and social development, representing 40% of all exports of services, and resulting in revenues stronger than international trade in goods (WTO 2006).

The constant threats of man-made and natural catastrophic events are of serious consequence to tourism revenue. In the past twelve years, the three major catastrophic events weakening the global tourist economy have been the 1997 Asian economic crisis, the 2001 (9/11) terrorist attack, and the 2003 SARS outbreak. The Asian economic crisis resulted in seriously fluctuating exchange rates in Asia. This crisis had caused tourism to fall 14.7 % in the Asian region, with tourist arrivals declining 5.5 % (APEC 1999). In 2001 the world was shocked by the 9/11 terrorist attack, resulting in a worldwide fear of travel via airplanes. The incident caused tourism arrivals to fall by 0.6 per cent, or 4 million tourists worldwide (WTO 2002). The following year in 2002 the shock of bombings in Bali resulted in a fear of travelling, further reinforced by bombings in Madrid in 2004 (Lo´pez-Rousseau 2005) and London in 2005 (Rubin et al. 2005).

An outbreak of SARS in 2003 and a bird flu scare in 2004 resulted in a health- related fear of traveling (Wall 2006). As a result, SARS contributed towards a significant decrease in tourist movement internationally (WTTC 2003). In particular, statistics indicate that the SARS and bird flu scare (Henderson 2007) caused a decline in international visitors coming to Australia (ABS 2005). Tourism accounted for nearly $32 billion of total GDP in 2003-2004, which was a decline in current prices of 0.1% from 2002-2003. In contrast, total GDP grew by 7.3% in current prices. In 2003-2004, the Australian tourism industry share of GDP was 3.9%, which is the lowest share of GDP since the Tourism Satellite Accounts were first compiled in 1997-1998. This is the third consecutive decline since the share peaked in 2000-2001 (ABS 2005).

The Tsunami in South Asia in 2004 (Birkland, Herabat, Little & Wallace 2006) and the 2005 New Orleans flood produced environmentally related fear of travel. Also, in 2008 the world experienced multiple catastrophic events such as:

- the Mumbai hotel bombing (http://news.bbc.co.uk/2/hi/7751707.shtm);
- the Sichuan earthquake (Yin, Wang & Sun 2009);
- the global financial crisis (http://www.worldbank.org/financialcrisis/ and http://www.abc.net.au/news/events/global-financial-crisis/); and
- swine flu outbreaks (2009) in various parts of the world.

Certainly, the current 2010 situation in which Europe is emerging from an economic depression as well as facing flight cancellations due to airborne ash created by a volcano in Iceland, has increased risk perception of air travel to, from and within Europe (http://news.bbc.co.uk/2/hi/uk_news/8627_253.stm). Furthermore, at the same time severe political unrest threatening civil war in Thailand (a popular tourist destination), has resulted in strong warnings to avoid travel at this time (http://travel.state.gov/travel/cis_pa_tw/pa/pa1998.html). Such catastrophes create explicit factors that not only directly affect the tourism industry, but create long lasting concerns among potential future travelers (http://www.smartraveller.gov.au/zw-cgi/view/ Advice/Thailand).

As catastrophic events are unpredictable, and the associated risk factors are difficult to control, such 'events can cause interruption to the continuity of business operations for the international travel industry, through reduction in tourist arrivals and expenditures' (Sonmez & Graefe 1999, p 12). Economic distress caused by such interruption can particularly affect tourism stakeholders including: residents of the affected destinations; customer service industries; financial institutions; investors; consumer groups (e.g. business travellers and professional convention management); the transportation industry (e.g. airlines and railways); the media; and various government departments and authorities (Ritchie & Crouch, 2003). Furthermore, a study by Dimanche (2004) identified certain tourist behaviours based on their perceptions of safety at tourist destinations, and how these perceptions influence their travel decisions. Such events may affect future tourist numbers, particularly within Australia (see Figure 1.1). Accordingly, the events mentioned above have prompted the researcher to undertake this study to further explore risk factors and the perceptions of international tourists of those risks and how they compare with international and particularly Australia tourist destination.

1.2 Australia as a Tourist Destination

According to the country brand index, Australia is ranked as the world's No. 1 brand for three consecutive years (2006 to 2008). The 'Australian brand' topped the United States and Italy (ranking second and third, respectively), UK and Canada as a marketable country (Future Brand 2006, 2007, 2008). From 1996 to 2006, Tourism Research Australia (2007) found that

an average of 80% of travelers to Australia were tourists, in comparison to business travellers accounting for an average of only 13%, and others for an average of only 6% (Figure 1.1).

Figure 1.1 shows that the majority of visitors mainly come to Australia for holiday purposes rather than for business. The difference between holiday travellers and other overseas visitors is enormous. However, despite tourism having the highest number of overseas visitors, it was recorded in 2005 that less than 5% of the world's tourists actually visited Australia that year. Morrison warned that worldwide fears of travel mean that Australia needs to increase competitiveness to maintain its high brand image (Tourism Australia 2005). Considering that Australia is primarily a holiday destination, this potential loss of inbound tourists is of serious concern to the tourism industry, as a reduction in the number of tourists by as little as 7% costs the industry AU$ 1.2 billion dollars (ATEC 2004).
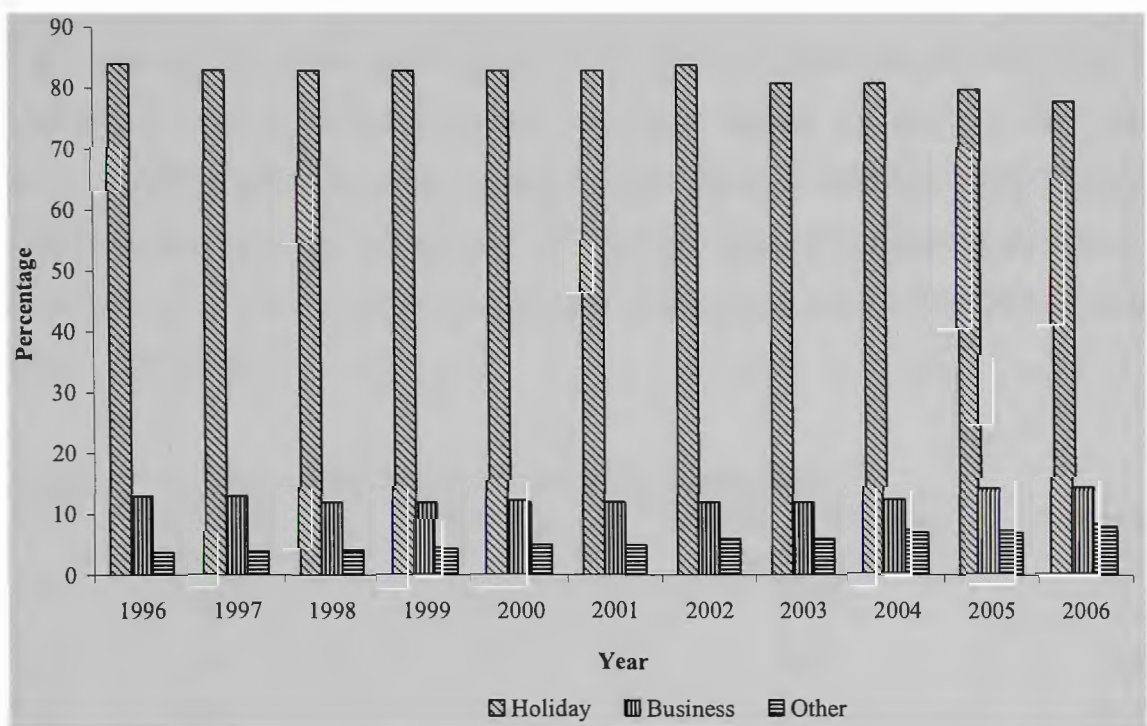
Source: Tourism Research Australia (2007).

Figure 1.1: Visitors by Main Purpose of Travel (percentage of total) 1996- 2006.

1.3 Australia as a Tourist Destination for South Koreans

South Korea is currently the seventh largest inbound tourism market for Australia (Tourism Research Australia 2009) and is one of the top five nations worldwide in terms of per capita expenditure on visits (Tourism Forecasting Council 2005). According to Australian

Government Department of Industry, Tourism, and Resources (2005), South Korea is one of Australia's fastest growing inbound markets. This researcher's interest in the South Korean market is two-fold. Firstly as a native of South Korea, there is personal interest in how the market operates in Australia. Secondly, research has shown that during the Asian financial crisis, Tourism Australia (2006) found that South Korean visitor arrivals to Australia dropped dramatically by 71.5% in 1997-1998, in comparison to any other international arrivals (Table 1.1). Despite this downturn, there has been a growth of tourist arrivals to Australia from Korea in the past decade. There has been a positive overall growth trend from 4.164 to 5.644 millions in this decade (Table 1.1).

This is due to the fact that Australia has been very positively marketed in South Korea. Surveys conducted by the Korea National Tourism Organisation (KNTO) in 1999, 2001, 2003, 2005, and 2007 found that Korean people viewed Australia as a desirable tourist destination country. According to the market survey by KNTO (2007), which collected data from Korean tourists returning from overseas holidays, Australia ranked in the top four desirable destinations. In 1999, Australia ranked second, in 2001 third, in 2003 fourth, in 2005 third and in 2007 as the fourth top travel destination. These eight years of continuous surveys reveal a strong indication that South Korean tourists rate Australia as one of their favoured holiday destinations (KNTO 2007).

Table 1.1: Inbound Visitor Arrivals to Australia from 1996 to 2007

Year	All Visitors (millions)	% change	Sth Korean Visitors (thousands)	% change
1996	4.164	11.8	228	-
1997	4.318	3.7	234	2.6
1998	4.167	-3.5	67	-71.5
1999	4.459	7.0	109	63.0
2000	4.931	10.6	157	44.8
2001	4.855	-1.5	176	11.6
2002	4.841	-0.3	190	8.0
2003	4.746	-2.0	207	9.3
2004	5.215	9.9	212	2.2
2005	5.499	5.4	251	18.2
2006	5.532	0.6	261	4.1
2007	5.644	2.0	253	-2.9

Source: Tourism Australia (2009).

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Noticeably, the KNTO has given a positive reflection of Australia as a brand in South Korea. Furthermore, South Korean travel agents, so crucial in influencing customer choices of destination (King & Choi 1997), most positively identified Australia as a preferred destination. This is reflected in the increasing number of Korean visitor arrivals to Australia every month in 2005 (up 22.5%: see Table 1.1).

However, recent statistics in Korea show that South Korean tourists' travel patterns to Australia have begun to change since 2005 (The Korea Travel Times 2007). This change is supported by the ABS statistics (see Table 1.1), which show that the number of inbound Korean tourists declined by 2.9% from 2006 to 2007. It was therefore very timely to use this present study to ascertain potential Korean tourists' perception of Australia, in the light of recent events.

1.4 The Importance of South Korean Visitors to Australia

Tourism is an increasingly significant component of the Australian economy (ABS 2007) accounting for over A$37 billion of total GDP in 2005-2006. As such, catastrophic events pose a significant concern to Australian tourism and GDP. Recent data show a strong connection between the decline of tourists' visits from 2001 to 2003 and catastrophic events (see Table 1.1).

The first sign of a decline in tourism to Australia occurred with the 1997 Asian financial crisis (see Table 1.1), when global tourism to Australia in 1998 fell by 3.5% (ABS 2005). In comparison, the number of South Korean visitors to Australia declined much more substantially in the same year, by a massive 71.5%. The following year (1999), the number of South Korean visitors increased by 63%, but did not reach previous numbers until 2005. The Asian financial crisis clearly had a more detrimental impact on South Korean tourists than on tourists from all countries. However, while the 2001 September 11 terrorist attacks in the U.S.A. resulted in a fear of flying that contributed to an overall decline of inbound tourist arrivals to Australia in 2002 of 0.3% (see Table 1.1), arrivals from Korea marginally increased that year by 8.0%. The decreases of -1.5% in 2001 and -2% in 2003 indicate there are other factors to be considered as discussed in the following sections.

Between 2001 and 2003, total international visitors travelling to Australia declined (see Table 1.1). This downturn can be explained in part due to three catastrophic events: 9/11 in 2001; the Bali bombing in 2002; and SARS in 2003. A review of South Korean visitors to Australia however, identified an increase over the three years despite these catastrophic events. The inconsistency between other international travellers and South Korean travellers to Australia is an important finding, as it suggests that Australian tourism can develop contingency plans to prepare for particular catastrophic events. This explanation may be problematic because, on the surface, catastrophic events such as the ones listed did not occur in Australia. This, therefore, makes Australia a safe destination. However, the decline of *all* visitors to Australia during these catastrophic events strongly suggests that there is a relationship between catastrophic events and potential travellers cancelling their travel plans on a global scale. This further suggests that Australia is vulnerable to the fluctuations of incoming visitor numbers even though catastrophic events might happen elsewhere, and that Australia is certainly impacted by these events.

From Table 1.1 it shows that the number of South Korean tourists in Australia declined dramatically after the financial crisis in 1997. In 1998, Korean tourist numbers dropped from 234,000 to 67,000; as a result, Australia had lost 71.4% worth of potential profit from Korean visitors. With such a substantial downturn, it is important to recognise the financial significance of Korean tourists in Australian tourism industries. According to a Tourism Australia report in 2006, there were 261,000 South Korean tourists in Australia who had spent AU\$1.3 billion on trips to Australia. 61% of this expenditure (AU\$794 million) was from Korean tourists who were visiting Australia for the first time (Tourism Australia 2006).

The economic assessment of the Korean tourists' value in Australian tourism forms an empirical basis for investigating their perception of risk when considering travelling to Australia. It is also revealed (see Table 1.1) that the drop in Korean visitors took nearly a decade to recover to its former incoming numbers prior to the financial crisis of 1997. The statistical facts show that the Korean visitors to Australia have been steadily increasing annually, and therefore one may draw the conclusion that Koreans perceive Australia as a safe destination. However, one of the main aims in this study is to suggest several methods which Australia can *maintain* and *increase* inbound Korean tourist numbers, even in the face of any catastrophic events and risks. This is achieved by presenting an exploratory analysis of the potential South Korean tourists' (PSKT) perceptions towards risks while travelling either

internationally or to in Australia. On a broader perspective, this study may also be applicable to other international destinations neighbouring Australia that have already faced catastrophic events and therefore suffered a downturn in incoming visitor numbers (see Section 1.9).

From the data reviewed above, it is clear that South Korea is one of Australia's fastest growing inbound tourist markets. However, due to lack of information about how potential tourists decide where to travel in relation to catastrophic events, there is a need to understand how stakeholders (e.g. the National and State Tourism Organisations (NSTO), hotels, resorts, and providers of food services, attraction, and events) can respond to maximize the perception of Australia as a safe destination. However, if the prediction by the Australian Minister for Tourism in 2005 that South Korean travellers to Australia will double by the year 2014 (Commonwealth of Australia, 2005) is to be fulfilled, the Korean and Australian tourism industries will need to fully understand the perceptions of PSKTs in relation to Australia as a travel destination. Therefore, a study was required to investigate South Koreans' perceptions of risk factors towards catastrophic events, and to identify the factors that may affect their desire to travel to Australia. The benefit of such a study is twofold: (a) it will result in Australia capitalizing on tourism promotion opportunities, and (b) it will contribute to the knowledge in tourism with respect to international tourists' perceptions of risk and their decision- making processes.

1.5 The Shortage of Comparative Studies of Risk Factors in Tourism Research

The role of risk perceptions in the field of tourism has been a topic of research for more than two decades (e.g. Cheron & Ritchie, 1982). The following studies have extended their concept of the basic elements used to evaluate risk in relation to modern day travel, which impact tourists' destination perceptions. Dealing with the concept of risk perception in a tourism context, Roehl and Fesenmaier (1992) initiated an exploratory study on the concept of risk perceptions in tourism, and identified seven dimensions of perceived risk, which are most frequently associated with pleasure travel, namely: financial, physical, psychological, satisfaction, social and time risk. The authors asserted that this risk perception was formed as a result of travel experience and as general factors influencing risk attitude. Thus, the study covered factors that are general to the formation of perceptions and factors that are relevant to specific travel experience. Table 1.2 shows the travel risk components and the risk attitudes.

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Table 1.2 Vacation risk components included in the study (Roehl &Fesenmaier 1992 p.18)

General risk	
Component	Description
Equipment risk	Possibility of mechanical, equipment or organisational problems while on vacation
Financial risk	Possibility that the vacation will not provide value for the money spent
Physical risk	Possibility of physical danger, injury or sickness while on vacation
Psychological risk	Possibility that a vacation will not reflect my personality or self- image
Satisfaction risk	Possibility that a vacation will not provide personal satisfaction
Social risk	Possibility that a vacation will not provide personal satisfaction
Time risk	Possibility that a vacation will take too much time or be a wasted of time
Recent trip risk	
Component	Description
Equipment risk	Possibility that a trip to this destination will result in mechanical or equipment problems
Financial risk	Possibility that a trip to this destination will not provide value for the money spent
Physical risk	Possibility that a trip to this destination will result in physical danger, injury or sickness
Psychological risk	Possibility that a trip to this destination will not reflect my personality or self- image
Satisfaction risk	Possibility that a trip to this destination will not provide personal satisfaction
Social risk	Possibility that a trip to this will affect others' opinion of me
Time risk	Possibility that a trip to this destination will take too much time or be a waste of time

Table 1.2 does not include the items of risk pertaining to catastrophic events. Catastrophic events pose direct physical risk, which remains unknown even though it is accepted (for example, the failure of an aircraft in flight). An individual level of travel risk is related to consumer decision-making theory. In their 1996 study, Pizam and Mansfeld conclude that tourism and international travel are fragile industries, which can be strongly influenced by how the travelers perceive the safety of a country. Whether this perception conforms with reality is not at all important, because the decision to travel or not depends solely on perception.

Sonmez and Graefe (1998) modeled ten risk types and plans to travel to various countries, and found that respondents' previous travel experience and risk perception levels appear to be powerful influences in selecting holiday destinations. A survey by Lepp and Gibson (2003), using seven risk factors, identified that women perceived a greater degree of risk regarding health and food and that 'familiarity seekers' were more risk averse (p. 606). Dolnicar (2007) recently asserted that, among the eight fear categories, 'fear of terrorism and contagious diseases is present in today's tourist's mind, and has the power of dramatically modifying tourist behaviour' (p. 105, 107). However, these studies did not address potential tourists' perceptions of many other risk factors that can affect destination perception. This present study attempts to incorporate these other factors influencing potential tourist perceptions. These factors are outlined below.

Already, an awareness of the connection between risk factors and international travel is growing within tourism academic circles. According to Sonmez and Graefe (1998), as a result of catastrophic events, tourists are unsure about travelling overseas, especially as their perception of risk and safety and their previous travel experiences are likely to influence travel decisions and efforts to predict future travel behaviour. In other words, tourists are readily able to avoid destinations associated with any perceived risks that may influence their destination choice, and they may choose alternative destinations. The consequence of catastrophic events on tourist destinations can be profound. Risk perception level was defined as the level and type of risk potential tourists related to international travel. This is directly associated with the evaluation of destination alternatives and information acquisition (Roehl & Fesenmaier 1992).

On the other hand, there is scarcity of research on important and relevant risk factors that influence tourists' consumption patterns, especially for South Korean tourists coming to Australia (see Section 1.4). The 2006 report from Fran Bailey MP reports that Korean tourists' spending had grown by 29% in just one year (2005), their consumption being AU$799 million in that year (Department of Industry, Tourism and Resources 2005). The present study explores the relationship between the maintenance of these major spending tourists to Australia and how this maintenance is affected by relevant risk factors.

Previous studies on tourists' perceptions of risk emphasised the importance of analysing risk factors and tourists' perceptions or dealt with the consequences of catastrophic events on tourists' risk perceptions. The findings of the past studies addressed the consumer decision-making process and consumer buyer behaviours that led to the selection of tourism destinations. The formation of strategic initiatives based on the analysis of risk factors and visitor perceptions is also related to the economic impact on the local travel and tourism economy. Interruption to the continuity of business operations for the local travel industry by the reduction in tourist arrivals and expenditures is likely to damage tourism destinations, although the period of recovery may vary (Sonmez, Apostolopoulos & Tarlow 1999 p. 12). However, the findings are more focused on the economic impact of perceived risk, and are not a comparative analysis of risk factors.

The most extensive study of risk perceptions that touches on the issue of reduction in tourist arrivals is Sonmez and Graefe (1998). The authors identified ten types of risks: equipment,

financial, health, physical, political instability, psychological, satisfaction, social, terrorism and time. Their findings suggested that the level of risk perception directly influenced preferences in international holiday destinations. The ten types of risk factors presented by Sonmez and Graefe cover a broad spectrum of potential risks, but the authors did not specify catastrophic events and their relationships with the tourist decision-making process. This present study attempts to narrow this spectrum to investigate particular risky scenarios (such as SARS and terrorist attacks) and events that can influence tourism (which range from fear of bombings to fear of potential cultural conflicts).

Lepp and Gibson (2003) measured seven perceived risk factors, namely, terrorism, crime, political instability, health issues, cultural differences and religious dogma as the main reason behind potential tourists' fear of travel. Their selection of risk factors was analysed within the research variables of Tourist Role, Gender, and Travel Experience. The aim of their study was to understand the relationship between the above variables with various types of risk, so this study could be improved by a tangible plan of recovery should any catastrophic events occur, and what factors could be used to aid this recovery. The present study aims to address this important process of recovery and potential impact of risks upon tourists' perceptions, as will be elaborated upon below.

Dolnicar (2007) addressed a selection of risk factors similar to this present study and found that war and military conflicts have the most powerful impact on tourists' perceived risk, with the second highest influences on booking decisions being contagious diseases and acts of terrorism. However, Dolnicar's study does not specifically address 'financial crises' as a catastrophic event in her discussion of 'money risk', nor 'tsunami' as a natural disaster. Further, the author did not include the risks associated with religious dogma. Therefore, the present study expands Dolnicar's study by including money risk, natural disaster and risk factors associated with religious dogma, to ascertain South Korean tourists' perceptions of such risks.

In fact, studies investigating catastrophic events are very limited, most are, focused on only one single type of event. Researchers (e.g. Chen & Chen, 2003, Coshall, 2003; Drakos & Kutan, 2003) indicate the ways in which the perceived risk of 'terrorism' significantly affects tourists' travel plans. These studies stress that 'terrorism' is a significant factor in tourists' perceptions of catastrophic events. In discussing 'political instability', Clements and Georgiou

(1998), and later Sonmez (1999), asserted that the consequences of political instability negatively influence tourists. When they perceive risk of a catastrophic event in visiting an unsafe country, tourists easily change their travel plans. In separate studies, both Faulkner (2002) and Sharpley (2005) pointed out that natural disasters impact the flow of tourists to a destination. Therefore, environmental catastrophes also impact tourists' perception of risk, causing them to avoid travelling to such destinations. Furthermore, several studies of health risks affecting tourists' travel decisions (Cohen 1994; Pine & McKercher 2004; Baxter & Bowen 2004) showed strong negative relationship to travel. The authors found that epidemics had resulted in significant disruptions to international tourism which in turn becomes a serious issue for tourism industries around the world.. These tourists greatly feared travel destinations in which outbreaks of contagious diseases were perceived as a threat, and changed their destination decisions. Viewing financial crisis as a catastrophic event, Leiper and Hing (1998), Day (1988) and Webber (2001) undertook an analysis of the impact the 1997 Asian monetary crisis had on a range of international tourist destinations in the Asia Pacific region. This Asian monetary crisis heavily impacted tourism in the Asia Pacific region, due to decreased visits to all destinations. The authors found that devaluation of tourist spending and exchange rate volatility caused many tourists to abandon the idea of holidaying in countries with different currencies.

Under scrutiny in the current study are risk factors not related with catastrophic events, including crime, cultural barriers and religious dogma. These particular factors strongly influence tourists' perceptions of risk, and are commonly featured in the literature on risk factors in tourism. Firstly, the risk of 'crime' was perceived as a travel deterrent by Ryan (1993), Pizam (1999), Brunt, Mawby and Hambly (2000) and Crotts (2003). These authors pointed out that tourists fear travel destinations that are known for having high levels of criminal activity. Studies on 'cultural barriers' by Fuch and Reichel (2004) and Reisinger and Mavondo (2006) who investigated the perception of the risk of "cultural differences" in overseas travel, found that different nationalities have significantly different perceptions of travel risk. Also, Aziz (1995), Joseph and Kavoori (2001) and Henderson (2002) found the existence of conflict between religious activists' practices and international tourists who have perceived their safety threatened by religious tradition and dogma.

The contribution of past studies to the current academic knowledge is the extension of the understanding of the influence of the perception of risk factors in relation to tourists'

behaviour in the past. Within various perceptions of risk studies in tourism reviewed above, such as terrorism, there have been many studies concentrating on one or on a few specific risk factors towards catastrophic events (see Section 1.6). There appears to have been no previous studies that have provided a direct examination of the perception of a series of risk factors towards catastrophic events; and no study to date has investigated and exclusively compared potential tourists' perception of risk factors towards catastrophic events. There is a few studies that encompasses many important risk factors in an aggregated fashion.

1.6 Limitations of Previous Studies

Despite the expanding interest and research by many investigators, research into risk factors has been limited to specific risks and destinations. There also have not been many prior comprehensive studies that investigate the impacts of the perception of significant risk factors on tourists' decisions to travel. As one of the few studies that has dealt with several risk factors at the same time, Sonmez and Graefe's (1998) research focused on previous travel experience and risk perceptions that influence future travel behaviour. Lepp and Gibson (2003) identified seven risk factors that may contribute to a better understanding of destination image in terms of risk and safety. Fuch and Reichel (2004) investigated a variety of risks, destinations, and tourist nationalities and found that there were significant differences among destinations. In their case, however, the risk types were too broad for detailed analysis and were applicable only to tourists similar to their study sample.

A further limitation of prior studies is the methodology. Most studies placed in areas such as international tourism and political instability (Sonmez 1998; Clements & Georgiou 1998), health scares (Goodrich 1994; Baxter & Bowen 2004; Mckercher & Chon 2004), financial issues (Leiper & Hing 1998; Prideaux 1999; Day 1988), religious dogma (Aziz 1995; Henderson 2002) and natural disasters (Murphy & Bayley 1989; Faulkner 2001). Some studies have been based on quantitative statistical data, for example Sonmez and Graefe (1998), Lepp and Gibson (2003), Pizam (1999), Kozak, Crotts and Law (2007), Reisinger and Mavondo (2006) and Dolnicar (2007). They all use quantitative statistical data to measure risk factors. These studies make useful findings into the extent of perception of risk in a tourism context. However, in order to address the diverse risk factors that influence potential tourists, a study is needed that brings a qualitative approach to the field. The quantitative research is to

determine the quantity or extent of some phenomenon in the form of numerical representation (Zikmund 2003). Measuring perceptions of risk by numbers is inadequate by itself to explain tourists' behaviour. The qualitative approach defines the problem, detects the symptom and analyses the situation. There are a few primary field studies based on both quantitative and qualitative approaches in the travel context, for example studies on the risk factors of cultural barriers (Fuchs & Reichel 2004) and crime (Brunt, Mawby & Hambly 2000). The present study adopts a combined methods approach using both qualitative and quantitative research. This is done in order to obtain a greater understanding of tourists' perceived risk levels, which leads to useful knowledge of tourist destination choice.

1.7 Eight Crucial Risk Factors for Investigation in this Study

The eight risk factors, which impact most significantly on potential tourists' destination choice and that can be identified from previous studies mentioned in Section 1.4 as key factors that influence travel decisions are: harm resulting from terrorism, political instability, health hazards, financial crisis, natural disasters, crime, cultural barriers and religious dogma. Investigation of these risk factors has tended to distinguish between catastrophic events and risk factors. For example, terrorism, political instability, health scares, financial crises and natural disasters are usually associated with catastrophic events, but crime, cultural barriers and religious dogma are perceived differently. However, these risk factors directly influence travel decisions. From a number of themes and topics outlined in sections 1.5 and 1.6, the eight risk factors were chosen as the basic concepts to examine the perception of risk, because the findings of prior studies (see Section 1.4) indicate that these eight risks can directly or indirectly affect tourists and tourism industries. The relevance of the eight risk factors outlined above is crucial to a better understanding of which risk factors are conducive to a positive travel decision, especially in the context of the potential tourist decision to travel to Australia. However, no study has included these various risk factors and catastrophic events in the context of perceived risk and decision to travel. There has not been any prior comprehensive study that investigated the perception of the impacts of these eight risk factors on tourists' travel decisions. Rather than studying each of these factors in isolation, the present study encompasses the above risk factors to better identify perceived risk levels and compare their impacts on tourist destination choice both internationally and to Australia.

In summary, the present study seeks to identify the risk factors that affect Korean tourist behaviour in order to better understand the implications of risk factors and catastrophic events on international tourist travel. Although it is understood that the perception of risk can have a negative impact on future travel behaviour, there is no study that compares and evaluates relevant key risk factors. Prior studies were limited in both scope and methodology. A number of researchers have previously given attention to the effect of risk perceptions of destinations on travel decisions. However, catastrophic events, such as a financial crisis or natural disaster, did not rate a mention. Further study to supplement the literature on the subject of risk perception and risk factors from a marketing and consumer behaviour perspective was required. Clearly, various events and risk factors influence the numbers of visitors from diverse countries differently. The aims of this study are to determine the risk factors affecting Korean visitors the most, the South Korean tourists' risk perceptions regarding catastrophic events, factors affecting the desire to travel to Australia and how is Australia perceived in comparison to other international tourist destinations by potential South Korean tourists in relation to perceived risk factors

1.8 Research Aims

In order to understand the way perceptions of risk influence Korean decisions about visiting Australia as a destination, this study focuses on each factor of risk to identify which risks affect Korean tourist behaviour in relation to travel plans. To fulfil the general aim of this research, the perceptions of potential South Korean tourists in relation to a series of eight risk factors in relation to travelling to Australia, are explored.

The specific aim of this study is to examine the risk perceptions of potential South Korean tourists (PSKT) in order to improve the Australia tourism market. Particular objectives are as follows:

1. To determine perceptions of PSKTs' travelling to Australia and internationally in relation to the specified risk factors identified in the present study.

2. To determine the perceptions of two groups of PSKTs' with differing travel experience, those who have never travelled overseas (Type A) and those who have travelled overseas but not to Australia (Type B), about travel to Australia and

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international destinations overall, in relation to the risk factors identified in the present study.

3. To ascertain how demographic factors influence PSKTs' views in relation to perceived risk in travel to Australia in comparison with tourist destinations internationally.

4. To propose policy implications to government tourism organisations based on the study results, which allow the industry to stimulate additional travel from South Korea to Australia.

1.9 Significance of the Study

The main significance of this study may contribute to the existing literature on risk perception of international tourists with regard to Australia and international destinations. The importance of understanding tourists' perception of risk has been highlighted by Pham (1998), who acknowledged that risk perception towards man-made and/or natural disasters, as well as cultural and health concerns are significant in tourists' decisions on destination choices. Because perceived risk factors may evoke feelings, emotions and fears that are critical to purchase decisions (i.e. perceptions that override rational decision making), this study will be a valuable resource in terms of marketing, for travel purchase decisions involving the acquisition of multi-faceted services, which ultimately affect a wide range of tourism industries.

In particular, the study should enhance the understanding of perceived risk factors among South Korean tourists with respect to Australia and international destinations overall. Perceived risk based on the eight factors outlined above has not yet been assessed in relation to Korean tourists considering visiting Australia nor has the relationship between the perceptions of South Korean tourists and their reasons for visiting Australia been fully explored previously. Therefore, this study should fill the gap in the literature on South Korean travellers' perception of Australia as their preferred destination in an international world frequently dominated by catastrophic events (see Section1.1). Gaining such evidence will provide useful information that can be applied in the promotional marketing of tourism to Australia from Korea.

On a more practical level, the findings of the study may form a basis for the development of better marketing and destination management strategies. This investigation will also assist a number of planners such as Tourism Australia, the National Tourism Organisation (NTO), the State Tourism Organisation (STO) and the Australia Tourism Export Council (ATEC) to better understand destination evaluation and risk crisis discovery, and develop alternative strategic initiatives to promote Australia as a destination for South Korean tourists. If Australian tourism bodies can understand the fear of many international tourists who perceived harm resulting from the above risk factors, they may be able to benefit from this study by incorporating this information to better forecast arrival numbers in tourist activity (see Table 1.1, Section 1.4). This approach should result in further benefits, especially in maintaining the economic well-being of many people employed in the tourism industry, and contributing to the planning and sustaining of Australian destinations. Operators of hotels, resorts and other lodging operations may review their security and safety operations, and use in-house campaigns to educate their guests and alleviate their perceptions of risk.

Furthermore, a study of Korean tourists' perceived risks may be applied to other international tourist groups in future, especially from the Asian region, in order to identify realistic and practical strategies that may positively influence incoming tourist destination choices. Specifically, the research model proposed in this study should help governmental organisations such as the NTO and STO to understand the impact of perceived risk on destination choices, especially in regards to travelling to Australia. As such, this study provides new knowledge of international tourists' perception of Australia with respect to the specified eight risk factors. It is possible to utilize the new information gathered in this study to update and revise the current marketing strategies in Australian tourism industries.

1.10 Methodology

The present study utilises both qualitative and quantitative approaches (see Section 1.6), using hypothesis testing, systematic explanation and statistical analysis. These methods were applied to assess the multiple dimensions of potential South Korean tourists' perception of eight risk factors associated with travelling internationally and to Australia. Qualitative data are also used to explore various perceptions of Korean tourists already travelling in Australia and potential tourists residing in Korea who have never travelled overseas or to Australia.

Qualitative data are gathered to add depth and a greater knowledge of the individual perceptions of the participants. These perceptions are collected and analysed to form the design of questionnaires for the quantitative surveys in the later stages, and ultimately to help validate the results of the quantitative survey. Usage of both qualitative and quantitative methods is aimed to reduce the limitations of one approach only, and therefore provides a greater depth in understanding the research topic. A detailed exploration of the research methodology is presented in chapters 4, 5 and 6 of this study.

1.11 Thesis Structure

The study has within seven chapters. The study problem, research aims, significance, limitations, and contribution to the relevant field of knowledge have already been addressed in the current chapter **(Chapter 1)**.

Chapter 2 provides a review of the literature related to travel risk perception. It includes three main areas: tourists' perceptions of the specified eight risk factors, destination choice and awareness in relation to perceived risk, and review of previous risk perception models.

Chapter 3 establishes the research framework with a conceptual model. The model shows the four stages of PSKTs' perception of the eight risk factors associated with Australia and international destinations (Figure 3.1, p. 58), and aims to explore the impact of travel experience and socio-demographic profile on general and specific levels of risk perception. From this model, seven hypotheses are formulated and presented.

Chapter 4 justifies the use of the qualitative approach in this research, and shows how this method has been conducted to guide and to formulate the survey instruments. The results of the qualitative interviews are presented and further guidelines are outlined for the formulation of the quantitative research.

Chapter 5 focuses on the development of the quantitative methodology, survey design, structure, administration, target sample size and sampling procedure.

Chapter 6 consists of the results, discussion and statistical analysis, which determines the risk perceptions of PSKTs according to the three testing phases; all participants, travel experience, and socio-demographic profiles.

Chapter 7 presents the conclusions drawn from the study results, and recommendations for further study to enhance the maintenance of international tourism to Australia.

The following chapter presents an analysis of the literature review related to the current study.

CHAPTER 2
LITERATURE REVIEW

2.1 Introduction

As stated in Chapter 1, there are not many studies that have dealt with the topic of perceptions of risk factors, including catastrophic events, on potential tourists' decisions to travel abroad. However, there are a considerable number of studies that have extensively covered perceptions of one or more specific risk factors involving catastrophic events that have influenced the future travel decisions of tourists (Sonmez & Greafe 1998; Lepp & Gibson 2003; Drakos & Kutan 2003; Kozak, Crotts & Law 2007; Dolnicar 2007; Ankomah & Crompton 1990; Clements & Georgiou 1998; Hall & Oehlers 2000; Baxter & Bowen 2004; Mckercher & Chon 2004; Leiper & Hing 1998; Prideaux 1999; Juric, Lawson & McLean 2002; Faulkner 2001; Webber 2001; Ritchie 2004; Ichinosawa 2006). The same could be said for contextual risk factors (see Section 1.5) studied by Mitchell & Vassos 1997; Reisinger & Tuner 1999; Brunt, Mawby & Hambly 1999; Hottola 2003; Fuchs & Reichel 2004; Aziz 1995; Henderson 2003; Selengut 2003; Pizam 1999; Tarlow 2006).

Since the relationship between the concept of perceived risk and tourists' travel behaviour was initially acknowledged by Roehl and Fesenmaier (1992), a number of studies have drawn from risk behaviour theories as they relate to understanding peoples negative reactions resulting in future fears. The purpose of this chapter is to examine what has been researched and what needs to be researched with the aim of providing a rationale for the focus of the present study. This review will also justify the integrative approach to developing the study framework, the hypotheses, and the research questions that are presented in Chapter 3.

This study incorporates factors that are deemed to most influence potential South Korean tourists' decisions in travelling to Australia. In this context, the present study draws from literature relating to the interrelation of perceived risk and tourists' behaviour theory, which only include the eight risk factors (outlined in Chapter 1, Section 1.7) and focuses on the risk factors that are normally beyond human control. As such, this chapter does not review other common risk factors mentioned in the literature such as lost time, which is acknowledged as not a significantly fear factor in tourism (Dolnicar 2005). Similar conclusions about credit

card fraud were made in Youn's (2005), where surprisingly, consumers did not perceive the credit card fraud risks to be severe; rather, they perceived the benefits of 'buying things' to be higher than the risk of fraud.

Environmental pollution caused by traffic has been identified as a social dilemma, not a dangerous risk. It has been suggested that pollution encourages consumers to behave in an environmentally responsible way, such as acceptance of traffic restrictions, but pollution does not normally present high levels of perceived risk (van Vugt et al. 1995). Furthermore, risk-related tourism activities such as bungee jumping, mountain climbing, snowboarding, skiing and car racing will not be pursued further in this literature review, as these activities are voluntarily entered into by tourists who are willing to take increased levels of risk to fulfill their desires (Dickson & Dolnicar 2004).

Section 2.2 of this chapter discusses risk perception and human behaviours in general. This section presents literature on the perceptions of risk in relation to tourists' behaviour and decision making in international travel choices. Sections 2.3 to 2.10 provides definitions of five specific risk factors in relation to catastrophic events (terrorism, political instability, health, financial crisis and natural disasters), and three contextual risk factors (crime, cultural barriers, and religious dogma) that negatively influence tourists' decisions to travel internationally, impacting their choices of tourism destination. Section 2.11 provides an overview of tourist choice behaviour. A summary is provided in Section 2.12.

The reasons why these risk factors were chosen to represent a suitable model for the present study are identified and articulated in Chapter 3.

2.2 Risk Perception and Human Behaviour

The major aim of the present study is to examine the influence of eight identified factors on the risk perception of South Korean tourists intending to travel to Australia. The scope of the study of risk perception and human behavior encompasses a broad range of academic fields. This study of perceived risk factors in tourism has been largely explained within the context of decision making to travel abroad. This perspective was illustrated from the literature, which established the broad range of human risk behaviour theories. The following section reviews

the definition of risk perception and how it relates to human behavior. However, due to the considerable number of previous studies on the topic of travel risk, the literature review concentrates on those studies most relevant to this exploratory study. Namely, each study in the literature review deals with, in part or full, how the level of risk perception affects travel destinations in relation to one or more of the study's risk factors.

2.2.1 Risk Perceptions: Definition

The history of the concept of risk goes back to 3200 BC when the Asipu tribe of Mesopotamia in Ancient Babylonia dealt with 'risk prediction and management' (Trimpop 1994). In itemising risk, the Asipu would identify the important dimensions of the problem, identify alternative actions and collect data on the likely outcomes (e.g. profit or loss, success or failure) of each alternative. This ancient definition has remained applicable and in the past decade, a number of studies using the same concept have identified a series of risks related to tourism. In relation to the present study aim, examining the influence of these risk factors on the perception of destinations made by tourists (outlined in Chapter 1), it is necessary to define the concept of risk in relation to human behaviour. In discussing the term risk, Furedi (1997, p. 18) pointed out that risk and the fear of risk affect future behaviour as follows:

> Risk concepts are based on the distinction between reality and possibility. The concept would not make any sense if the future were either pre-determined or independent of present human activities. The relationship between the present and the future depends on how society feels about itself today. Fears about the future are linked to anxieties about problems today. And, if the future is feared, then reaction to risk is more likely to emphasize the probability of adverse outcomes.

Furedi's (1997) view of fear is commonly associated with human beings' negative reaction towards future fears. Studying risk perception, Rohrmann (1999) states that perception of risk involves assessing the cognitive structure of people's beliefs, feelings and appraisals regarding hazards. A 'statement of risk' is an interpretation of the possibility and consequences of harmful effect. Tulloch and Lupton (2003) hold a similar view, claiming that 'risk' is 'a solely negative phenomenon, using words such as bad or dangerous, evoking fear'. The term 'risk' is often associated with the possibility that an undesirable state of reality (adverse effects) may occur as a result of natural events or human activities (Rohrmann 1999). Dowling and Staelin (1994) explain how cognitive dissonance correlates with perceived risk, meaning that a person contemplating purchase has feelings of uncertainty, discomfort and anxiety. On the other hand, Pham (1998) asserts the 'How-do-I-feel-about-it affect ... plays a

more central role in consumer decision-making than previously recognised' (p. 18). Experimental studies by Finucane, Alhakami, Slovic and Johnson (2000) show that people rely on 'affect' as perceived risk, and perceived benefit judgments have an direct relationship when linked to an individual's general affective evaluation of a hazard (see Figure 2.1).
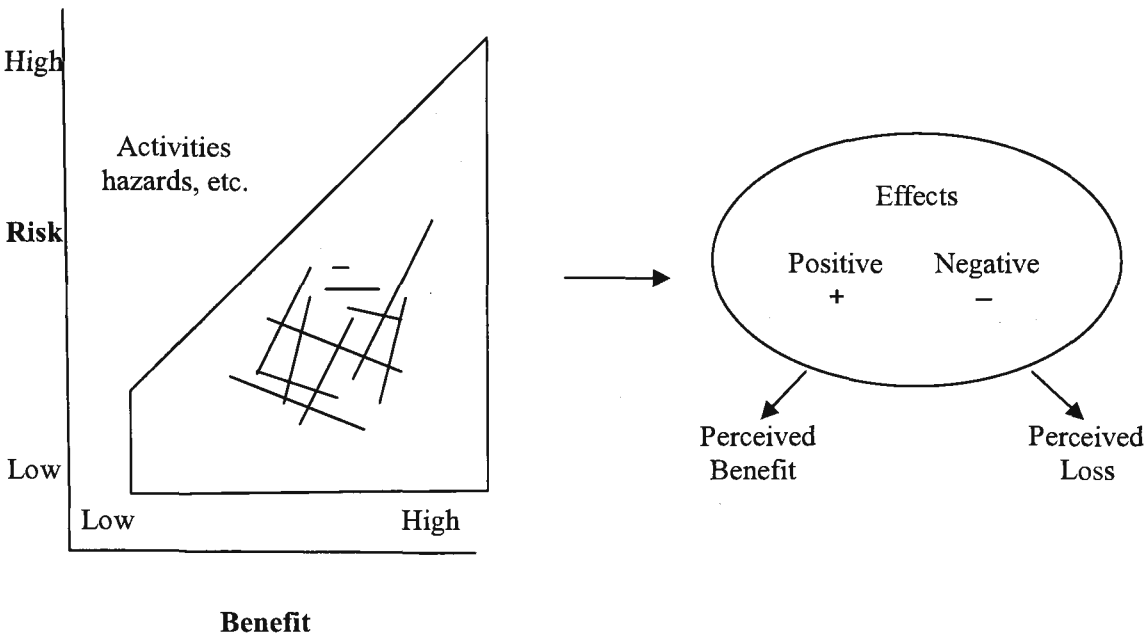
Figure 2.1: Hypothesized Relationship Between Risk and Benefit Source: Finucane, Alhakami, Slovic and Johnson 2000, p. 4.

In reviewing the above literature on risk perceptions, this study has adopted the approach of Roger (1975) because it closely interrelates with consumer perceptions in the context of the series of risks specified in the aims of the present study. This perspective assists in achieving the aims because it clarifies the meaning of the perception of risk that encompasses the research problem outlined in Chapter 1, Section 1.5 (p. 8). Roger portrays fear of a possible future event as the conditioned form of the pain reaction, a relational construct that has been aroused in response to a situation that is judged as dangerous and, as consequence, protective action is taken. In other words, fear becomes instrumental in triggering avoidance behaviour. This definition of 'perception of risk' as the fear of an imagined negative event in the future assists in formulating the study framework, because it forms the theoretical foundation of the concept. This concept, the perception of risk, in turn influences tourists' perception of destinations and eventually travel destination choice. This is especially applicable to the present study indentifying specific factors of risk perception in relation to tourist behaviour.

2.2.2 Perceptions of Risk in Relation to Tourist Behaviour

Risk behavior is relevant to understanding tourism activity. Santana (2003) notes from his study that 'the tourism industry has experienced a series of catastrophic incidents in the past, these have raised public consciousness of the risks associated with activities and sectors within the industry' (p. 300). For example, Mattila (2001, p. 30) interprets the concept of "perceived risk" commonly used in tourism literature (Bauer 1960; Bettman, 1973; Cox 1976; Kaplan et al., 1974; Lutz & Reilly 1973). Such literature leans towards pre-purchase perceived risk, the effect of risk on customer post-purchase, and satisfaction judgments (Mattila 2001). Pizam and Mansfeld (1996) found that individual levels of risk in tourism are related to consumer decision-making theory in which travelling is purely a leisure activity – not a necessity but a choice, which determines whether the consumer will visit a particular destination or avoid it.

Perceived risk is regarded as having an influence on consumer choice (Bauer 1960), because it plays a large role in consumers' pre-decision behavior. The empirical study by Kozak, Crotts and Law (2007) found that 'high perceived risk and safety concerns have appeared to become a central issue of visitors' decision-making evaluations' (p. 234). This is supported by Crompton (1992) who suggested that if the tourist perceived a destination as high risk then their desire to visit that destination would be significantly diminished. Luce (1997) agreed with Crompton (1992) that negative emotions are associated with difficult choices, generating a complex situation. Therefore, a high level of perceived consumer risk is likely to cause feelings of uncertainty, discomfort or anxiety (based on Dowling & Staelin, 1994; Mattila 2001, p. 30). Consequently, destinations that require too much effort for risk evaluation may create negative emotions in people's behaviour and be selected less frequently than destinations requiring less effort (Garbarino & Edell 1997).

Clearly, fears resulting from such situations are likely to have adverse outcomes on the travel and tourism industry. In this situation, tourists' perception of risk may have the potential to alter decision-making processes, with travellers avoiding certain destinations and choosing to travel to others (Sonmez & Graefe 1998).

In other words, the fear, frustration and anxiety of travel risk creates a significant influence on the intention to travel to a particular destination. So according to the above studies, the

perception of risks seems to be the determining factor in any travel decision-making, rather than the presence of actual risks.

Having established the important relationship between perception of risk and tourist behaviour, a number of studies that have used the concept of perceived risk to determine a series of risks related to tourism will be examined. Given the extent of the literature on risk in general, the following section focuses only on the risk factors relevant to tourists' destination choice in international travel. First, the five risk factors explicitly related to catastrophes will be reviewed (as discussed in Chapter 1, Section 1.7) including: terrorism (Sonmez & Greafe 1998; Lepp & Gibson 2003; Drakos & Kutan 2003; Kozak, Crotts and Law2007; Dolnicar 2007), political instability (Ankomah & Crompton 1990; Clements & Georgiou 1998; Hall & Oehlers 2000), health scares (Baxter & Bowen 2004; Mckercher & Chon 2004), financial crisis; (Leiper & Hing 1998; Prideaux 1999; Juric, Lawson & McLean2002), and natural disasters (Faulkner 2001; Webber 2001; Ritchie 2004). Second, it reviews three contextual risks including crime (Demo 1992; Tarlow 1995; Pizam 1999; Brunt, Mawby & Hambly 2000; Barker, Page & Meyer 2002); cultural barriers (Mitchell & Vassos 1997; Hottola 2003; Ritchie 2004; Reisinger & Turner 2003; Fuchs & Reichel 2004; Reisinger & Mavondo 2005), and religious dogma (Mansfield 1994; Aziz 1995; Hong 2000; Sonmez 2001; Henderson 2003; Poira & Airey 2003; Selengut 2003).

2.2.3 Perception of Risk towards Catastrophic Events and Tourist Behaviour

This section provides an overview of the relevant literature dealing with risk factors as they relate to travel experience. As noted in Chapter 1, selected catastrophic events such as the Gulf war, financial crisis of 1997, '9/11'and SARS and avian bird flu and tsunami disasters have each caused the number of tourist arrivals to destinations to fluctuate significantly during the last decade (see Section 1.3 Table 1.1). To date, a number of researchers have examined some of the risk factors associated with tourists' behaviours (Sonmez & Greafe 1998; Brunt, Mawby &. Hambly 1999; Lepp & Gibson 2003; Faulkner 2001; Ritchie 2004; Baxter & Bowen 2004).

Faulkner (2001) noted an increasing number of disasters and crises ranging from natural to human incidents, which have affected the global tourism industry in recent years (see Table 2.1, p. 25). Clearly, the business this industry have been affected by these disasters, which have included terrorist attacks, political instability, economic recession, bio-security threats,

and natural disasters. Table 2.1 outlines specific examples of major international catastrophic events since the early 1990s.

Table 2.1: Most Recent Catastrophic Events

Type of Risk	Specific examples	Date
Terrorism	9/11 World Trade Centre	2001
	Bali Bombing	2002
	Beslan school hostage crisis	2004
	Madrid train bombing	2004
	London bombing	2005
	Mumbai attack	2008
Political Instability	Fiji military coup	2001
	Nepal riot	2002
	Iraq	2003-present
	Darfur conflict	2003-present
	Burma protests	2007
	Conflict in Georgia	2008
Health Risk	HIV/AIDS	Ongoing
	Foot and mouth disease (FMD)	2001
	SARS	2003
	Bird flu	2002-2003
	Cholera outbreak (Zimbabwe)	2008
Financial Crisis	Asian financial crisis	1997
	Argentinean financial crisis	1999-2002
	world stock market downturn after 9/11	2001
	Global financial crisis	2008
Natural Disasters	Tsunami	2005
	Hurricane Katrina (New Orleans)	2006
	Taiwan earthquake	2007
	Sichuan earthquake	2008

Adapted from: Ankomah & Crompton 1990; Leiper& Hing 1998; Prideaux1999; Sonmez & Graefe1998; Drakos & Kutan, 2003; Hall & Oehlers 2000; Mckercher & Chon 2004; Baxter & Bowen 2004, http://news.bbc.co.uk/2/hi/africa/6213202.stm; http://news.bbc.co.uk/2/hi/in_depth/asia_pacific/2008/china_quake/default.stm.

2.2.4 Perception of Risk Towards Contextual Risk Factors and Tourist Behaviour

Along with the identification of five types of catastrophic events, three other specific risk factors related to tourists' perception of risk levels are included in this study. This includes crime (Brunt, Mawby & Hambly, 1999; Pizam 1999; Brunt & Shepherd 2004; Tarlow 2006), cultural barriers (Mitchell & Vassos1997; Fuchs & Reichel 2004; Hottola 2003; Reisinger & Mavondo 2006), and religious dogma (Aziz 1995; Henderson 2003; Hashim & Murphy 2007).

Crime

Fuchs and Reichel's (2004) exploratory study showed that tourists from USA, France, Germany, Western Europe, South America, Africa, Asia and Eastern Europe believe that 'crime' is a significant perceived risk factor when they travel internationally. Similarly, Brunt, Mawby and Hambly (2000) conclude that tourists experience higher levels of perceived risk of crime while on holiday than at home. Albuquerque and McElroy (1999) compared the factual risks between crime and terrorism at tourist destinations, and found that visitors are more likely to be victimized by crime than by terrorist activity. This may be due to many tourist destinations harboring criminals who directly prey on tourists (Barker, Page & Meyer 2002), which increases the realistic probability of crime occurring rather than terrorist attacks. As such, tourism-related crime is a serious problem for tourists (Ryan 1992).

Unsurprisingly, this problem creates a fear of crime that affects future travel decision plans. Especially when the tourist has been the victim of a crime, their mind is immediately changed to avoid that area (Brunt & Shepherd 2004). For example, Demos (1992) found that destinations where crime rates had risen experienced declining inbound tourism, particularly in major cities such as Washington D.C. Tarlow (2006) also reported a significant loss of tourism in the city of Rio de Janeiro following the crime victimization of 2553 tourists in a nine- month period of 2004.

This rapid decrease of tourist numbers is strongly linked to the accessibility of the media on a global scale because it plays a significant role in shaping potential tourists' pre-conception of a destination. Brunt and Shepherd (2004, p. 319) discussed that 'the media can be a key determinant in tourists' perception of the relative safety of a destination', thus influencing the decisions of potential tourists. For example, negative feedback about cities such as New York and New Orleans gained widespread publicity through media, thus 'earning the reputation of being unsafe' (Pizam 1999, p. 5). Negative publicity could even affect an entire country such as South Africa, tarnishing its image as an international tourist destination due to an extensive coverage of violence and political instability in 1994 (Bloom 1996). Thus, potential tourists who are informed and who are concerned for their travel safety may be warned off a particular destination.

Cultural Barriers

A number of studies identify 'cultural barriers' as a perceived risk factor in the tourism context (Pizam 1999; Robinson 1999; Reisinger & Turner 2003; Reisinger & Mavondo 2005). For example, a study by Reisinger and Mavondo (2005) found that when tourists are travelling overseas they experience risks of language barriers, cultural misunderstandings, and the negative consequences of being in a foreign environment. They pointed out that culture could have a significant influence on tourists' anxiety in perceptions of risk related to travel safety, and directly impacts their travel decisions.

Religious Dogma

'Religious dogma' as a perceived risk factor in tourism is discussed in a number of studies. Poira, Butler and Airey (2003) point out that both the events of 9/11 and terrorist activities in the Middle East indicate religious dogma as a cause of conflict. Henderson (2003) notes that tourists perceive concerns about political ideology and social problems in countries that shun Western-style international tourism. They deem such countries as incompatible with their own religious and social tradition. Religion is linked to tourism in terms of interaction and relationships, as extreme mismatches between tourist and host religious codes may make tourists reluctant to travel (Poira, Butler & Airey 2003). For example, Aziz (1995) discussed the case of Egypt in 1993, where religious activists attacked tourists who were perceived as a threat to their identity. A less volatile example may be related to strong local customs in Israel and the West Bank, such as observing the Sabbath or prohibition of drinking and smoking during Ramadan. Subsequently, international tourists numbers to these destinations dropped significantly, reflecting high negative perceptions where there are risks to safety and comfort involved. Therefore, the three risk factors outlined above are included in the assessment of risk with the five types of catastrophic events (see Table 2.1, p. 26).

2.2.5 Perceived Risk Studies Associated with International Travel

Roehl and Fesenmaier (1992) found three basic dimensions of perceived risk associated with pleasure travel: physical-equipment risk; vacation risk; and destination risk (see Section 1.5). The risk components of their study included: financial; physical; satisfaction; psychological; social; time and equipment. Table 2.2 identifies a number of tourism studies that extend Roehl and Fesenmaiers' (1992) concept of basic elements to evaluate a series of risks within the context of modern travel that may impact on tourists' destination choices.

Table 2.2 Evaluation of Risk Factors Related to Catastrophic Events

Risk Factors	Authors	Study Focus & Locations	Findings	Methods & Limitations
Terrorism	Sonmez & Graefe (1998)	USA study of perceptions of ten risk factors on overseas travel.	Perception of terrorist threat heightened by media coverage.	Quantitative approach to sampling frame (e.g. mail survey conducted).
	Drakos & Kutan (2003)	Effect of terrorism on tourism of Greece, Israel and Turkey	Visitor's perception of safety are directly related to socioeconomic characteristics of destination	Synthesis of literature review & government & industrial statistics without a field study.
	Lepp & Gibson (2003)	Tourist role and perceived risk in international Tourism in USA	Six factors that may contribute to a better understanding of destination image in terms of risk and safety.	Quantitative findings limited to similar populations (e.g. survey only for university students).
	Kozak, Crotts & Law (2007)	International tourists' perceptions of terrorism, natural disasters and health in Hong Kong.	Majority of tourists likely to change their travel plan with destinations that have elevated risk.	Quantitative approach to sampling frame. No comparisons made with other similar studies.
	Dolnicar (2007)	Risk factors related to travel that scare tourists. Important to understand tourist concerns in Australia.	Fear of terrorism and contagious diseases is in today's tourist's mind and has the power of dramatically modifying touristbehaviour'.	Quantitative approach to sampling frame. Not applicable to the total tourist population.
	Araña & León (2008)	Impact of terrorism on tourism demand in the Mediterranean and Canary Islands.	Terrorism strongly affects the destination image and attractiveness.	Qualitative approach interviews: pre 9/11 and post 9/11.
Political Instability	Hall & O'Sullivan (1996)	Impact of political instability and tourist visitations in China, Croatia, Egypt, the Solomon Island, and Fiji.	Perceptions of political stability and safety are a crucial part of the overall tourist destination image.	Synthesis of literature review & government & industrial statistics without a field study.
	Ankomah & Crompton (1990)	Tourism potential in Sub-Saharan Africa.	Significant decline in tourism due to the colonial wars, civil conflicts and military coups.	Synthesis of literature review & government & industrial statistics without a field study.
	Sonmez (1998)	International tourism and political instability.	Political violence influences destination image.	Synthesis of literature review & government & industrial statistics without a field study.
	Clements & Georgiou (1998)	Impact of political instability on the fragile tourism product, Cyprus.	Political instability threatens tourism economies.	Synthesis of literature review & government & industrial statistics and historical review of Cyprus, no field study.
Health	Cossens & Gin (1994)	Study of perception of AIDS/ HIV on overseas travel, New Zealand.	Tourists perceived a greater risk of HIV/ AIDS; it has become a significant tourism issue internationally.	Quantitative approach to sampling frame (e.g. only mail survey conducted) using sample from New Zealand.
	Baxter & Bowen (2004)	The effects of FMD (foot and mouth disease) epidemics on tourism, UK.	Animal epidemics cause considerable financial loss and major disruption to both domestic and potential international tourism.	Synthesis of literature review and government& industrial statistics without a field study.
	Pine & McKercher (2004)	Impact of human epidemics on tourism in Hong Kong.	Negative effects of SARS on the tourism industry of Hong Kong.	Synthesis of quantitative statistics from literature review.
	Wilder-Smith (2006)	Impact of SARS on tourism in China.	Tourism in Asian destinations (China, Hong Kong, Vietnam and Singapore) suffered due to SARS outbreak.	Synthesis of literature review without a field study.

(continued)

Table 2.2 Evaluation of Risk Factors Related to Catastrophic Events (continued)

Risk Factors	Authors	Study Focus & Locations	Findings	Methods & Limitations
Financial Issues	Prideaux (1999)	Increase in the cost of overseas travel due to the failing value of local Asian currencies.	South Korean currency decreased in 1997.	Synthesis of literature review and government& industrial statistics without a field study.
	Webber (2001)	Variances of exchange rates significantly affect tourist destinations in the long term, Australia.	Exchange rate volatility is likely to cause tourists to abandon the idea of holidaying in particular countries in 40% of cases.	Using single equation may result in less accurate estimates. Synthesis of literature review without a field study.
	Juric, Lawson & Mclean (2002)	Variance of exchange rates of different destinations can be expensive for tourists.	The exchange rates is a significant determinant of long- run tourism demand.	Synthesis of literature review without a field study.
Natural Disasters	Faulkner (2001)	Risk management responding to natural disasters.	Constructive strategies for natural disaster management.	Synthesis of literature, does not fully explore crisis management theory vs. practice.
	Sharpley (2005)	Impact of the Indian Ocean tsunami on tourist destinations.	Environmental catastrophes impact on tourism destinations around the world.	Synthesis of literature review without a field study.
	Kozak, Crotts & Law (2007)	International tourists' perceptions of natural disasters and health in Hong Kong.	Natural disasters did not influence tourists' travel plans because natural disasters are short-term catastrophes.	Quantitative approach to sampling frame. No comparison with other similar studies
	Ichinosawa (2006)	The Tsunami caused decline of tourist numbers in Phuket, Thailand.	Tsunami had a direct role in perception of risk towards Phuket.	Qualitative field research.

As shown in Table 2.3, Fuchs and Reichel's (2004) study is limited to eight general risk factors and does not address risk perception related to catastrophic events. They focus primarily on the cultural dimensions of religion and nationality in tourism, and survey tourists of various nationalities. They also cover risk-reduction strategies used by international tourists. Similarly, Reisinger and Mavondo (2006) focus on cultural differences in travel risk perception. They extend Sonmez and Graefe's (1998) study to cover 13 risk factors. While their study covers risk factors such as terrorism and political instability, it does not extend to other catastrophic events such a financial crises or natural disasters. Dolnicar (2007) covers eight risk factors, including health, safety and loss of property, and concludes that tourist risk perception of terrorism and contagious disease influences tourist behaviour.

As shown in tables 2.2 and 2.3, a number of researchers have studied perceptions of destinations affecting travel decisions. Most studies sourced have covered one or two risk factors in tourism, but other studies covered up to 43 risk factors. For example, Mitchell and Vassos (1997) covered 43 risk factors, many related to travel not meeting individual expectations. Some examples included unsatisfactory meals or hotel rooms, and trouble with tour guides (p. 56). Sonmez and Graefe (1998) discuss 10 broad risk factors in tourism, only two related to catastrophic events-terrorism risk and political instability risk. The remaining eight factors were grouped under general categories such as 'financial risk,' 'health risk' and 'social risk.' They covered individual concerns such as equipment malfunction and the possibility of getting sick when on holiday. Lepp and Gibson (2003) cover seven risk factors, and mention three risk factors related with catastrophic events: health scares, terrorism, and political instability. They do not mention natural disasters or financial crises, which are also related to catastrophic events. Importantly, they address tourists' characteristics, such as age, experience and gender, but limit the sample to young American students.

It is evident that no study to date has investigated and compared potential tourists' perceptions of a set of factors in relation to tourists' decision making behaviour. The study of risk factors was seen as too fragmented for a comprehensive analysis. Many studies have concentrated on discussing one case of a catastrophic event, such as Baxter and Bowen (2004) with their study on the impact of FMD epidemics in UK tourism. Similarly, many researchers addressed general health risks, for example Dolnicar (2007), 'possibility of being sick in a travel destination', but they do not address the risk perception of specific health scares such as Bird flu.

Table 2.3 Evaluation of Contextual Risk Factors

Contextual Risk Factors	Authors	Study Focus & Locations	Findings	Methods & Limitations
Crime	Demos(1992)	Examine and evaluate the tourists' perception of the impact of urban crime in Washington D.C	Tourists who have been victims of crime in a destination will avoid visiting altogether. Media plays a substantial role in influencing tourists' perceptions of a destination.	Quantitative approach.
	Brunt, Mawby & Hambly (1999)	Relationship between tourism and crime, tourist victimization, and the fear of crime when on holiday in the UK.	Respondents generally experience considerably higher rates of victimisation as tourists than they are likely to experience while at home.	Quantitative approach. Small sample limited to the UK.
	Barker, Page & Meyer (2002)	Implications for understanding tourism-related crime in NZ.	Overseas tourists are more likely to be victims of thefts in places such as casinos or in campervans.	Qualitative and quantitative approaches. Survey samples limited to NZ, using a not large enough obtain accurate estimates of the number of domestic and international tourists to the area.
	Tarlow (2006)	Impact of crime on tourism in Brazil; relationship of crime and tourists.	In the case of Brazil In 2004, 2553 tourists were victims of crime in Rio de Janeiro, resulting in significant loss of tourism.	Synthesis of literature review.
Cultural Barriers	Wei, Crompton & Reid (1989)	Identifies the sources of cultural conflicts in destinations. USA and China.	Cultural conflict could arise from direct and indirect relationship between the host communities and visitors, due to ethnocentrism in China and USA	Synthesis of literature review without a field study.
	Reisinger & Turner (1998)	Cultural differences between Sth Korean tourist and Australian services market	Impact different tourist and host interaction.	Qualitative and Quantitative approaches (e.g. Korean tourist sample and Australian sample).
	Fuchs & Reichel (2004)	Cultural differences destination risk perception in tourists in Israel.	Tourists from USA, France, Germany, Western & Eastern Europe, South America, Africa, Asia believe crime is a significant risk.	Primary focus on cultural dimensions, does not address risk perception of catastrophic events.
	Reisinger & Mavondo (2006)	Study of cultural differences in travel risk perception from Six countries.	USA, Australian and Hong Kong tourists perceived higher risk perception than British, Greek and Canadian tourists.	Not applicable to other populations (eg. survey only for young travel market this not reflecting the possible changes in risk and safety perceptions.
Religious Dogma	Aziz (1995)	Study of attacks on tourists in Egypt.	Impact of religious violence against the tourists.	Synthesis of literature review without a field study.
	Sonmez (2001)	Examination of Islam and tourism and the effect of religious violence on inbound tourism.	Religious violence has a seriously negative effect on the image of those regions affected.	A broad overview with minimal empirical study.
	Henderson (2003)	Conflicts between religious practices and tourist demands in Malaysia.	Conflict between Muslim residents and non-Muslim international tourists.	Synthesis of literature review without a field study.
	Hashim & Murphy (2007)	Imagery of Malaysia on websites – positive or negative, could influence tourist decision making.	Non-Muslim tourists may choose a destination that has familiar cultures and customs.	Qualitative interview via email.

Catastrophic events were not included in many studies, even though their potential impact upon tourists' perception of risk is significant, and has a strong link with the tourist decision-making process. The studies focused instead on an overview of risk perceptions held by tourists. For example, Prideaux stated that financial crises are a significant catastrophic event that have direct consequences on tourist perceptions of spending and travelling, and ultimately affect the tourism industry overall (Prideaux 1999). In comparison, Sonmez and Graefe (1998), Dolnicar (2007) and Reisinger and Mavondo (2006) categorized financial risk simply as a risk with a 'possibility that the travel experience will not provide value for money spent', without mentioning financial crises, while Lepp and Gibson (2003) did not include financial risk at all.

Furthermore, more than two thirds of the studies sourced have been based on a review of government and industrial statistics without a field study and data obtained from extensive surveys, for instance international tourism and political instability (Sonmez 1998; Clements and Georgiou 1998), health scares (Goodrich 1994; Baxter and Bowen 2004; Mckercher and Chon 2004), financial issues (Leiper & Hing, 1998; Prideaux 1999; Day 1988), religious dogma (Aziz 1995; Henderson 2003) and natural disasters (Murphy & Bayley 1989; Faulkner, 2001). Fuchs & Reichel (2004) do not rely on synthesized data, using qualitative methods to examine their findings. Most recent studies have employed both qualitative and quantitative methodology in the study of risk perception in travel, such as Dolnicar (2007), and Barker, Page and Meyer (2002). Yet these two studies represent a small portion of the overall literature, which largely concentrates on quantitative methods.

Therefore, further study to supplement the literature on the subject of risk perception and risk factors from a consumer behaviour perspective is required. The present study seeks to redefine risk factors related to catastrophic events by combining them in aggregate, evaluating their influence on South Korean tourists' choice of destination and levels of general/specific perceived risk. This study sets out to determine what risk factors affect Korean visitors the most. The specific questions are: 1) what are the South Korean tourists' risk perceptions regarding catastrophic events; 2) which factors affect desire to travel to Australia; and 3) how is Australia perceived in comparison to other international tourist destinations by South Korean potential tourists in relation to perceived risk factors.

As discussed in the beginning of Section 2.2.2, the main motivation behind this study is to examine the influence of eight identified factors (catastrophic events and contextual specific risk factors) relating to tourist's perceptions of risk affecting their travel decisions. Having defined the risk factors that will be considered in this study, the following section will review each of the eight risk factors in the context of their overall impact on the tourism industry on a global scale. While Australia may not have the same level of significant risks as other countries, as will be discussed below, the impact of risks on every tourist's perception will ultimately affect all tourism industries, including Australia.

2.3 Terrorism Risk

In order to address the aims of this research, the present study firstly selects the risk factor of 'terrorism' as a catastrophic event. Apart from being intentionally politically destabilising, acts of terrorism occur suddenly, and create disastrous consequences that seriously affect potential tourism. Thus, the perceived risk of terrorism at a destination qualifies as directly relating to the factors that affect tourism to specific destinations. This section reviews the nature of terrorism and its effect on tourism.

2.3.1 Nature of Terrorism

The Concise Oxford English Dictionary (2004) describes terrorism as 'the un-official or unauthorized use of violence and intimidation in the pursuit of political aims' (p. 1489). According to Primoratz (2004, p. 25) terrorism is 'the targeting of the innocent as a means of coercive intimidation', and has occurred throughout history for a variety of reasons. From this perspective, terrorism has long been a potent and dangerous problem facing mankind (Laqueur 1987). Furthermore, according to Martin (2003), terrorism is both an unfair 'dark feature of human behavior' and 'grossly criminal act', which uses illegitimate force.

2.3.2 Effects of Terrorism on Tourism

Terrorism, including politically motivated violence (usually directed against 'soft targets' of civilian buildings, ground vehicles, airlines, infrastructure and members of the general public including tourists) severely affects tourism due to public perceptions of danger, changing the nature of travel (Tarlow 2003). The sharp decline of tourism experienced in the United States after the September 11 attack is an example of the 'new interaction between terrorism and tourism' (Tarlow 2002, p. 48). A study by WTO in 2001, which focused on the effect of

tourism in Greece, Israel and Turkey, established that terrorism significantly reduced tourist arrivals and destinations by 9.52% in a total market share of 1.8% (Drakos & Kutan 2003).

Furthermore, Sonmez and Graefe (1998) recorded an earlier Newsweek Gallup Poll in 1986 that indicated almost one third of Americans changed their foreign travel plans to Europe because of the threat of terrorism by Libya. Drakos and Kutan's (2003) and Sonmez and Graefe's (1998) studies show that visitor perceptions of safety are directly related to the social and economic circumstance of the destination. Thus, the relationship between terrorism and tourism is becoming a major consideration for tourism-related industries. Arana and Leon (2008) pointed out that tourism demand is sensitive to the influence from terrorism because it strongly affects the destination's image and attractiveness. Consequently, terrorism has become an increasing concern for the tourism industry and an issue impacting upon its wellbeing.

The above review of risk factors in 'terrorism' shows that terrorist attacks have negatively affected the perception of destinations in which terrorism occurs. These destinations have subsequently experienced decreases in tourism arrivals, resulting in a downturn in key markets, seriously affecting the world-wide tourism industry. However, as this problem has only developed since the end of the Cold War in the late 1980s, and become serious following the 9/11 attacks in 2001, limited literature is available that is relevant to tourism. For example, although Sonmez and Graefe (1998), Lepp and Gibson (2003) and Dolnicar (2007) have undertaken studies of specific terrorism risk factors (as discussed in Section 1.5), no studies have been found that expressly examine potential tourist's perceptions of risk factors towards catastrophic events in a combined way. As many South Korean tourists prefer Australia as their travel destination (KNTO 2004), in undertaking the present exploratory study identifying the effect that perceived risk factors of catastrophic events have on their potential to travel internationally and visit Australia, this thesis is expected to fill a gap.

2.4 Political Instability Risk

Political instability can be directly related to catastrophic events in unexpected circumstances. Therefore, in fulfillment of the aims of this research, the second risk factor, political instability, is viewed as having the potential to create disastrous consequences that directly

affect the perceptions of tourists in their decisions to visit specific destinations. This section reviews the nature of political instability and its affect on tourism.

2.4.1 Nature of Political Instability

Political instability has been concisely defined as:

> ...a condition of a country where a government has been toppled, or is controlled by factions following a coup, or where basic functional pre-requisites for social-order, control, and maintenance are unstable and periodically disrupted (Cook 1990, p. 14, Sonmez 1998, p. 420).

Various events in the last few decades indicate that there is a destructive relationship between the political instability of a travel destination and its tourism industry, resulting in devastating effects on the latter. Some examples include the Gulf War in Kuwait 1990, which caused a massive decline, number of tourism visits to the region (Clements & Georgiou 1998).

Tibet's unrest and declaration of martial law in 1989 reduced the visitor arrivals to Tibet by 95% (Sonmez 1998). Similarly, the civil unrest in Northern Ireland during 1967-9 had a negative impact on its tourism industry, reducing the number of visitors by 70% (O'Neill & Fitz 1996).

2.4.2 Effects of Political Instability on Tourism

The eruption of political instability coinciding with the sudden decline in inbound travellers to the affected destination suggests that there is a strong and negative perception of political instability as a significant risk to personal safety. As a result, the country affected by political instability would loses its appeal as an attractive destination. A consequence of political instability is the increasing influence of government travel advisories affecting tourists' decisions to travel.

> 'It is common, for example, for governments to prohibit travel to war zones or to territories of hostile nations in which the government has no means of protecting the life and property of its citizens' (Edgell 1995, p. 108).

These travel warnings from government bodies and authorities are able to persuade potential tourists not to visit a destination that is affected by political instability. For example, the Australian Government Department of Foreign Affairs and Trade has a list of countries to which they 'strongly advise against all travel' (http://www.smartraveller.gov.au). However,

some advisories have been criticised for perceived bias and exaggeration, resulting in devastating effects on tourism at the local level. For example, the British Embassy had banned travel to Turkey after the bombings on two synagogues, despite the fact that this attack only affected a small section of the country.

The review of literature related to the risk factor 'political instability' (see Table 2.2 p. 29) has identified that political instability, civil unrest and war increases the perception of risk at a destination. For example, the studies of riots, strikes, aspects of political unrest and violence demonstrate how resulting advisory publications negatively influence tourists' perception of risk (Hall & O'Sullivan 1996). Such political instability generates negative publicity because 'tourism has tended to focus on the threats posed by political insecurity' (Hall, Timothy & Duval 2003, p. 3). This results in an inevitable decrease in tourist arrivals (Lepp & Gibson 2003; Thapa 2003). Along with terrorism, political instability is one of the most topical issues today that affects the tourism industry. However, a search of the related studies has failed to reveal any that analyse the relationship between the catastrophic event of political instability as a risk factor and potential tourists' perceptions towards their future travel destinations. The present exploratory study will determine whether there is such a relationship between political instability and potential tourists' perceptions of particular destinations, such as Australia.

2.5 Health Scare Risk

Epidemic diseases often directly relate to catastrophic events. Occurrences of the outbreak of disease create disastrous consequences that seriously affect tourists' decisions during their travel planning. In fulfillment of the purpose of this study, this third risk factor is reviewed as having the potential to generate devastating results that directly affect the perceptions of tourists in their decisions to visit particular destinations. This section is an overview of the nature of health scares and their affect on tourism.

2.5.1 Nature of Health Scare

According to Cossar (1996, p. 23):

> ...although there have been notable medical advances throughout the twentieth century, the contemporary traveler is still vulnerable to health hazards on account of the very nature of travel itself. Travel exposes the individual to new, cultural, psychological, physical, emotional, environmental, and micro-biological experiences and challenges.

Due to differences in climatic adaptation and behaviors, it is not surprising that health problems affect travellers in different ways. As a result, health issues associated with international and domestic tourism are now attracting the interest of researchers from a wide range of social science and medical disciplines (Lawton & Page 1997). Much of this research has been influenced by the "growth in travel medicine which has emphasized medical problems and experiences of travellers in destination areas and on their return to home regions" (Lawton & Page 1997, p. 89). Significant examples are the foot and mouth disease in the UK, malaria in Africa, AIDS and HIV outbreaks in various parts of the world, SARS and bird flu in 2003.

2.5.2 Effects of Health Scares on Tourism

Lawton and Page (1997) explained the causal relationship between tourists' concern for health and their perception of a destination:

> ...since tourism quality and visitor satisfaction are intrinsically linked to the experience which is derived from a holiday, trip or visit, it is widely acknowledged that adverse effects on the health of tourists significantly tarnishes the resulting experience of a holiday or destination (p. 89).

For example, malaria in the sub-Saharan regions of Africa is perceived as a significant risk by international tourists, which would deter them from making plans to visit countries that are affected (Bradley & Warhurst 1995). Tourists visiting such destinations would make their visits short, so that the risk of contracting the disease is minimal (Grabowski & Chatterjee 1997). In addition, Cossens and Gin (1994) further warned, 'health risks stemming from poor food and water quality are perceived to be greater in Africa and Asia than in Europe and Australasia' (Cossens & Gin 1994 cited in Lepp 2003, p. 608).

Although malaria and poor food are not a concern in the UK, a foot and mouth disease (FMD) outbreak in 2001 resulted in the largest crisis that the UK tourism industry 'had endured for many years' (Baxter & Bowen 2004, p. 268). One of major reason for this crisis was the implications of bio-security issues which substantially restricted access to rural (i.e. tourist destinations) areas (Hall, Timothy & Duval 2003). FMD had critically affected international tourism, due to the negative images portrayed by the media. Lepp (2003) reported that the epidemic has "deterred thousands of potential tourists from the United States" from coming to the UK (p. 608). In Cumbria (north west England), where 44% of the FMD epidemic occurred,

suffered heavily with a decrease in employment in the tourism sector, such as hotels, restaurants, tour operators and cultural activities (Irvine & Anderson 2006, p. 54).

In the 1990s, recognition of the severity of HIV/AIDS became a significant tourism issue, particularly with respect to the sex tourism industry (Goodrich 1994). The spread of AIDS impacts both the health of a country's population and its visitors. Rudkin and Hall (1997) pointed out that travel has been a major factor in the initial spread of this disease. As early as 1990, a Thai Health Ministry survey of HIV/AIDS found that about 3,000 sex workers were infected with HIV, posing major problems for Thailand's rapidly growing tourism industry and the Thai economy in general (Hall 1996, pp. 184-185).

The Asian Development Bank calculated that Thailand had already lost almost US$3 billion through the death and disablement of AIDS sufferers, mostly from the economically productive 20-40 age group (Hall 1996).

More recently, in 2003, SARS signaled the birth of a new disease in Southern China. It created international anxiety because of its novelty, its ease of transmission in certain settings, and the speed with which it spread through jet travel. Travel restrictions imposed by various national and international authorities in areas beyond those countries in which SARS had occurred, devastated Asian tourism (Wilder-Smith 2006). As a result, the World Travel and Tourism Council (WTTC 2003) estimated that up to three million people lost their jobs in the most severely affected jurisdictions of China, Hong Kong, Singapore and Vietnam, costing these four economies over US $20 billion. Across the rest of Asia, tourism arrivals fell by 70% or more even in countries that were largely or totally disease-free. This was evidenced by a reduction of air passenger numbers of up to 80 per cent, and hotel occupancies of up to 90 per cent (Pine & McKercher 2004). McKercher and Chon (2004) attribute the cause of this region-wide tourism collapse to the ways in which governments reacted to the perceived threat of the disease, rather than to the real public risk.

This review of studies related to the risk factor of 'health scares' showed that the rapid outbreak of diseases increases the perception of risk towards the affected destination. These destinations have consequently experienced diminished tourist arrivals, impacting their economy. According to Page, et al. (2006): 'the global economic impact of a flu pandemic could be US$800 billion, equivalent to 2% of the world economic output' (p. 364).

Lawton and Page (1997) have discussed the various diseases associated with international tourism, which resulted in an increased risk perception of becoming ill in specific Pacific destinations. For example, travellers are recommended to have vaccinations or take health precautions before travelling to popular holiday destinations such as Fiji and Tahiti, due to perceived risk from possible diseases such as viral gastroenteritis, hepatitis and malaria (p. 98).

However, apart from the health scare risk studies of Lawton and Page (1997), Baxter and Bowen (2004) and Pine and McKercher (2004), few have analysed health risk factors in relation to the socio-demographic characteristics of international travel choices and, in particular, to Australia. Thus far, health scare risks have only been studied in isolation, but in this study they will be ranked with the other seven risk factors to determine how important health scares are in relation to tourism. In other words, this study aims to reveal the ways potential Korean tourists perceive health risk factors in relation to other catastrophic events when travelling internationally and to Australia.

2.6 Financial Crisis Risk

When the Asian financial crisis occurred in 1997, it had a disastrous effect on tourism industries. Consequently, the present exploratory study has selected the fourth risk factor, 'financial crisis', as a catastrophic event.

2.6.1 Nature of Financial Crisis

The outbreak of the Asian financial crisis devastated the economies in East Asia. Asian banking systems and currencies became over stretched due to international currency speculators' investing patterns that aimed to make large profits in the case of a bank crash, which came in July 1997 (Leiper & Hing 1998). The depreciation of currencies in the Asia-Pacific Region was extreme, and this economic downturn affected the travel and tourism industries. For example, arrivals in Australia from South Korea were down by 80% in early 1998 compared to the same months of 1997 (Table 1.1). The devaluation of the tourist spending dollar means extra travelling costs to tourists, which leads to a significant diminishing of their disposable income. This is of particular concern for tourists travelling on a strict budget, as they may find themselves running out of money whilst travelling. Such consequences may influence travellers to change their destination or discontinue their trip. In either case, it is certain to change their travelling experience. Such consequences create a

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multiple effect on the collaboration between tourism industry sectors such as airlines, accommodation, and tour operators particularly in popular tourist destinations.

2.6.2 Effects of Financial Crises on Tourism

The catastrophic event of the Asian monetary crisis impacted many potential tourists within the Asia-Pacific region, decreasing visits to destinations and associated expenditures (Day 1988). This was due to an increase in the cost of overseas travel due to the falling value of local Asian currencies (e.g. the South Korean currency dropped badly when IMF intervened in 1997) compared to other currencies, as well as increased costs for inbound travellers (Prideaux 1999). For instance, in 1998, the number of Koreans travelling to Australia fell by 80.4% when compared to 1997 (Australia Tourism Commission 1998). Juric, Lawson and McLean (2002) noted that currency conversion has a significant influence on tourists' perception of a visited destination as expensive or affordable. Webber (2001) also suggests that in 50% of cases, the variance of exchange rates is a significant determinant of long-run tourism demand. Webber's study shows that 'in 40 percent of cases, exchange rate volatility is likely to cause tourists to abandon the idea of holidaying in a particular country and likely to have the same impact on the tourist's destination choice' (p. 404).

The above review of the nature of the Asian financial crisis and its effect on tourism is included in this study as a catastrophic event because it powerfully affected international tourist arrivals. The risk factor 'financial crisis' is defined as strong fluctuations in foreign currency exchange rate increasing perceptions of financial risk at international travel destinations. Such variance in exchange rates can create perceived risks of devaluation in potential tourists' spending money, resulting in decreases in decisions to travel abroad.

Surprisingly, there appear to be only a few studies that have assessed the Asian financial crisis as a perceived risk factor affecting tourists in their decisions to travel abroad, such as Wilks (2006). In contrast, Leiper and Hing (1998), Day (1988), Prideaux (1999), Juric, Lawson and McLean (2002) and Webber (2001) have only focused on the financial risk factor of the Asian crisis causing an economic impact on international tourism, but not on tourists' perceptions of risk in relation to financial crisis. In a risk-free context, Crompton (1992) suggested that money acted as a significant constraint upon the tourists' travel destination choice, supported by VanRaaij and Francken (1984).

In addition, a few studies such as Sonmez and Graefe (1998), and Dolnicar (2007) have combined other risk factors (see Chapter 1, Section 1.5), with financial loss ensuing from a holiday, however they did not look at financial crisis as a risk factor related to catastrophic events. Therefore, the present study aims to address this gap by examining the risk factor of financial crisis as including strong fluctuations in the exchange rate and rising oil prices, as a potential catastrophic event affecting South Korean tourists' destination choices.

2.7 Natural Disasters Risk

Unpredicted natural disasters can readily be associated with catastrophic events. Accordingly, this fifth risk factor is reviewed as being likely to cause disastrous consequences that critically affect potential tourism. Thus, the perceived risk of natural disasters is considered as directly relating to factors that generate negative perceptions in tourists' decisions to visit specific destination areas. In particular, disasters such as the tsunami occurring in the Indian Ocean region in 2004 resulted in a dramatic decline in tourist arrivals at affected destinations.

2.7.1 Nature of Natural Disasters

WTO (1998) reported that "each decade natural hazards kill more than one million people and leave countless others homeless". The term 'natural disaster' refers to a sudden accident or natural catastrophe due to natural causes, resulting in great damage or loss of life (Concise Oxford English Dictionary 2004). These include tropical cyclones, storm surges, flooding (including coastal, estuarine and rivers), avalanches and earthquakes (WTO 1998). Faulkner (2001, p. 135) observed that:

> ...our environment appears to have become increasingly turbulent and crises prone ... Tourism destinations in every corner of the globe face the virtual certainty of experiencing a disaster of one form of another at some point in their history.

2.7.2 Effects of Natural Disaster on Tourism

A number of studies mention that the relationship between tourism and natural disasters is associated with negative results and threatening impacts causing declines in the flow of tourism. For example, Faulkner (2001) pointed out that when a devastating impact affected a destination, most travellers prefer to avoid that destination due to serious concerns about security. Murphy and Bayley (1989) noted that due to natural disasters being neither absolutely

predictable nor avoidable, this 'uncertainty in the minds of tourists, as much as the actual damage to a destination, can delay the recovery stage' (Faulkner 2001, p. 39). A natural catastrophe such as the tsunami in the Indian Ocean hitting a destination even once causes an enormous setback to economic growth in the affected countries (Sharpley 2005). As Slovic, Fischhoff and Lichtenstein (1980) point out, people respond to the hazards they perceive, and even if their perceptions are faulty, efforts at public and environmental protection are likely to be misdirected, resulting in the same negative impacts on tourism. Bad decisions make by authorities can also impact tourist decision making. This is seen with regard to the flooding from hurricane Katrina in July 2005 where, despite scientific advice to the contrary, authorities in New Orleans saw no direct threat from storm surges flooding the city. Consequently, when the disaster occurred, the government attracted negative publicity and public outrage. This resulted in a lack of trust in government capabilities, affecting the confidence of potential inbound tourists in the particular destination.

The above review of risk factors in 'natural disasters' shows that unpredicted natural catastrophic damage has dramatically affected the perceptions of many tourism destinations. These destinations have consequently experienced a decline in tourist influx, resulting in a downturn impacting their country's economy. Previous studies predominantly focused on post -disaster management rather than analysing tourist' perception of risk. For example, Faulkner (2001) provided a disaster management planning framework for responding to unpredictable natural disasters that appear to have become increasingly turbulent and are likely to create significant crises in tourism. Murphy and Bayley (1989) and Ritchie (2003) also proposed that there needs to be strategic planning of crisis management for the tourism industry in order to respond to the turbulence of sudden disasters. To date, investigations have only examined the potential tourist's perception of risk factors in terms of catastrophic events, apart from their recommendations. The finding of the studies by Murphy and Bayley (1989), Faulkner (2001) and Ritchie (2004) provided some support for constructive strategies of natural disaster management. This may be useful for tourism management.

However, the studies have some limitations, such as synthesization of literature and not fully exploring the relationship between crisis management theory and practice. Kozak, Crotts and Law (2007) found that natural disaster did not influence tourists' risk perception to change their travel plans. However, this study was conducted in 2003 before the tsunami hit which could explain the lack of risk felt toward natural disasters. In contrast, Ichinosawa (2006)

suggested that the tsunami had a direct role in the stigmatization of Phuket, which implies that a natural disaster is now a significant risk factor in tourist's perception. Widely publicised natural disasters risk can change tourist's perception regardless of travel experience.

Therefore, the present exploratory study compares the effect of natural disaster risk with the other seven risk factors on potential South Korean tourists' (PSKTs) perception of Australia and international destinations. Also, by measuring the general/specific level of risk perception towards natural disasters, it is anticipated that this study will fill an important gap of potential interest to the field of tourism and associated travel risk.

2.8 Crime Risk

In accordance with the aims of this study, crime risk, the sixth category of risk factors, is the first of three contextual risk factors (as discussed in Section 2.2.4). Unlike the first five factors, these three factors are considered as controllable and specifically related to tourism destinations. Tourism-related crime is a serious problem for tourists (Ryan 1992), and many tourist destinations harbor criminals that directly prey on them (Barker, Page & Meyer 2002). Thus, perceived risk of crime at a destination qualifies as directly relating to the factors that affect tourism to specific destinations. This section examines the nature of crime and its effect on tourism.

2.8.1 Nature of Crime

Ryan (1993) identifies crime risk in the relationship between tourism and crime as occurring in five levels of interaction. These include: tourists as incidental victims; tourist locations as venues for crime; tourists as potential victims; tourists generating criminal activity; and tourists and tourist resources as specific targets of criminal action. Pizam and Haralambopoulos (1996) pointed out that dependence on tourists to improve the economy, can have the adverse effect of interfering with the daily lives of local people, particularly in tourist destinations where there is a large economic and social divide between the rich and poor. For example, New Orleans is a top urban tourist destination, however, the poverty rate remains the third highest of any major American city, resulting in murder rates eight times higher than the national average, and five times that of New York City (Dimanche & Lepetic 1999).

2.8.2 Effects of Crime on Tourism

Pizam (1999, p. 10) notes, "criminal and violent acts occurring at tourism destinations can have a range of effects on tourism demand, ranging from having no effect, to cessation of all tourist visitations". For instance, Brunt, Mawby and Hambly (1999), in a study of British holidaymakers and their decisions to select particular destinations, show that 53.2 per cent were influenced by the safety of a destination, and therefore, fear of crime was a significant issue. This fear in part can be exacerbated by negative media reporting, leading to major reductions in tourism in New Orleans (Dimanche & Lepetic 1999). In the case of Brazil, Tarlow (2006) reported that approximately 2553 tourists were victims of petty crime in Rio de Janeiro in 2004 alone. This resulted in a long-term significant loss of international tourists to Brazil. Prideaux (1996) explains that high crime rates were more frequent in locations offering hedonistic lifestyles and a large number of nightclubs. These led to higher levels of alcohol-related offences such as fighting, rape and rowdy behaviour.

The case study by Michalko (2002) shows that criminal activity in tourism destinations in Hungary is very high. This is especially true for Budapest, the capital and the region surrounding Lake Blaton during the summer season, when levels of tourists are at their highest. The survey entitled "Vulnerability of Foreigners to Crime in Hungary" which was conducted in 2000 by Michalko (2002, p. 8) gave the following statistics: The motor vehicle related theft and burglary (50.1 per cent), other forms of theft (23.1 per cent), pick pocketing (13.7 per cent), and domicile burglary (9.4 per cent). Of the total criminal offences, 33 per cent involved the loss of money, securities and cheques, and in 11 per cent of the cases, electronics or cameras were stolen or tourists lost their cars and wallets.

In the case of crime rates against tourists in New Zealand, the large sporting event held in the country, the America's Cup Yacht Race from October 1999 and March 2000 in Auckland could serve as an example. According to the Auckland city crime statistics of October1999-February 2000, crime levels in Auckland city increased by 3.3 per cent during the race and during this period international arrivals rose by 9.5 per cent. Crime occurred due to the hedonistic impacts of the special event and was reflected by a high incidence of bad behaviour, assault and willful damage offences, given the combination of day and night celebrations, large crowds and the consumption of alcohol. Furthermore, the fifty cases of theft from vehicles recorded, reflected the large crowds and the increased opportunities for crime (Barker, Page and Meyer, 2002, p. 6). Cohn and Felson (1979) argue that most criminal acts require the

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convergence in time and space of a suitable target or victim, a motivated offender and the absence of a guardian capable of preventing the interaction between offender and victim.

The review of literature related to the 'crime' risk factor has identified that criminal activity increases the perception of fear towards a destination. It creates negative perceptions of tourists in their decisions to visit specific destinations. As the above studies indicated, crime is one of the most serious obstacles to the tourism industry, and protecting a reputation as a safe travel destination must be taken seriously at all levels.

Various authors have studied the impact of crime on holiday travel. However, there is a lack of literature assessing tourists' crime risk perception levels in relation to their travel destination choice. The present study fills an important gap of potential interest to the field of tourism, by expanding the issue to address the socio-demographics of potential tourists in relation to their perception of crime risk and its effect on their perception of destinations.

2.9 Cultural Barriers Risk

Cultural barriers is the seventh risk factor selected for this study. This risk factor is also selected as a contextual risk. In today's global tourism environment, cross-cultural contact has resulted in a greater potential for inter-cultural conflict, at the same time as many countries are relying on tourism as an important means of promoting cultural relations and international cooperation (Reisinger & Turner 2003). Many tourists travelling abroad perceive risks in different aspects of the situations that occur in alien environments (Reisinger & Mavondo 2005). A summary of the nature of cultural barriers and their effect on the tourist is discussed below.

2.9.1 Nature of Cultural Barriers

Although culture has always fascinated travellers from the time of the earliest recorded travel writers, there is no clear agreement on its definition. Academics and tourism entrepreneurs use the term in a number of ways, including; a novelty performed; an experience for the enjoyment or amusement of visitors from another culture; or a tag line in promotional literature to promote exotic differences in far away regions. Hofstede (1981, p. 24) defines culture as:

> ...the interactive aggregate of common characteristics that influence
> a human group's response to its environment and culture determines
> the identity of human groups in the same way that personality
> determines the identity of an individual.

Tourist experience of cultural difference has recently attracted growing interest (Pizam 1999; Robinson 1999; Ward, Bochner & Furnham 2001; Reisinger & Turner 2003). Cultural differences seem to dictate visitor behaviour and "interaction with destination residents and tourism staff" (Kang & Moscardo 2006, p. 303). An study by Wei, Crompton and Reid (1989) noted that conflict could arise from a direct or indirect relationship between the host communities and visitors, such as an ethnocentric attitude from each party. However, Hofstede (1997) suggests that despite all the negative outcomes, the advantages of tourist-host contact outweigh the disadvantages. Tourist-host contact can break the isolation of cultural groups, create awareness of each group, and provide an opportunity to learn each other's language and history (Reisinger & Turner 2003, p. 43).

2.9.2 Effects of Cultural Barriers on Tourism

Tourism can be both a cause and an outcome of cultural conflict. For instance, variations in attitudes of the host culture where hostility exists may influence the tourist industry (Boniface 1999). The impact of cultural differences on tourism can be considered from at least three angles: interactions between rural and urban cultures within the same national culture; interactions between a visitor from a developed nation to another developed nation; and interaction between visitors from developed nations and residents of developing nations. In regards to the last aspect, Pearce (1982) points out that both parties, visitors and residents, are likely to experience culture shock– a reaction to stress in an environment where the satisfaction of important psychological and physical demands is uncertain and difficult to foresee (based on Lundstedt 1963; Furnham 1984). Culture shock creates feelings of rejection by both host and visiting nationalities, resulting in confusion regarding one's role, values, feelings, and self-identity (Furnham 1984).

Aziz (1995) and Prideaux (1999) pointed out that characteristic such as use of luxury hotels, the hedonistic lifestyle of many tourists, nightclubbing, prostitution, alcohol consumption, drug use and gambling, may be seen as careless by local people, and cause great concern to the host culture. This is evident in the Smartraveller caution about behaving inappropriately in certain destinations (http://www.smartraveller.gov.au/ on May 2005).

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Many tourists have little knowledge of their hosts' social, religious and cultural taboos, and in some cases see no reason for observing social, religious and cultural conventions of which they have no experience. Tourists often create a distinct 'tourism culture' away from home as they are in a different state of mind, namely, in a 'play' mode (Jafari 1987). Hosts behave differently because they offer the tourists hospitality while retaining their personal values. Therefore, the tourist culture should be analysed in relation to the resident culture (Reisinger & Turner 2003). 'The tendency towards genuine emotional shock by tourists experiencing less developed cultures tends to occur less in developed countries where differences between tourists and hosts are minimal' (Reisinger & Turner 2003, p. 43). Conversely, a host may experience the shock of affluence in relation to a tourist whose prosperity is average in their own society, but in the context of the host society is equated to considerable wealth and power. Thus, tourists are often perceived as aggressive and insensitive (Lind & Lind 1986), and the tourist-host contact can generate exploitation, assault and victimisation, and numerous social problems (Reisinger & Turner 2003). However, where guests encounter host cultures similar to their own, for example, Australians visiting the US or New Zealand, they are much less likely to experience culture shock. This also applies within Europe; despite there being substantial differences between national cultures, the geographic proximity of hosts to guests reinforced by the European Union, results in a far lower level of culture shock.

This review of literature related to 'cultural barriers' confirms that cultural differences create culture shock. This can particularly occur in the relationships experienced between tourists and their hosts, due to lack of understanding and communication between each other. Therefore, culture can have a significant influence on tourists' anxiety in perceptions of risk related to travel safety, and directly impact on their travel decisions (Reisinger & Mavondo 2006). This generates negative consequences for tourists and increases risk perception in the unfamiliar environments of destination areas. As a result, many tourists avoid travelling to specific destinations. From this view, very few studies have identified 'cultural barriers' as a risk factor in relation to potential tourists travelling to specific destinations. Therefore, the present study identifies cultural barriers as a crucial factor in potential tourists' perception of destinations and attempts to fill the gap in the tourism literature by its inclusion.

2.10 Religious Dogma Risk

The eighth or last risk factor, religious dogma, has been selected as the third contextual risk factor. Particularly since the catastrophic event of 9/11, terrorist activities linked to extreme religious dogma have been of international concern, questioning the role of religion in 'motivating or facilitating violence' (Fox 2004). Given the precedents in history, it seems that religion and violence are intertwined in some cases, regardless of the religious denomination. Thus, the perceived risk of religious dogma at a destination is considered to be directly related to the factors that affect tourism to specific destinations, seriously affecting travel plans. This section reviews the nature of religious conflict and its affect on tourism.

2.10.1 Nature of Religious Conflicts in Tourism

When considering the nature of religious conflict in relation to tourism, it needs to be defined into two distinct types that are relevant to this study. This section outlines the definition of religious violence, exploring its various manifestations around the globe. This is followed by the discussion of various religious customs upheld in certain destinations that specifically clash with tourists' expectations or comfort.

Fox (1998) observed that conflict in the name of religion has taken place throughout world history, involving society and politics. Examples include the Crusades in the 13th Century and the Thirty Years War in 18th Century Europe, to several terrorist organizations around the world at present time that use religious traditions to rationalize their political agendas (Wellman & Tokuno 2004).

According to Jurgensmeyer (2003), the link between religion and violence has suddenly intensified in the last decade, where public violence and political terrorism are motivated and justified by various religious ideologies. Furthermore, religious violence is highly unpredictable in nature because conflict can erupt internationally or domestically. Religious conflicts in the 21st century are not fixed to specific geographical locations. As the 9/11 attack has shown, religious violence can also be aimed at civilian parties who are not involved in the conflict at all. In addition, the methods used in religious violence are highly volatile. Wellman and Tokuno (2004) pointed out that there is no definition of violence inherent at the heart of any religion. However, he concluded that religious violence may be inevitable at times because religion is often an independent cultural force in society and has the tendency to become a

threat to other cultural and political powers, often leaving many casualties both local and tourists (Selengut 2003, p. 3) .

Consequently, such political or religious conflict has a spillover effect on the host destination afflicted with religious violence. Most importantly for this study, the effects of religious violence seem to cause inbound tourist flows to diminish significantly, because "potential tourists may be unwilling to visit from fear of conflict by religious war" (Mansfield 1994). Consequently, international tourists' negative perception of the Middle East as a dangerous region has been largely shaped by the ongoing religious violence in the area (Mansfield 1994).

To a lesser extent, the enforcement of religious customs and codes of behaviour may impact on the perception of a particular destination. In various countries, religious custom may determine the acceptable social behaviours of the inhabitants. Countries where religion forms a large part of everyday life and regulation of behaviour, may create uncertainty and tension with tourists who are not familiar with the host destination's code of conduct (Henderson 2003). Such codes include Islamic religious rules regarding prayers and handling of pork and other non-halal food, and prohibition of gambling. Also wearing immodest or scanty clothing, and drinking alcohol is seen as offensive and unacceptable as well as certain forms of tourist behaviour are viewed with disdain,, including physical displays of affection in public places (Hong 1985; Henderson 2003).

2.10.2 Effects of Religious Dogma on Tourism

There is a significant relationship between religion and tourism, as shown by massive tourist movements during pilgrimages to famous sites such as Mecca. Even without an explicitly devout reason for travelling to 'holy' destinations, many famous landmarks have strong ties to religion such as churches, mosques and important festivals. Given the links between the history of tourism and religion, there is a surprisingly very limited body of research available addressing this relationship (Poria, Butler & Airey 2003, p. 341). Within this body of research, there is a clear distinction made between two types of religions conflict with tourism; firstly the high risk perception associated with religious violence, and secondly, the cultural clash between the host destination's expectations with the tourists' own.

A number of studies discuss 'religious violence' as a perceived risk factor in tourism. Poira and Airey (2003) point out that both the events of 9/11 and certain terrorist activities occurring

after this, indicate religious dogma as a cause of violence. Religious terrorist attacks and their effect on tourism could potentially lead to harm against tourists as well. For example, in 1993 a group of religious activists targeted tourists in Egypt (Aziz 1995). Consequently, the number of international tourists visiting Egypt dropped significantly, reflecting a highly negative perception of risks to safety. Religious terrorism that is strongly associated with heavy casualties and political unrest means its location is shown as a distinctively unsafe destination. Sonmez (2001), in a broad examination of Islam and tourism, discussed the negative implications of violence in the name of religion and how this harms the inbound tourism of the afflicted destinations. Religious violence has tainted "the image of these regions so much tourist arrivals and earnings have fluctuated significantly in some cases, virtually stopped in others, and conspicuously low in some countries." (Sonmez 2001, p. 129). "A detailed media coverage of the ongoing religious conflicts may contribute to the shaping of the viewers' perceptions, at times distorting their perception of risk with graphic pictures and film." (Pizam 1996, p. 145)

Religion is linked to tourism in terms of interaction between the host and visitor, and extreme mismatches in tourist and host religious codes may make tourists reluctant to travel (Poira & Airey 2003). Conflict may arise from tourists who are not familiar with the religious customs of the locals and inadvertently risk giving offence. Thus, there is "scope for misunderstandings between believers and non-believers in every religion, with the possibility of tensions when the lives of residents and tourists of different faiths intersect at destinations visited" (Henderson 2003, p. 447). For example, the most visible connection between tourism and religion is the existence of numerous sacred sites that are of interest to tourists. The reason for their interest is increasingly found in the cultural content of the historical value of sacred sites, rather than its original religious purpose (Vukonic 1996). As such, the attitudes of tourists and their hosts may be colored by differences in religious conceptions and, as a result, cultures in which religion plays a fundamentally different role may clash at tourism destinations (Henderson 2003).

The majority of previous studies discussing pilgrimage and religion mention the dissimilarity of faiths experienced by tourists and their hosts, and the resulting misunderstandings. Henderson (2003) notes that some host countries with strong observations of the Islamic faith have declared certain forms of tourist behavior as taboo, such as displays of affection in public places, drinking alcohol, wearing scanty clothing, and eating religiously prohibited food such as pork, as offensive and unacceptable. In extreme instances where the host destination forces

the tourists to observe the acceptable behaviour, such demand may make tourists reluctant to travel to places where the local beliefs are strong and seen as extreme (Aziz 1995, p. 92; Henderson 2003).

However, studies in tourism and Islam by Sonmez (2001) argue that Islamic destinations also promote inbound tourism. This is exemplified by massive tourism developments in Dubai where the United Arab Emirates (UAE) has organized events such as the Dubai Shopping Festival (DSF) to give a boost to tourism activities in the country in recent years (Anwar & Sohail 2004). Even if the majority of destinations may not actively promote tourism, the increasingly laissez faire approach taken by many Muslim countries such as Malaysia seem to indicate tolerance of tourist activities at least (Sonmez 2001). As such, it can no longer be argued that religious law and custom remain hostile to the influx of tourists from non-Islamic backgrounds. Interestingly, Sonmez also suggests that it is the dominant presence of religious customs that may deter potential tourists from visiting Islamic countries, because 'Muslims are perceived as ultra conservative and Anti-western' (2001, p. 129). Others also suggest that negotiating religious restrictions in Muslim countries "pose a dilemma for non-Muslim tourists accustomed to activities such as drinking beer or wearing a swimsuit" influencing their decision to choose a more familiar and less restrictive destination (Hashim & Murphy 2007, p. 5).

Another example of religious customs dictating social and public behaviours is found in the Mea Shearim's ultra-Orthodox Jewish fundamentalism in Jerusalem. For example, ubiquitous posters convey a variety of behavioral messages, for example warning women 'Daughters of Zion' to dress modestly at all times, with long sleeves and closed necklines. "Members of this minority of Jews ... have thrown stones at unknowing wanderers, for wearing immodest dress and other offenses, such as driving on the Sabbath, in Mea Shearim" (Olmstead 2002, p. 100). The US State Department issued official warnings for tourists who must respect the 'ultra-orthodox' Jewish communities in the Old City, citing various restrictions on travellers' movements such as road blockages on Jewish holidays and restricted visits to holy sites such as the Mount of Olives. The web site also warns potential tourists of "harassment and assaults on secular visitors either for driving in cars or for being 'immodestly dressed". It is possible that such limitation of movement and behavior leads tourists to confine their visits to destinations that are tolerant rather than venturing into regions which are steeped in religious values and customs, although there is much room for research in this area. As seen above,

there is a significant difference in the quantity of research that address religious conflicts in the countries that are predominantly Muslim, in comparison to the amount of current research about conflicts in countries.

The above review of 'religious conflicts' shows that evidence of extreme religious activity increases tourists' perception of risk. It creates negative expectations that directly affect tourists and hosts at the destination. However, there is a lack of literature particular to religious dogma as a risk factor related to tourists' perceptions of risk in their decisions to travel. Few studies examine religious dogma as a risk factor related to choice of destination, both internationally and to Australia. There also appear to be no studies that have investigated or measured that religious dogma is as a perceived risk factor in relation, particularly, to potential tourists' future travel behaviour.

2.11 Perceived Risk Factors and Destination Choice

The present study investigates the crucial relationship between explicit catastrophic events and the contextual risk factors discussed above, in relation to tourists' perceptions of risk affecting their travel decisions. Having reviewed the literature related to the eight risk factors of this study, this section provides an overview of tourist destination choice behavior in international travel, in relation to their perception of these risk factors.

2.11.1 Destination Choices in Relation to Perceived Risk

A number of studies have discussed the influence that various factors have on tourists' destination choices (Klenosky, Gengler & Mulvey 1993; Hudson 1999; Crotts 1999; Han 2004). Moutinho (2001) points out that the characteristics of tourists' travel decisions are influenced by their social and cultural backgrounds. Further, being faced with a purchasing situation, many tourists also face a certain degree of risk in their decision, because they are investing in a product that is not immediately tangible. Moutinho (2001) interprets that tourists have perceived uncertainty prior to making decisions on a travel destination. Further, a number of psychological variables such as attitudes, images, motivations, beliefs, and intentions (Sirakaya & Woodside 2005) affect their choices of destination. Specifically, the product of tourism is exposed to particularly negative factors affecting levels of perceived risk, including terror, crime, political unrest, disease, and natural disaster (Fuchs & Reichel 2004). In these ways, risk perception directly influences international vacation destination choice (Sonmez &

Graefe 1998). In fact, "potential tourists frequently have limited knowledge about a destination that they have not previously visited" (Um & Crompton 1999, p. 81).

In fulfillment of the aims of this study, the above review has been primarily concerned with risk perception in tourists' destination choices in general. Some studies have investigated only one or two risk factors, whereas others have included a variety. However, none has investigated a combination of risk factors that are explicitly related to catastrophic events and specific contextual risk (see Sections 2.2.3 and 2.2.4) relating to tourist's perceptions of risk affecting their international travel destination choices. Even fewer studies have focused on this issue in relation to travel to Australia. Therefore, this study will address a novel approach by combining eight risk factors and comparing travel destination perceptions on international travel in general and travel to Australia, in particular.

2.12 Chapter Summary

In this chapter, certain catastrophic events that have continuously affected world tourism have been explored, especially events that have directly constrained consumers' behaviour. In investigating the risk factors affecting tourist travel to preferred international destinations, the researcher has identified eight factors related to the most influential and negative factors impacting international tourist arrival patterns at a variety of destinations. These factors are terrorism, political instability, health scares, financial crises, natural disasters, crime, cultural barriers and religious dogma. These risks have been identified from a review of literature related to global economics related to tourism, the concept of perception of risk, and risk factors in tourism. The existing literature on risk management, perception of risk and travel decision-making were also discussed in relation to the present study.

This study attempts to measure potential South Korean tourists' (PSKTs) perception of risk which is dependent on three variables: 1) whether they have overseas travel experience or have travelled but not to Australia; 2) whether their perception of risk differs depending on general or specific risks; 3) whether their perception of risk is influenced by socioeconomic and demographic variables. These variables will be tested against PSKTs' perception of Australian and international destinations.

CHAPTER 3

PERCEPTIONS OF RISK FACTORS ASSOCIATED WITH TRAVEL DESTINATIONS: CONCEPTUAL FRAMEWORK

3.1 Introduction

Chapter 2 reviewed a number of studies about risk factors and tourism. These studies have presented various models to conceptualize risk factors. The present chapter proposes a conceptual model suitable for this study, a model that will explore potential South Korean tourists' perceptions of international and Australian travel destinations. The model is based upon three categories of tourists: 1) all PSKTs: overall those with mixed travel experiences; 2) two types of tourists: namely, those who have never travelled overseas and those who have travelled overseas but not to Australia; 3) tourists categorised by socio-economic and demographic factors. The perception of a travel destination will be measured by eight risk factors which have been proposed in chapters 1 and 2.

Weaver, Weber and McCleary (2007, p. 333) stated that 'Tourist destinations are extremely complex products, and there are a variety of characteristics of a trip and of tourists themselves that can affect evaluation'. A number of studies have emphasised the importance of influence of travel experience when tourists consider travel destinations. Gitelson and Crompton (1984) stressed that tourists' prior travel experiences could reduce the possible risk of being dissatisfied or disappointed. Their studies correspond with Somnez and Graefe (1998), who found that previous travel experience influences future travel behavior. Tourists' travel experience has a positive and significant relationship with their 'cognitive image' of new and untried destinations, in other words the repeat tourist would be more 'tolerant' towards new experiences and 'realities' (Beerli & Martin 2004 p. 635). A recent study by Qi, Gibson and Zhang (2009) shows that past travel experience and socio-demographic factors are equally important in risk evaluation of the tourism destination. For example, in their study regarding gender, they reported that 'women perceived significantly higher crime risk than males, whereas men expressed more concern about health and cultural risks' (Qi, Gibson & Zhang 2009, p. 61). With regard to the age of travellers affecting their perception of destinations, Beerli and Martin (2004) found that older tourists had a more positive cognitive image of the natural/social environment of a destination, in comparison to a younger group.

In summary, previous studies have shown that overseas travel experience and socio-demographic variables seem to play a substantial role in risk perception of a destination, however the studies have been fragmented and none have studied these factors under a comprehensive framework. The present study has conceptualised the impact of travel experiences and socioeconomic and demographic factors as important variables in individual risk assessment (see also Chapter 6, Section 6.5.), to provide a further understanding of this subject. Tourism marketers must understand how perception of risk is integrally related to travel decisions, which is a crucial part of managing tourism destinations.

To test the conceptual model, eight hypotheses were generated from the objectives of this study. The hypotheses suggest that general and specific risks have a decisive influence on tourists' perceptions of destinations. The influences of socio demographics (gender, age, travel experience, education, occupation, annual income and marital status) are also considered as playing an important role on the traveller's perceptions of risk.

Prior to the discussion of the hypotheses, the gaps in previous literature on the risk perceptions of tourists are examined, in order to develop the conceptual framework necessary for this study.

3.2 Travellers' Risk Perception Models

This section reviews how the previous studies have conceptualised perceived risk factors in relation to travelling overseas. It explores several models of perceived risk that are related to tourists' travel behaviours, and which vary in their emphasis and focus. As discussed above, explicit catastrophic events and contextual risk emerge as affecting tourists' perception negatively. Prior studies have proposed that the increasing effects of catastrophic events and contextual risks on tourism have heightened tourists' awareness of them (see sections 2.2.3. and 2.2.4). There is a significant separation between conceptual models of risk management and the models of tourist perception involving risk and travel decision making, and until recently there does not appear to have been a model that integrates both concepts.

Both risk management and models of travel decisions involving risk, however, are oriented as sequential or hierarchical processes. In other words, these models are designed so that risks are problems that need to be solved (Howard & Sheth 1969). Following in this tradition,

conceptual models from Faulkner (2001), Money and Crotts (2003), Ritchie (2004) and Wilks (2006) provide models that are specifically designed to manage risks or crises in the tourism context. Meanwhile, Sonmez (1994), Moutinho (2001), Santana (2003) and Reisinger and Mavondo (2005) based their models on potential and/or existing tourists' perception of risk, and how their travel decision making would be affected by their interpretation or recognition of risks.

3.2.1 Risk Perception and Tourist's Destination Awareness

A number of studies have focused on the management of crises and risks in tourism, proposing several models which can be found in Faulkner (2001), Ritchie (2004), Money and Crotts (2003) and Wilks (2006) . Money and Crotts (2003) provide a conceptual model of the effects of uncertainty avoidance when tourists themselves made purchases for international travel vacations. They propose that tourists' uncertainties about a potential destination can be eliminated via their trip planning and deciding characteristics. This framework emphasises a sequential relationship between uncertainty and the desire to avoid uncertainties.

In contrast, the model by Tourism Queensland as explained by Wilks (2006) explores the impact of direct and indirect 'shocks' that affect tourism in the short or long term (p. 329). This model is especially relevant to the present study for its specification of particular catastrophic events such as natural disasters, personal health and safety, terrorist/military activities, economic downturns and exotic animal diseases. The model emphasises the importance of preventing crises pre-event, and the process of response and recovery in post-crisis. Suggestions are made as to the methods of prevention and/or response to crises, which is similar to Faulkner's (2001) model of Disaster Management Strategies. Money and Crotts' (2003) model is a more internal, personalised method of risk management, applicable to individual tourists, while Faulkner's (2001) and Wilks' (2006) models are targeted towards a centralised plan of crisis and risk management for an authoritative body such as the government.

The conceptual model constructed by Sonmez (1994) integrates specific catastrophic events such as terrorism and political instability with tourists' decision-making behaviour. Catastrophic events have been established as various socioeconomic causes of crises in tourism, including natural disasters, conflicts and health as shown by Santana's model (2003). Sonmez (1994) constructed a model which consists of 11 sequential stages of travellers'

perception of risk in the decision-making process. These stages would be continuously affected by personal and external factors such as the media. The 11 stages begin with the travellers' various motivations to travel, which then leads to the travellers' awareness of terrorism or political instability. This perception forms the criteria in which the proposed travel destination is classified as safe or risky. This relationship between perception and decision making is closely influenced by the traveller's personal 'socio-demographic and psychographic factors', as well as external factors such as media coverage, travel advisories and other face-to-face social interaction. Although perception of risk forms the central part of decision making by tourists, Sonmez's model is designed so that international travel decision making would reject risky destinations altogether, only selecting safe alternatives.

The model of Reisinger and Mavondo (2005) followed Sonmez's (1994) model with a similar, linear relationship between variables such as travel risk, travel anxiety and intentions to travel. Variables such as travel anxiety or travel safety depended on the traveller's culture, personality, lifestyle and motivation to travel. These factors are tested through three risk scenarios (terrorism, health scares, financial crisis and socio-cultural) to determine the traveller's perception of each risk, and the effect this has on their intention to travel to a destination which may harbour these risks. Thus Reisinger and Mavondo's model is designed to explore how different personal factors and cultural backgrounds influence travellers' intention to travel, similar to Sonmez (1994). Despite the similarities, Reisinger and Mavondo's model does not include the level of each traveller's perception of risk, whether they perceive these risks as general or specific, and whether their perception depends upon previous travel experience. In a revised version of Sonmez's (1994) study, Sonmez and Graefe (1998) proposed a concept based on testing the model. They propose that a tourist's international travel experience, education and income level determine international travel attitude and risk perception level.

Moutinho's model on the relationship of tourist risk variables (2001) depicts that internal factors other than demographic ones contribute towards tourists forming perceptions of risk. Specifically, Moutinho (2001) addresses perceptions of risks as five distinctive types of risk: functional, physical, financial, social and psychological, as suggested by Roselius (1971). Moutinho's rationale for the perception of risk being a potential cost or loss to travellers is similar to Sonmez's (1994) theory. However, Moutinho (2001) differs from Sonmez (1994) by introducing psychological variables, not demographics, which lead to the development of

risk perceptions within a traveller. These psychological variables are: learning process and past behaviour, tourist intra-personal characteristics and level of risk awareness.

In short, the above discussion highlights the fragmentary nature of tourists' decision-making models, especially in risky environments. Some of these studies do not seem to propose a uniform conceptual model involving the risk perceptions of tourist behaviour. Researchers that studied the involvement of risk in travel decision making have based their models on different types of variables. Socio-economic, demographic, or psychological factors could decide how risk can be interpreted by tourists in their decision-making process.

This section explored the different conceptual models available to aid a researcher in understanding the travel decision-making process. Based on a review of the existing models, a new conceptual model is considered for this study. This model, presented in the next chapter investigates the relationship between specific catastrophic events, the potential traveller and their perceptions of risk, focusing on variables of travel experience.

3.3 Conceptual Framework for Present Study

With the gaps mentioned in Section 3.2 above, a new approach was required to provide an updated, coherent and relevant model that is applicable to Australian and international tourism. In addition, the model was designed to incorporate specific characteristics of the present study.

The research design was chosen on the basis of available information, objectives, available data and the intended purpose of the results of the study. The discussion incorporates epistemological and ontological dimensions of the problem and the study.

The proposition being tested in the thesis is that perceptions impact decisions on travel destinations. Perceptions are views formed by decision makers based on available information, which may or may not be accurate and a reflection of reality. The ontological position of the thesis is that perceptions exist in the mind of decision makers which cannot be observed. The only way to identify these perceptions and measure them is through a process of elicitation. Given this the epistemological position taken by the thesis is one of constructivism which accepts views and opinions as valid knowledge. This is consistent with

the view that decision makers are influenced by facts and perceptions in arriving at particular decisions and solutions to problems.

An ideal research design would be a causal one, but this is virtually impossible due to lack of longitudinal data. Given the nature of data collected and the proposition being tested, this study adopts a combination of exploratory and descriptive designs. The exploratory element of the study looks into identifying the significant factors that influence the travel decisions of potential South Korean tourists, whereas the descriptive element establishes the relationship between these perceptions and socioeconomic factors.

The present conceptual framework has been articulated to facilitate the investigation of the behaviour of potential tourists in relation to risk factors associated with potential destinations. The conceptual model (see Figure 3.1, p. 61) proposes a structural model for perceptions of risk in two types of potential travellers to Australia and overall international destinations.

The first set of the framework emphasizes two types of (PSKTs), specified as Type A- those that have never travelled internationally; and Type B- those who have traveled internationally, but never to Australia. The assumption made in the framework is that tourists' previous travel experience influences their perception of risk differently to those who have never travelled internationally.

Once the PSKTs' type is established, their perception of travelling to Australia and international destination can be determined in the next set of the conceptual model. While the main feature of the framework is the presence of two types of PSKT, socio-demographic factors are likely to influence their perception of risk, such as their gender, age, education, occupation, income and marital status. These factors may play a crucial role in influencing their perception of risk factors in travelling to Australia and overseas.
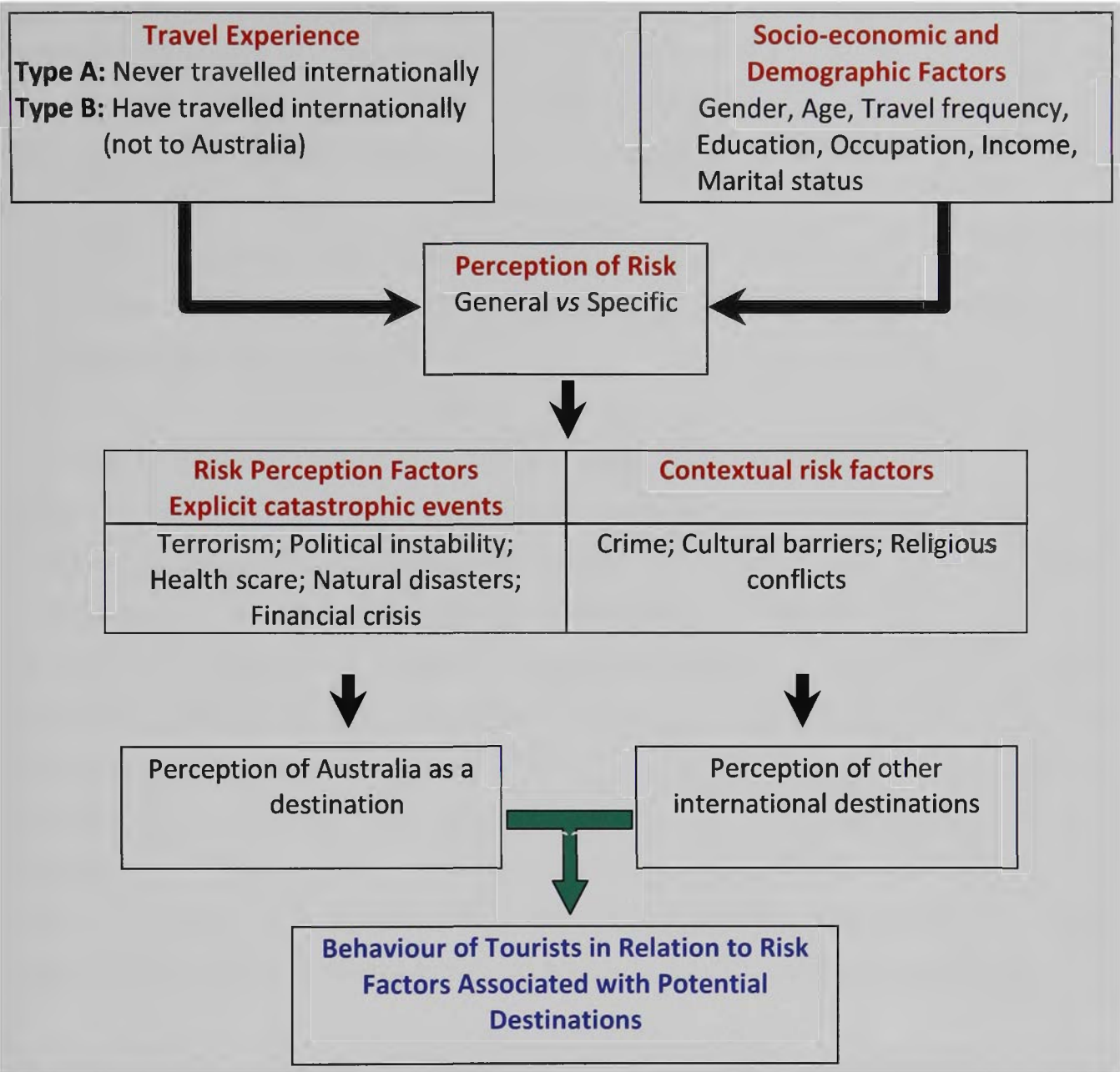
Figure 3.1: Proposed Conceptual Framework of PSKTs' Perception of Risk Factors Associated with Australia and International Destinations

To refine the perception of risk factors even further, a set of variables designed to measure the perception of risk levels has been introduced in this study. In other words, this set of variables examines whether PSKTs perceive general risks differently to specific risk scenarios presented to them. Specific risk scenarios had been previously adopted by Sonmez (1994), though she did not address the perception of general risks and specific risks in a comparative context. It is hypothesized that there are differences between Type A and Type B tourists that affect their perception of general and specific risk factors. This difference will also be tested in the context of travelling to Australia, in comparison to travelling internationally. As such, the eight risk factors each form a hypothesis that influences the perception of risk levels in both a general and specific manner.

The PSKTs' perception of risks associated with Australia and overall international destinations are tested in the third set of the framework, where eight risk factors are introduced. Specifically, it identifies the eight overall risk factors contemplated by potential travellers, based on a review of the existing literature and the theoretical underpinnings of the past studies (see Chapter 2). This set of concepts is included in the framework in order to compare which perceptions of risk factors have the most impact on their travel choice. Also in consideration of the models put forward by Sonmez (1994), Faulkner (2001), Reisinger and Mavondo (2006) and Wilks (2006) , who each considered different groups of risk factors, this framework was designed to encompass both explicit catastrophic events and contextual risk factors (see Section 3.2). In light of these findings, the present study thus attempts to examine the behaviour of PSKTs in relation to risk factors associated with potential destinations.

The last set of the framework proposes that the perception of destinations is important to tourists' travel, tied most strongly to the risk factors. A previous study of traveller's destination awareness and choice by Woodside and Lysonski (1989) reports that tourists link specific 'feelings' with a specific destination. Their findings suggest that perceptions play a key role in determining either positive or negative images of the destination. Whether there is a difference in perception between Australia and international destinations is tested in this stage. It is assumed that the PSKTs' perception of Australia is different to their perception of international destinations when tested with the same categories of risks.

This new conceptual model is developed to fill a gap in the literature on the perception of risk levels and the perception of Australia and international destinations, using eight risk factors as

the criteria. Unlike previous models, the present model does not aim to demonstrate tourist decision-making or crisis management; the focus is only on the perception of PSKTs which is likely to shape their travel behaviour. This will be explained in detail via the research hypotheses as follows.

3.4 Research Hypotheses

In order to investigate the perceptions of PSKTs towards each of the eight risk factors regarding travelling to Australia and international destinations overall, ten hypotheses have been formulated and are discussed under the relevant objectives of the study. In developing these hypotheses, there are three aspects that need to be considered: the types of potential tourists and their previous travel experience; perceptions of the eight risk factors in relation to Australia and international destinations; and the level of perception towards each risk (awareness of risk on a general or specific level).

To test the conceptual framework as demonstrated by the model in Figure 3.1 (p. 58), this study has developed a set of hypotheses based on the present research aims (see Chapter 1, Section 1.8, p. 14), which is to measure the risk perception of the PSKTs when considering travelling to Australia and international destinations overall. These hypotheses address three objectives of this study (Objectives 1-3); Objective 4 will be addressed specifically in Chapter 7 along with the recommendations.

3.4.1 Objective 1 and Related Hypotheses

Objective 1: To determine perceptions of PSKTs travelling to Australia and internationally in relation to the specified risk factors identified in the literature review and presented in the conceptual framework.

The PSKTs' risk perceptions of Australia and international destinations overall need to be taken into consideration for comparison between the two destinations. Past studies have indicated that when tourists perceive risk with explicit catastrophic events they easily avoid certain destinations and choose to travel to others (Sonmez & Graefe 1998; Lepp & Gibson 2003; Dolnicar 2007). The context of this study is concerned with determining which risk factor most influences potential tourists' perceptions in relation to explicit catastrophic events and contextual risks when travelling to Australia and internationally. In practice, it is the tourists' reaction to risk factors that determine the perception of a destination. If one or

several risk factors are associated with Australia, it is highly likely that tourists may seek other alternatives.

Hence, the first objective of this study is to determine whether the PSKTs' perceptions identify Australia as a safe or risky destination in comparison to international destinations overall.

As discussed in Chapter 1 (Section 1.5), there are no comparative studies to date that examine the risk perception of international destinations compared to Australia. Therefore, it is essential to the analysis of this study to determine whether the PSKTs perceive Australia as a risky or safe destination when compared to other international destinations.

To determine the perception of risk in detail, two sub-hypotheses were formulated. As stated above, the division of risk factors into 'general' and 'specific' levels is necessary to test how the PSKTs respond to broad concepts of risks in comparison to specific risk scenarios.

Hypothesis 1A and Hypothesis 1B test the level of risk perception for the PSKTs.

> *H1A: On a general level, PSKTs perceive greater risk when considering travelling internationally, than when they are considering travelling to Australia.*

> *H1B: PSKTs perceive greater risk when considering travelling internationally, than when they are considering travelling to Australia, with respect to the specific risk factors. (This will be tested using several hypotheses for each of the eight specific risk factors.)*

3.4.2 Objective 2 and Related Hypotheses

Type A PSKT and Type B PSKT were studied to examine how travel experience influenced their perception of risk while travelling overseas. It is suggested that different travel experiences lead to different views about overseas destinations and how risky they are. PSKTs that have had travel experience are divided further to study only those who have not travelled to Australia as yet. This is necessary to test whether travel experience itself leads to different perceptions of risk when considering a potential destination.

> *Objective 2: To determine the perceptions of two groups of PSKTs with differing travel experience (Type A, who have never travelled internationally, and Type B,*

who have travelled internationally but not to Australia) about travel to Australia and international destinations overall, in relation to the risk factors identified in the present study.

Hypothesis 2A tests the risk perception of PSKTs who have no overseas travel experience (Type A), comparing Australia and international destinations on a general level. This comparison is taken further in Hypothesis 2B, which tests the specific levels of risk perception. Hypothesis 3A tests whether travel experience (Type B) influences the perceptions of risk factors when considering travel to Australia and internationally on a general level. Hypothesis 3B will also be tested further in evaluating the level of risk perception specifically.

H2A: On a general level, Type A PSKTs perceive greater risk when considering travelling internationally, than when they are considering travelling to Australia.

H2B: Type A PSKTs perceive greater risk when considering travelling internationally, than when they are considering travelling to Australia, with respect to the specific risk factors. (This will be tested using several hypotheses for each of the eight specific risk factors.)

H3A: On a general level, Type B PSKTs perceive more risk when considering travelling internationally, than when they are considering travelling to Australia.
H3B: Type B PSKTs perceive more risk when considering travelling internationally, than when they are considering travelling to Australia, with respect to the specific risk factors. (This will be tested using several hypotheses for each of the eight specific risk factors.)

3.4.3 Objective 3 and Related Hypothesis

Finally, perceptions of risk factors when travelling to Australia compared to travel internationally are considered according to the demographics of PSKTs. It is assumed that the risk factors impact on the level of perceived risk about a particular destination and provide a useful measurement for the influence of the perceived risk on the decision to visit the destination.

Objective 3: To ascertain how socio-economic and demographic factors influence potential South Korean tourists' views of risk in travel to Australia in comparison with international tourist destinations, in relation to perceived risks.

H4: On a general level, the socio-demographic profiles of PSKTs' have an influence on perceiving greater risk of travelling internationally, than when they are considering travelling to Australia. This objective will be achieved by testing a series

of hypotheses on various socio-economic and demographic factors. The following factors are included with the study: gender, age, education, frequency of travel, occupation, income and marital status.

3.5 Chapter Summary

In this chapter, the present study's conceptual framework (Figure 3.1) is developed and described, followed by an outline of the hypotheses corresponding to each objective. The framework can be used to assess how risk perceptions change when considering travelling to certain destinations. Based on the framework, seven hypotheses were designed regarding PSKTs perception of risk on general and specific levels. The chapter provides a framework of three categories of tourists, in order to test each group on the eight risk factors with respect to travel to Australia and international destinations. The research questions were formulated from the conceptual foundations.

In the next chapter, the research methodology using qualitative research is described, followed by the presentation of results.

CHAPTER 4
QUALITATIVE RESEARCH

4.1 Introduction

Based on the research framework, this chapter reviews the qualitative methodologies considered most appropriate to test the seven hypotheses outlined in Chapter 3. It will provide the foundation for the theoretical perspectives and methodological approaches chosen as most appropriate for use in exploring the eight key variables occurring in perceptions of risk factors in international travel (see Figure 3.1, p. 60) These approaches aim to establish variations among risk factors, as well as their magnitude (Kumar 1996). Methodologies used to test the hypotheses include exploratory interviews, sampling of potential South Korean tourists (PSKTs), and qualitative methods of data analysis. In this approach, qualitative information is used to help develop the quantitative instrument of the survey questionnaire presented in Chapter 5. Therefore, both qualitative and quantitative approaches are used in this study.

In preparation for the quantitative survey (presented in Chapter 5), the methodologies used to verify this model are qualitative. The primary objective for inclusion of a qualitative element in the present exploratory study is to explore the degree of the perceived eight risk factors resulting from PSKTs' travel intentions being influenced (negatively or positively), and to ascertain whether the model proposed for this goal (see Chapter 3, Figure 3.1, p. 58) is appropriate. As previous studies have only provided fragmented information related to risk perception in tourism (Chapter 2), this model aims to analyze the perceptions of PSKTs towards each of five explicit catastrophic events and three contextual risk factors in a combined way, to measure their influence on the level of perceived risk in visiting destinations. Qualitative research is thus used to identify the eight risk factors contemplated by potential travellers considering travelling to Australia. PSKTs' perception of travelling to Australia and their perceptions of travelling internationally are compared in relation to the perceived risks of each destination. This particular comparative model has not been considered in the experimental models of previous studies, as outlined in Chapter 3.

The purpose of using qualitative surveys for PSKTs is to provide in-depth knowledge of tourists' perceptions of risk factors. Detailed descriptions of risk contexts and the researcher's

direct involvement with the population sample, both attempt to achieve research of risk perception, extracting information that may elude a strictly empirical study. For instance, a Likert scale commonly used in quantitative surveys may not examine why a tourist may strongly agree with a perspective on a particular risk issue in depth. As such, the strength of a qualitative study lies in its ability to analyse the cognitive structure of people's beliefs, feelings, concepts, meaning, knowledge and behavioural patterns. Thus, in order to understand the very context of the study being undertaken, a researcher can get in-depth detail and meaning of participants' ideas (Miles & Huberman 1994; Punch 2005; Creswell 2007).

Another key role of this qualitative inquiry is to ascertain precise variables of PSKTs' risk perception. Previous studies have focused on aspects of destination awareness and destination choices in relation to destination economic impacts and decision-making processes. It seems unlikely that these limited parameters of risk factors form an in-depth basis for analyzing tourists' perceptions of risk; they are too few to enable a comparative examination of explicit and contextual risk factors in relation to potential tourists. In this exploratory study, the detailed results gained from the qualitative study will be utilised as the basis for the main quantitative data collection, determining as accurate a reflection of the PSKTs' risk perception of the tourist destination as possible.

4.2 Methodology

This section outlines the qualitative methodology used in the present study. Firstly, the theoretical perspective of qualitative research is discussed. Secondly, the qualitative approach to the research is justified, and thirdly, how participants were recruited is outlined. Next data collection techniques used for the qualitative enquiry are summarised and, lastly, the data analysis technique is described and the qualitative method presented.

4.2.1 Qualitative Research

Research that is 'qualitative' in nature has diverse methodologies that are based on interpretive philosophies. This means that qualitative research often has a different meaning for different people, because individuals have diverse ideas of reality and definitions in their minds. The diverse interpretations of the term qualitative might pose a problem if every research involving qualitative study embodied different meanings.

As Cooper and Schindler (2006) discussed however, qualitative research obtains profound descriptions from participants, giving a researcher understanding of the phenomena, i.e. why things happen as they do. A qualitative method for this exploratory study is most appropriate because it is designed specifically to develop an extensive knowledge of PSKTs, such as to identify which factor could affect their desire to travel overseas, and to form a source of research questions and finally a questionnaire that permits the researcher to study the eight risk factors in depth and detail (Punch 2005).

As such, the purpose of the qualitative research used in this study is to inform the researcher about the pre-conceived notions of risk held by potential travellers, to understand their definitions of risk, and to pinpoint the response patterns that emerge from the personal interviews. This qualitative approach is essential in establishing the quantitative questionnaire for assessing risk factors in this study, to determine what factors most concern and influence potential Korean travellers when they consider travelling to Australia and overseas as outlined in Chapter 3. Thus, the qualitative research is the important preliminary step towards adding further knowledge of the catastrophic events related to South Korean tourists' perception of travelling overseas and particularly to Australia, which has received little attention to date.

4.2.2 The Recruitment of Participants

The recruitment of a small sample was necessary in order to collect a full range of information related to PSKTs' perception of risk factors. As such, the target participants were not only potential tourists, but tourists that had already arrived in Australia in either group package tours or travelling individually, and tourists who have had travel experience but not visited Australia. The requirements were: first, to find participants who reside in South Korea and have either: 1) never travelled overseas but have planned to travel in the very near future (1-2 years), or 2) have previous international travel experience; secondly, to find participants who are travelling in packaged tours to Australia through travel agencies; thirdly, to find participants who are travelling independently to Australia on individual initiatives; and fourthly, to find participants who were on an overseas trip at the time of the interview but had not visited Australia as yet.

The researcher asked travel agents in South Korea whether they could suggest potential participants. This request was refused by all agents contacted due to their privacy law not allowing disclosure of customer information. Subsequently, the researcher's private

connections were used to locate potential participants who were willing to take part in an interview. The sampling of a variety of categories can produce high quality case descriptions that are useful for documenting exclusivity, and are able to classify the significant pattern of common attribution across the participants (Patton 1990), especially potential travellers who could not have been found by depending on travel agency customer files.

Firstly, it was decided to conduct interviews in South Korea with those who had never travelled overseas and those who had recently travelled overseas. At this stage of the investigation, the researcher provisionally assumed that the potential interviewees who had travelled overseas previously had done so in the last three to five years. The decision to make contact with those who had considered travelling overseas in the near future as well as the above participant types was due to precaution against possible recall bias from those who had already travelled overseas (Gartner & Hunt 1988). As a result, three Korean participants were contacted in person through the researcher's personal contacts in South Korea.

For those travelling in Australia through a holiday package from South Korea, it was considered at first that the most appropriate places for gathering qualitative data from these tourists were hotel lounges in Melbourne. Similarly, at a backpacker's hostel in Melbourne, five individual South Korean travellers were contacted in person. However, it soon became evident that it would be difficult to contact prospective participants and conduct lengthy qualitative data collection, given their limited time spent in lobby lounges. In Australia a tour guide asked a group of Korean tourists to have interviews which were conducted with nine participants at a Melbourne hotel.

Finally, the researcher recruited three Korean tourists who were travelling to Japan to assess the perceptions of travellers who already possess overseas travel experience. All three participants were on a group tour to Japan. This group of participants was interviewed as a contrast to the tourist groups who were already travelling to Australia. The tourists interviewed at Narita airport in Japan had not visited Australia previously, and therefore they provided a different perspective on risk factors when questioned about travelling to Australia and international destinations.

Eight meetings were conducted with 21 individual participants and two couples who were interviewed together. The interviews were completed in Melbourne in February 2006, over two weeks in South Korea in April 2006, and at Narita Airport, Tokyo in May 2006. Interviews

were directly conducted and organised by the researcher. The participants varied from 18 to 65 years of age, with equal gender representation. Their occupations included the categories of university student, people on working holiday visa, a real-estate manager, a retiree, a housewife, business owners, teacher, and sales persons. At the time of these interviews, 3 participants had never travelled internationally (designated Group A), 3 had travelled internationally but never travelled to Australia (Group D), and 15 participants were already travelling to Australia. Nine of the participants in Australia were on package tours organised by a travel agency (Group B), and 6 participants had travelled to Australia independently (Group C). Of these 6 participants, 3 were backpacker tourists, and the other 3 were on working holidays, travelling without an itinerary. For summary of each group of participants (see Table 4.1, p. 69).

It became gradually evident to the researcher that a similar pattern of discussion was going on within the interviews, and no new issues were arising. So when the total number of participants with different travel experience backgrounds, had reached around 21, and being confident that this indicated all relevant data had been collected, the researcher discontinued contacting further participants and recruiting was terminated.

4.2.3 Qualitative Data Collection Techniques

This study chose two methods of data collection in approaching qualitative research: individual interviews and focus group interviews. In-depth interview is one of the techniques of the qualitative approach used here to examine potential South Korean tourists' perceptions, and the degree of influence of a series of risk factors on travelling to Australia and internationally. Personal interviews are helpful to researchers in finding precise information from the participants (Zikmund 2003). An example of precise information includes a PSKT's perception of travel to Australia in comparison to other international destinations, particularly in relation to the series of risk factors, as mentioned in Section 4.2.1. Similarly, focus group interviews aim to discover not only an 'exchange of ideas, feelings and experiences on a specific topic', but also allow the researcher to observe and interpret non-verbal signals and expressions of the participants (Cooper & Schindler 2006). The advantage of a 'free-flowing, flexible' interview format is that, by sharing a range of ideas between a small group of people, various perspectives, convictions and feelings will be revealed and analysed (Zikmund 2003).

Table 4.1: The Mode of Access to Each Study Group

Group	Description	Mode of access	Value to study of group responses
A N=3	Never travelled internationally	• Individual in-depth interviews subjects, located through researchers' personal contacts in South Korea.	• Participants had no overseas travel experience, therefore views expressed purely on conjecture. Risk was imagined or determined by word of mouth through friends or media.
B N=9	On package tour to Australia	• Focus group interview • A tour group arranged interviews through consultation and their tour guide. • Researcher directly interviewed group participants in Melbourne.	• Mixed ages provide a broad range of perspectives but also a distinct view compared to that of Group C. Group B would be viewed as risk averse compared to Group C. • As a package tourist, they have already shown commitment to travel to Australia. Travelling within a group tends to minimize risk associated with travelling. • Researcher determines their level of risk perception.
C N=6	Travelled to Australia independently	• Participants in-depth interview in hostel, common room on 3-4 different occasions, Melbourne.	• Age provides reflection of perceived risk within particular age group 18-30. They showed particular initiative in exploring their options. They have broad experience of travel around Australia. They provide detailed responses, particularly in regard to their perception of Australia.
D N=3	Travelled but not to Australia	• Participants that were travelling internationally at the time of interview. • Participants in-depth interview in the Narita Airport in Japan.	• Participants were travelling overseas but never previously travelled to Australia. Their travel experience may have a different view of risk perception in comparison to Group A, B and C.

4.2.3.1 Individual In-depth Interviews

In-depth interviews are one of the key techniques used in qualitative research. Jennings (2001) pointed out that the benefit of an in-depth interview is that rapport and trust can be established between the interviewer and interviewee; this in turn facilitates the interaction and the depth of discussion on the research topic. Punch (2005) agrees with Jennings (2001) that as a result of this interaction, the researcher can obtain a detailed understanding of participants' ideas. Further benefit results from using interviews combined with literature as this can aid in developing questions for quantitative data collection based on the insights that emerge, and thus enhance the quality of findings.

Over a period of five weeks in 2006, in-depth interviews were conducted with the 21selected participants. These were interviews with eight individuals and four couples. The duration of interviews varied from 30 minutes to one hour. Interviews were conducted in the Korean language by the researcher whose native language is Korean. Participants in South Korea

were contacted for face–to–face interviews, arranged by the personal connections of the researcher. Interviews with participants in Melbourne, Australia, were conducted in a face-to-face environment arranged through contacts provided by the Korean travel agents located in Melbourne. Also, participants who were travelling to Japan were contacted through the same group tour that the researcher was part of, Packaged group tourists were interviewed in a focus-group setting, while individual Korean backpackers were interviewed separately (see Table 4.1). Each interview used audio recording and written transcripts in order to assist the researcher in organizing the data. Table 4.1 (p. 69) present the mode of access to each study group, and outlines the distinct type of each participant based on individual or group interviews.

The interviews used the same procedures for the four participant categories. The interview began with introduction for the researcher and general information about the purpose of the interview. The researcher then explained that the interview was designed to gain further knowledge of the participants' perceptions of risks regarding recent catastrophic events and other risky situations, and how these have impacted on their travelling plans. A common approach to all participants ensured that there would be as little bias as possible between different participant groups.

A semi-structured, interactive format was used for the interview process (Figure 4.1). The researcher had developed an interview guide that included: perception of risk in relation to catastrophic events and contextual risk factors; perception of each of the risk factors; if travelling in Australia, which particular factor is the most perceived risk (a list of interview questions is attached in Appendix 1.1); and which factor has the most perceived risk to travel to international destinations.

Firstly, participants were presented with the list of risk factors (terrorism, political instability, health scares, financial issues, natural disasters crime, cultural barriers and religious dogma) for their review. They were then asked to discuss their perceptions of the effects these risks had on their decision to travel to Australia, in the wake of a current series of international catastrophic events. In addition to these risk factors, participants were asked about their past risk perceptions of the same destination (whether they perceive there is more risk at present than some years ago), their perceptions of the antecedents of risk in tourism decision making, the risk to travellers in the current travel environment, and their perceptions of the

consequences of risk in the future (Figure 4.1). The schedule comprised eight open-ended questions examining each of the eight risk factors. After the interviewees answered key questions and participated in the open-end interview, the format of the interview facilitated a free flow of opinions from participants that generated other related information.

The following Figure 4.1 shows the in-depth interview procedure of the present study.
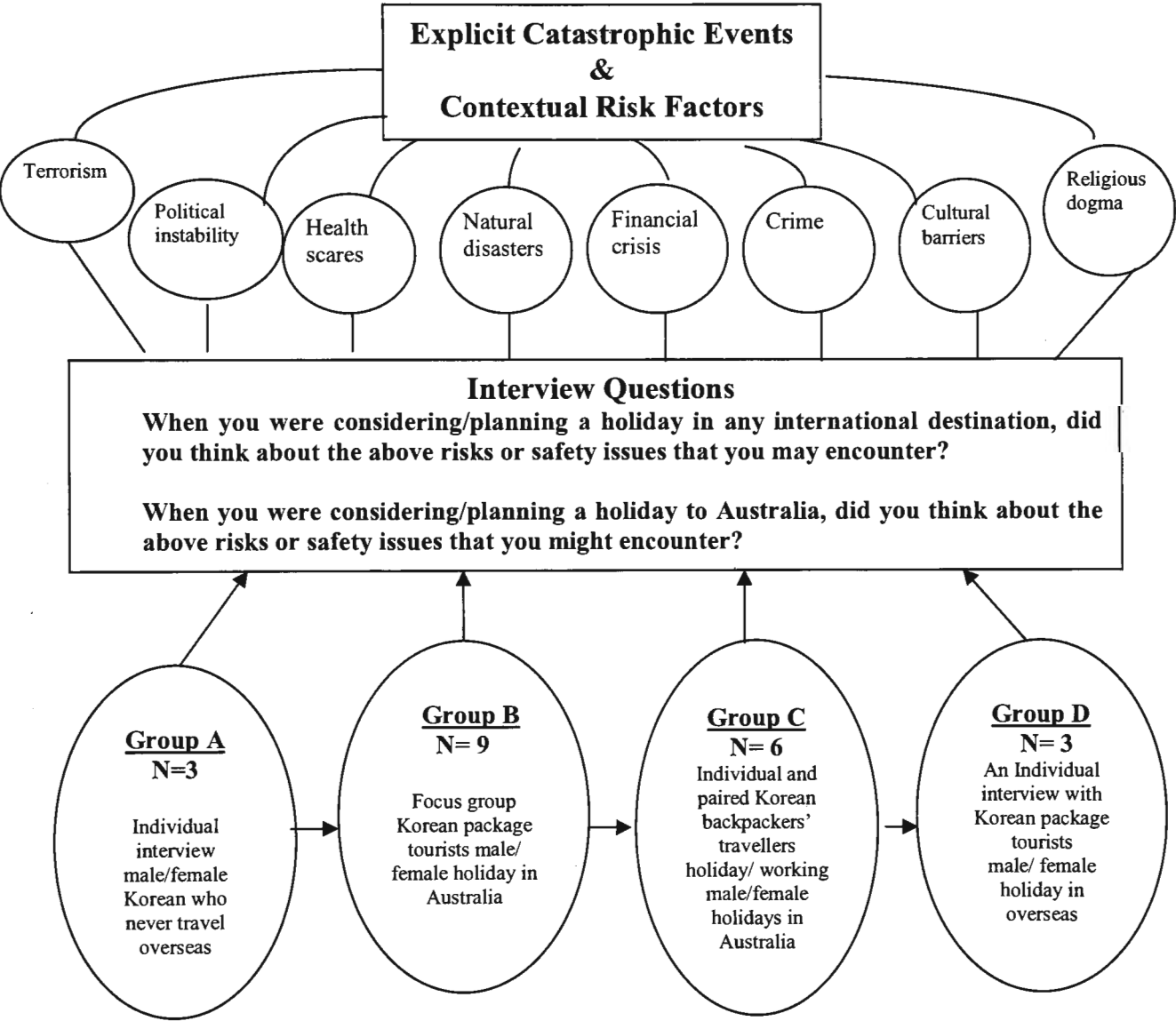
Figure 4.1: Interview Procedure

4.2.3.2 Focus Group Interview

The focus group interview conducted with Group B followed a similarly flexible and unstructured form of discussion between the 9 participants. Group B participants were on a package tour together and visiting Australia for the first time. This fulfilled the Hair et al,'s (2003, p. 135) suggestion that a group interview should be conducted with respondents who 'usually share something in common'. While the individuals within the group share similar demographic characteristics, the focus group interview allowed for many facets of perceptions to be heard from a number of viewpoints at one time. Thus, the benefits of conducting a focus group interview as outlined in Zikmund (2003) were experienced: 'brief, easy to execute, quickly analyzed and inexpensive'. These benefits were especially applicable to Group B, which was on a tight travelling schedule (see Table 4.1).

4.2.4 Qualitative Data Analysis

This section explains the procedures employed for qualitative analysis. With qualitative analysis, the researcher can obtain a greater knowledge of individual perceptions and this can lead to a more complete understanding of the group of participants. When the researcher commences analysis of qualitative data, he or she evaluates three tasks: 1) to identify what are the three different group responses about their perception of each risk factors; 2) to determine whether participants truly or just diplomatically are answering the researcher's questions (Babbie 1998, p. 3); and 3) to identify common significant patterns and the essence of what the data reveal (Patton 1990).

Before starting the data analysis, the data were prepared as follows: the recorded in-depth interviews in Korean were transcribed in full and subsequently translated into English to facilitate data analysis by the researcher. The transcription included all responses to each open-ended question and to the semi-structured questions in the in-depth interviews. Translation from Korean to English was necessary in order to report the contents of the data and analyse it extensively within the study.

Data reduction, data display, and data drawing and verification were used as the basis for qualitative analysis, as proposed by Miles and Huberman (1994). This study uses their three stages approach known as "inductive data process", for analysing the data first and laying out the explanation later (Ticehurst & Veal 2000). Thus, the researcher can determine the

boundaries, focuses and direction of the study, giving him/her greater control over the analytical process.

The first step involved all data being separated into Group A, Group B, Group C and D, according to the type of participants, (as shown in Table 4.1, p. 69). For each category, tags and names and labels were assigned to pieces of the data. Summaries were prepared by pulling together themes, and by identifying them for subsequent analysis (Punch 2005). For example, on the topic of perceptions of risk factors, the researcher tabulated four different groups and analysed each of the paragraphs, sentences and even words that carried similar meanings concerning each of the eight risk factors. In the second step, compressed or linked data obtained from open-ended questions in the interview were displayed, as seen from Table 4.1, in order to identify meaningful concepts (Mile and Huberman 1994). The final step was to interpret the displayed data, by crossing back to the notes for validity of the findings and lastly drawing conclusions from the findings.

The translations of the interviews with the participants have revealed that each PSKT's travel risk perceptions were based upon very different views of the various risk factors. For instance, certain risk factors were strongly tied to perceptions of particular destinations.

4.3 Results

This section presents the results attained from the analysis of 21 in-depth interviews with South Koreans who reside in South Korea and South Korean travellers who were travelling to Australia. The qualitative approach used in this exploratory study has been discussed in Section 4.2.4. It is divided according to the four types of target samples. PSKTs who were residing in South Korea who had never travelled overseas but had plans to do so in the very near future and also those who had previous international travel experience (Group A); package group tourists from South Korea who were in Australia (Group B); individual tourists from South Korean who were in Australia (Group C); and individual tourists who were travelling internationally but had not visited Australia (Group D). Each section includes detailed results from transcriptions of interviews and provides an important foundation for the quantitative approach that is outlined in Chapter 5.

The 21 participants in the interviews made a clear distinction between perceptions of risk in travelling to Australia and international travelling. When asked for their opinions and perceptions regarding international travelling, all participants expressed concerns towards all eight risk factors, regardless of whether they were from Group A, B, C or D. This unanimous response allowed the researcher to compare the results with the same participants' perception of the same eight risk factors, this time in regards to Australia. The distinctive differences between the participants' perception of Australia and international destinations were clearly expressed through the interviews. The results indicate that all participants felt concerned regarding cultural barriers and financial issues in their perception of travelling in Australia. Group B and C were concerned about the potential risk of being victims of crime, while Group A was not. Group C was also concerned with the potential risk of religious dogma in Australia, while Group A and B were not concerned. All groups of participants were not concerned with potential risk factors such as terrorism, political instability and natural disasters occurring in Australia.

Table 4.2 below shows the results of significant patterns within each group when participants considered travelling internationally and to Australia, in relation to their perception of the eight risk factors.

The data in Table 4.2 were collected and compiled by the researcher who utilised hand written notes recorded during interviews. During the interview, the participant's name, gender, age, occupation and their answer to probe questions were also noted in order to approximate the underlying effects of demographic change (Veal 2005). All interviews were collected at the end and responses were recorded into a tabular format, indicating the groups' concern towards each of the eight risk factors. The data revealed a pattern within each group, when participants considered travelling to Australia and internationally. In the following sections, Table 4.2 is explained by illustrating the perceptions of each group in detail.

Table 4.2: Perception of Eight Risk Factors (Groups A to D)

RISK FACTORS	AUSTRALIA				INTERNATIONAL			
	A	B	C	D	A	B	C	D
Terrorism	X	X	X	X	O	O	O	O
Political Instability	X	X	X	X	O	O	O	O
Health Scares	X	X	O	X	O	O	O	O
Natural Disasters	X	X	X	X	O	O	O	O
Financial Issues	O	O	O	O	O	O	O	O
Crime	X	O	N	O	O	O	O	O
Cultural Barriers	O	O	O	O	O	O	O	O
Religious Dogma	X	X	O	N	O	O	O	N

Notes: O = ...participants were concerned.

X = ...participants were not concerned.

N = ... participants were not sure or do not know.

4.3.1 Group A: Participants Who Have Never Travelled Overseas

The responses of participants from Group A regarding potential risk factors in international travel, were multi-faceted. This study's proposed framework presented in Chapter 3 provided the fundamental structure for the interviews. The responses were divided into two categories; perception of risk factors in Australia and perception of risk factors internationally in each category, participants were asked to reveal their perception of each risk factor scenario (Appendix 2). Figure 4.2 summarises Group A's response by illustrating their perception of each risk factor in Australia and international destinations. The level of risk perceived by Group A respondents is ranked from 1 to 3; 1 representing low level of risk perception, while 3 represents a high/substantial level of risk perception. The following sections present a discussion on how the interviews were conducted and the results of the interviews.

Response on Australia

The in-depth interview first gauged Group A's perception of risk factors in international travel destinations in general, then concentrated on the same group's expectations of risky situations in an Australian context. As such, Group A's responses to potential risk factors involved in international travelling were then replaced with the same questions regarding travelling to Australia. Participants were asked about each of the eight risk factors and how they perceived these risk factors as: 1) existing in Australia and 2) influencing their decision to visit or not to visit Australia.

Figure 4.2 summarises Group A's response by illustrating their perception of each risk factor.
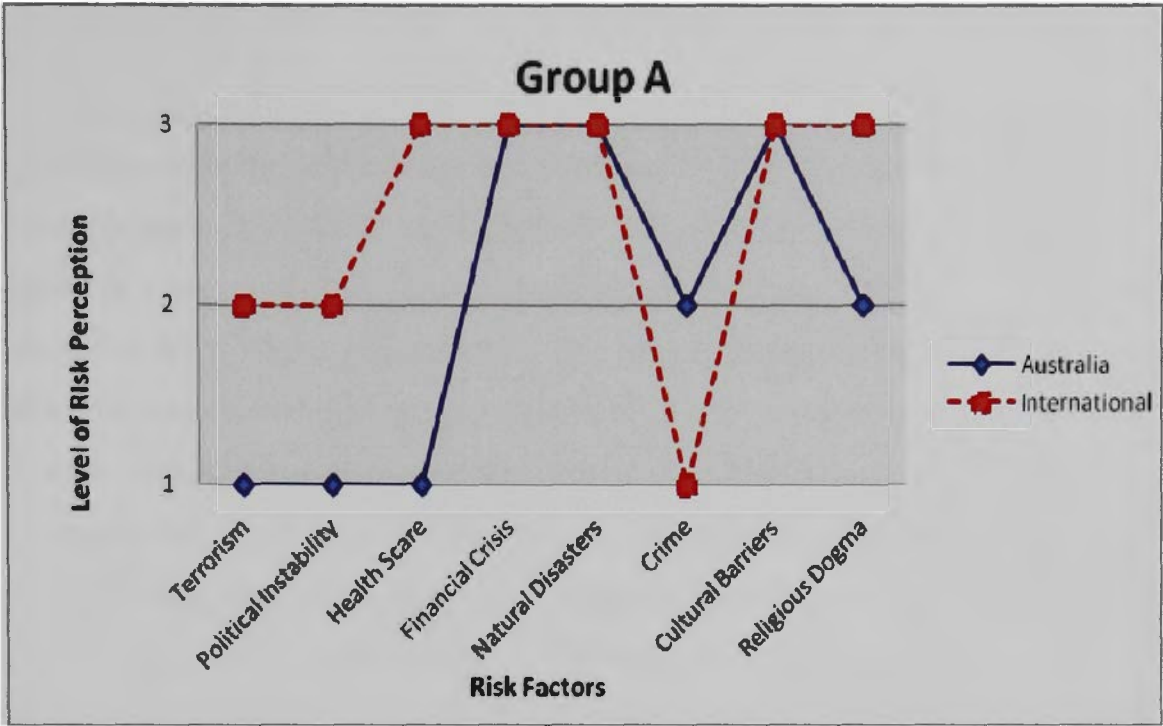
Figure 4.2 Risk Levels Perceived by Group A During Qualitative Interview

Note: Level of risk perception: 1= not concerned; 2 = concerned; 3 = very concerned

Group A's perception of international travelling, particular international destinations and their potential for harboring the eight risk factors differed significantly with their perception of Australia as a travel destination (see Table 4.1). Lee's (2004) recent study on the economic relations between Australia and South Korea suggest that Koreans, in general, held a culturally favorable perception of Australia. Combined with this conclusion is Kim's (1997) research that Korean tourists' pre-visit expectations of Australia depended largely on how safe they rated a travel destination.

Lee's (2004) and Kim's (1997) studies on the preconceived ideas of Australia by South Koreans and Korean tourists concurred with this study's division between catastrophic events and contextual risk factors. In considering catastrophic risk factors such as *terrorism, political instability and natural disasters,* Group A participants showed that they were largely unconcerned by these risk factors. Respondent 1, who specified countries such as UK and USA as being targets of terrorism, asserted that: 'Australia is not associated with countries involved in terrorism'. Respondent 3 (female, 56) was also very certain that 'terrorism does not exist in Australia'. In the same vein of thought, the perception of Australia as a

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'democratic society' influenced Group A's perception of Australia as a politically stable country. Respondent 3 emphasized her perception of Australia as a 'peaceful and livable country, and therefore there would be no political turmoil or warfare in Australia' (Waitt 1996).

When probed about *health scares* such as SARS and bird flu, the Group A participants held the view that 'It has nothing to do with Australia'. Respondent 3 replied, 'The SARS and bird flu happened in China and Hong Kong. 'Geographically, I don't think Australia was close enough to suffer from SARS and bird flu'. The responses negating Australia as a potential harbinger of the infectious disease suggest that Australia is perceived as a safe country to visit by those who have not travelled overseas previously. The same scenario occurred when Group A was asked about their perceptions of *natural disasters* happening in Australia. Respondent 2 replied that "Geographically, Australia is located in the southern hemisphere and therefore is interrelated with a tsunami. But as far as we know, Australia doesn't have a big history of natural disasters." Respondent 1 also replied that the 'news showed that the tsunami has nothing to do with Australia geographically, as Australia is far away from the disaster site'. He did offer that 'Australia often has big bush fires'. When asked if bushfires would impact his travel plans towards Australia, he replied that it depended on how big the fires were, and where they were happening. A favorable attitude towards Australia as a natural safe environment is supported by Kim's (1997) study on pre-visit expectations of Australia by Korean tourists.

Although *catastrophic events* did not feature prominently in the risk perception of Group A participants, it was their perception of contextual risk factors such as *financial issues* and cultural barriers that yielded most information. Australia's currency rate was compared to the American, but was perceived as relatively non-risky because 'the Australian dollar is falling so it would be less pressure on travel cost'. There was a general consensus that a low exchange rate was preferred, and if the Australian dollar was high, it would significantly affect their decision to travel to Australia.

The perception on the risks of *crime* in Australia was linked back to the perception of Australia as a turmoil-free county. Group A held the consensus that because Australia is a peaceful country, crime did not feature largely in their perception of risk. Mostly their assumptions were based on lack of knowledge, for example with Respondent 2 who admitted

that 'I assume Australia does not have much serious crime ... I do not know about Australia whether there is a lot of crime'. Respondent 3 expressed a general fear of being 'kidnapped or having my card/ details stolen', but claimed that Australia was a safe country overall (Waitt 1996).

The most substantial risk factor identified by Group A participants was their anxiety over *cultural barriers*, especially miscommunication and language blockage. The perception of Australia as an English-speaking country had a negative impact on Group A's travel plans to Australia, similar to their responses towards cultural barriers in international travel planning. Group A strongly linked cultural differences and fear of racism in their perception of Australia as a risky destination. For example, Respondent 1 said that racism was associated with Australia because he knew that 'they [Australia] had a White Policy some years ago. Australia is a Commonwealth country and therefore is influenced by the British mentality (i.e. Colonial inheritance)'. He also specified that the Cronulla attack in Sydney (2006) conveyed a sense of 'hostile white Australians' and concluded that Australia still retained elements of racism unlike America.

Group A's perception on the dangers related to *religious dogma* in Australia was not as significant as their perception of cultural barriers, even though they had linked religious dogma with public violence, and specifically, Islam. This perception was reflected particularly in Respondent 2 who said 'Australia is a Christian country so it does not have any conflict with religious matters. They do not tend to have civil wars over religious differences'. When asked about their potential travel plans being affected by religious violence in Australia, Respondent 1 replied 'religious dogma will not affect my decision to travel to Australia unless some religious extremists live in Australia'.

In short, Group A participants revealed a strongly positive view of Australia as a relatively risk-free travel destination, where risk factors such as terrorism, political instability, health scares and religious dogma were considered as either non-existent or low-risk. This result may correspond with Tourism Australia (2005) News Centre media released that "Australia has strong recognition and aspiration for many South Koreans"(19th July 2005). The most concerning risk factor for Group A participants, regarding Australia was the anxiety over *cultural barriers*.

Response on International Travel

All participants who were faced with the question of Travel acts of terrorism potentially occurring in their holiday replied that terrorism is likely to occur at any time and any place. The results of this study correspond to results from Dolnicar's (2007) qualitative study, which highlighted tourists' fear of terrorism as having a specific impact with their decision to travel internationally. In the qualitative in-depth interview, the perception of terrorism was especially linked with particular countries, such as the USA, France, and England. A male participant from Group A (Respondent 1, male, 47) specified his reasons for singling out the above countries, because he believed "Arabs are not happy with England and USA". He believed that terrorism attacks were more likely in those regions because "they [the Arabs] seek revenge."

Similar opinions were expressed for risks regarding *politically unstable countries*, with the majority of the Group A participants believing that some countries are politically unstable, although they could not specify any particular locations. The participants' understanding of politically unstable countries was divided into those with democratic governments and those with non-democratic. Specifically, during the interviews 'countries that experienced military coups' were considered as politically unstable by the participants.

The participants' perceptions of risk on *health scares* were prevalent in the in-depth interviews. When probed for their perceptions on diseases such as SARS and bird flu the participants' concerns for possible infections were narrowed specifically to several countries, such as China and South East Asia. Kozak, Crotts and Law's (2007) recent research into perception of risk of international travellers strongly correspond with the findings from this qualitative research, where infectious disease was ranked as the highest factor in travellers' risk perceptions of their destinations (p. 238).

Destinations that had been ravaged by *natural disasters*, specifically the tsunami of 2004, was considered by Group A participants as a significant deterrence to their decision to visit. Their responses were qualified with places that have already suffered natural disasters, such as "Indonesia, and Borneo (tsunami) to Turkey area (earthquake)". Although Faulkner (2001) had suggested that the tourists' perception of risk stemmed from the unpredictable and unavoidable nature of all natural disasters, this study's participants revealed that their

concerns with natural disasters were tied strongly to the exact international locations in which natural disaster had already occurred.

Prideux's (1999) study on the exchange of international currencies suggested that local Asian currencies struggled against that of other countries, such as the USA. The South Korean participants in Group A voiced strong concerns about *financial issues* when considering travelling overseas, due to 'high American dollar' exchange rate. One respondent specified that 'if the exchange rate is high, then we consider avoiding that country as a possible destination'.

Concern with being victims of *crime* while travelling overseas proved to be the most non-specific perception that Group A participants had, with the general consensus being that 'crime is possible everywhere'. This response may correspond with Brunt, Mawby and Hambly's (1999) suggestion that the fear of crime is a significant issue, but no specific locations were offered voluntarily by the participants. This lack of specification was different from the specific relevance placed on natural disasters and health scares by the participants.

The subject of *cultural barriers* caused acute anxiety for Group A participants, especially prevalent in the form of insecurity about being victims of racism. "I heard that Western people really look down upon Asian people. We can see their attitudes toward us. We feel this because we are a different race" replied one respondent when asked a broad question about going to a destination that had a different culture. Surprisingly, all the participants answered the question with the assumption that the researcher was asking about travel destinations with English as the primary language. Communication anxiety also surfaced in several interviews, as one respondent said, 'We cannot speak fluent English. Speaking English is a second language'. However, whether this anxiety would prevent them from going to international destinations was not made clear by Group A participants. They raised specific concerns about *religious dogma*, expressing fear of 'Arab countries'. When asked why, one respondent replied that 'extreme religious views from those countries seem dangerous and problematic'.

In short, Group A's perception of risks involved in international travel highlighted that PSKTs had specific and non-specific perceptions of the eight risk factors. Specific examples of risk were produced in the interviews such as anxiety about racism, language barriers, avoidance of particular countries that were perceived as targets of hostile terrorist forces, and exchange

rates. Non-specific examples of risk were prevalent in discussing risks of crime and religious dogma during international travel.

4.3.2 Group B: Participants on Group Package Tour of Australia

One focus group interview was conducted with nine participants in a single session. The participants, two males and seven females, were on a package tour holiday in Melbourne. They had been travelling in Australia for nine days at the time of the interview. Their experience in Australia so far contributed to their perception of risk factors in both Australia and international travelling overall, revealing similarities and differences with Group A's perception of risk (Appendix 3).

Figure 4.3 summarises Group B's response by illustrating their perception of each risk factor.

Figure 4.3 Risk Levels Perceived by Group B During Qualitative Interview

Note: Level of risk perception: 1= not concerned; 2 = concerned; 3 = very concerned

Response on Australia

Group B's perception of Australia in regards to the risk factors of *terrorism* and *political Instability* was influenced by their most recent experience of touring Australia prior to the interview. All participants agreed that 'Australia is a safe place'. Similar sentiments were expressed for the risk factor of *political instability*. Group B's level of risk perception regarding the two factors was minimal to none, as highlighted in Figure 4.3. One respondent said, 'I think Australia is politically stable as it is a democratic system of government'. The

responses of Group B correspond strongly with that of Group A in regards to the perception of Australia as a safe tourist destination.

Group B's perception of Australia as a safe destination was further reflected in their discussion about the risk of being a victim of *crime* while visiting Australia. A couple from Group B said, 'we thought that Australia does not have much crime as we think it is probably safe here, however we think there are some drug issues at airports, such as the Schapelle Corby case'. They expressed concern that they could be victims of drug smugglers in Australia specifically, because they had seen the Schapelle Corby story in the media.

Group B's perception on *health scares* in Australia is based on their knowledge that there have been no cases of SARS or bird flu recorded in Australia. Therefore, they felt that 'Australia has nothing to do with SARS and bird flu as it was far away from the contaminated zones'. They believed that the health systems in Australia were very efficient, although unclear as to how they operated. Based on their positive perceptions of Australia's 'cleanness', the participants felt that a health risk in Australia was minimal at best. This response may be informed by the Economist Intelligence Unit which has ranked Melbourne is "the world's second most liveable city" (Tourism Australia 2006).

Similar assessments were made of the risk of *natural disasters* in Australia. One respondent said that she had heard of the bushfires occurring in Australia, but upon her arrival, she hadn't seen one yet. When asked about specific natural disasters such as the Tsunami, Group B responded that because Australia is geographically far away from the Tsunami devastation, they did not believe that Australia was a risky destination when they were determining their travel destination. Asked about any *financial issues* concerning travelling to Australia, Group B responded that a high exchange rate was at the forefront of their mind. 'If Australia is too expensive, I would not come here' said one respondent. 'It is definitely something to consider'.

There was a long involved discussion in the interview about *cultural barriers*. Much information was shared by the participants regarding their perception of racism and violence associated with cultural differences in Australia. In particular, the Cronulla beach riot in Sydney was discussed at length in connection to anxiety over being victims of racism:

We watched many young Australians bashing and hitting the Arab races. However now that we are here in Australia, we have not experienced any racism except at the airport in the luggage counter.

They were checking my baggage to see whether I had a bomb or not, rifling through my things. I felt that they had discriminated against me because I was Asian. I felt that was unfair and was very disappointed.

As for *religious dogma,* Group B perceived no risks in Australia in regards to religiously incited violence affecting their travel decisions.

In short, among the eight risk factors, most of them did not perceive a specific risk. However they had experienced discrimination at the luggage counter and at the airport, because they were Asian. Also, they were aware of some drug issues at Sydney airport. It appears the group package tourists had some disappointment with how the airport treated them, and perceived the reason to be racially motivated. In relation to the twelve structured interview questions, Group B perceived cultural barriers and financial issues as the most restraining factors in their decision to travel to Australia. Group B's assessment of risk in travelling to Australia showed a similar positive perception to the PSKTs interviewed in Group A.

Response on International Travel

Group B's perception of *terrorism* in international travel destinations expressed an overall sense of anxiety. In one respondent's words, 'after 9/11 terrorism and Bali bombing, terrorism is likely to happen everywhere, and it all depends on where catastrophic events happen'. The same response was given for the risk factors of *crime* and *religious dogma*. A strong correlation between terrorism and what the Korean tourists perceive as 'Arab' countries emerged during the interview.

A 27 year old male respondent believed that '*terrorism relates with Arab nations. Since the Arab countries are not related with Asia – that is, us Koreans- if we avoid the countries that are being targeted, we should be alright'*.

This linking of terrorism with Middle Eastern countries comes from by the PSKTs perception and results in avoidance of certain travel destinations. Similarly, the PSKTs own' perception of a 'safe' travel destination depends upon the travel destination's lack of involvement in the context of terrorism.

Alongside this active association/disassociation of terrorism from a potential travel destination, Group B also revealed that 'some Koreans' preferred to visit travel destinations that had already been through a terrorist attack or political instability. One respondent explained:

> *When the Bali bombing occurred, many Korean tourists went to Singapore. However, many Korean travellers still went to Bali because travel agencies sold very cheap packages. Also Korean tourists went to Fiji even after a military coup.*

When asked why did they go the respondent said:

> *Because it was very cheap. But it really depends on the person's perceptions. Some Koreans prefer to travel after catastrophic events if the price is cheap. Even after the New York terrorism (9/11), Koreans went because the package was 600,000-700,000 won; this is very cheap. They do this because they feel that such events typically do not occur again at the same place'.*

The participants specifically explained that they themselves would never visit travel destinations where terrorism has occurred and is not safe. However, the perception that a terrorist attack or a major political upheaval does not occur again in close proximity leads some Koreans when assessing the risk level of visiting a particular destination. Interestingly, it is not the level of safety associated with travelling to destinations that experienced terrorist attacks or/and political instability, but the attractiveness of the low travel price that was being promoted to the PSKTs.

This finding is supported by the Travel & Tourism Intelligence (2001, p. 89) findings of tourism in Fiji after the coup. From July to December 2000, the Fiji Bureau of Statistics reported that Korean visitor arrivals increased on a monthly basis. Notably, this increase occurred simultaneously with all other international tourist numbers reducing drastically. This meant that, out of the international visitors to Fiji during the politically unstable time, only the Korean visitor numbers increased in Fijian tourism. The focus group interview with Group B clearly suggests that there is a paradox in regards to perception of terrorism and political instability as risks in travelling, where these risks are considered as both a source of anxiety over safety and also attraction in terms of travel costs.

In discussing the risk of *health scares*, Group B responded that they would definitely not visit countries where SARS and bird flu had already occurred. When asked, the participants specified countries such as China and South East Asia. The same responses were given to questions about the risks of *natural disasters*. The most discussed disaster was the tsunami of 2004, and participants replied 'certainly we will avoid places ravaged by the tsunami, we have no plans of visiting there'.

One of the major concerns of Group B in all the risk factors mentioned was *financial issues*. When asked whether finance impacted their travel decision, the answer was a strong affirmative. One respondent explained the reasons why the financial crisis of late 1997 had such an impact on their travel decisions:

> *Nationally we went through some tough economic times due to the effects of the financial crisis. At that time, many people did not receive full salaries; in fact, people did not have the money to travel overseas. But even people who did have the money to travel overseas did not choose to travel because they would feel guilty. Korean society back then viewed travelling as unacceptable.*

The risk of financial crisis as explained by the Group B participants suggests that the risk is not associated with the travel destination, but the personal, social and cultural circumstances of the tourists' country of residence. Specific events such as the financial crisis of 1997, while impacting on the tourists in their country of residence, also impacts on their potential travel destinations.

Cultural barriers were mostly produced by anxiety over racism against Asians. 'Koreans are used to the Western culture but we do mind racism,' replied one respondent. Examples that are more specific were limited to their immediate experiences in Australia, which is addressed below.

In summary, Group B's perception of risk in international travel is influenced by their travel experience in Australia already. Yet it was clear that they considered the eight risk factors as likely possible in any destination. Some risks were given more consideration and exposition as to why they were perceived as significant factors in their travel decisions, such as *financial issues* and *political instability*. However, Group B's perception of risks involved in visiting

destinations that were deemed unsafe contrasted with the perception of post-catastrophic destinations being favorable countries to visit due to the low travel costs involved.

4.3.3 Group C: Individual Travellers in Australia

Six Korean tourists were interviewed in Melbourne, Australia. These travellers were touring Australia by themselves, without the aid of package tours or tour guides. Some of the participants were on a working holiday visa and others were backpackers. The Group C participants were interviewed on an individual basis, invited to share their perception on risk factors while travelling specifically in Australia and internationally overall (Appendix 4).

Figure 4.4 summarises Group C's response by illustrating their perception of each risk factor.
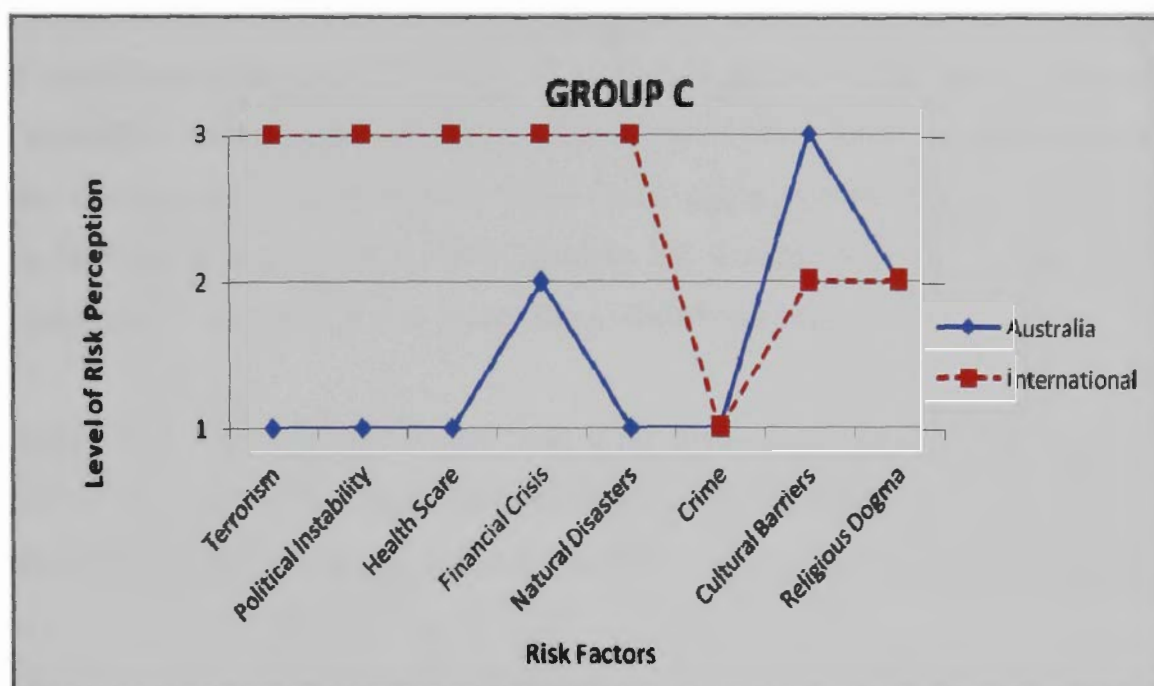
Figure 4.4 Risk Levels Perceived by Group C During Qualitative Interview

Note: Level of risk perception: 1= not concerned; 2 = concerned; 3 = very concerned

Response on Australia

Group C's perceptions of Australia and the eight risk factors were explored in detail by the researcher and the participants. In regards to *terrorism* and *political instability* in Australia, Respondent 1 replied that he 'did not think much about terrorism'. When probed for the reason, he replied that the lack of difficulty involved in gaining access to Australia added to this perception of safety and security: *It is easy to get a holiday working visa. The process is very easy, and therefore I did not think much about terrorism.*

Respondent 2 conceded that Australia was not at risk of *terrorism* attacks and that Australia is a politically stable country, but there was a little worry about street demonstrations/strikes, e.g. the strike against Iraq, as he had seen on TV. He perceived that 'terrorism attack might happen in Australia due to the fact that in the last three years, the Australian government has supported the USA by sending troops to Iraq'. He explained that being concerned about this would not, and did not, change his plans to travel to Australia.

Group C also expressed concerns over *health scares,* although they did not believe they would contract SARS or bird flu in Australia. The biggest concerns of respondents 1 and 2 were specific health risks. 'We heard there were a lot of homosexuals in Australia, so there was a little worry about HIV/AIDS. We also heard that there was a lot of asthma'.

Group C voiced less concern about risks such as *natural disasters* and *crime*. They were 'not worried about the tsunami, although we heard that there were a lot of bushfires, this was the one major concern for us'. Participants were more vague in their perception of crime in Australia, replying that they don't think Australia has that much crime. Respondent 3 was mostly concerned by *financial issues* facing them while travelling.

Due to their longer experience in Australia in comparison to Group A and B, Group C had much to share in regards to *cultural barriers.* participants complained of the discrimination they experienced while travelling in Australia. Two participants travelling as a couple in Australia for a year noted that:

> *Australians treated us differently when we travelled from state to state. We realized that Australia's White Australian Policy still influenced the Australians' racism towards Asians.*

Another backpacker respondent, who had just arrived in Australia, agreed with the previous statement in a separate interview;

> *'While we were here we felt that Australia was very discriminatory towards Asians, because a fellow backpacker back home had experienced racial discrimination in South Australia. Also, when we were working for a fruit farm in Melbourne, the farm owner made us feel uncomfortable and treated us differently because we were not Australians and racially different'.*

Lastly, the risk of being involved in *religious dogma* was perceived as minimal in Australia. In a similar response to Group A and B, religious violence was connected to Middle Eastern entities within Australia. One respondent expressed concern over religious extremists connected to terrorists in Melbourne. A couple of participants specified the Islamic religion as a perceived risk. They said,

> *We heard that there were a lot of Muslims, so that was a bit worrying, but after seeing the people here it wasn't worrying so much. Also, Australia is mainly a Christian nation.*

In short, Group C's perception of the eight risk factors ranged from absolute surety of non-risk about safety of Australia as a travel destination to major concerns raised over the issue of racial discrimination and health. In comparison to the other groups, Group C expressed concerns over religious dogma in Australia. The majority of these perceptions arose from the experience of the participants themselves, whose length of time spent in Australia ranged from just arrived to one year. From the results it is clear that while they held an overall concern about terrorism and health scares as risks, these risks were not significant enough to cancel their trip to Australia.

Response on International Travel

Group C's responses in regards to the risk of *terrorism* and *political instability* depended upon their awareness of September 11. 'After the attack on the Twin Towers happened,' said Respondent 1, 'you can't avoid being aware of the dangers of terrorism while you're overseas'. While this awareness was very much present during their travels, Group C's perception of being under a terrorist attack depended upon their experiences in their holiday destination. Respondent 2 replied to the question; 'did your travel decisions change due to concern over terrorism and political instability?' with 'overall, our travel was not influenced by the threat of political instability'. However, the same respondent specified that he would not even consider visiting a place that was rife with *political instability*, 'like Iraq. It seems illogical to go to a place that is really dangerous'. He expressed the same perception of *health scares* and *natural disasters* in any international destination, saying that he 'would not go to places that would be dangerous to my health and safety'. This perception was echoed by all other Group C respondents.

When the researcher enquired about Group C's perception of contextual risks, all respondents expressed concern over the risk of *crime*, saying that 'it can happen anywhere'. *Cultural barriers* caused some concern from the perception of racism in the host country, however no particular anxieties were articulated, nor a specific destination pointed out. This result was significantly different from Group A's and Group B's emphasis on their concerns about *cultural barriers*. The researcher could not probe for Group C's precise reasons why they did not feel as strongly regarding *cultural barriers* as the other groups had, because Group C respondents were eager to inform the researcher about the *cultural barrier* they had actually experienced in Australia, which is outlined in the next section.

Another major concern of Group C while travelling internationally was the fluctuating exchange rates between currencies, especially the euro. Most participants expressed their concern over *financial issues*. 'This was a substantial concern for us as the exchange rate differences and fluctuations impacts on our budget, which could affect our travel, therefore this was a worry'. *Religious dogma* was perceived as occurring from a particular geographical region. No specific countries were mentioned; however one respondent said that he was afraid of going to the Middle East region, because of the extremist violence happening in the name of religion.

In short, Group C's perception of risk factors in international destinations correlated significantly with that of Group A and Group B, where all respondents expressed concerns for all eight risk factors. Group C expressed a stronger aversion to destinations that had been affected by catastrophic events, unanimously declaring that they would not visit that destination at all. In contrast, Group C's response towards contextual risks such as *crime*, *cultural barriers* and *financial issues* struck a similar pattern of responses as groups A and B, yet did not express the same level of anxiety as they had for catastrophic events.

4.3.4. Group D: Individual Travellers to Other International Destinations

Three Korean tourists were interviewed in Tokyo, Japan. They were part of a group package tour purchased in Japan. They were interviewed individually at Narita Airport. Group D participants were invited to share their perception on risk factors while travelling internationally and also to consider the risk factors being applied to travel in Australia (Appendix 5).

Figure 4.5 summarises Group D's response by illustrating their perception of each risk factor.
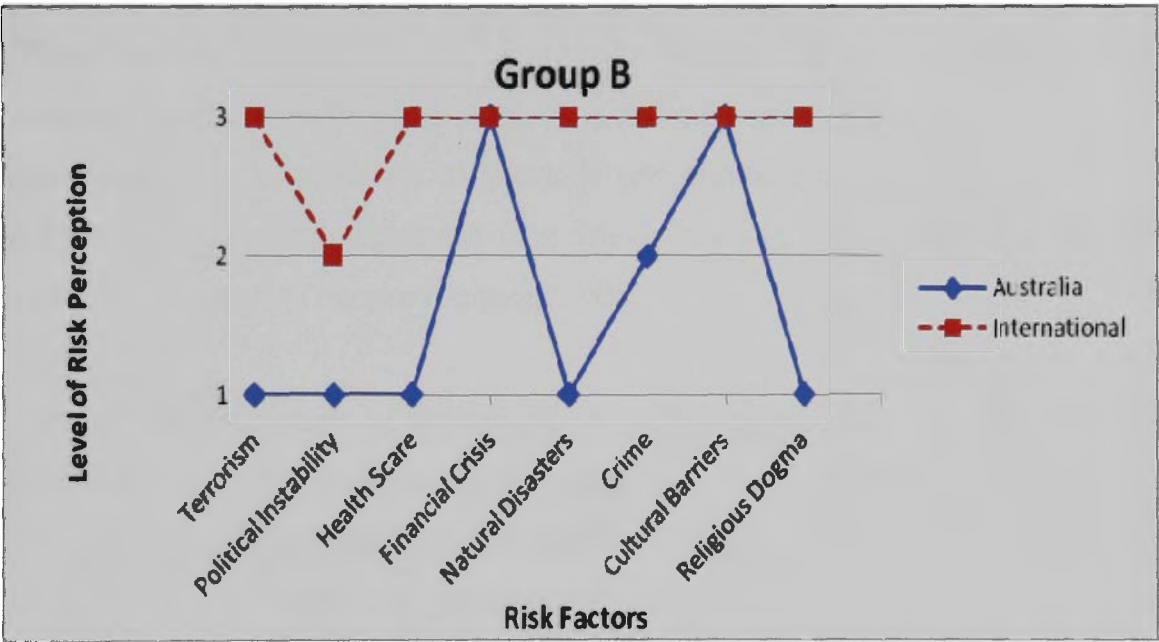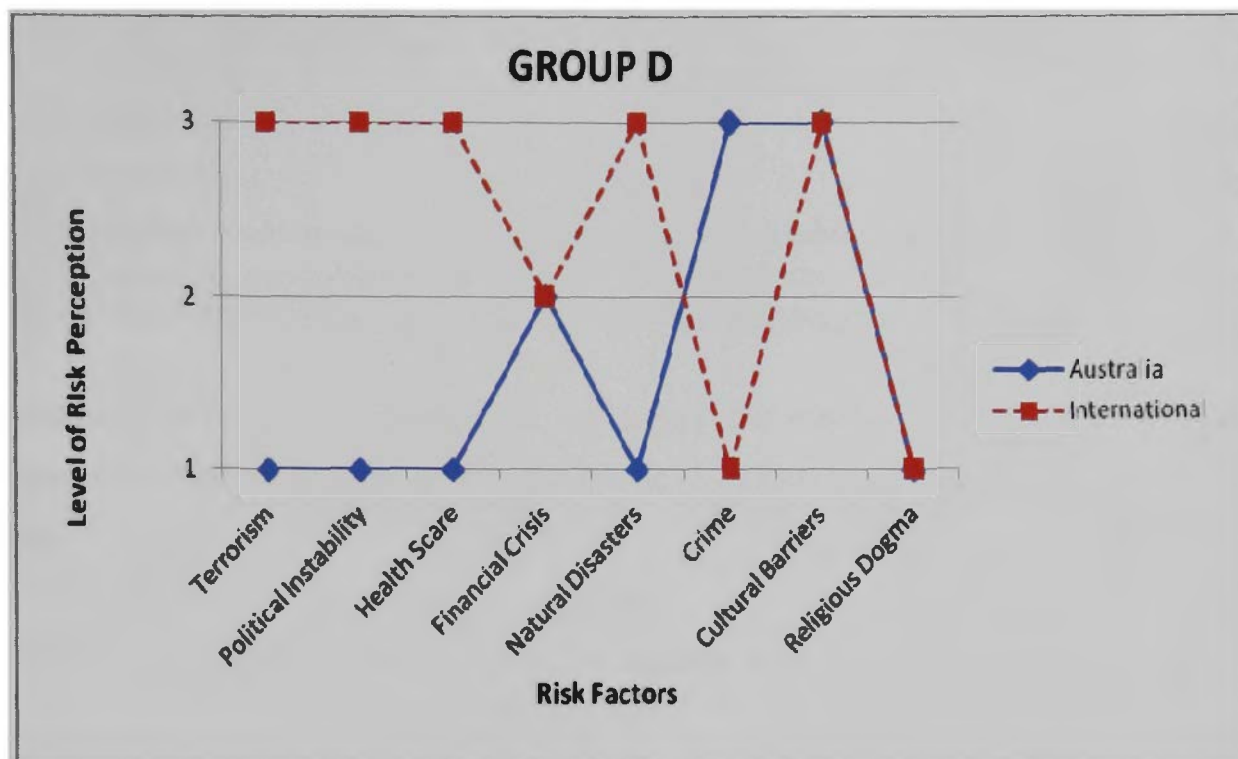

Figure 4.5 Risk Levels Perceived by Group D During Qualitative Interview

Note: Level of risk perception: 1= not concerned; 2 = concerned; 3 = very concerned

Response on Australia

All participants in Group D believed Australia was a relatively risk-free destination when asked about potential risky situations such as *terrorism* and *political instability*. Respondent 3 (female, 40) expressed her desire to visit Australia 'one day'. When asked why, Respondent 3 replied 'I heard it was a peaceful, easygoing country with no *terrorism* happening'.

Respondent 2 (male, 60) expressed similar opinion of Australia as: *a country with no military conflicts, war or terrorism – peaceful in comparison to other places. Everyone says that Australia is good.*

When asked about other catastrophic events such as *natural disasters or health scares,* Respondent 3 replied that she had seen a news report about bushfires on television, but not much else. She did not associate Australia as a destination that was inherently dangerous:

> *If I had heard about Australia being struck with natural disasters, of course I would not go. But I haven't heard anything, so I am not worried about Australia being hit with natural disasters. Australia is a clean country, so I am not worried about catching any disease there.*

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All respondents were significantly worried about *crime* in Australia, which was a surprising contrast to Groups A and C. Participant 3 expressed great concern about 'getting mugged' because:

'I heard from tourists who had been to Australia that while travelling, their bags were stolen in a restaurant in Sydney. Everything they owned, passport and money were gone. So I'm pretty worried about getting mugged in Australia'.

Respondent 1 agreed with Respondent 3, suggesting that it would be difficult to get help if they became a victim of crime. When asked why, she replied that language was her biggest concern:

If I'm travelling by myself, I would be anxious about communicating with the locals; I wouldn't know how to ask for directions or where to go for help if my passport got stolen.

In addition to anxiety about language barriers, concern about 'foreign food' formed the main perception of a *cultural barrier* risk for the respondents. Finally, all respondents felt that *religious dogma* was not an issue in Australia, for the reason that no violence has erupted due to religious conflicts. In contrast, all respondents felt significant risk towards facing *financial issues* while travelling in Australia.

Response on International Travel

The researcher then questioned the respondents about their perception of risk when travelling internationally. Similar responses about risk factors were given. Respondent 2 based his perceptions on his extensive overseas experience. 'If a destination is troubled with *terrorism, political disaster, or health scares,* I would not visit that destination at all,' he replied to considering risk factors while travelling internationally. 'Even if disasters are not occurring when I am considering travelling, I would avoid that destination because it may happen again'. All respondents agreed that *financial issues* pose significant risk to their travelling internationally.

Respondents 1 and 3 believed it was unwise to travel to destinations where they could be exposed to catastrophic events. Respondent 1 had a specific anxiety about plane hijackings during travelling internationally. 'If I'm unlucky, I could be on a plane that gets hijacked'. She said that she would feel 'safer' if she was travelling with a group because 'at least there's

the guide to help if you are in trouble, so I would be less anxious about risks and feel safer'. Respondent 2 agreed that tour guides were important. 'My biggest worry is travelling to destinations that speak English. A tour guide is necessary in that situation. What if I get lost? At least in Japan I can speak Japanese'. In their responses regarding contextual risk factors, they were revealed to be similar to their perception of risk in travelling to Australia, although they seemed uncertain about religious dogma as a risk.

In short, Group D's perception of risk factors in Australia corresponded with group A and B at large, considering Australia as a destination with minimal associated risk factors. The biggest concern regarding Australia was language difficulties, and inability to request assistance should any of the risk scenarios occur. In comparison, the groups' perception of risk in international travel reflected a significant amount of concern for all risk factors, revealing that their safety and well-being shaped their travel plans and decision of destinations.

4.3.5. Summary of Group Responses

The qualitative interviews conducted with all four groups reveal a particular pattern of risk perception among South Korean tourists, whether they had never travelled overseas or had some travel experience. Interestingly, while all respondents showed concern towards risk factors that could happen in any destination, there seems to be a parallel conception that Australia was free from most of the risk factors, such as *terrorism, political instability, health scares, and natural disasters*. In contrast, all groups expressed an overarching concern towards all risk factors presented to them in an international context. The consensus common in all responses was that, 'in international travelling, anything could happen'. This paradox can be explained by the way the respondents perceived the international risks as encompassing all possible situations in all travel destinations in the world. Respondents may have considered that all risk factors were possible in this broad context, while Australia was a specific destination and therefore the respondents could focus on risks occurring in one destination only.

The result however, was not simply divided between two contrasting perceptions of risk. For example, groups Group A and Group C believed that Australia was risky for factors such as *financial issues* and *cultural barriers*, finding a commonality despite their variance in travel experiences. Even for the risk perception in Australia, the result was not homogenous; for example, groups B and C believed that *crime* was possible in Australia, while Group D

considered it a major concern, and Group A did not. Despite their experiences in Australia, Group C were uncertain about crime risk in Australia. Group C also believed that religious dogma could affect their trip in Australia while groups A, B and D did not.

4.4 Indications for Research Questions: Analysis of Qualitative Findings

The qualitative interview was conducted with inbound tourists/potential tourists, to establish the influence of various dimensions of risk identified within the literature review. The researcher observed that all participants who were thinking about or considered travelling to Australia had to some degree of existing travel knowledge. Each of the individuals or groups were asked about the eight specific risk factors depicted in the conceptual model. The results of the qualitative in-depth interviews conducted on group A, B, C and D demonstrate further insight in answering the hypothesis presented in Chapter 3 of this study.

When comparing PSKT perceptions of travel to Australia and travel to other international destinations, Group A, B, C and D regarded Australia as a safer travel destination. *Terrorism, political instability, health scares, religious dogma and natural disasters* were not significant enough to prevent the participants from travelling to Australia, although Group C expressed some concerns about health in Australia. Therefore, it is evident from this qualitative study that PSKTs were concerned about all risk factors while considering international travelling, and that they tended to be wary of one or two particular risks when considering international travelling to a country or destination. This suggested that certain types of risks remain prominent in regards to a particular country.

Several results indicated that the participants were not certain whether a particular risk was associated with either destinations, such as *crime* and *religious dogma* (see Table 4.1). The uncertainty is understandable given the lack of information being circulated through the media and differences of travel experience.

However, there was a significant concern voiced unanimously over the risk of *cultural barrier* and *financial issues* in considering travelling to Australia. Groups A, B and C in particular were very sensitive about racism, particularly associated with Australia. According to the participants' knowledge of the White Policy in the early 1970s, they still believed that that the policy is presently influencing Australian society. The participants used the media coverage of the Sydney Cronulla riots as the supporting evidence of racism existing within

Australia. Because the qualitative interview was used as the foundational database for the quantitative research to follow, group B and C were Korean tourists that were already in Australia. Specifically, group B and C were participants who had already experienced overseas travel and travel to Australia, which does not fit into the frameworks articulated in hypotheses H3A and H3B (see Chapter 3, Section 3.4.2). As such, this rationale for interviewing Korean tourists already in Australia was firstly, to gain information about diverse perceptions of risk prevalence in a small sample of inbound Korean tourists. Secondly, to use the results gained from groups B and C to structure the questionnaire that would be applicable to PSKTs who have either: 1) never travelled overseas or 2) who have travelled overseas but not to Australia. Lastly, and most importantly, the results gained from interviewing Korean Tourists in Australia reveal that they have perceived Australia as a safe and favorable destination to travel, despite being aware of all the risk factors that exist in international travelling.

4.5 Implications for Quantitative Research

This qualitative in-depth enquiry into perception of risk factors suggests crucial implications for the quantitative research that follows in the next chapter of this study. Firstly, the in-depth interviews have clearly confirmed the Korean tourists concern about all of the eight risk factors when considering international travel. However, a small sample does not represent an overall view of PSKTs, despite the maximising of variety with three groups of participants with differences in age and travelling experience. Jennings (2001) suggests that the small size sample can result in a biased perspective and, thus is limited in providing a 'quantifiable generalization on results'. As such, the analysis of qualitative interviews ultimately provides narrow data due to the sampling procedure and small size.

Secondly, the qualitative approach to the study of tourism and risk factors has produced a variety of findings that were not present in previous studies. For example, financial crisis featured as a major risk factor that concerned the participants in the qualitative approach phase of this study. Thus, the present study recognized that there was a significant need to expand the dimensions of risk perception proposed by past studies. The past studies then, make appropriate guidelines in identifying broad, overall types of risk factors associated with international travelling. However, they did not incorporate certain specific frameworks used in the present study, which are 1) PSKTs who have never travelled overseas; 2) the eight risk

factors that concern the Korean Tourists the most; and 3) the perception of these risks when PSKTs are considering travelling to Australia. In order to make it more appropriate to the context of perception of overseas travel risk factors, testing these factors statistically is required in the quantitative approach for the current exploratory study.

4.6 Chapter Summary

This chapter identified and explored eight risk factors affecting the travel decisions of Korean tourists in visiting international and Australian destinations. This was achieved by using qualitative methodology and resulted from an in-depth enquiry of a small sample of potential Korean tourists residing in Korea and Korean tourists that were touring Australia at the time of the interviews.

This chapter was divided into two sections. The first section discussed the rationale for using qualitative enquiry, and specified the recruitment procedure to find appropriate participants in the study. Using a maximum variety of sampling, 21 participants were selected for in-depth interviews. Data collection techniques were determined through a detailed layout of the interview procedures. The results of this qualitative study were derived from in-depth and focus group interviews.

The results from the in-depth interviews were presented in the second section. These results were segmented into two types; international travel to Australia in particular was involved. In each segment the participants were asked for their perception of each of the eight risk factors. In the international perception of risk, all risk factors were considered as significant in affecting the Korean tourists' destination decisions, with several risk factors being associated with specific countries. In considering Australia, the participants perceived that Australia was a safe, low-risk travel destination in regards to catastrophic events, except for financial crisis. A little uncertainty regarding risk factors such as *crime* and *religious dogma* was expressed. It was therefore implied that Korean tourists' perception of risk regarding Australia contrasted significantly with the overall negative, apprehensive view of risks involved in international travelling.

Finally, this chapter determined the implications for a further quantitative study needed to test the results gained from this qualitative enquiry. Based on the information gathered from the

in-depth qualitative interview, a comprehensive survey instrument was developed. For example, suitable candidates for the main survey were identified; and next, a qualitative approach analysed the level of respondents' risk perception (see Chapter 1, Section 1.6) producing a more accurate indication of the respondents' awareness of catastrophic and contextual risks while travelling. The methodology and results of the quantitative research of this study are presented in the next chapter.

CHAPTER 5
QUANTITATIVE RESEARCH

5.1 Introduction

This chapter introduces the quantitative research of the present study. Following the qualitative implications mentioned in Chapter 4, it also addresses the need to test the hypotheses with a quantitative approach. This chapter explores the methodological issues related to quantitative research, such as the varieties of data collection procedures used. Based on the concepts and models presented in Chapter 3, this chapter will focus on the development of the quantitative survey instrument and it will explain quantitative analysis strategies used in this study, including the use of appropriate statistical methods to test the study hypotheses.

Firstly, this chapter determines the procedure for developing the questionnaire, which served as the survey instrument. In particular, the pre-testing procedure is discussed in detail, as well as the process of translating. The study also outlines the questionnaire content, and includes the analysis of the sample used in data collection. Finally, a summary of the procedures and techniques used to analyse the collected data are presented.

5.2 Developing a Quantitative Questionnaire

The main design of the survey involved a self-administered questionnaire. The particular method used was chosen for its time and cost efficiency, so that a large sample could be collected for the study. This survey instrument was developed to explore the following:

- whether risk factors such as terrorism, political instability, health scares, natural disasters, financial crisis, crime, cultural barriers and religious dogma determine the perceptions of potential South Koran tourists travelling to Australia and internationally,

- whether travel experience of potential tourists influence perceived risk factors when they are considering travelling to Australia and internationally,

- Whether demographic factors influence potential South Korean tourists' views of travel to Australia in comparison to tourist destinations Internationally,

The central differentiation between PSKT samples was dependent on whether they had travel experience or not. Socio-economic and demographic information was collected in addition, such as gender, age, occupation, and approximate income to test the impact of these factors on PSKTs' perceptions of risk.

5.2.1 Advantage of Quantitative Methods

The quantitative method involves statistical analysis that relies on numerical evidence to draw conclusions or to test hypotheses. Furthermore, the quantitative method was used to ascertain the reliability of the results with relatively large numbers of people or organisations (Ticehurst & Veal 2000, p. 20). Zikmund (2003) highlighted that 'good questionnaire design is a main element for good survey results' and should consider what data the researcher needs to collect. A good questionnaire should also effectively fulfill the researcher's aims and 'test the hypothesis with the relevant variables for each study' (Jennings 2001).

The quantitative method is used for this study in order to gather a range of data from a large target population. These data includes the ideas, facts and knowledge of tourist behaviour in the context of perceived risk factors (Adams & Schvaneveldt 1991; Zikmund 2003; 2001. Ticehurst and Veal (2000) view quantitative methods as a measure of the reaction of many people to a partial set of questions, after the qualitative component has been completed; 'the quantitative method is employed to fill the gaps in a qualitative study' (Punch 2005, p. 242). It supports the research because it allows the perceptions of 8 risk factors identified through the qualitative investigation to be tested: 'theory in exploring an area for generating hypothesis' and the use of statistical aggregation of the data (Punch 2005, p. 242; Patton 1990).

5.2.2 Questionnaire Structure

The researcher developed the quantitative questionnaire with the variables applicable to this study, based on the structure provided by Sonmez (1994) and Lepp and Gibson (2003). Certain sections of Sonmez's questionnaire were borrowed, such as perception of the travellers, international vacation decisions, demographic information and the section for participants' own feedback. The 5 point Likert standard of measurement was borrowed from

Lepp and Gibson (2003). For each question the participants were asked to indicate their perception of risk, starting from number 1 which was "Strongly Disagree", all the way to number 5, which was "Strongly Agree". Since perception of risk is strongly associated with negative aspects, the present study placed the perception "Strongly Disagree" first as demonstrated in Lepp and Gibson (2003).

Questionnaire models from previous studies such as Sonmez and Graefe (1999) and Lepp and Gibson (2003) could not canvass all of the specific criteria for this study. Sonmez and Graefe's (1998) study examined 10 risk factors, from which only 4 risk factors were relevant to this study: terrorism, political instability, health, and financial risk. Lepp and Gibson's (2003) study researched terrorism, crime, political instability, culture, health (including food safety) and religion (see also Brunt, Mawby and Hambly 2000). The combination of these two studies provided a solid basis on which to build the present study's questionnaire. A description of the design procedure for this study's questionnaire is outlined below, followed by the pre-testing procedure.

The questionnaire was structured into six parts (see Appendix 7): 1) demographic information, including gender, age, travel frequency, education, occupation, income and current household. 2) perceptions of general risk factors when travelling to Australia; 3) perceptions of specific risks when considering travelling to Australia; 4) perceptions of general risk factors when travelling internationally; 5) perceptions of specific risks when considering travelling internationally; and 6) additional commentary from participants. This structure flows from general risks to specific risks, i.e. the funnel approach, allowing the participants to follow a particular pattern with the questions (Kinnear and Taylor 1996).

Part 1: Demographic information
The first section of the questionnaire includes respondents' demographic information individually, such as gender, age, any history of overseas holiday trips in the last three years, education, occupation, income, and marital status.

Part 2: Perceptions of general risk factors when traveling to Australia
Part 2 proposed items concerning general risk factors while traveling to Australia. The questions were formatted to ask broadly about each of the eight risk variables. The basic

structure of this section mirrored Sonmez's (1994) questionnaire, where the 10 risk factors were presented as broad overviews (see Part 2, Question 9).

This study has reviewed Sonmez's basic structure, by presenting 8 risk factors rather than 10. This was because Sonmez's study included risks that were irrelevant to this study's parameters, such as equipment risk, physical risk, social risk and time risk (see Chapter 2 Section 2.2.5). Also in this section, the question was specifically designed to encourage non-bias towards any particular countries. For example, the question asked 'If you were considering travelling to Australia, your travel plans would be influenced by...'. The eight risk factors were then presented below the question so that the participant could indicate their level of concern for each risk factor. To assist in contextualizing the risk factor, examples were provided for each scenario, as demonstrated in Sonmez (1994). For example, for the risk factor concerning crime, the question included particular examples of 'theft, burglary, sexual assault, etc.' to focus the participant on the context of crimes.

Part 3: Perceptions of specific risk factors when traveling to Australia

This section was designed to measure the depth of perception on the eight risk factors. The questions asked the participants to comment on specific examples under each of the eight variables. These design questions were derived from Sonmez (1994), where the participants were directly involved in the risky scenario. For example, under the risk factor of terrorism, eight sub-options were listed regarding various aspects of terrorist risks. Questions were then posed as 'If I was considering travelling internationally, I would be concerned that there are terrorist acts occurring continuously in particular places'. In addition, 4 questions were developed from the qualitative data, incorporating statements from the in-depth interviews, for example; 'I would not be concerned by terrorism because I would travel anyway since the prices are lower after terrorist attacks' (see Appendix 7). In certain specific factors the components are not identical for the two destinations because they refer specifically to Australian contexts. For instance, 'I might get caught in a bush fire' or 'Australia seems to be more British than Asian which makes me feel uncomfortable'. These are some of the responses from the qualitative interview which were incorporated into the study design as 'non-identical risk factors'.

Part 3 aimed to investigate participants' perceptions of each risk in as much detail as possible, to narrow down what specific aspects of the risk factors concerned the participants the most

(or the least). Thus the questions were especially designed to enquire about the participant's level of concern when they were considering travelling to Australia. For example, in discussing the risk of cultural barriers, the questionnaire asked the participant: If you were considering travelling to Australia, you would be concerned that:

- You are not familiar with speaking English.
- You are not familiar with Australian culture.
- You are not familiar with Australian food.
- You may be discriminated against because of Australian customs.
- There are pockets of discrimination against Asians in Australian society.
- Australia has a prejudice against Asians.
- Australia seems to be more British than Asian, which makes you feel uncomfortable.

The above example shows how the data gathered from qualitative in-depth interviews were integrated into the main questionnaire as possible risk scenarios, in order to gain a better understanding of the PSKTs' perceptions of Australia (see Chapter 4, sections 4.3.1- 4.3.4)

Part 4: Perceptions of general risk factors when travelling internationally

Part 4 focused on the PSKTs' perception of international traveling and risk factors, using the same structure, style and content to that of Part 2. Participants were asked to identify their level of perception associated with each risk factor, but within the specific context of: 'If you were considering international travel, regardless of the destination, your travel plans would be influenced by':

Part 5: Perceptions of specific risks when considering travelling internationally

Sonmez (1994) provided a more concise style of questioning for the present study, in comparison to questionnaires by Lepp and Gibson (2003) and Kozack, Crotts and Law (2007). Although the present study adopted the angle of questioning from Lepp & Gibson (2003), such as 'the threat of terrorism can influence my international travel plans', the researcher developed the issue of the risk further to include a variety of risk scenarios that were likely to happen. For example, Lepp & Gibson's (2003) questionnaire on 'cultural differences' was modified in this study to present seven of the participants' most likely concerns, including unfamiliarity with English and western culture, food, likelihood of discrimination, facing

racial prejudice, etc. This example was developed from the results of the qualitative study, to improve the detail of the specific risks and consequently, the quality of the data collection.

Part 6: Open-ended enquiry for additional commentary

The final section of the quantitative questionnaire provided space for the respondents to make further commentary, thoughts, or ideas regarding this topic, free from the constraints of the rigidly structured questions put to them. This section was included in the final design so that the researcher could gain further qualitative insight into the participants' perceptions of risk.

5.2.3 Measurement Scale

The scales used in the instrument were drawn from the questionnaires designed by Lepp & Gibson (2003). Participants were asked about their level of agreement with 110 questions. Hypothetical statements were divided into two categories, international and Australia. An example is: If I were considering travelling to Australia and internationally, I would be concerned because, "politically unstable countries should be avoided by tourists'. To ensure sufficient internal validity for each survey question, the researcher used a five point Likert scale to capture a greater range of responses, from 'strongly disagree' to 'strongly agree' (see Appendix 7). A range of variables between 4 to 8 generally supported each question. Furthermore, the content of the pre-test survey comprised demographic information, and 8 questions designed to test the 7 hypotheses detailed in the conceptual framework in Chapter 3. The hypotheses take into account the responses received during the in-depth interviews, and this was viewed by the researcher as an opportunity to investigate the participants' initial perceptions on each of the eight risk factors.

5.2.4 Translation

The researcher organized a translator to translate the questionnaire from English to Korean and back from Korean to English. The researcher conducted the first translation, as she speaks fluent Korean. To ensure accuracy of the translation, the researcher employed a university professor in South Korea to review the translation for accuracy. A review of the pre-test study allowed the researcher to conclude that the sampled participants understood the language, questions, and concepts of the 8 risk factors, particularly as the majority of participants completed all sections of the survey.

5.2.5 Pre-Testing and Modification of Survey Questionnaire

The purpose for pre-testing was to ascertain the clarity of the questions, whether the instructions could be followed without confusing the respondents, and to determine the completion time of the survey. Further responses and suggestions from the respondents were also encouraged via commentary on the survey. The collection of such information was included to increase the veracity of the main data collection. A pre-test survey is instrumental to designing a good questionnaire. Zikmund (2003) highlighted that a 'good questionnaire design is a main element for good survey results', meaning that a good questionnaire should consider what data are needed to test the hypotheses with variables for this study (Jennings 2001) and, ultimately, fulfill the researchers' aims as effectively as possible. Therefore, the pre-test study was designed to ensure that the questions were correctly structured. As a trial method of the main questionnaire, the pre-testing survey had to clarify the wording, structure, and design of each question (Jennings 2001). The methods must be credible prior to entering the main data collection, and has to become a tool for gathering and formulating the main data (Jennings 2001).

For pre-testing purposes, 100 questionnaires were distributed to 3 travel agencies and 2 international backpacker hostels in Melbourne CBD. At this stage, it was difficult for the research to conduct the pre-test in South Korea due to time and resource constraints. The target participants were Korean tourists travelling in Melbourne, Australia. Five questionnaires were given to each international backpacker hostel. Thirty questionnaires were given to each of the three travel agencies. Out of 100 questionnaires, 60 were completed and returned to the researcher. Another pre-test was conducted on a smaller scale in Seoul prior to distributing the main questionnaire. Ten questionnaires were completed and returned to the researcher. These data were collected and entered into the SPSS program for quantitative analysis.

Several amendments were made to the questionnaire following the pre-tests. Overall the questionnaire structure was modified in three ways. Firstly, the final questionnaire specified two types of Koreans who were eligible for the survey; those who have never travelled overseas and those who have travelled but never been to Australia. Secondly, Australia was placed before international destinations for both general and specific risk factors, because Australia is the focus of the present study. Thirdly, the instructions to 'place an X for

answers' were changed to 'place an O or a tick', because Koreans believe that 'X' is a negative answer.

The question 'avoid travel to USA, France, England and Middle East' was modified to 'avoid travel to countries where terrorism occurs' so that the question did not create biased response. (see in-depth interview in Appendix 2) The wording of questions 'I would be concerned' and 'I would not be concerned' (see 'terrorism risk' in Appendix 7) were removed due to ambiguity. Instead, the questionnaire incorporated all specific factors under simpler headings such as 'terrorism risk' and 'natural disasters risk'.

In the demographic questions of Part 1, the age groups needed to be re-defined to 18-25, 26-30, 31-35, 36-40, 41-50, 51-60, and 61-above. The age groups were changed because these grouping marked the major milestones in an average Korean life. For example, between 18-25 years of age usually marks entrance into university and military duty, and 30-35 years are the average age group to raise children.

Occupation types were also modified. 'Unemployment' was left out of the options, while 'skilled technician' and 'professional' were merged together into a single category of 'Skilled Professional'. The income variable was modified to fit the income groups based on Korean currency, not based on Australian dollars and tax brackets.

Regarding marital status, the researcher was informed that a 'de facto' status was not officially recognized in South Korea, as this relationship was culturally frowned upon in Korean society. In its place, the category 'couple with adult children' was added.

Finally, the labels of the Likert scale were modified to reflect the meaning of the questionnaire as clearly as possible. Feedback suggested that 'I do not know/not sure' was more clear than 'neither' in the Korean language. In the same way, 'absolutely agree' and 'absolutely disagree' was replaced with 'strongly agree' and 'strongly disagree'.
The structure of the main questionnaire incorporates these changes made from the pre-test study.

5.3 Sample Population and Data Collection

5.3.1 Sampling

Two categories of PSKTs residing in Korea formed the target populations for the present study. First was the PSKTs who had not travelled overseas but are thinking of going in the near future, and second was the PSKTs who have travelled overseas previously but have never travelled to Australia. The reason for such specifications was because the study focused especially on potential travellers to see how their perceptions would influence their travel choices, in relation to catastrophic events and contextual risk factors (see Chapter 1 sections 1.3 and 1.4). As such, the questionnaire specified and drew the sample from two distinct categories of potential travelers in South Korea (see Appendix 7, Part 1, Question 8).

The collection procedure was a non-probability sampling, relying on the convenience of finding the appropriate target samples. Such as networks of institutions, companies, commercial or business) and informal pools of friends and neighbours; or arbitrarily inviting people on the streets and shopping centres. In non- probability sampling, a quota sampling to improve representativeness in order to illuminate distortions was used, for example, if a sample has same distribution of characteristics of the population (e.g. non-representative gender ratio) regarding other variables on which researcher have no control(Cooper & Schindler 2006). However, the researcher actively selected the sample based on researchers criteria set out above. Therefore, this sample was also a purposive sampling, where a sample is selected 'to serve a specific purpose, even if this makes a sample less then fully representative' (Zikmund 2000 p. 382). Despite this drawback, the structure of the present quantitative questionnaire made purposive sampling the most appropriate procedure for this study.

5.3.2 Data Collection Procedure

After formulating the structure of the main quantitative questionnaire, 1000 copies were initially prepared. Participants were found in South Korea, where the questionnaires were distributed to potential tourists. The opportunities for meeting PSKTs had to come from wide and large sources of outbound travellers. To gain as much diverse range of respondents as possible, the researcher contacted not only travel-related locations but also other areas such as universities, companies, local residential areas, shopping centres, factories, hospitals, car centres and restaurants to distribute the questionnaires.

The data was distributed from 10th of January 2008 to 31st of March 2008. The distribution was conducted by the researcher through personal connections. Distributors were given the instructions to collect a purposive sample of PSKTs. Small gifts were offered for those who completed the questionnaires. Distributors were instructed to approach potential participants and enquire whether they had never been on an overseas trip, or whether they had travelled overseas but not to Australia. If the approached person did not belong to either category, the distributors were instructed not to ask them to fill out a questionnaire. All participants were advised that their involvement in the research was voluntary, and that they could withdraw from the project at any time.

There were five channels for the distribution of the questionnaire in South Korea. The distribution took place in the capital city Seoul and five different districts of South Korea: Seoul, Incheon, Daegu CheongJu DaeJeon, and DangJin. The first target for questionnaire distribution was the working population in Seoul. Questionnaires were distributed in different sectors of the capital such as shopping centres, clerical offices, the Korea Travel Times, hostels, retreat centres and independent stores. Two hundred and fifty questionnaires were handed out at SookMyung University and Keimung University. The researcher also distributed questionnaires to Bando Hospital, Hyundai Car Dealer and, Tourism Development Research Centre. Staff of the South Korean National Tourism Organisation (KNTO) headquarters and other governmental bodies such as the Korea Tourism and Culture Institute and Government Information Agency were also given questionnaires to complete.

In other districts outside of Seoul, the researcher contacted distributors to collect the completed questionnaires. One hundred questionnaires were distributed to residential areas in Incheon. In Dangjin, 90 questionnaires were distributed to the local factory in DaeJeon, 45 questionnaires were distributed to the DaeJeon hospital and church. Another distributor in Daegu distributed 100 questionnaires, and the Cheongju university in Cheongju were given 80 questionnaires to distribute to the students. In total, 1000 copies of the questionnaire surveys were distributed.

The use of the non-probability and purposive sampling method, distribution pattern, collection procedure and the amount of questionnaires collected at the end of the survey reflect the budget and time that was available to conduct a survey of this size on the travel risk

perception of PSKTs. The following section presents the types of samples collected, their characteristics and various other variables that are relevant to the analysis of the data.

5.3.3. Usable Sample

By the 8th of April 2008, a total of 866 questionnaires had been collected. Three hundred and fifty questionnaires were returned from Seoul, all 50 questionnaires were returned from Incheon, all 80 questionnaires were returned from CheongJu, 50 were returned from DaeJeon, all 200 questionnaires were returned from Daegu and CheongJu, and all 90 questionnaires were returned from DangJin. The researcher examined all of the collected questionnaires and found response errors in 56 of the questionnaires.

These questionnaires were excluded from the sample due to the following reasons: 1) demographic details were not filled in; 2) only the international sections (1 & 2) were completed, with the rest unanswered; 3) the questionnaire was partially answered, containing responses to few or no questions; and 4) each section was not completed in full containing one response out of five. Eliminating questionnaires with response errors reduced the size of the usable sample to 810 in total.

5.3.4 Profile of the Participants (Characteristics of the Sample Population)

Table 5.1 illustrates the demographic profiles of the sample population. The sample population for this quantitative survey has been divided into two categories: one with no past overseas travel experiences (N=328, 40.5%), and the other with past overseas travel elsewhere but not Australia (N=482, 59.5%). The table also included the total figures for all participants (N=810). The characteristics of the respondents were measured by their gender, age, education level, occupation, household income and marital status.

5.3.4.1 Gender Distribution

Gender distribution of the sample set that have not travelled at all is skewed towards the female respondents, making up 64.1% (210 respondents) and males constituted 35.9% (118 respondents). Similarly, gender distribution of the sample set that had travel experience is skewed towards the female, with 57.9% (279 respondents) and males with 42.1% (203 respondents). Overall, the female gender was more represented in all participants with 60.4% (489 respondents) over the male gender with 39.6% (321 respondents) out of 810 respondents.

5.3.4.2 Age Distribution

Out of the 328 participants who did not have overseas travel experience, 50.9% (167 participants) were 18-25 years old, 13.0% (40 respondents) were 26-30 years old, 6.1% (20 respondents) were 31-35 years old, 6.7% (22 respondents) were 36-40 years old, and 14.6% (48 respondents) 41-50 years old, 7.3% (24 respondents) were 51-60 years old, and 2.1% (7 respondents) were 61 years old and above. The sample showed that the age bracket of 18-25 dominated the no overseas experience category.

Similarly, the category of the participants that did travel overseas but not to Australia revealed that the majority age group was also the 18-25 year olds with 32.8% (158 respondents) out of 482 participants. The next most travelled age groups were the 41-50 year olds with 16.6% (80 respondents), closely followed by the 26-30 age group with 16.5% (77 respondents), 31-35 year olds with 14.3% (69 respondents), 36-40 year olds with 9.5% (46 respondents). The 51-60 age group ranked second last with 8.9% (43 respondents), and finally 1.8% of this sample set was 61 years old and above (9 respondents).

In total, the 18-25 age group formed the majority of the 'age' bracket at 40.1% (325 respondents) out of 810 respondents. 15.8% (128 respondents) were from 41-50 years old, 14.4% (117 respondents) were from 26-30 years old, 11.0 % (89 respondents) were from 31-35 years old, 8.4 % (68 respondents) were from 36-40 years old, 8.3 % (67 respondents) were 51-60 years old, and 2% (16 respondents) were 61 aged year and above.

5.3.4.3 Education Distribution

This variable was set to determine the level of highest education the participant possessed. From the 328 respondents that had not travelled overseas at all, 28.6% (94 respondents) had graduated from high school level; 48% (156 respondents) were in the process of attending college or university; 21% (69 respondents) had attained a diploma or university degree; and 2.7% (9 respondents) were in postgraduate studies or had a doctorate degree. From this sample set, the data is skewed towards the respondents who were currently completing their tertiary level of education. However, the sample with those who had overseas travelling experience presented a contrasting perspective, where 38.4% (185 respondents) of the respondents had a diploma or a degree.

In total, the sample showed that 20% (162 respondents) of all respondents had attained the level of high school, 31.4% (254 respondents) possessed diplomas or degrees, 39.8% (322 respondents) were attending college or university at the time of the survey, and 8.9% (72 respondents) had attained the level of postgraduate and/or doctorate studies.

Table 5.1: Study Sample Profile, N=810

Socio-economic & demographic variable	Category	All participants (N=810)		Past overseas travel experience			
				Type A (N= 328)		Type B (N=482)	
		N	%	N	%	N	%
Gender	Male	321	39.6	118	35.9	203	42.1
	Female	489	60.4	210	64.1	279	57.9
Age	18-25	325	40.1	167	50.9	158	32.8
	26-30	117	14.4	40	12.2	77	16.5
	31-35	89	11.0	20	6.1	69	14.3
	36-40	68	8.4	22	6.7	46	9.5
	41-50	128	15.8	48	14.6	80	16.6
	51-60	66	8.1	24	7.3	43	8.9
	61 and above	16	2.0	7	2.1	9	1.8
Education	High school	162	20.0	94	28.6	68	14.1
	College/university	322	39.8	156	48	166	34.4
	Degree/diploma	254	31.4	69	21.0	185	38.4
	Postgraduate/doctorate	72	8.9	9	2.7	63	13.1
Occupation	Homemaker	86	10.6	35	10.7	51	10.6
	Student	343	42.3	167	51.0	176	36.6
	Skilled/technician/professional	159	19.6	50	15.2	109	2.3
	Self employed/ business	38	4.7	12	3.6	26	5.4
	Sales & marketing	37	4.6	13	4.0	24	5.0
	Retired	30	3.7	7	2.1	23	4.8
	Other	115	14.2	43	13.1	72	15.0
Income	Less than AU$5,000	291	35.9	131	34.3	160	33.2
	Less than AU$10,000	30	3.7	15	4.6	15	31.1
	Less than AU$15,000	55	6.8	33	10.1	22	4.6
	Less than AU$20,000	60	7.4	30	9.1	30	6.2
	Less than AU$25,000	49	6.0	14	4.3	35	7.3
	Less than AU$30,000	62	7.7	21	6.4	41	8.5
	Less than AU$40,000	50	6.2	16	4.9	34	7.6
	Less than AU$45,000	26	3.2	2	0.6	24	5.0
	Less than AU$50,000	21	2.6	2	0.6	19	4.0
	Less than AU$65,000	23	2.8	4	1.2	19	4.0
	Other	116	14.3	50	15.2	66	14.0
Marital Status	Single	436	53.8	197	6.0	239	50.0
	Married/Newly married	84	10.4	31	9.5	53	11.1
	Couple with children	165	20.4	48	14.7	117	24.3
	Couple with children not living at home	101	12.5	41	23.5	60	12.5
	Single parent	10	1.2	3	0.9	7	1.5
	Single parent with children not living home	1	1	1	0.3	0	0

Notes: Type A: Never travelled internationally.
Type B: Had travelled internationally but not to Australia.

5.3.4.4 Occupation Distribution

The distribution of occupation was very diverse. From those who had never travelled overseas, students were most prominent with 51% out of 328 participants; 15.2% (50 respondents) were professionals, while 10.7% (35 respondents) were homemakers. In smaller group 3.6% (12 respondents) were self-employed and/or owned a business, while 4% (13 respondents) were in sales and marketing. Retired persons made up 1.6% (5 respondents) of the total, while 13.1% (43 respondents) stated that their occupation was not specified in the survey, and selected 'other'.

Occupation distribution for those who had travelled overseas followed a similar pattern to those who had never travelled overseas. Surprisingly, students had travelled overseas the most at 36.6% (176 respondents) out of 482 respondents. Professionals/ skilled technicians (109 respondents) and unspecified occupations, marked as 'other', were second highest with 15.0% (72 respondents). Self-employed or business owners followed with 5.4% (26 respondents), 10.6% (51 respondents) were homemakers, 5.9% (14 respondents) were in sales & marketing, and 4.8% (23 respondent) were retired. In total, professionals and students formed the majority of the occupation distribution out of 810 respondents.

5.3.4.5 Household Income Distribution

The largest income bracket from the sample set that had never traveled overseas was 'less than AU$5000', representing 34.3% (131 respondents) out of 328 respondents. This result is understandable, since 48% of the sample was full-time college students. There was a sharp differentiation between this group and the next highest percentage at 15.2% (50 respondents), which represented the income average of 'other'; 10.1% (33 respondents) of this group earned 'less than AU$15,000', with the income bracket of 'less than AU$20,000' following close behind with 9.1% (30 respondents). The lowest percentage of income earners came from the higher earners, with 0.6% (2 respondents) for both 'less than AU$45,000' and 'less than AU$50,000'. Similar results were achieved from the sample that had previous travel experience, where 33.2% of respondents were in the group with the lowest income bracket. Only 5% of the sample earned less than AU$45,000, and 8% earned than AU$45,000. The most significant figures for household income levels out of all participants were 35.9% (291 respondents), who had an income of less than AU$5000, and 14.3% (116 respondents) who did not specify their income.

5.3.4.6 Marital Status

From the total respondents, 53.8% reported as being single (436 respondents), and 197 of these single respondents had never had overseas travel experience, while the remaining 239 had traveled overseas. Newly married respondents who had no travel experience represented 10.4% (69 respondents), compared to 53 newly married respondents who had travelled overseas previously. Single parents formed the lowest percentage of marital status at 1.2% overall. In contrast, 20.4% (165 respondents) of the overall respondents were married with children, although 48 of these had not traveled overseas at all, while 117 respondents had.

As shown in Table 5.1, the past overseas travel experience of the sample population is reasonably balanced with Type gender distribution is balanced with 40% male and 60% female.

The findings of study showed that larger proportions of respondents had no travel experience compared to those with travel experience. This indicated that there is a large potential market for tourism destinations. Also, KNTO statistics (2008) show that approximately 80% of South Koreans intend to travel overseas travel in the near future. Of this potential market, the highest proportions (64%) of respondents are between 18-35 years old, with higher levels of education (40% of them have at least a university degree, and 40% are tertiary students). There is a wide difference in income levels, ranging from less than AU$5,000 (tertiary students) to between AU$31,000-65,000, for those who are employed and have strong purchasing power.

In summary, the sample of the survey was a diverse mix of PSKTs with a wide variety of socio-economic and demographic characteristic. There was a significant relationship between the respondents' demographic status and their ability to travel overseas or not, as shown by demographics such as occupation, age and income. It must be noted again that the purposive and convenience sampling (Bryman & Bell 2007) strategy used in this survey meant that the sample did not represent all aspects of a socioeconomic and demographic factors equally. Given the exploratory nature of this study, as well as the time and resource constraints put on the researcher, an exhaustive sampling procedure was not possible to achieve.

5.4 Summary

This chapter has focused on the quantitative methods used to collect relevant data for the present study. This includes developing the survey instrument, using pre-testing procedures to streamline the main survey, the data collection and analysis procedure, in order to measure the perception of risk factors in Australia and International travel. The survey was pre-tested twice, first in Australia where samples were conveniently available, and second in Seoul, Korea. This was necessary to produce a questionnaire that was as relevant and accurate as possible. Data collection procedure, usable samples, and characteristics of the sample were also discussed in this chapter. The results of the quantitative descriptive analysis are presented in the next chapter.

CHAPTER 6

RESULTS AND ANALYSIS

6.1 Introduction

The previous chapter outlined the research methodology and described the quantitative methods adopted for the study. The present chapter reports results of the questionnaire survey and data analysis. In this analysis, the seven hypotheses of the study are tested in order to identify the risk perceptions of PSKTs, with respect to both Australian and international destinations. These findings and analyses then address the research objectives. The present chapter is organised as follows:

Section 6.2 addresses the first objective of the study by discussing overall risk perceptions with respect to Australian and international destinations. Section 6.3 addresses the second objective of the study by investigating the impact of travel experience on risk perception in two types of potential travellers (types A and B), comparing them at both general and specific levels. Section 6.4 presents results for different risk factors, which could not be compared (as discussed in Section 6.2.2). Section 6.5 addresses the third objective of the study by investigating the impact of socio- demographic factors including gender, age, recent holiday experience, education, occupation, income and marital status, on risk perceptions of PSKTs. Lastly, Section 6.6 presents a synthesis of the results and compares them with previous findings.

To investigate whether risk perceptions of Australia differ significantly from those of other international destinations among PSKTs, the survey data were analysed using cross tabulation and Chi-square test. Here, the paired Chi-square test was selected because it is suitable for comparing the correlated variables of risk perceptions of both Australia and international destinations (Hair et al. 2003). However, due to the large number of variables presented in this study, this chapter presents only a summarised form of the tables. To facilitate readability and to provide clear comparisons between risk perceptions of respondents, all tabulated data are presented on a 3 point scale (collapsed from the original 5-point scale). The tables with Chi-square values for each risk factor (original 5-point scale) are presented in Appendix 8.

6.2 Risk Perception: All Participants

The main objective of this section is to test the hypothesis that, on a general level, PSKTs perceive greater risk involved in travelling internationally compared to Australia (Hypothesis 1A). Similarly on a specific level, it is hypothesised that PSKTs perceive greater risk travelling internationally than to Australia (Hypothesis 1B). The results presented in Sections 6.2.1 and 6.2.2 show all participants' risk perceptions at general and specific levels, with respect to Australia and international destinations. In this section, hypothesis 1A and 1B are tested. These hypotheses involve general and specific risk perceptions of PSKTs international destinations other than in Australia.

6.2.1 General Risk Factors

As shown in Table 6.1, the majority of participants perceived international destinations at a higher level of risk than Australia with respect to all factors. An overview of these results shows that the financial crisis, health, terrorism and crime factors are considered as particularly high risks in international destinations, with about 60% agreeing that each of the four factors were risky. However, the percentage of respondents who perceived the same risks in Australia was significantly lower, with 22% for terrorism, 33% for health issues, and 44% for financial crisis and crime. From these results, PSKTs seem to perceive greater risk when considering travelling internationally, than when considering travelling to Australia.

Interestingly, about 37% of the respondents believed that Australia was culturally risky, which was almost equal to the 39% who agreed that international destinations were culturally risky. This result shows that there is little difference between the respondents' perceptions of destinations with respect to cultural barriers.

A substantial percentage of respondents (63%) did not believe that political instability risks existed in Australia, compared to the 28% for international destinations. Similarly, about 63% of respondents did not expect to face religious conflicts in Australia, whereas approximately 38% did not believe this was a risk in international destinations. These results indicate that PSKTs view Australia in a more positive light than international destinations with respect to political and religious factors.

Based on travel risk perception at a general level by PSKTs, three conclusions are made. Firstly, participants clearly perceived greater risk when considering travelling internationally

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than travelling to Australia, with regard to financial crisis, terrorism, health and crime. Secondly, participants perceived slightly less risk in Australia with respect to areas such as political instability, religious conflict, and terrorism risks. Both International destinations and Australia were perceived as having cultural risks.

Testing PSKTs general risk perception international in travelling is high with particular risk factors, However, when directed to a specific destination such as Australia, their perceived risk factors changed. These results show that, in general, tourists' perceptions of particular risk factors in overseas travel vary according to destination.

Table 6.1: All Participants: Perceptions of General Risk Factors

All Participants		Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Risk factors	Destinations	N %	N %	N %
Terrorism (N=791)	Australia	452 (57.1%)	171 (21.6%)	168 (22.1%)
	International	173 (21.9%)	147 (18.6%)	473 (59.6%)
Political instability (N=784)	Australia	497 (63.4%)	190 (24.2%)	97 (12.4%)
	International	221 (28.2%)	224 (28.6%)	334 (43.2%)
Health (N=789)	Australia	368 (45.4%)	167 (21.2%)	266 (33.5%)
	International	170 (21.6%)	142 (18.0%)	477 (60.5%)
Financial crisis (N=783)	Australia	250 (32.0%)	185 (23.6%)	348 (44.5%)
	International	147 (18.7%)	154 (19.7%)	484 (61.6%)
Natural disasters (N=783)	Australia	334 (42.7%)	192 (24.5%)	257 (32.8%)
	International	157 (20.0%)	196 (25.0%)	430 (55.0%)
Crime (N=771)	Australia	239 (40.0%)	189 (24.1%)	343 (44.5%)
	International	144 (18.7%)	172 (22.2%)	456 (59.1%)
Cultural barriers (N=779)	Australia	294 (37.8%)	194 (24.9%)	291(37.0%)
	International	254 (32.6%)	219 (28.1%)	306 (39.3%)
Religious dogma (N=784)	Australia	490 (62.5%)	204 (25.8%)	92 (11.7%)
	International	295 (37.7%)	274 (34.8%)	216 (27.6%)

Note: P=0.000.

Overall, the above results indicate that international destinations are perceived as more risky than Australia on a general level, test by the chi-square analysis which supports Hypothesis 1A. The difference of risk perception between the two destinations is statistically significant at a p value of 0.000.

Figure 6.1: All Participants: Perceptions of General Risk Factors
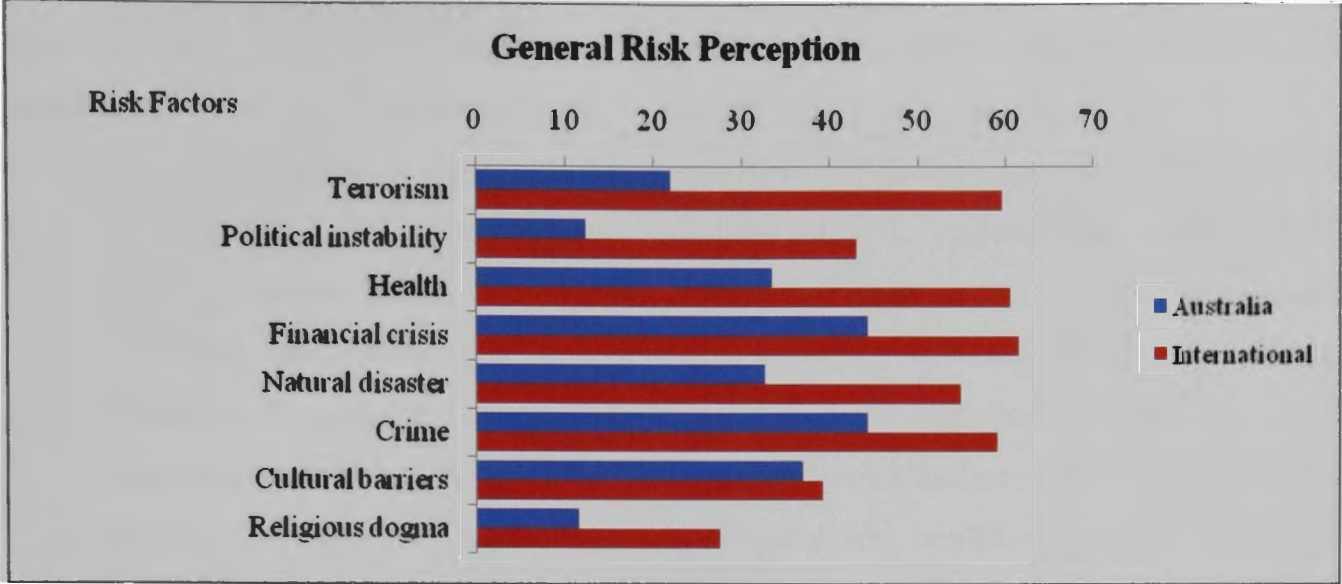
Following this analysis of perceptions on the general risk factors, the next section analyses their perceptions of risk at specific levels.

There were three distinct trends:

1. Internationally, terrorism, health, financial crises, natural disasters and crime elicited about 60% of responses in favor of such risks. This establishes Australia as an excellent tourist destination and Korea's ability to separate country-specific issues from international issues in travelling for pleasure.

2. The risk perceptions based on cultural barriers and religious dogma were relatively low at 37%, while those due to political instability were higher at 43%.

3. With regards to Australia, none of these risk factors were considered as serious by the respondents, political with only instability and religious dogma reported as risks by approximately 12% of the respondents.

6.2.2 Specific Risk Factors

As discussed in Chapter 3, limiting the analysis of risk perception to general factors could lead to misleading conclusions and obscure information. For this reason, specific risk factors were included in the quantitative survey to determine whether respondents held the same patterns of risk perception as they had at the general level. Specific risk factors that are identical for both destinations are compared in tables 6.2 to 6.7.

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Terrorism Risk

Table 6.2 shows that respondents as a whole perceived Australia as a less risky destination compared to international destinations with respect to all terrorism specific risks. Nearly 48% did not believe that there are any continuous terrorist acts in Australia, compared to 16% who believed that international destinations were safe from this risk. Approximately, 47% did not think that they would be affected by any acts of terrorism if they travel to Australia, whereas about 24% did not believe this would affect travelling in international destinations. Approximately 53% agreed that there could be a terrorist attack in international destinations, which was higher than nearly 38% who believed that this risk could occur in Australia. These results demonstrate that respondents were significantly less confident about travelling to international destinations compared to Australia.

Table 6.2: All Participants: Terrorism Risk (specific)

Terrorism Risk		Strongly Disagree & Disagree		Not Sure		Strongly Agree & Agree	
Specific risk factors	Destinations	N	%	N	%	N	%
I may be affected in an act of terrorism in: (N=787)	Australia	372 (47.2%)		265 (33.7%)		150 (19.0%)	
	International	188 (23.9%)		258 (32.8%)		341 (43.3%)	
There could be a terrorist attack in: (N=786)	Australia	230 (29.3%)		261 (33.2%)		295 (37.5%)	
	International	138 (17.6%)		233 (29.6%)		415 (52.8%)	
There may be a terrorist act in transit to or from: (N=788)	Australia	240 (30.4%)		306 (38.8%)		242 (30.7%)	
	International	145 (18.4%)		261 (33.1%)		382 (48.5%)	
There may be terrorist acts occurring continuously in: (N=788)	Australia	374 (47.5%)		313 (39.7%)		101 (12.8%)	
	International	129 (16.3%)		264 (33.5%)		395 (50.1%)	

Note: P=0.000.

Figure 6.2: All Participants: Terrorism Risk (specific)

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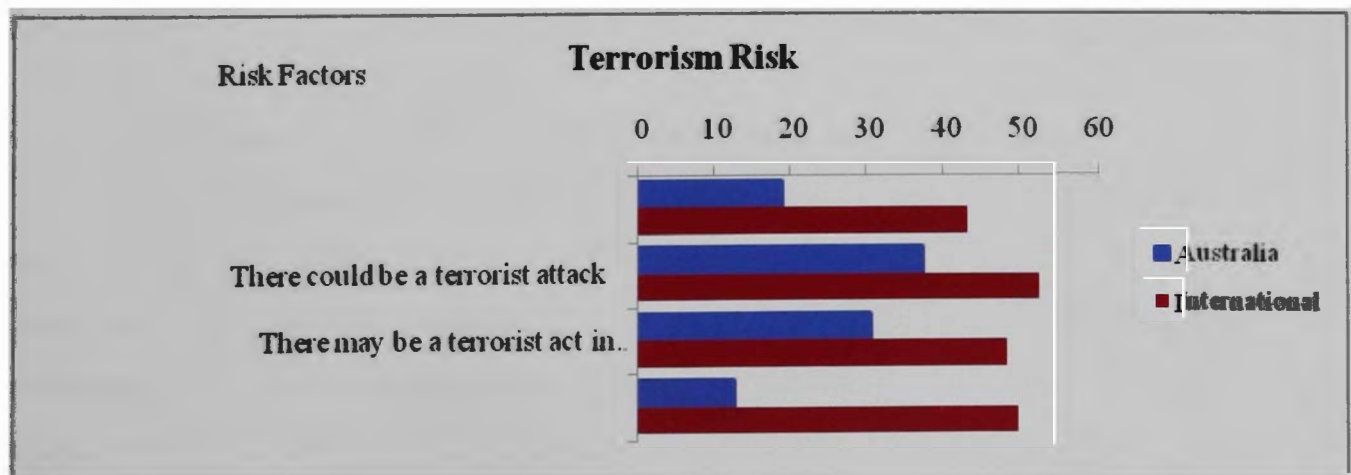
The respondents were ambiguous with the perception of being involved in a terrorist act in transit to and from Australia. The proportion of respondents who believed that they would be involved in such a risk (30.7%) was almost equal to those who did not believe they would face this risk travelling to Australia (30.4%). In contrast, a higher percentage of respondents (48.5%) believed there might be terrorist acts in transit to international destinations, whereas 18% stated this would not occur. This result indicates that PSKTs perceived greater risk towards international destinations than towards Australia.

In Table 6.2, terrorism is factored into four components for a better understanding of the specific factors influencing risk perception. These four components are: terrorism in transit, at the tourism place, effect on self, and chronic terrorism events affecting the destination. International destinations were perceived to having a greater risk than Australia. Specifically, an almost even distribution of risk perception for terrorism in transit and terrorism in Australia was observed. An almost equal percentage of respondents believed these to be very possible, unsure, or impossible events in Australia. This may be due to the increasing incidences of terrorist incidents around the world, giving an impression that terrorists can strike anywhere. This is further substantiated by an almost same percentage of respondents who are not sure about the occurrence of such events for both international and Australian situations. Almost 50% of respondents believed that continuous, in transit or at destination terrorist attacks can occur internationally.

Comparing the three types of responses for Australia in the case of terrorist attacks in transit and in the country, all values are in the range of 30 to 35%. Thus, there is an even distribution of different types of responses. In both these cases, the percentage of respondents who were unsure about these risks were within the same range for international and Australian destinations.

When surveyed about their travel risk perception in particular specific categories in terrorism such as 'there may be a terrorist act in transit to or from...' and 'there could be a terrorist attack in...' (Table 6.2), the participants' responses showed a significant shift in risk perception from general level to specific level where they might be in danger from terrorism. Interestingly, a third of the respondents expressed uncertainty about specific terrorism risk factors, whereas in the general survey there was a clearer distinction between 'agree' and 'disagree' (Table 6.1). Nevertheless, a higher number of participants overall believed that

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there were terrorism risks in international destinations, in comparison to the lower number who found Australia as a destination with possibilities of terrorism related risk.

By including specific terrorism risk factors into ascertaining tourist risk perception, this study has shed light into the more fundamental factors influencing risk perception.

With respect to the specific levels related to the risk of terrorism, respondents perceived greater risk when considering travelling internationally, which supports Hypothesis 1B. The result is statistically significant at $p=0.000$.

Political Instability Risk

Table 6.3 shows that Australia is perceived as less risky than international destinations in regards to all specific political instability risks. Approximately 58% of the respondents did not believe that there may be military coups in Australia, compared to 9% who believed there may be coups. When asked about whether there was a risk of being caught in military coups in international destinations, about 44% were not certain, compared to 29% that answered affirmatively.

Similarly, about 48% of respondents did not believe that they would be caught up in a racist riot in Australia, compared to 21% who did. For international destinations, nearly 38% of the respondents agreed that they might be caught up in a racist riot, while 35% were not sure. These results suggest that respondents seem to possess a clearer view of Australia as a riot-free destination. However, their perception of international destinations is predominantly in the 'not sure' and 'agree there is a risk' categories.

About 43% of respondents did not think that there would be armed police on the streets, however, nearly 40% did not know this risk could be in Australia. Approximately 40% of respondents were uncertain about the presence of armed police in international destinations, compared to about 38% agreeing that there could be armed police. A substantial percentage of respondents did not know whether there would be armed police at both destinations. However, the table clearly shows that respondents did not believe there is a risk in Australia compared to international destinations.

Table 6.3 All Participants: Political Instability Risk

Political Instability Risk		Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Specific risk factor	Destination	N %	N %	N %
There may be a riot or a street demonstration (N=796)	Australia	335 (42.1%)	286 (35.9%)	175 (22.0%)
	International	152 (19.1%)	268 (33.7%)	376 (47.3%)
I may be caught up in a racist riot (N=792)	Australia	381 (48.1%)	244 (30.8%)	167 (21.1%)
	International	215 (27.1%)	277 (35.0%)	300 (37.9%)
There may be a military coup (N=792)	Australia	458 (57.8%)	266 (33.6%)	68 (8.6%)
	International	221 (26.9%)	344 (43.4%)	227 (28.6%)
There may be armed police on the street (N=795)	Australia	344 (43.3%)	317(39.9%)	134 (16.8%)
	International	171 (21.5%)	320 (40.3%)	304 (38.3%)

Note: P=0.000.

Figure 6.3: All Participants: Political Instability Risk
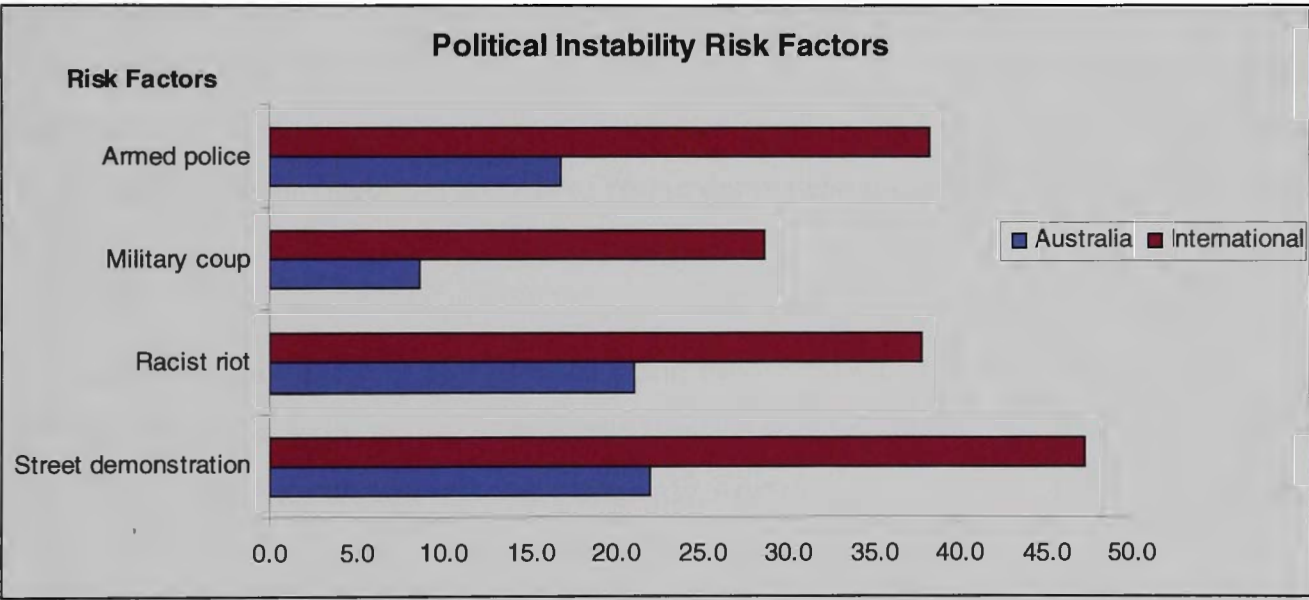
The effect of political instability on risk perception is highlighted in Table 6.3. Here again, various aspects of political instability scored higher with respect to tourism threat internationally rather than in Australia. A military coup in Australia was seen as a very distant possibility with only 8.6% believing this compared to 28.6% anywhere in the world. About half of the respondents did not think political instability was an issue in Australia, but about 35% of them were unsure.

International destinations were perceived as being riskier, although respondents were unsure about the possibility of a 'military coup' and the presence of 'armed police on the street'. It can be interpreted from this result that different perception patterns occur when respondents are asked about specific factors.

Overall, the respondents' perception of political instability risks was significantly higher in international destinations than Australia. The differences between perceptions of Australia and international destinations are statistically significant at $p=0.000$.

Health Risk

As shown in Table 6.4, all respondents perceived international destinations as more risky than Australia in terms of health specific risks.

About 58% of respondents stated that they might experience food allergies while travelling to international destinations compared to nearly 47% who thought they would be exposed to this risk in Australia. Similarly, nearly 61% feared that they might contract food poisoning in international destinations, whereas about 46% believed food poisoning is possible in Australia. This result suggested that although risk perception regarding food consumption is significant in both destinations, a larger percentage of respondents perceive international destinations as greater risk.

When questioned about the possibilities of being involved in a road accident, nearly 54% of the respondents reported that they would face this risk in international destinations, compared to about 46% who felt that this was a possibility in Australia.

With respect to the risk of asthma attack or hay fever, 44% of respondents did not think this risk existed in Australia, compared to about 30% who believed this could be a risk. For international destinations, 39% agreed that asthma attack or hay fever was a risk, compared to about 31% who did not believe this was a risk. This result suggested that PSKTs have a higher perception of asthma attack or hay fever in international destinations than in Australia. Around 39% of respondents did not believe that they might contract hepatitis in Australia, while about 35% did not know whether this was a risk. In comparison, nearly 36% believed hepatitis could be a risk in international destinations, compared to about 31% who were uncertain.

Table 6.4: All Participants: Health Risk

Health Risk		Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Specific risk factors	Destination	N %	N %	N %
I may experience food allergies (N=787)	Australia	259 (32.7%)	162(20.6%)	367(46.6%)
	International	163 (20.7%)	166 (21.1%)	458 (58.2%)
I may contract food poisoning (N=788)	Australia	230(29.2%)	195 (24.7%)	363(46.1%)
	International	128 (16.3%)	183 (23.2%)	477(60.5%)
I may be involved in a road accident (N=790)	Australia	195 (24.7%)	235 (29.7%)	360 (45.5%)
	International	161 (20.4%)	206(26.1%)	423(53.5%)
I may experience asthma or hay fever (N=788)	Australia	347 (44%)	208 (26.4%)	233(29.6%)
	International	247(31.3%)	234 (29.7%)	307(39%)
I may contract Hepatitis (N=784)	Australia	308 (39.2%)	272 (34.7%)	204(26%)
	International	229 (29.2%)	245(31.3%)	310(35.6%)
I may catch SARS (N=784)	Australia	302 (38.3%)	287 (36.6%)	195 (24.8%)
	International	193(24.7%)	252(32.1%)	339(43.2%)
I may contract bird flu virus (N=781)	Australia	320 (41.0%)	304(38.9%)	157(20.1%)
	International	226(28.9%)	251 (32.1%)	304(38.9%)
I may contract HIV, AIDS (N=791)	Australia	359(45.4%)	256(32.4%)	176(22.2%)
	International	301 (38%)	248(31.4%)	242(30.6%)

Note: P=0.000.

Figure 6.4: All Participants: Health Risk

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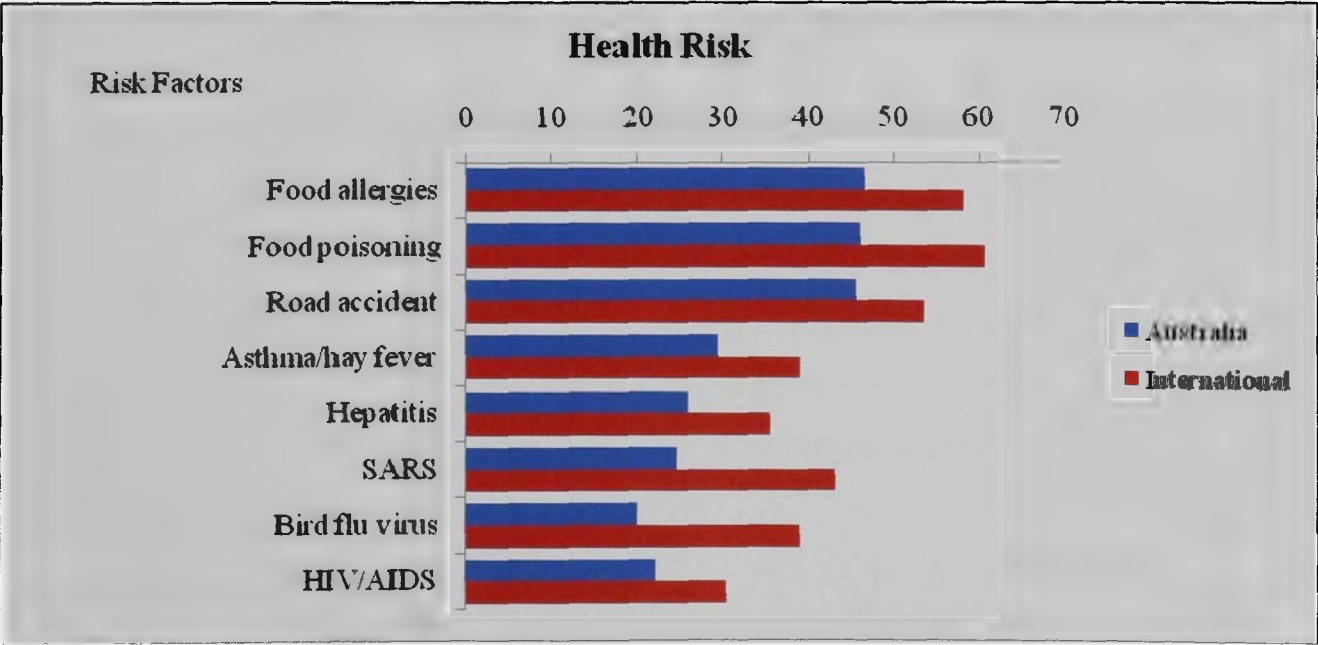
Similarly, SARS was believed to be a risk in international destinations by 43% of the respondents, while 32% were not sure. Respondents who thought that they would not contract SARS in Australia (38.3%), were almost equal to those who were uncertain (36.6%).

The health risk factors measured were food poisoning, road accident, asthma or hay fever, hepatitis, SARS, bird flu and HIV/AIDS. Incidents of SARS or bird flu have not been reported from Australia so far, while hay fever or asthma is not contagious. This perception expressed by the respondents might have been due to a false scare prompted by media reports of widespread incidence of SARS. Also, Australia does not have many health related issues. Yet, more than 45% of the respondents believed that they may be affected by food poisoning, food allergies or road accidents. The general perception is that developed countries experience more road accidents because of the higher level of car ownership and the presence of faster vehicles due to good road conditions, creating an impression that speeding causes accidents. The danger is perceived as being greater (50% to 60%) internationally than in Australia.

Lack of adequate information on a destination country can lead to such responses. Most tourist brochures do not warn tourists about such diseases nor do they provide information on risk levels, possibly due to legal implications. Increasing instances of and awareness about these diseases are frequently reported in newspapers, which tend to exaggerate and dramatise these events. Given that behaviour is more influenced by perceptions than by facts, this is an important finding with implications for promotional activities.

About 20 to 35% of the respondents were unsure of health related risks. Most people do not have enough information about the health care system of a foreign country until and unless they visit the place and experience the level of health care. In comparison to international standards, Australia has an excellent health care system. However, lack of information on this issue might have driven them to rate health risks high in Australia. Having heard reports about SARS, bird flu, HIV, etc. in many countries, respondents might have felt the same to be true for Australia.

Bird flu was believed to be risky in international destinations by almost 39%, compared to 32% who were unsure about this risk. With respect to Australia, there was not much

difference between respondents who disagreed (41%) and who were not sure (38.9%) that they would contract bird flu.

When questioned about the risk of contracting HIV/AIDS, around 45% of respondents did not believe they would contract this disease in Australia, compared to 38% for international destinations.

The results regarding hepatitis, SARS, bird flu, and HIV/AIDS suggest that PSKTs expect a higher level of exposure to epidemics and diseases in international destinations than in Australia. However, it should be noted that significant percentages of respondents did not know whether these contagious diseases were present in either destinations.
The two destinations are significantly different at p=0.000.

Financial Crisis Risk

As shown in Table 6.5, respondents overall perceived higher financial crisis related risks in international destinations than in Australia.

Almost equal percentages (68%, 66%) of all respondents stated that financial issues would deter them from travelling to both destinations (internationally and in Australia respectively). As the second highest percentage of respondents, about 67% believed that fluctuations in exchange rates might impact their travel to international destinations, compared to nearly 56% of respondents for Australia. About 64% reported that a weaker Korean Won would discourage them from travelling to international destinations, compared to 59% who stated that they would not travel to Australia for the same reason.

The percentage of respondents who felt that it is not right to be travelling overseas when Korea has financial difficulties was almost equal (46% and 49% respectively) for both Australia and international destinations.

From the results, it is evident that PSKTs have perceived a high level of finance related risk overall. It can be interpreted that financial issues are important for travel decisions of South Korean travelers, and therefore, may reconsider travelling if they believe that the South Korean Won was not performing well against the Australian currency or the currency of other international destinations. The majority of respondents seem to identify each specific risk

factor as being highly risky in comparison to the same risk factor considered on a general level (Section 6.2.1). This result is consistent with those of Crompton (1992), Webber (2001) and Juric, Lawson and McLean (2002).

Although there are minor differences in percentages between Australia, between Australia and international destinations, their perception of two destinations is significant at a p value of 0.000.

Table 6.5 All Participants: Financial Crisis Risk

Financial Crisis Risk		Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Specific risk factors	Destination	N %	N %	N %
Fluctuations in exchange rates may impact on my travel in: (N=792)	Australia	154 (19.5%)	180 (22.7%)	458 (55.8%)
	International	104 (13.1%)	158 (19.9%)	530 (66.9%)
The Korean exchange rate might be too low making travel too expensive in: (N=789)	Australia	102 (12.9%)	224 (28.4%)	463 (58.7%)
	International	73 (9.3%)	213 (27.0%)	503 (63.7%)
Financial issues have discouraged me from travelling to: (N=791)	Australia	124 (15.7%)	148 (18.7%)	519 (65.6%)
	International	92 (11.6%)	162 (20.5%)	537 (67.9%)
I feel that it is not right to be travelling overseas when Korea has financial difficulties (N=791)	Australia	204 (25.8%)	223 (28.2%)	364 (46.0%)
	International	169 (21.3%)	232 (29.3%)	390 (49.3%)

Note: P=0.000.

Figure 6.5: All Participants: Financial Crisis Risk
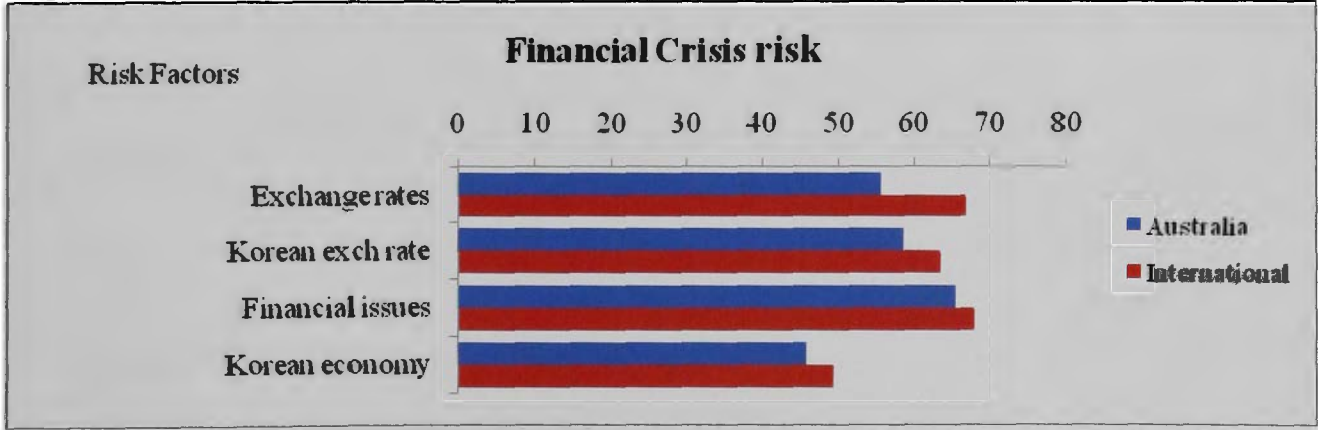
Large fluctuations in exchange rates due to the economic crisis and the state of the Korean economy could be the reason for the high level of perception of financial risks, as shown in Table 6.5. A large number of respondents believe that these factors will affect their decision

of travelling to Australia or other destinations. Compared to other risk factors, the difference between Australia and other international destinations are much narrower in this case. Exchange rates are shown to affect all respondents. This could be the reason for the observed results here.

Natural Disasters Risk

As shown in Table 6.6, respondents perceived international destinations to be more risky than Australia regarding natural disasters. A larger percentage (approximately 69%) of the respondents thought that they would face natural disasters travelling in international destinations compared to just over half (about 52%) who believed the same for Australia. This result indicated that PSKTs' perception of natural disaster risk is relatively strong for both destinations. This result is consistent with the findings by Faulkner (2001) and Sharpley (2005). The authors stated that tourists might be faced with the risk of experiencing unpredicted natural disasters, which is possible in every destination. Although the results here support previous findings, the contrast between the respondents' general and specific perceptions of natural disasters is noteworthy. This conflicting view of Australia shows that tourists' perception of risk is likely to shift between general and specific, depending on the details given in specific contexts. This comparative investigation that explores different levels of risk perception is lacking in previous studies. The difference between two destinations is significant at $p=0.000$.

Table 6.6 All Participants: Natural Disasters Risk

Natural disasters risk		Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Specific risk factor	Destination	N %	N %	N %
Natural disasters might occur in: (N=800)	Australia	123(15.4%)	258(33.3%)	419(52.4%)
	International	77(9.6%)	172(21.5%)	551(68.9%)

Note: P=0.000.

Although lower in Australia than international, a very high percentage of people believed that natural disasters can affect their travel plans. Increasing incidences of tsunami and similar events in eastern parts of Asia and reports of forest fires in Australia might have contributed to the response (Table 6.6).

Crime Risk

As illustrated in Table 6.7, respondents perceived overall that Australia is less risky compared to international destinations with respect to specific crime risks.

Nearly 66% of all respondents believed they might be robbed while travelling in international destinations, compared to about 55% for Australia. This result indicated that although over half of the respondents perceived this risk in Australia, the preparation of those who perceive this risk for international destination was significantly higher.

Table 6.7: All Participants: Crime Risk

Crime risk		Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Specific risk factor	Destination	N %	N %	N %
I may be robbed in: (N=797)	Australia	143 (17.9%)	220 (27.6%)	434 (54.5%)
	International	103 (12.4%)	176 (22.1%)	522 (65.5%)
I may became a victim of crime in: (N=793)	Australia	171 (21.6%)	239 (30.1%)	383 (48.3%)
	International	127 (16.0%)	225 (28.4%)	441 (55.6%)
Someone may illegally conceal drugs in my luggage in: (N=787)	Australia	240 (24.6%)	298 (37.9%)	248 (31.6%)
	International	201 (25.7%)	285 (36.2%)	300 (38.2%)
I may be murdered in: (N=783)	Australia	319 (39.4%)	298 (38.1%)	251 (32.3%)
	International	253 (32.3%)	303 (38.7%)	227 (28.9%)
I may be sexually assaulted in: (N=792)	Australia	319 (39.3%)	291 (36.7%)	182 (22.9%)
	International	264 (33.1%)	297 (37.5%)	231 (29.2%)

Note: P=0.000.

Figure 6.6: All Participants: Crime Risk

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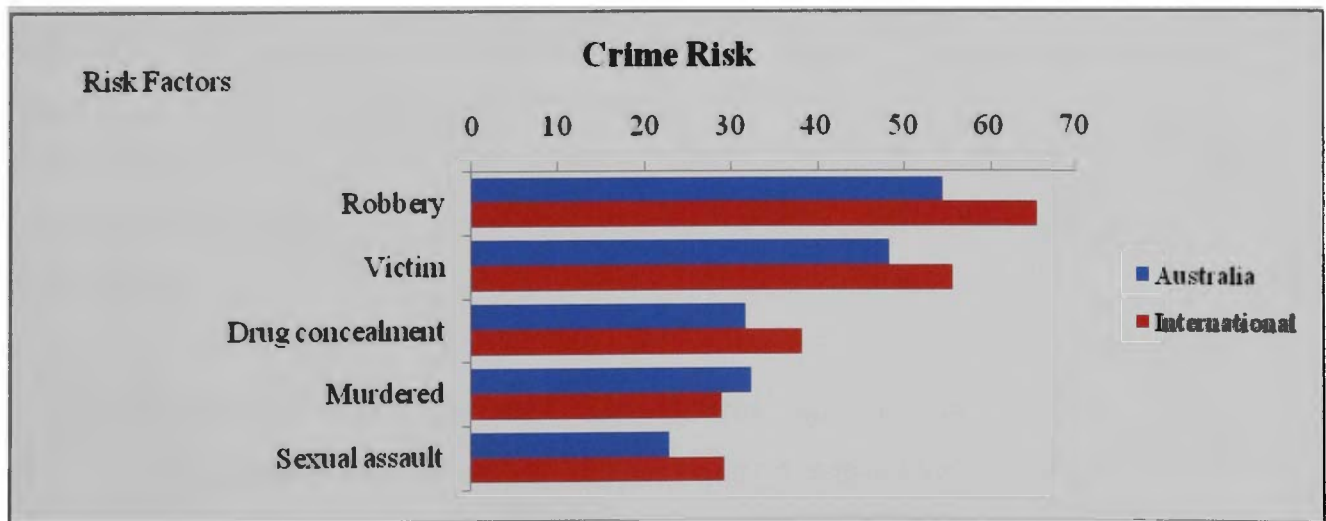
As shown in Table 6.7, respondents believe that there is a substantial risk of robbery or of being a victim of crime at both destinations. These particular results correspond with the response pattern shown in general crime risk perception (Table 6.1). The respondents' perception towards robbery or being a victim of crime to be highly probable is possibly because these particular risk scenarios could occur, not only in tourist destinations, but in everyday contexts as well. However, when asked about the possibilities of extreme forms of crime such as sexual assault or murder in remote areas, a large proportion of respondents reported that they do not believe that Australia is exposed to these risks.

Increasing incidences of crime at tourist centers are causes of concern in some countries. The possibility of robbery and becoming a victim of crime are greater than that of sexual assault, murder or illegal drug concealment in one's luggage by someone else. This is reflected in the data presented in Table 6.7. Although less in Australia than internationally, it is disturbing that a large proportion of the respondents believe that Australia presents a high level of risk with respect to these factors. This contradicts reality. Therefore this high risk perception may be due to international problems being extrapolated to Australia. It may base on the belief that robbery or murder can take place at any tourist destination because tourists are generally unaware of the local trouble spots and become easy victims. More people think they may be murdered in Australia (32%) compared to other places (29%), but the difference is not significant.

Approximately 32% of the respondents reported that they could find illegally concealed drugs in their luggage during travelling to Australia, while nearly 38% were unsure whether this would occur. For international destinations, about 38% agreed that this was a risk, which was almost equal to the 36% who reported 'not sure'. This result seems to indicate that PSKTs are mostly uncertain about this risk in Australia; however, their perceptions are almost equally divided for international destinations, between those who agreed there was a risk and those who were not sure.

Almost 39% of respondents did not think that they may be murdered in Australia. The number of respondents who were not sure was almost equal (38%). In comparison, about 39% stated that they were 'not sure' about the possibility of being murdered in international destinations, and around 29% believed that this was a risk. Similarly, about 39% of respondents did not believe that they may be sexually assaulted in Australia, while 37%

reported that they were 'not sure'. For international destinations, about 29% believed that they could be victims of sexual assault and 38% were 'not sure'. The distribution of percentages for murder and sexual assault factors shows no significant difference of risk perception between Australia and international destinations.

The results for specific crime risk factors indicate that respondents perceive high risk for robbery and being victims of crime at both destinations. In contrast, respondents do not seem as certain about risk factors such as concealed drugs, murder and sexual assault at both destinations. Despite this ambiguity, the statistical difference between the two destinations is significant at p=0.000.

Cultural Barriers Risk

As shown in Table 6.8, all respondents perceived international destinations to be more risky than Australia with respect to culture specific risks.

Among all respondents, about three-quarters (75%) reported that they were not familiar with the Australian culture, compared to 58% who were not familiar with cultures in international destinations. The majority of respondents (70%) stated that they were not familiar with speaking English and this would discourage them from travelling to Australia, while approximately 56% said that they were unsure about speaking English in any international destination. In a similar pattern, nearly 59% of respondents reported that unfamiliar food in Australia presented a risk, compared to about 48% who held a similar view for international destinations. A similar result was presented in a previous study by Reisinger and Turner (2003).

With regard to specific risk factors of discrimination, approximately 56% were not sure whether there were prejudices against Asians in Australia, while 26% agreed this risk existed. The responses for international destinations indicate a stronger risk perception about facing prejudice: over half of the respondents (56%) agreed that they would face prejudice, compared to about 31% not sure this would be a risk.

In a similar pattern, more than half (54%) of the respondents did not know if there would be pockets of discrimination against Asians in Australia, while only 27% agreed that this was a risk. In contrast, over half (55%) of respondents believed they would face discrimination in international destinations, compared to 31% who were 'not sure'.

Table 6.8: All Participants: Cultural Barriers Risk

Cultural Barriers Risk		Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Specific risk factor	Destination	N %	N %	N %
I am not familiar with speaking English when I travel to: (N=793)	Australia	161(20.3%)	80 (10.1%)	552 (69.6%)
	International	162 (20.4%)	108 (13.6%)	523 (55.9%)
I am not familiar with the culture in: (N=787)	Australia	89 (11.3%)	107 (13.6%)	591 (75.1%)
	International	193 (24.5%)	136 (17.3%)	458 (58.1%)
I am not familiar with the food in: (N=791)	Australia	140 (7.7%)	187 (23.6%)	464 (58.7%)
	International	257 (32.5%)	157 (19.8%)	377 (47.6%)
I may be discriminated against because of local customs in: (N=786)	Australia	157 (20.0%)	295 (37.5%)	334 (38.5%)
	International	163 (20.7%)	290 (36.9%)	333 (42.4%)
There are pockets of discrimination against Asians in: (N=778)	Australia	122 (15.7%)	423 (54.4%)	233 (27.0%)
	International	108 (13.9%)	252 (31.1%)	424 (54.5%)
There are prejudices against Asians in: (N=775)	Australia	136 (17.5%)	434 (56.0%)	205 (26.4%)
	International	103 (13.3%)	236 (30.5%)	436 (56.3%)

Note: P=0.000.

The authors suggested that foreign languages are one of the concerns when travelling overseas, and that Koreans, in particular, find language a barrier. When one travels to a foreign country, the local language, food, customs and traditions are unfamiliar to the tourist even if they are provided with special instructions.

Figure 6.7: All Participants: Cultural Barriers Risk

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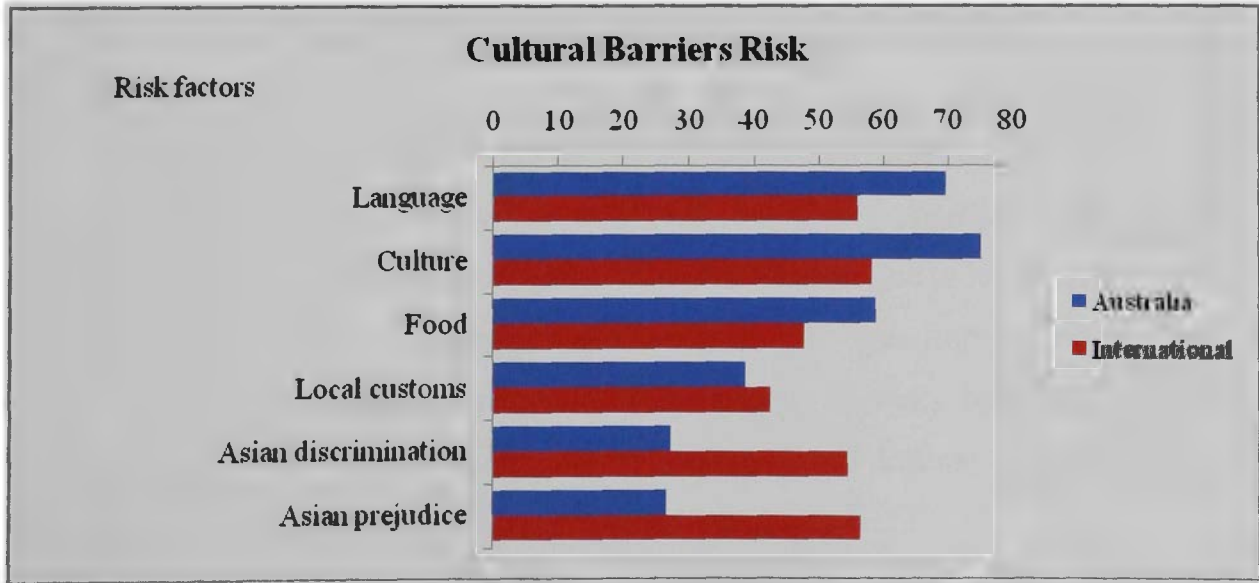
In addition to the fear of discrimination due to religious beliefs and practices, skin colour, ethnicity, gender, etc may also be on their minds. A small unpleasant incidence can put off such tourists who will have many doubts and apprehensions about cultural barriers. Stories and news about such incidence, even if rare, can influence their thoughts, especially with the proliferation of online sites providing information and stories being posted online by tourists. This may be partly explained by prospect theory which predicts that humans spend greater resources to avoid an unpleasant outcome than to gain a pleasant outcome of the same value. Also, the concept of availability predicts that humans are better at recalling unpleasant events compared to pleasant ones. Table 6.8 shows how unpleasant factors affect risk perceptions of people. Most Koreans are not familiar or fluent in English. This is a major handicap wherever they travel. This is reflected in the high response rate of agreement in this respect for both international (55.9%) and Australian (69.6%) cases. While traveling to certain international destinations, such as Japan, China and Vietnam, the belief is that language may not be a major barrier, even though they may not be fluent in the local language. But the general feeling is that English is absolutely necessary when travelling to countries such as UK, USA and Australia, where English is the main language. The same problem can be extended to food and other aspects of culture as well. On the other hand, people have a much more favorable opinion about Australia in terms of discrimination. A smaller percentage of respondents (26 to 38%) believe that discrimination against foreigners is prevalent in Australia, compared to 42 to 56% for international destinations. When respondents were asked about facing discrimination based on local customs of each destination, around 42% of the respondents stated that they felt this was a risk for international destinations, which was proportionally higher than 39% who agreed that they might face this risk in Australia.

This result shows that PSKTs' perception of cultural barriers risks is inconsistent with the previous response patterns. Respondents stated that they perceive language barriers, unfamiliar culture and unfamiliar food factor as a higher risk in Australia than in international destinations. In contrast, their risk perception of discrimination due to local customs, pockets of discrimination and prejudice in international destinations was higher than in Australia. When all factors are combined, Australia is perceived to be risky by fewer respondents. Overall, the differences of risk perception between international destinations and Australia are statistically significant at $p=0.000$, which supports Hypothesis 1B.

Religious Dogma Risk

As shown in Table 6.9, all respondents indicated that they perceived Australia to be less risky than international destinations with respect to religious factors. However, a large of respondents appear to be uncertain about the possibility of facing this risk. For example, over half of the respondents (53%) were uncertain whether they would face radical religious beliefs in Australia, and 43% stated 'not sure' for international destinations. Nevertheless, about 38% believed that this risk existed in international destinations whereas only 14% agreed there was a risk in Australia.

Similarly, about 49% of the respondents were unsure whether they would face unfamiliar religious beliefs in Australia, and 40% reported 'not sure' for international destinations. Although the number of uncertain respondents was higher, about 38% agreed that this risk existed in international destinations, compared to 10% for Australia. When questioned about whether they would experience religious conflict, religious violence or have their movements restricted due to activities of extreme religious movements, the responses followed the same pattern as above. Upon a closer examination however, the perception of international destinations is skewed towards risky, whereas perception of Australia is skewed towards non-risky. This implies that Australia is not generally regarded as a country afflicted with religious conflicts.

Table 6.9: All Participants: Religious Dogma Risk

Religious Risk		Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Specific risk factors	Destinations	N %	N %	N %
There may be religious beliefs with which I am not familiar in: (N=793)	Australia	323 (40.7%)	388 (48.9%)	82 (10.4%)
	International	173 (21.8%)	318 (40.1%)	302 (38.1%)
Some extreme religious customs may restrict my movements in: (N=789)	Australia	339 (42.9%)	349 (44.2%)	101 (12.8%)
	International	180 (22.8%)	309 (39.2%)	300 (38.0%)
There may be radical religious beliefs in: (N=789)	Australia	261 (32.2%)	425 (52.5%)	115 (14.2%)
	International	148 (18.7%)	339 (43.0%)	302 (38.2%)
I might experience religious conflict in: (N=779)	Australia	318 (40.8%)	378 (48.5%)	83 (10.6%)
	International	143 (19.4%)	336 (43.1%)	300 (38.5%)
I might experience religious violence in: (N=787)	Australia	354 (44.9%)	364 (46.3%)	68 (8.8%)
	International	217 (27.5%)	340 (43.2%)	230 (29.2%)

Note: P=0.000.

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Figure 6.8: All Participants: Religious Dogma Risk
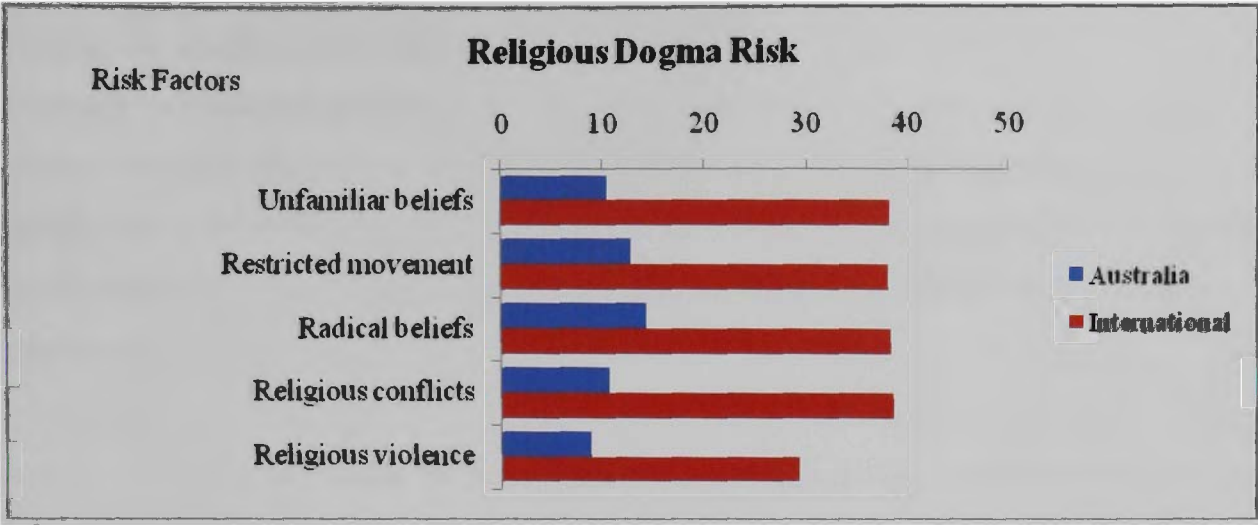
Religious dogma consists of unknown extreme or radical religious beliefs affecting one's movements in the destination country. The majority of people (40% to 53%) were unsure about this. Australia was considered less problematic than other international destinations. The response in the case of Australia for negative religious aspects was almost constant around 10%. This was similar for the international situation (approximately 38%). Apart from regular beliefs, there may also be some radical religious beliefs or sects who hold extreme views and resort to violence in the pretext of upholding their rights against others. This dangerous trend can have adverse impact on tourism. But Australia is well known for its secularism and tolerance of multiple cultures and religions. This could be the reason for the very low risk perception with regard to religious dogmas in Australia.

Although respondents were largely unsure about facing religion related risks in both destinations, they tended to perceive a higher level of risk at international destinations than in Australia. The differences between risk perception are significant at p=0.000.

Overall, hypothesis 1B is supported for the risk factors that have identical components for the two destinations. This is most evident in the results for political instability, where Australia was regarded as safer than international destinations for all specific risk factors. Although many specific risk factors were clearly linked with Australia, such as health, financial crisis, possibility of terrorist attack and crime, Australia is perceived as less risky compared to the specific risk factors for international destinations. The most surprising result was on cultural barriers where Australia is considered as more risky for unfamiliarity with language, food and cultural habits.

Summary of All Participants

Combining the results presented above, all participants perceived Australia to be safer than international destinations at both general and specific levels of risk, which supports both hypotheses 1A and 1B. On a general level, respondents believed that terrorism, political instability and health related risks were lower in Australia than in international destinations. Financial crisis and crime factors seem to strongly influence the PSKTs' risk perceptions of international destinations.

With respect to specific levels of risk, respondents believed that Australia was less risky overall, in particular with respect to terrorism, political instability, natural disasters and crime. Financial crisis and cultural barriers presented significant concerns for Australia as well as international destinations. The high level of risk perception for financial factors on both general and specific levels suggests that financial issues were the foremost concern of PSKTs, regardless of travel destination.

Interestingly, PSKTs perceived specific cultural factors such as communication in English, unfamiliarity with foreign culture and food as more risky in Australia than international destinations. This result is consistent with earlier findings (Kim & Prideaux, 1999, Reisinger & Turner, 2003, Lee & Spark, 2007). It can be concluded that language difficulties are of concern to Korean tourists when traveling overseas, and that Koreans in particular find language barriers a significant problem. This could explain why the perception of cultural barriers risk was higher for Australia than international destinations.

This extreme risk perception of specific cultural factors in Australia contrasts with their perception on a general level, where respondents perceived Australia to be safer than international destinations. The results suggest that risk perception can be triggered when people are directly confronted with possible dimensions of cultural risk, rather than when they are broadly specified. For example, respondents' perception of religious risk changed from 'disagree' at general level to 'not sure' at specific level, for both destinations. This trend is also evident regarding health risks and natural disasters in Australia, where the perception of Australia as a safe destination at a general level shifted to risky with regard to certain specific risk factors.

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The above findings indicate that tourists' perceptions of risk are sensitive to the level at which the risk factors are presented. Analyzing the risk perceptions of PSKTs using specific risk factors has shown a more detailed understanding of this complex phenomenon. This study has shown clear empirical evidence that travel risk perception is likely to be affected by the level of information provided on the situation, even though the actual risk is not. For instance, when asked how one perceives terrorism as a risk in general, they seem to have a lower level of risk perception, while when this general aspect is split into specific factors tourists have a higher level of perception with terrorism risks. This result prove that the difference between general perception and specific perception due to pointed questions on different aspects can be immediately related to specific exposure to the knowledge and experience of the tourist. As there is no definite answer for this, this may lead to the tendency of erring on the cautious side by giving the benefit of the doubt to a specific factor.

In the next section, the respondents' perceptions are tested once again on general and specific levels in order to examine whether travel experience has a role in shaping risk perception, and if so, how risk perception is affected by travel experience.

6.3 Impact of Travel Experience on Risk Perception

In this section, two types of respondents were analysed: PSKTs who have never travelled (Type A), and PSKTs who have travelled internationally but not visited Australia (Type B). This section tests the hypotheses that Type A PSKTs perceive greater risk considering travelling internationally than to Australia on a general level (Hypothesis 2A) and specific level (Hypothesis 2B). This test is also applied to Type B PSKTs on a general level (Hypothesis 3A) and specific level (Hypothesis 3B).

6. 3.1 General Risk Factors

Table 6.10 shows that overall, both types of respondents perceived Australia to be less risky than international destinations. Type A and B respondents agreed that international destinations were a higher risk compared to Australia with respect to terrorism, political instability, health issues, natural disasters, financial crisis, crime and religious dogma.

Type A

Respondents without travel experience perceived crime as the highest risk (58%) in international destinations, whereas 51% reported that crime was a risk in Australia. This was

followed by 57% that stated financial crisis was a risk in international destinations, compared to 48% who believed the same for Australia. Health issues and terrorism was thought to be risky by equal percentages (56%) for international destinations. The percentage of respondents who perceived the same risks in Australia was significantly lower by comparison, with 22% for terrorism and 35% for health issues.

About 58% of Type A respondents did not believe that Australia presented any religion related risk, compared to 37% who held the same view for international destinations.

Surprisingly, those without travel experience believed that Australia was more culturally risky (42%) than international destinations (37%).

These responses are based on the information received from news reports, travel briefs, and experiences of other tourists who had travelled overseas. The risk perception formed here, therefore, would have been based on very general information rather than on specific factors. This could be one reason why the difference between international and Australian risk factors is only around 5%. Higher cultural risk is largely related to the language problem.

Type B
A majority (65%) of respondents with travel experience thought that financial crisis was the highest risk travelling to international destinations, compared to 42% for Australia. Health issues were considered as risky by 64% in international destinations, while fewer respondents (33%) believed Australia was risky. This was followed by 60% who believed crime was a risk in international destinations, and about 40% who agreed this risk existed in Australia. Risk perception of natural disasters show that 58% believed it was risky in international destinations, compared to a much lower 30% for Australia.

Nearly 34% of Type B respondents stated that Australia presented culture related risks, which was fewer than 41% who thought an international destination was culturally risky.

Finally, a majority (65%) of Type B respondents did not think that Australia was linked with religion related risks, compared to 38% who believed the same for international destinations.

Table 6.10: Perception of General Risk Factors by Travel Experience

Travel Experience			Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Risk factors	Tourist type	Destination	N %	N %	N %
Terrorism (N=791)	Type A N=322	Australia	164 (50.9%)	88 (27.3%)	70 (21.8%)
		International	67 (20.8%)	76 (23.6%)	179 (55.6%)
	Type B N=469	Australia	288 (61.4%)	83 (17.7%)	98 (20.7%)
		International	106 (22.6%)	71 (15.1%)	292 (52.3%)
Political instability (N=784)	Type A N=320	Australia	177 (55.4%)	101(31.6%)	42 (13.2%)
		International	87 (27.2%)	116 (36.3%)	117 (36.6%)
	Type B N=464	Australia	320 (69.0%)	89 (19.2%)	55 (11.9%)
		International	134 (28.8%)	108 (23.3%)	222 (47.9%)
Health (N=789)	Type A N=321	Australia	132 (41.1%)	78 (24.3%)	111 (34.6%)
		International	69 (21.5%)	72 (22.4%)	180 (56.0%)
	Type B N=468	Australia	226 (48.3%)	89 (19.0%)	153 (32.7%)
		International	101 (21.5%)	70 (15.0%)	297 (63.5%)
Financial crisis (N=783)	Type A N=320	Australia	93 (29.1%)	74 (23.1%)	153 (47.8%)
		International	56 (17.5%)	83 (25.9%)	181 (56.6%)
	Type B N=463	Australia	157 (33.9%)	111 (24.0%)	195 (42.1%)
		International	91 (19.7%)	71 (15.3%)	290 (65.0%)
Natural disasters (N=783)	Type A N=318	Australia	117 (36.8%)	84(26.4%)	117 (36.7%)
		International	62 (19.5%)	94 (29.6%)	162 (50.9%)
	Type B N=465	Australia	217 (46.7%)	108 (23.2%)	140 (30.1%)
		International	95 (20.4%)	102 (21.9%)	268 (57.7%)
Crime (N=771)	Type A N=316	Australia	77 (24.3%)	79 (25.0%)	160 (50.7%)
		International	55 (17.4%)	79 (25.0%)	182 (57.6%)
	Type B N=455	Australia	162 (35.6%)	110 (24.2%)	183 (40.3%)
		International	89 (19.5%)	92 (20.2%)	274 (60.2%)
Cultural barriers (N=779)	Type A N=319	Australia	99 (31.0%)	85 (26.6%)	135 (42.4%)
		International	94 (29.5%)	108(33.9%)	117 (36.7%)
	Type B N=460	Australia	195 (42.4%)	109 (23.7%)	156 (33.9%)
		International	160 (34.7%)	111 (24.1%)	189 (41.1%)
Religious dogma (N=784)	Type A N=318	Australia	185 (58.2%)	88 (27.7%)	45 (14.1%)
		International	118 (37.1%)	130 (40.9%)	70 (22.0%)
	Type B N=466	Australia	305 (65.4%)	114 (24.5%)	47 (10.1%)
		International	177 (38.0%)	143 (30.7%)	146 (31.3%)

Note: P=0.000.

The results show that those without travel experience perceived more culture related risks in Australia than international destinations. This is an anomaly that clashes directly with the overall perception of Australia as the safer destination. In contrast, those with travel experience perceived more cultural barriers with international destinations than they did for Australia. Compared to Type A respondents, Type B had more positive perception of

Australia than international destinations. This cultural barrier is mainly due to the language problem.

An implication here is that there would be a favourable change in the perception as more and more Koreans travel to Australia. The Australian government can use those who have visited Australia for favourable propaganda about Australia in South Korea to attract more tourists from that region. In addition, there should be specific efforts to address cultural problems by employing Australians of Korean origin as guides for Korean tourists. This will also remove language problems.

From an overall perspective it is clear that Australia is perceived to be less risky than international destinations. The difference between risk perceptions is statistically significant at $p=0.000$. This result supports hypotheses 2A and 3A.

Overall, the general trend shows that both types of respondents perceived less risk in Australia than international destinations. The conflicting perceptions between the two types of respondents about cultural barriers highlight the influence of overseas travel experience upon risk perceptions of PSKTs.

The following section analyses the impact of travel experience on risk perceptions at a specific level, under different dimensions of the eight risk factors.

6.3.2 Specific Risk Factors

Terrorism Risk

Table 6.11 shows that Australia was perceived as less risky than international destinations with respect to all specific terrorism risks. For example, half (50%) of Type A respondents believed that there could be a terrorist attack in international destinations, compared to nearly 39% who agreed this risk existed in Australia. Type B respondents showed a similar perception regarding this risk, with about 55% who saw this risk in international destinations compared to about 37% for Australia.

Regarding the possibility of a terrorist act in transit, about 44% of Type A respondents believed a terrorist act could occur travelling to and from international destinations, compared to approximately 32% for Australia. Interestingly, nearly 44% of Type A respondents were

uncertain whether this would occur while travelling to Australia, whereas 38% expressed uncertainty for international destinations. About half (51%) of Type B respondents stated that a terrorist act could occur during a flight to international destinations, compared to 30% for Australia.

Nearly 43% of Type A respondents thought that they would be affected by an act of terrorism in international destinations whereas only 20% stated that this risk existed in Australia. Similarly, almost 44% of Type B respondents reported that this was a significant risk in international destinations, compared to 18% who saw this risk in Australia.

About 42% of those who had no travel experience believed that terrorist acts could occur continuously in international destinations; in contrast, only 12% thought this would happen in Australia. Over half (56%) of respondents with travel experience stated that a terrorist act could occur continuously in international destinations, whereas only 13% stated this was a risk in Australia.

These results show that there are no particular differences of risk perceptions between types A and B with respect to Australia and international destinations. Overall, the results were statistically significant at $p=0.000$, with the exception of the results for respondents who did not fear terrorism, which was significant at a lower level ($p=0.011$ to 0.012). The results support Hypotheses 2B and 3B.

Figure 6.9: Perception of Terrorism Risk by Travel Experience
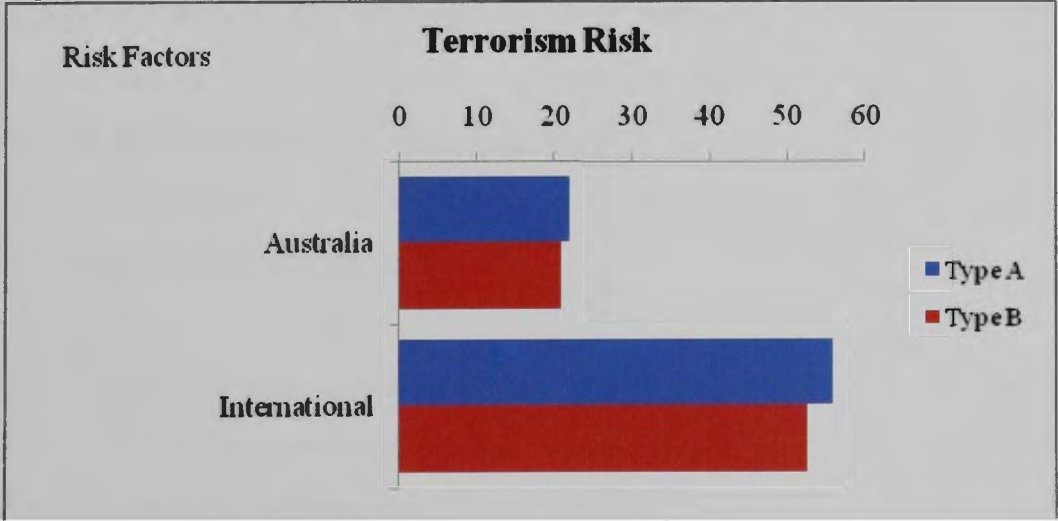
Table 6.11: Terrorism Risk

Terrorism Risk			Strongly Disagree & Disagree		Not Sure		Strongly Agree & Agree	
Specific risk factors	Tourist type	Destination	N	%	N	%	N	%
I may be affected in an act of terrorism in:	Type A N= 319	Australia	135 (42.3%)		119 (37.3%)		65 (20.1%)	
		International	73 (22.9%)		110 (34.5%)		136 (42.6%)	
	Type B N= 468	Australia	237 (50.7%)		146 (31.2%)		85 (18.2%)	
		International	115 (24.6%)		148 (31.6%)		205 (43.8%)	
There could be a terrorist attack in:	Type A N= 318	Australia	91 (28.6%)		104 (32.7%)		123 (38.6%)	
		International	49 (15.4%)		109 (34.3%)		160 (50.3%)	
	Type B N= 468	Australia	139 (29.7%)		157 (33.5%)		172 (36.8%)	
		International	89 (19.0%)		124 (26.5%)		255 (54.5%)	
There may be a terrorist act in transit to or from:	Type A N=317	Australia	79 (24.7%)		139 (43.6%)		101 (31.7%)	
		International	56 (17.6%)		122 (38.2%)		141 (44.2%)	
	Type B N= 469	Australia	161 (34.4%)		167 (35.6%)		141 (30.1%)	
		International	89 (19.0%)		139 (29.6%)		241 (51.4%)	
There may be a terrorist act occurring continuously in:	Type A N=309	Australia	141(45.1%)		135 (42.6%)		39 (12.3%)	
		International	57 (17.9%)		127 (40.1%)		133 (41.9%)	
	Type B N= 471	Australia	231 (49.1%)		178 (37.8%)		62 (13.2%)	
		International	72 (15.3%)		137 (29.1%)		262 (55.6%)	

Note: P=0.000.

Political Instability Risk

As shown in **Table 6.12,** both Types A and B perceived Australia to be less risky than international destinations with respect to all specific political factors.

Half (50%) of Type A respondents did not believe that military coup would occur in Australia, compared to 26% for international destinations. In a similar pattern, approximately 63% of respondents who had travel experience did not think military coups occurred in Australia, compared to 29% for international destinations. Type B percentages are higher than Type A, which indicate that experienced travellers see the world as a less risky place. There never was an instance of such nature in Australian history.

About 44% of Type A respondents believed there might be a riot or street demonstrations in international destinations, compared to a lower percentage (23%) of those who believed that Australia presented this risk. Similarly, nearly 50% of Type B respondents stated that they would face riots and street demonstrations in international destinations, while only about 21% believed this risk existed in Australia.

Figure 6.10: Perception of Political Instability Risk by Travel Experience
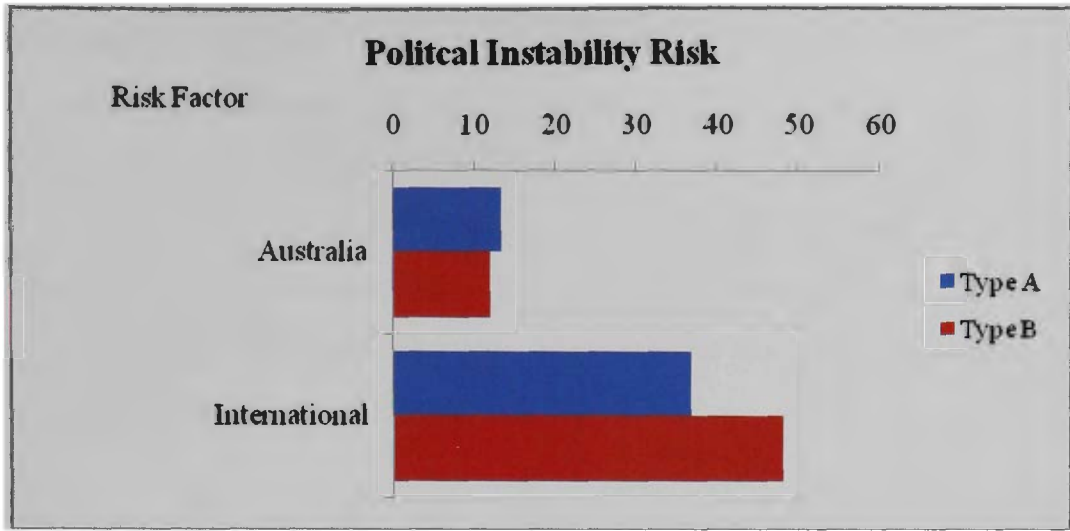
Table 6.12: Political Instability Risk

Political Instability Risk			Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Specific risk factors	Tourist	Destination	N %	N %	N %
There may be a riot or a street demonstration	Type A N=324	Australia	117 (36.3%)	131 (40.7%)	74 (23.0%)
		International	58 (17.4%)	123 (38.2%)	141 (43.8%)
	Type B N= 474	Australia	218 (46.0%)	155 (32.7%)	101 (21.3%)
		International	94 (19.8%)	145 (30.6%)	235 (49.6%)
I may be caught up in a communal riot	Type A N=322	Australia	132 (41.0%)	116 (36.0%)	74 (23.0%)
		International	81 (25.1%)	135 (41.9%)	106 (33.0%)
	Type B N= 470	Australia	249 (53.0%)	128 (27.2%)	93 (19.8%)
		International	134 (28.5%)	142 (30.2%)	194 (41.2%)
There may be a military coup	Type A N=320	Australia	160 (50.0%)	128 (40.0%)	32 (10.0%)
		International	82 (25.7%)	151 (47.2%)	87 (27.2%)
	Type B N= 472	Australia	298 (63.1%)	138 (29.2%)	36 (7.6%)
		International	139 (29.4%)	193 (40.9%)	140 (21.3%)
There may be armed police on the street	Type A N=322	Australia	123 (38.2%)	142 (44.1%)	57 (17.7%)
		International	64 (19.9%)	154 (47.8%)	104 (32.3%)
	Type B N= 473	Australia	221 (46.7%)	175 (37.0%)	77 (16.2%)
		International	107 (22.6%)	166 (35.1%)	200 (42.3%)

Note: P=0.000.

Approximately 44% of Type A respondents were uncertain whether there would be armed police on the streets of Australia, whereas about 48% were uncertain about international destinations. In comparison, about 47% of Type B respondents believed that Australia would not have armed police on the streets compared to 23% who believe the same about international destinations.

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Finally, almost 41% of Type A did not believe they would be involved in communal riots in Australia, compared to only 25% for international destinations. Over half (53%) of Type B also did not believe that communal riots could occur in Australia, whereas about 41% stated that they would experience communal riots in international destinations. Comparing percentages in the 'disagree column' between Type A and B shows that experienced travellers' feeling of safety has increased. Overall, these figures indicate that those who are experienced in travelling felt more confident, have a more accurate understanding of their situation, and feel safer due to their experience.

Both types of respondents appear to have a relatively strong positive perception of Australia. However, those who had no travel experience state that they had no knowledge about the possibility of some risk factors with respect to both destinations. In contrast, respondents with previous travel experience showed clearer perception of political instability related risks in international destinations.

This result indicates that travel experience has significant influence in perception of political instability related risks. The difference of risk perception between Australia and international destinations is statistically significant at $p=0.000$.

Health Risk

As displayed in Table 6.13, both types A and B respondents perceived international destinations to be more risky than Australia with respect to specific health related risks collectively. For example, higher percentages of both respondents believed that they would experience food allergies, contract food poisoning, and maybe involved in a road accident in international destinations.

Food poisoning was perceived as a risk by a significant percentage of respondents in all cases. For Type A, it was 61% for international destinations and 47% for Australia. In the case of Type B, the percentages were 60% and 45%, respectively. Although the percentages of respondents perceiving this problem in Australia were less than that of international situations, the number is still high. It is important to bear in mind that these results say nothing about the quality of the food but are about the respondents' beliefs on the possibilities of food poisoning.

About 57% of Type A respondents stated that they might suffer food allergies in international destinations compared to 51% who reported the same for Australia. Similarly, almost 59% of Type B respondents strongly believed they might suffer food allergies in international destinations, whereas around 44% perceived this risk for Australia. This result suggests that as travelers become more experienced they tend to believe that they could be affected by food allergies slightly more often than they initially expected, while those who have not travelled overseas at all find they suffer significantly less allergies when travelling to Australia than they thought they would.

About 53% of Type A and 54% of Type B respondents believed that they might be involved in road accidents in international destinations. The figures are lower for Australia at 43% for Type A and 48% for Type B. The observation that experienced travelers (Type B) perceive a higher level of risk of road accidents could be because of the availability (media and other reports) of pictures and descriptions of horrific road accidents in countries such as Australia.

Approximately 41% of Type A respondents did not believe that they would suffer from asthma or hay fever in Australia, compared to about 28% who had a similar view of international destinations. About 46% of Type B respondents also did not think this risk existed in Australia compared to about 34% for international destinations. The results indicate that a slightly higher number of Type B respondents perceive Australia as a safer destination than Type A.

Figure 6.11: Perception of Health Risk by Travel Experience

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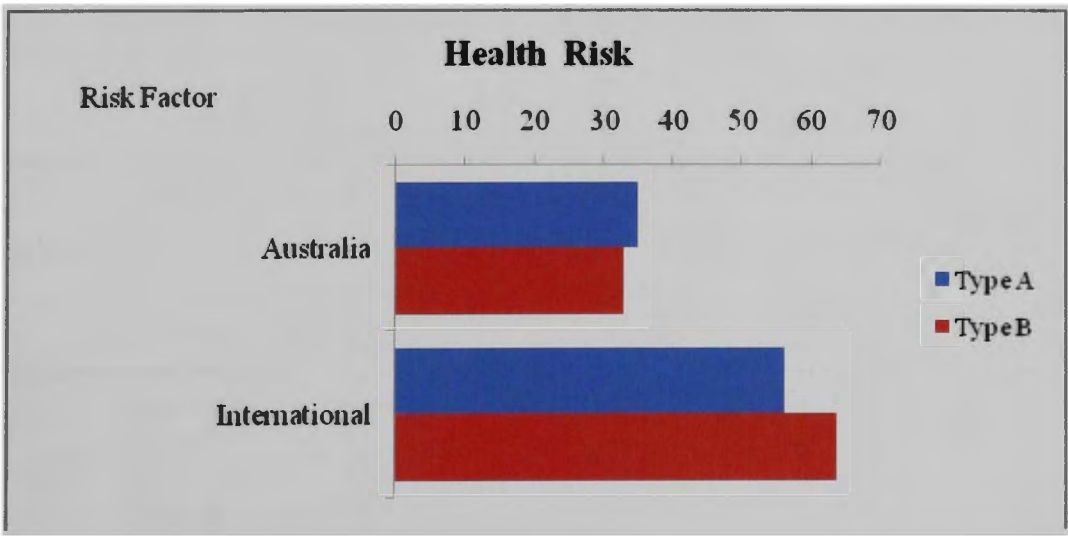
Table 6.13: Health Risk

Health Risk			Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Specific risk factors	Tourist type	Destination	N %	N %	N %
I may experience food allergies	Type A N=318	Australia	96 (30.2%)	59 (18.6%)	163 (51.3%)
		International	54 (17.6%)	80 (25.2%)	182 (57.3%)
	Type B N= 469	Australia	162 (34.5%)	103 (22%)	204 (43.5%)
		International	107 (22.8%)	86 (18.3%)	276 (58.8%)
I may contract food poisoning	Type A N=317	Australia	85 (26.8%)	83 (26.2%)	149 (47%)
		International	47 (14.8%)	76 (24.0%)	194 (61.2%)
	Type B N= 471	Australia	145 (30.8%)	112 (23.8%)	214 (45.4%)
		International	81 (17.2%)	107 (22.7%)	283 (60.1%)
I may be involved in a road accident	Type A N=320	Australia	88 (27.5%)	96 (30.0%)	136 (42.5%)
		International	64 (20.0%)	87 (27.2%)	169 (52.8%)
	Type B N= 470	Australia	107 (22.8%)	139 (29.6%)	224 (47.7%)
		International	97 (20.6%)	119 (25.3%)	254 (54.1%)
I may experience asthma or hay fever	Type A N=319	Australia	132 (41.4%)	91 (28.5%)	95 (30.1%)
		International	90 (28.2%)	106 (33.2%)	123 (38.6%)
	Type B N= 469	Australia	215 (45.8%)	117 (24.9%)	137 (29.2%)
		International	157 (33.5%)	128 (27.3%)	184 (39.2%)
I may contract Hepatitis	Type A N=317	Australia	106 (33.4%)	117 (36.9%)	84 (29.6%)
		International	90 (28.4%)	107 (33.8%)	120 (37.8%)
	Type B N= 467	Australia	202 (43.2%)	155 (33.2%)	110 (23.6%)
		International	139 (29.8%)	138 (29.6%)	190 (40.7%)
I may catch SARS	Type A N=317	Australia	110 (34.7%)	121 (38.2%)	85 (27.1%)
		International	80 (25.2%)	106 (33.4%)	131 (41.3%)
	Type B N= 467	Australia	192 (41.1%)	166 (35.5%)	109 (23.3%)
		International	113 (31.6 %)	146 (31.3%)	208 (44.5%)
I may contract bird flu virus	Type A N=315	Australia	115 (26.5%)	130 (41.3%)	70 (22.2%)
		International	91 (28.9%)	105 (33.3%)	119 (37.8%)
	Type B N= 466	Australia	205 (44.0%)	174 (37.3%)	87 (18.7%)
		International	135 (28.9%)	146 (31.3%)	185 (39.7%)
I may contract HIV, AIDS	Type A N=320	Australia	138 (43.2%)	114 (35.6%)	68 (21.3%)
		International	125 (39.1%)	105 (32.8%)	90 (28.1%)
	Type B N= 471	Australia	221 (46.9%)	142 (30.1%)	108 (22.9%)
		International	175 (37.4%)	143 (30.4%)	152 (32.3%)

Note: P=0.000.

When questioned about the possibility of contracting hepatitis, there was no significant difference between the risk perception of Type A and B respondents. About 38% of Type A respondents agreed that it was a risk in international destinations. About 30% held the same view for Australia. Similarly, about 41% of Type B respondents believed they could contract hepatitis in international destinations, compared to 24% for Australia. As travellers become more experienced, they tend to expect contact with hepatitis slightly more often internationally and less frequently in Australia than initially expected.

As for risk perception of the SARS epidemic, nearly 41% of Type A respondents believed that they might contract SARS in international destinations, compared to 27% for Australia. About 45% of Type B respondents were concerned about contracting SARS in international destinations, compared to 23% who thought they could catch the disease in Australia. From this result, it seems that fewer Type B respondents perceived risk in Australia than Type A. This result is similar to the risk of contracting hepatitis where international travel is perceived as increasingly less safe, and travels in Australia seems more safe as travel experience grows.

The percentage of Type A respondents who stated that it was possible to contract bird flu in international destinations was higher (about 38%) than who believed the same for Australia (about 22%). It is interesting that as travel experience grows, the expectations of not contracting bird flu in international destinations do not change between types A and B (constant at 28.9%). However, the feeling of safety increases drastically for Australia from Type A (27%) to Type B (44%).

It is alarming that SARS and bird flu (ranging about 25%) were considered as risk factor in a country where there were reported cases. As these diseases are new outbreaks reported from different parts of the world including some developed countries, it is likely that respondents have formed this view based on the possibility that such outbreaks can happen anywhere, including Australia.

Both types of respondents perceived the risk of contracting HIV/AIDS as minimal in both destinations. Only 21% of Type A respondents believed that they would contract HIV/AIDS risk in Australia, compared to slightly higher 28% for international destinations. Similarly, 23% of Type B respondents perceived this risk for Australia, compared to 32% for

international destinations. This result suggests that the risk perception of the HIV/AIDS factor is lower than other specific epidemic or disease related risk factors in both destinations.

The results support Hypothesis 2B and Hypothesis 3B. An international destination was perceived as a greater risk than Australia with respect to all specific health related issues. Travel experience seemed to influence significant changes of risk perception between the two types of respondents. Hence, the statistical significance of the risk perceptions is $p=0.000$.

Financial Crisis Risk

As shown in Table 6.14, both types A and B respondents believed international destinations were financially riskier than Australia overall. Notably, a very high percentage (72%) of Type B respondents strongly believed that fluctuations in exchange rates would impact their travel to international destination, compared to 59% for Australia. Almost equal proportions of Type A respondents stated that fluctuating exchange rates would deter them from travelling to Australia and international destinations (about 57% and 59%, respectively).

The results show that respondents who had never travelled overseas had similar perceptions about the risks of fluctuating exchange rates at both destinations. By comparison, those who had travel experience had a much higher perception of financial risk in international destinations than Australia.

Financial issues were perceived as a strong deterrent in travelling by both types of respondents. A majority (71%) of Type B respondents stated that financial issues would discourage them from travelling to international destinations, compared to about 68% who would not visit Australia for the same reason. Almost equal percentages (62% and 64%, respectively) of Type A respondents reported that financial issues would stop them from travelling at both destinations. This result reveals that overall, a higher percentage of Type B respondents were more concerned about personal financial issues while travelling than Type A.

The results show that respondents who had never travelled overseas had similar perceptions about the risks of fluctuating exchange rates at both destinations. By comparison, those who had travel experience had a much higher perception of financial risk in international destinations than Australia.

Financial issues were perceived as a strong deterrent in travelling by both types of respondents. A majority (71%) of Type B respondents stated that financial issues would discourage them from travelling to international destinations, compared to about 68% who would not visit Australia for the same reason.

Figure 6.12: Perception of Financial Crisis Risk by Travel Experience
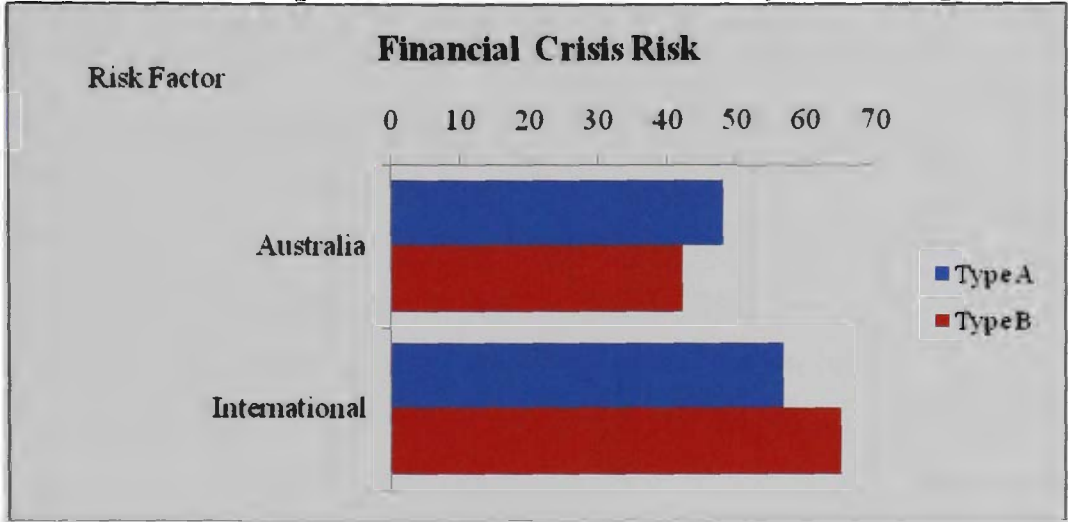
Table 6.14: Financial Crisis Risk

Financial Crisis Risk			Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Specific risk factors	Tourist	Destination	N %	N %	N %
Fluctuations in exchange rates may impact on my travel to	Type A N=319	Australia	47 (14.7%)	91 (28.5%)	181 (56.7%)
		International	38 (12.0%)	93 (29.2%)	188 (58.9%)
	Type B N= 473	Australia	107(27.9 %)	89 (18.8%)	277 (58.6%)
		International	66 (13.9%)	65 (13.7%)	342 (72.3%)
The Korean exchange rate might be too low making travel too expensive	Type A N=317	Australia	37 (11.7%)	101 (31.9%)	179 (56.5%)
		International	25 (7.9%)	112 (35.3%)	180 (50.8%)
	Type B N= 472	Australia	65 (13.8%)	123 (26.1%)	284 (60.2%)
		International	48 (10.2%)	101 (21.4%)	323 (68.4%)
Financial issues have discouraged me from travelling Australia	Type A N=320	Australia	36 (14.4%)	77 (24.1%)	197 (61.6%)
		International	70 (10.4%)	84 (26.3%)	203 (63.5%)
	Type B N= 471	Australia	78 (16.6%)	71 (15.1%)	322 (68.4%)
		International	59 (12.5%)	78 (16.6%)	334 (70.9%)
I feel that it is not proper to be travelling overseas when Korea has financial difficulties	Type A N=318	Australia	63 (19.8%)	108 (34.0%)	382 (46.3%)
		International	51 (16.0%)	111 (34.9%)	156 (49.0%)
	Type B N= 473	Australia	141 (29.8%)	115 (24.3%)	217 (45.9%)
		International	118 (25.0%)	121 (25.6%)	234 (49.5%)

Note: P=0.000.

Almost equal percentages (62% and 64%, respectively) of Type A respondents reported that financial issues would stop them from travelling at both destinations. This result reveals that overall, a higher percentage of Type B respondents were more concerned about personal financial issues while travelling than Type A.

Approximately 68% of Type B believed that an unfavorable Korean Won exchange in international destinations is a serious deterrent to travelling, compared to around 60% of respondents who expressed the same view for Australia. Notably, about 57% of Type A said an unfavourable Korean exchange rate is more likely to affect cost of travel to Australia, which is higher than the 51% who had similar views about international destinations. From this result, it is apparent that respondents with no travel experience perceive higher level of unfavorable Korean Won exchange rate risk in Australia than international destinations overall. This finding reveals that PSKTs with dissimilar travel experiences have at times differing perception about particular destinations.

About half (50%) of Type B respondents stated that it was not proper to be travelling to international destinations and spending money when Korea is facing financial difficulties, compared to about 46% who believed this applied for Australia as well. Similarly, 49% of Type A felt travelling to international destinations was not right, which was slightly higher than 46% for Australia. This result shows that the feeling that it is not proper to travel and spend money overseas when Korea is facing financial difficulties is independent of travel experience.

From the results, specific financial factors overall seem to strongly influence the perception of both types of respondents. In particular, respondents with no travel experience believed that travelling to Australia has a higher risk of encountering a too low Korean exchange rate than international destinations. However, when all factors are considered, Australia is perceived as slightly less risky than international destinations. With the differences of risk perception significant at $p=0.000$ for both Type A and B, this result supports both Hypotheses 2B and 3B.

People travelling to one specific country only need to worry about only one exchange rate. Thus, Koreans travelling to Australia need to only worry about the exchange rate between the Won and the Australian dollar. The exchange rate becomes a problem when it fluctuates widely too often and during travel.

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Natural Disasters Risk

Table 6.15 shows that both types of respondents perceived natural disasters as more likely to occur in international destinations than in Australia, regardless of whether they had previously travelled or not.

Nearly 64% of Type A respondents strongly believed that natural disasters might occur in international destinations, compared to 53% who believed this for Australia. A majority (72%) of Type B also reported that international destinations posed more risk, compared to nearly 52% of respondents for Australia. From this finding, both types of respondents perceived greater risk when they are considering travelling internationally than to Australia, which support Hypothesis 2B and Hypothesis 3B.

Figure 6.13: Perception of Natural Disasters Risk by Travel Experience
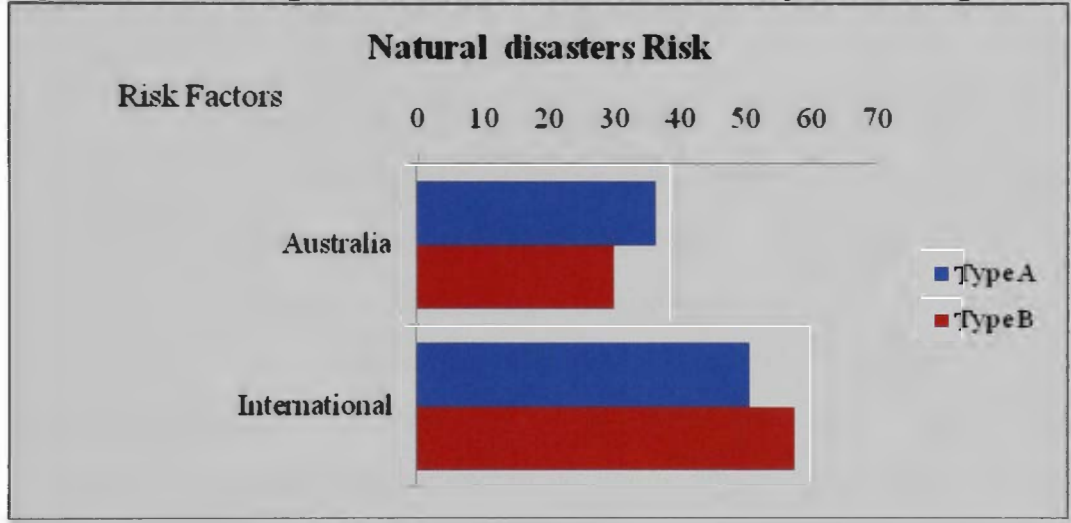
Table 6.15: Natural Disasters Risk

Natural Disasters Risk			Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Specific risk factors	Tourist type	Destination	N %	N %	N %
Natural disasters might occur in:	Type A N=324	Australia	42 (13.0%)	109 (33.6%)	173 (53.4%)
		International	31 (9.6%)	86 (26.5%)	207 (63.9%)
	Type B N= 476	Australia	81 (17.1%)	109 (31.3%)	246 (51.7%)
		International	46 (9.6%)	86 (18.1%)	344 (72.3%)

Note: P=0.000.

In addition to the tabulated result, the statistical difference between risk perception of Australia and international destinations is significant at $p=0.000$ for Type A and $p=0.000$ for Type B.

Recent tsunami and other natural disasters would have strongly influenced risk perceptions. Australia is generally perceived as being less risky in this respect. The perception on natural disasters depends on whether one has travelled and has experienced a natural disaster anywhere or not. This is evidenced by the results (53.4 % and 51.7%, for Australia and international destinations respectively).

Crime Risk

As shown in Table 6.16, Type A and B respondents both perceived that Australia was less risky than international destinations with respect to all specific crime risks.

Approximately 67% of Type B respondents believed that burglary in international destinations was the highest crime related risk, compared to over half (53%) who believed the same for Australia. Nearly 63% of Type A said that they might be robbed in international destinations while about 56% believed this was a risk in Australia. This result indicates that those with overseas travel experience perceive the risk of being robbed to be higher in international destinations, however there were no significant differences between Type A and Type B's perception of Australia with respect to the same risk.

The data shows those respondents who had travel experience are more concerned about the possibility of being victims of crime at international destinations than those who had not travelled. About 59% of Type B respondents stated that they could be victims in international destinations compared to about 46% for Australia. Almost equal (51%, 52%) proportions of Type A respondents believed that they could become victims of crime at both destinations.

Robbery is the greatest ubiquitous risk in some countries, making it the greatest concern among travelers. Hence, 50% to 67% of the respondents believed that they could become a victim of crime. Other less common incidents such as drug concealment, sexual assault, or murder, recorded much lower values of 25% to 40%. Most South Korean tourists might not have experienced such problems at all.

Figure 6.14: Perception of Crime Risk by Travel Experience
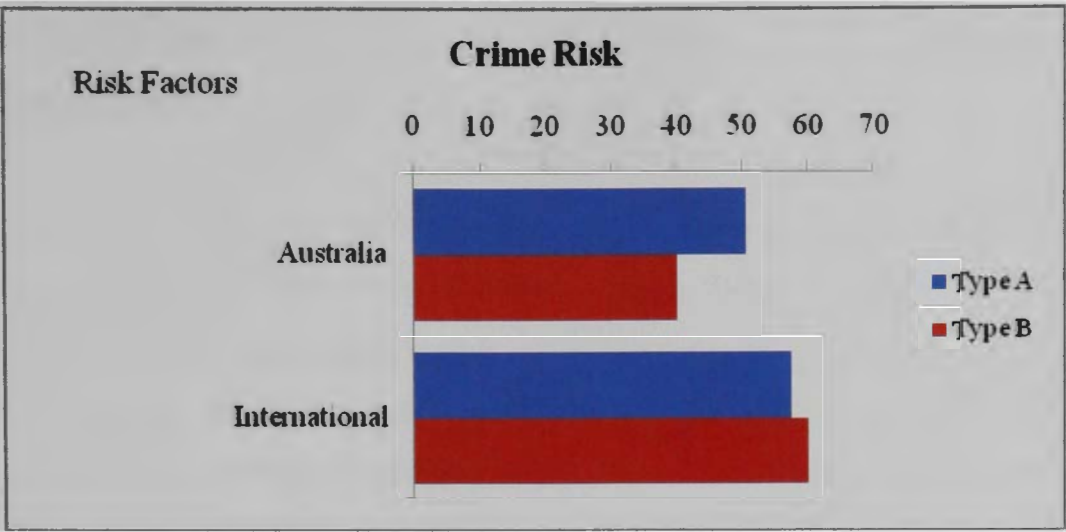
Table 6.16: Crime Risk

Crime Risk			Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Specific risk factors	Tourist type	Destination	N %	N %	N %
I may be robbed	Type A N=324	Australia	50 (15.4%)	92 (28.4%)	182 (56.2%)
		International	40 (12.3%)	81 (25.0%)	203 (62.6%)
	Type B N= 473	Australia	93 (19.7%)	128 (27.1%)	252 (53.2%)
		International	59 (12.4%)	95 (20.1%)	319 (67.4%)
I may became a victim of crime	Type A N=321	Australia	63 (19.7%)	91(28.3%)	167 (52.0%)
		International	49 (15.2%)	107 (33.3%)	165 (51.4%)
	Type B N= 472	Australia	108 (22.9%)	148 (31.4%)	216 (45.8%)
		International	78 (16.5%)	118 (25.0%)	276 (58.5%)
Someone may illegally conceal drugs in my luggage during transit	Type A N=322	Australia	89 (27.6%)	129 (40.1%)	104 (32.3%)
		International	79 (24.5%)	126 (39.1%)	117 (36.3%)
	Type B N= 465	Australia	152 (32.6%)	169 (36.3%)	144 (30.9%)
		International	123 (26.5%)	159 (34.2%)	183 (39.4%)
I may be murdered in remote areas	Type A N=320	Australia	112 (35.0%)	129 (40.3%)	79 (24.7%)
		International	96 (30.0%)	134 (41.9%)	90 (28.2%)
	Type B N= 463	Australia	197 (42.5%)	168 (36.5%)	97 (20.9%)
		International	157 (33.9%)	169 (36.5%)	137(29.6%)
I may be sexually assaulted	Type A N=323	Australia	109 (33.9%)	123 (38.2%)	90 (27.9%)
		International	100 (31.1%)	126 (39.1%)	96 (29.8%)
	Type B N= 470	Australia	210 (44.7%)	168 (35.7%)	92 (19.6%)
		International	164 (34.9%)	171 (36.4%)	135 (28.7%)

Note: P=0.000.

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This result found that respondents with travel experience perceive a higher risk of crime in international destinations than in Australia, whereas those without experience seem to perceive both destinations as equally risky.

Among Type A respondents, about 40% were uncertain about someone concealing drugs in their luggage in Australia, which was almost equal to 39% who were uncertain about international destinations. In contrast to this uncertainty, about 39% of Type B respondents believed this was a risk in international destinations, compared to almost 31% for Australia. The result for this factor indicates that respondents with no travel experience appear to be less certain about the risk of finding concealed drugs at either destination, whereas those with travel experience show a stronger perception of risk in international destinations.

When asked about the possibility of being murdered in remote areas, almost equal proportion of Type A respondents (40% and 42% respectively) was mostly uncertain about both destinations. In contrast, about 43% of Type B respondents did not think that they would be murdered in Australia, compared to 34% for international destinations. This result shows that those with travel experience appear to be more certain that Australia was safer compared to international destinations.

Again in a similar pattern, almost equal percentages (about 38%, 39% respectively) of Type A respondents reported they were not sure whether they would be sexually assaulted in either Australia or international destinations. Nearly 45% of Type B respondents did not think that they would be sexually assaulted in Australia, whereas approximately 35% believed the same about international destinations. This outcome suggests that those with travel experience had higher perception of risk than those who had no previous travel experience.

The results indicate that perception of specific crime risks differed according to travel experience. It also suggests that Type B respondents were more confident about Australia being less risky than international destinations, compared to Type A respondents who were largely uncertain about some crime factors in Australia. The differences are statistically significant for both types at a p value of 0.000. This result supports both hypothesis 2B and 3B.

Cultural Barriers Risk

As shown in Table 6.17, the overall perception of Type A and Type B respondents is that international destinations are more culturally risky than Australia. However, both types of respondents stated that some factors are more likely to be risky in Australia than international destinations, such as speaking English, Australian cultural customs and Australian food.

A high percentage (84%) of Type A respondents stated that they were not familiar with Australian culture, and nearly 69% stated that they found cultures in international destinations unfamiliar. About 69% of Type B respondents had a similar view about Australia, which is understandable because they had never visited Australia previously. Although they have travel experience in other international destinations, about 51% reported that they were not familiar with these cultures. This trend shows that a higher percentage of those without travel experience were concerned about unfamiliarity with Australian culture, compared to experienced travellers.

Cultural barrier risk includes unfamiliarity with language, local culture, and food in the destination country. Type A respondents who have not travelled anywhere can only visualize situations and respond. For those travellers from east and southeastern Asian countries like China, Japan, Korea and Indonesia, speaking English is a great problem as they do not have adequate exposure to that language.

Figure 6.15: Perception of Cultural Barriers Risk by Travel Experience

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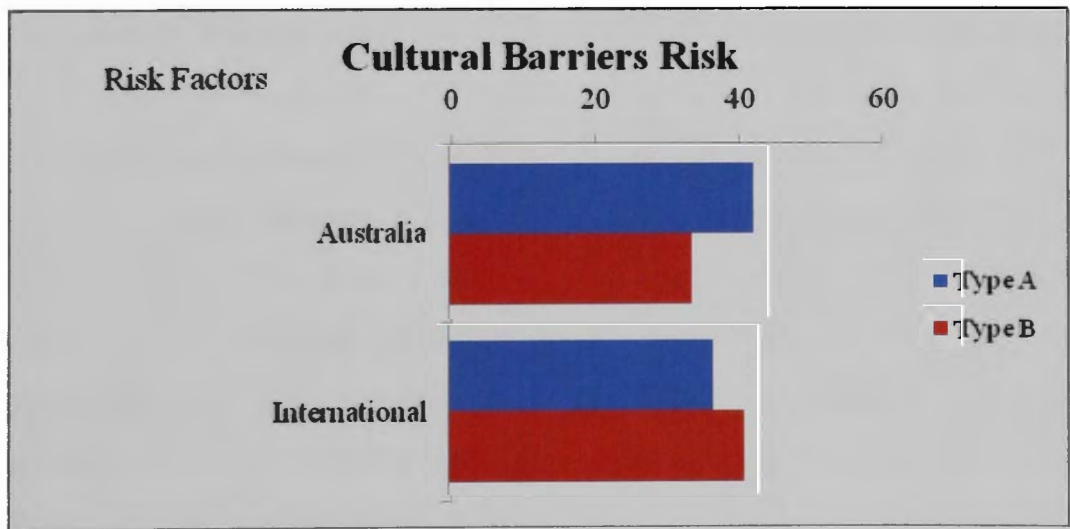
Also, the many contrasting characteristics between western and Asian cultures can cause some apprehensions among prospective tourists, about adjusting to such western cultures (Jun et. al.).

Pizam and Sussman (1995) observed that unfamiliar cuisine might be considered as risky by some tourists.

International destinations include some of the Asian countries like China, Japan where the dominant culture is similar to that of Korea, and Koreans do not generally feel uncomfortable in those environments.

The second highest percentage of Type A respondents (82%) believed that the English language barrier was the most risky aspect of travelling to Australia, compared to 76% who agreed that the language barrier was a risk when considering travelling to international destinations. Nearly 61% of Type B respondents did not feel confident about speaking English in Australia, compared to about 59% for international destinations.

Nearly 65% of Type A respondents believed they would find unfamiliar food in Australia, compared to 56% agreeing that they were not familiar with foods in other international destinations. About 54% of Type B respondents also stated that unfamiliar food in Australia posed a risk, compared to 42% who reported that foreign food was a discouraging aspect of travelling to international destinations.

Regarding the question whether some countries are prejudiced against Asians, about 62% of Type A respondents were unsure about Australia, compared to 40% who were not sure for international destinations. About 29% of Type B respondents thought that Australia was prejudiced against Asians, whereas a high (61%) percentage believed this was a risk in international destinations. This result indicates that a higher number of those without travel experience seem concerned about prejudices in Australia. By contrast, those who had previous experience showed higher risk perception of facing prejudice in international destinations. The finding suggests that travel experience impacts the perception toward both destinations.

In a similar vein of inquiry, respondents were asked whether they perceived facing pockets of discrimination against Asians in either destination. About 59% of Type A did not know if

there were pockets of discrimination against Asians in the local traditions in Australia, while 40% stated that they did not know whether this risk existed in international destinations. Approximately 31% of Type B reported that pockets of discrimination could exist in Australia, which was lower than the 58% who held a similar view about international destinations.

Table 6.17: Cultural Barriers Risk

Cultural Barriers Risk			Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Specific risk factors	Tourist type	Destination	N %	N %	N %
I am not familiar with speaking English	Type A N=323	Australia	26 (8.1%)	31(9.6%)	266 (82.4%)
		International	25 (7.7%)	52 (16.1%)	246 (76.2%)
	Type B N= 470	Australia	135 (28.7%)	49 (10.4%)	286 (60.9%)
		International	137 (29.2%)	56 (11.9%)	177 (58.9%)
I am not familiar with the culture	Type A N=320	Australia	21 (6.6%)	32 (10.0%)	267 (83.5%)
		International	35 (11.0%)	65 (20.3%)	220 (68.8%)
	Type B N= 467	Australia	68 (14.6%)	75 (16.1%)	324 (69.4%)
		International	158 (33.8%)	71 (15.2%)	238 (51.0%)
I am not familiar with the food	Type A N=323	Australia	36 (11.2%)	78 (24.1%)	209 (64.7%)
		International	68 (30.7%)	74 (22.9%)	181 (56.1%)
	Type B N= 468	Australia	104 (22.2%)	109 (23.3%)	255 (54.5%)
		International	189 (40.4%)	83 (17.7%)	196 (41.9%)
I may be discriminated against because of local customs in:	Type A N=320	Australia	53 (16.6%)	136 (42.5%)	131 (40.9%)
		International	53 (16.5%)	148 (46.3%)	119 (37.2%)
	Type B N= 466	Australia	104 (22.3%)	159 (34.1%)	203 (43.6%)
		International	110 (23.6%)	142 (30.5%)	214 (45.9%)
There are pockets of discrimination against Asians in the local traditions of:	Type A N=314	Australia	40 (12.7%)	185(58.9%)	89 (28.4%)
		International	34 (10.8%)	127 (40.4%)	153 (48.7%)
	Type B N= 464	Australia	82 (17.7%)	238 (51.3%)	144 (31.0%)
		International	74 (15.9%)	119 (25.6%)	271 (58.4%)
There are prejudices against Asians in:	Type A N=315	Australia	49 (15.5%)	195 (61.9%)	71 (22.5%)
		International	36 (11.4%)	125 (39.7%)	154 (48.8%)
	Type B N= 468	Australia	87 (18.9%)	239 (52.0%)	134 (29.2%)
		International	67 (14.5%)	111 (24.1%)	282 (61.3%)

Note: P=0.000.

Finally, when asked whether they felt they would be discriminated, due to local customs, almost 43% of Type A respondents were uncertain compared to 46% for international destinations. In contrast, about 44% of Type B respondents believed they would be

discriminated against in Australia, which was slightly lower than the 46% who thought there would be discrimination by local customs in international destinations.

From the results, it may seem that there is little difference between the high risk perceptions of Type A and Type B respondents with respect to Australia. Type B respondents also perceived a language barrier, unfamiliarity with culture and food to be more risky in Australia than international destinations. However, the table shows that the number of Type B respondents who perceive these risks in Australia less than Type A respondents. For example, while 82% of Type A respondents believed English speaking is unfamiliar, 61% of Type B respondents agreed that this was a risk.

In addition, a high percentage of Type A respondents (61.9%) were not sure about facing prejudice against Asians in Australia, compared to nearly 40% for international destinations. In contrast to Type A's uncertainty, approximately 61% of Type B respondents believed that they would face prejudice in international destinations, compared to only about 29% for Australia.

The overall results indicate that with respect to culture related factors, Type A and B respondents have different perceptions that vary for Australia and international destinations. Overall, the results show that there are significant differences of risk perception with respect to some risk factors, where Australia is believed to be more risky by a larger percentage of both Type A and B respondents. Yet it is also clear that Type B respondents in particular perceived Australia as less risky than international destinations, compared to Type A respondents who were largely uncertain about facing many cultural risks in Australia. This result reveals that travel experience does impact significantly upon risk perception of cultural barriers for both destinations.

Fear of certain types of discrimination based on color, ethnicity and religious beliefs is common among Asians when in a Western country. While people who had previous travel experience found risks due to language, culture and food those who had not travelled previously. The discrimination against local customs and Asian culture were felt more by those who had traveled previously. A possible explanation for this is that Koreans who have not visited Australia have only a long-distance or third-hand perception of these problems, whereas those who have travelled would have first-hand experience.

Overall, when all factors and responses are combined, Australia is perceived to be risky by fewer respondents. Furthermore, the statistical difference between the two destinations is significant at $p=0.000$. These results support hypotheses 2B and 3B.

Religious Dogma Risk

As shown in Table 6.18, both types of respondents perceived religious dogma to be more risky in international destinations than in Australia overall. Types A were more uncertain in all items of specific religion risks in both destinations, with the highest percentage of 58% who were unsure whether there were radical religious beliefs in Australia and over half (52%) were also not certain about this risk in international destinations. Similarly, about 49% of respondents with travel experience respondents were also unsure about radical religious beliefs in Australia, compared to about 37% for international destinations.

Nearly 54% of Type A respondents were uncertain about facing unfamiliar religious beliefs while travelling in Australia, which was slightly higher than nearly 50% who were uncertain about international destinations. Among Type B respondents, 46% stated that they did not know whether unfamiliarity with religious beliefs would pose a risk in Australia, compared to about 34% who showed the same view for international destinations.

Figure 6.16: Perception of Religious Dogma risk by Travel Experience
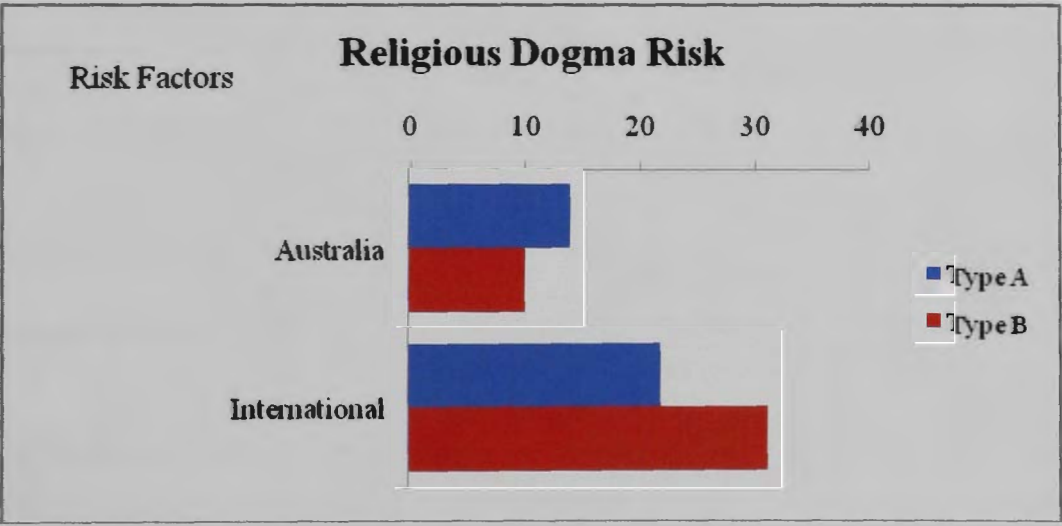
About 51% of Type A did not know whether they would experience religious conflict in Australia, while about 48% reported that they were 'not sure' for international destinations.

Almost 47% of Type B respondents were also uncertain about religious conflicts occurring in Australia, compared to about 35% for international destinations.

Regarding the question whether they might encounter religious violence, almost equal percentages (about 49%) of Type A respondents were again uncertain for both destinations. In comparison however, about 47% of Type B respondents stated that they believed religious violence did not occur in Australia. Approximately 38% held similar views for international destinations.

Table 6.18: Religious Dogma Risk

Religious Dogma Risk			Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Specific risk factors	Tourist type	Destination	N %	N %	N %
People in some countries have religious beliefs with which I am not familiar	Type A N=321	Australia	112 (34.9%)	173 (53.9%)	36 (11.2%)
		International	62 (19.3%)	159 (49.5%)	100 (31.2%)
	Type B N= 472	Australia	211 (44.7%)	215 (45.6%)	46 (9.7%)
		International	111 (23.5%)	159 (33.7%)	202 (42.8%)
Some extreme religious customs may restrict my behaviour	Type A N=319	Australia	123 (38.6%)	154 (48.3%)	42 (13.1%)
		International	73 (22.9%)	140 (43.9%)	106 (33.3%)
	Type B N= 470	Australia	216 (45.9%)	195 (41.5%)	59 (12.5%)
		International	107 (22.8%)	169 (36.0%)	194 (41.2%)
There may be radical religious beliefs	Type A N=318	Australia	91(28.6%)	185 (58.2%)	42 (13.2%)
		International	52 (16.3%)	164 (51.6%)	102 (32.1%)
	Type B N= 471	Australia	168 (35.6%)	231 (49.0%)	72 (15.2%)
		International	96 (20.3%)	175 (37.2%)	200 (42.5%)
I might experience religious conflict	Type A N=315	Australia	119 (37.8%)	162 (51.4%)	34 (10.8%)
		International	75 (23.8%)	152 (48.3%)	88 (27.9%)
	Type B N= 464	Australia	199 (42.9%)	216 (46.6%)	49 (10.5%)
		International	126 (27.1%)	164 (35.3%)	174 (37.5%)
I might experience religious violence	Type A N=318	Australia	132 (41.5%)	155 (48.7%)	31 (20.7%)
		International	84 (26.5%)	157 (49.4%)	77 (24.2%)
	Type B N= 469	Australia	222 (47.3%)	209 (44.6%)	38 (8.1%)
		International	133 (37.7%)	183 (39.0%)	153 (32.6%)

Note: P=0.000.

Respondents' perception of extreme religious customs shows a similar pattern. When asked whether their travelling would be restricted due to some extreme religious customs, about

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48% of Type A respondents were not certain in the case of Australia, compared to 44% for international destinations. In contrast, nearly 46% of Type B respondents believed that extreme religious customs did not exist in Australia, while only about 23% believed this for international destinations.

These results indicate that travel experience does impact on risk perception of the destination with respect to its religious dimensions. Respondents with travel experience seem to clearly believe that religious beliefs and practices at their intended destinations do not pose a risk. In contrast, the majority of those without travel experience are not able to determine if any specific religious-related factors were risky or not. The differences between perceptions of religion- related factors in Australia and international destinations are statistically significant at p=0.000, which supports hypotheses H2B and H3B.

In the case of Australia, previous experience did not result in a major difference between the risk perception of Type A and B with respect to being exposed to unfamiliar religious beliefs, extreme and radical beliefs, and conflicts. But in the case of religion related violence, people who had travel experience had a lower level of risk perception compared to those who did not.

Summary: Impact of Travel Experience on Risk Perception

In summary, travel experience appears to have a significant impact on risk perception on destinations. On a general level, a larger percentage of those without travel experience perceived that terrorism, political instability, health, natural disasters, financial crisis and religious dogma posed higher risks in international destinations than in Australia. It is suggested from the findings that those who had no travel experience had a strong perception of risk related to crime and culture-related factors in Australia. Hypothesis 2A is supported by this result.

On a general level, those with travel experience showed more confidence in Australia than those who had no travel experience, especially with respect to cultural barriers. For all eight factors, Type B respondents perceived higher risks with international destinations than they did with Australia, which support hypothesis 3A.

On a specific level of risk, Type A respondents overall perceived that Australia was less risky than international destinations. However, it should be noted that the proportion of Type A

perceiving specific financial crisis, cultural issues and crime risk in Australia was almost equal to those who perceived these risks in international destinations. When all factors were taken into account however, Type A perceived Australia as less risky than international destinations. Hypothesis 2B is supported by these results.

Interestingly, respondents who had travel experience seemed to perceive less risk with respect to Australia, although they have not visited Australia. The percentage of respondents with travel experience who perceived specific risks in international destinations was significantly higher than Australia. For example, a large proportion of Type B respondents perceived finance related specific risks with respect to Australia. However, this proportion was much smaller than those who perceived financial crisis as risk in international destinations. Similar patterns were revealed in the results for political instability, health issues such as epidemics and diseases, and serious crime risks. This trend shows that experience in overseas travelling appears to increase travellers' awareness of the dangers and hazards that they might face in any destination. On the other hand, experienced travellers also showed significant confidence towards Australia's safety

In comparison, Type A respondents showed no notable difference of risk perception between Australia and international destinations. This trend indicates that those without any travel experience may perceive Australia to be as risky as international destinations.

The results indicate that PSKTs appear to perceive little difference between destinations with respect to some specific risk factors, regardless of their travel experience. Type B respondents perceived similar risks as Type A respondents in many specific risk factors, such as food poisoning, food allergies, road accidents, natural disasters, the possibilities of being robbed or being victims of crime.

Most significantly, a larger proportion of respondents, regardless of travel experience, perceived English language barriers, Australian culture, and food as higher risks than facing the same issues in international destinations.

The above results can be summarised as follows
   1. Language is serious as a cultural factor.
   2. Perception of terrorism risk in Australia is similar for both A and B types.

3. Food poisoning exists in quality perceptions on Korean and Australian food comparison.

4. Road traffic risks are perceived to be higher in developed countries such as in Australia.

5. Contagious diseases such as SARS, hepatitis, bird flu, and HIV/AIDS are perceived as specific risks in Australia, despite their complete absence or rare occurrence.

6. Exchange rate risk is perceived to be greater risk in unstable economies compared to developed countries like Australia.

7. Natural disasters risk perception is independent of travel experience.

8. Differences in perceptions on crime related risks were independent of travel experience.

9. Fear of discrimination based on color, ethnicity, and religious beliefs is higher among inexperienced respondents due to lack of information.

10. Factors related to religious dogmas, religious beliefs, extreme or radical beliefs and conflicts can also be subject to serious misconceptions. In the case of violence related to religion, experienced travelers have lower risk perceptions compared to those who are not.

6.4 Descriptive Analysis of Non-Identical Specific Risk Factors

This section discusses the specific risk factor elements that were not measured on identical scales for the destinations. Thus, hypothesis testing is not applicable for this section. As mentioned in Section 6.1, some risk scenarios cannot be compared between Australia and international, because they are fundamentally different for the two destinations. As such, different sets of questions were used for the two groups. Although a comparative analysis is not viable, there is still a need to examine each specific risk factor in order to find the respondents' perception of risk, and to highlight any differences to the pattern of responses so far.

The non-identical risk factors presented here are 'terrorism' 'cultural barriers' and 'natural disasters', which address the perception of all respondents for Australia and international destinations. This section only presents a descriptive analysis of the results. Statistical tests were not conducted because the scales were not identical, and, hence, not comparable.

As shown in Table 6.19, over half (58%) of the respondents believed that terrorism was not a problem in Australia. Meanwhile, about 42% were uncertain whether Australia would be associated with terrorism related risks.

Table 6.19: Terrorism Risk

Terrorism Risk		Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Destination	Specific risk factors	N %	N %	N %
Australia	Terrorism is not associated with Australia (N=798)	167(20.6%)	341(42.1%)	290(35.8%)
	Terrorism is not a problem in Australia (N=799)	57(7.0%)	272(33.6%)	470(58.0%)
International	I avoid travel to countries where terrorism occurs (N=795)	88(10.9%)	152(18.8%)	555(68.5%)
	I do not mind travelling to international destinations if the travel prices are lower, because terrorism rarely reoccurs in the short term. (N=772)	167(21.6%)	210(27.2%)	395(51.2%)

A majority (69%) of the respondents clearly showed that they have no desire to visit any international travel destinations where terrorism activities have occurred. Despite this strong aversion to destinations associated with terrorism, it is interesting that more than half (51.2%) of the respondents are willing to travel to international destinations where terrorism related incidents have occurred previously, if the cost is low.

Table 6.20 shows a range of responses regarding specific natural disasters associated with Australia. The majority of respondents seemed to be uncertain about facing specific natural disasters while travelling in Australia. About 61% were uncertain whether tsunamis affect Australia. Nearly 58% of the respondents were unaware of any natural disasters in Australia's history that would have alerted them to any possible risks. About 48% were not certain whether they would face extreme weather conditions in Australia, and about 42% expressed uncertainty about the possibility of bushfires in Australia.

With respect to international destinations, the majority of respondents strongly believed that all natural catastrophes such as hurricanes, storms, floods, tsunamis, volcanic eruption, or avalanches were significant risks. Nearly 60% of respondents believed that they would experience earthquakes and hurricanes, and about 54% believed that they might encounter floods. Approximately 48% of respondents believed they would face a tsunami during their

travels, and over half (51%) of the respondents perceived the risk of facing avalanches. Such high awareness of natural disasters risk in international destinations contrasts clearly with the respondents' uncertainty regarding natural disasters in Australia.

Table 6.20: Natural Disasters Risk

Natural Disasters Risk		Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Destination	Specific risk factors	N %	N %	N %
Australia	Australia has an extreme weather condition (N=803)	314(38.8%)	389(48.0%)	99(12.3%)
	I might get caught in a bush fire (N=801)	317(39.3%)	342(42.2%)	142(17.5%)
	Australia does not have a big history of natural disasters (N=804)	182(32.8%)	469(57.9%)	143(17.6%)
	Tsunamis do not affect Australia (N=804)	123(15.2%)	495(61.1%)	186(23%)
International	I might experience earthquakes (N=800)	90(11.1%)	228(28.1%)	482(59.5%)
	I might experience hurricanes and storm (N=800)	99(12.7%)	218(26.9)	458(59.3%)
	I might experience floods (N=794)	112(13.9%)	245(30.2%)	437(53.9%)
	I might experience a tsunami (N=800)	130(16%)	278(34.3%)	392(48.3%)
	I might experience a volcanic eruption (N=796)	202(24.9%)	285(35.2%)	300(38.3%)
	I might experience avalanches (N=795)	134(16.6%)	251(31.0%)	400(50.6%)

Australia has not had serious natural disasters in recent memory. This lack of information on natural disasters is reflected in the responses, with the number of responses in the category "Unsure". With respect to international destinations, however, seemingly due to a large number of natural disasters, a greater percentage of respondents perceive a higher level of risk.

As shown in Table 6.21, about 40% were uncertain whether Australia followed a British culture, although nearly 37% stated that they were comfortable with this aspect of Australia. This result contrasts with the qualitative interviews in Chapter 4 Section 4.3.1, where Group A participants were concerned that the British culture inherent in Australia might present culture shocks if they travelled to Australia.

For international destinations, nearly 37% of respondents believed that western people had superior attitude to Asian tourists. This result may have been influenced by the respondents who had travelled overseas, and who may have experienced discrimination in certain international destinations. It was almost equal to 36% of respondents who were uncertain about this risk.

Table 6.21: Cultural Barriers Risk

Cultural Barriers Risk		Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Destination	Specific risk factors	N %	N %	N %
Australia	Australia seems to be culturally British, which makes me uncomfortable (N=796)	297(36.7%)	325(40.1%)	274(21.5%)
International	Western people seem to have a superior attitude, which makes me feel uncomfortable (N=796)	212(26.2%)	288(35.6%)	296(36.6%)

Summary: Non-identical Factors (all participants)

In summary, the results for non-identical specific risk factors suggest that respondents perceived Australia to be safer than international destinations with respect to terrorism, natural disasters and cultural barriers. For Australia, the respondents were largely uncertain about natural disasters and culture related factors, and did not believe that Australia posed any problems related to terrorism. For international destinations, the majority of respondents believed that they would face various types of natural disasters; they also felt uncomfortable with westerners' superior attitudes and strongly stated that they would avoid destinations where terrorism occurs.

The lone exception to this response pattern was the willingness of the respondents to travel to destinations with a cheaper fare, even if there has been a terrorist attack previously. It seems that PSKTs would be willing to accept cheaper overseas travel as a compensation for increased exposure to terrorism related risks. This result corresponds directly with PSKTs' previous travel behaviour in visiting Fiji after a coup in 2000, as mentioned in Section 4.3.2.

Overall, the response pattern suggests that Australia was perceived as less risky compared to international destinations in terms of non- identical specific factors.

6.5 Risk Perception: Socioeconomic and Demographics Factors

This section tests the hypothesis that socioeconomic and demographic characteristics of PSKTs influence their risk perception with respect to Australia and international destinations (Hypothesis 4). The socioeconomic and demographic factors included were: gender, age, number of holidays taken, levels of education, current occupation, annual income and marital status. Unlike the previous analyses which dealt with both general and specific risk factors, due to the large number of variables represented, this analysis is limited to general risk factors only. Furthermore, an analysis at a general level has been considered sufficient, as similar results emerged from all participants and travel experience (sections 6.3 and 6.4), that travel to Australia was less risky than international destinations.

6.5.1 Impact of Gender on Risk Perception

As shown in Table 6.22, the majority of men and women agreed that they perceived international destinations at a higher level of risk than Australia. Out of all the risk factors included in the study, the one with the strongest risk perception are those related to finance. About 60% of men stated that international destinations presented financial risks, compared to about 42% for Australia. The second highest percentage (57.3%) of men thought that crime was a risk in international destinations, whereas only 36% believed they would face this risk in Australia. In addition, about 56% of men were concerned about health risk in international destinations, compared to 29% who believed that Australia presented health risks.

A majority of men (67.7%) stated that Australia did not present political instability risks. However, only about 31% believed the same for international destinations. Similarly, about 64% of men did not believe that Australia harboured terrorism risks, compared to 25%, who did not see this risk in international destinations.

Interestingly, the highest percentage (63.1%) of female respondents were mostly concerned about health risk in international destinations, compared to about 36% who were concerned about this risk in Australia.

Women also perceived terrorism and financial crisis in almost equal proportions (62.0% and 62.5%, respectively) in international destinations, whereas the percentage of women who perceived these risks in Australia were notably lower (23.1% and 46.4%, respectively).

Table 6.22: Perception of Risk by Gender

Comparison gender by each risk factors			Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Risk factors	Gender	Destinations	N %	N %	N %
Terrorism	Male N=312	Australia	197 (64.0%)	58 (18.6%)	57 (18.3%)
		International	79 (25.3%)	59 (18.9%)	172 (55.8%)
	Female N=479	Australia	155 (53.3%)	113 (23.6%)	111(23.1%)
		International	90 (19.6%)	88 (18.4%)	297 (62.0%)
Political instability	Male N=307	Australia	208 (67.7%)	59 (19.2%)	40 (13.1%)
		International	95 (30.9%)	78 (25.4%)	134(43.7%)
	Female N=477	Australia	289 (60.6%)	131 (27.5%)	57 (11.9%)
		International	126 (26.5%)	146 (30.6%)	205(43.0%)
Health	Male N=309	Australia	153 (49.5%)	66 (21.4%)	90 (29.1%)
		International	80 (25.9%)	55 (17.8%)	174 (56.3%)
	Female N=480	Australia	205 (42.7%)	101 (21.0%)	174(36.2%)
		International	90 (18.8%)	87 (18.1%)	303 (63.1%)
Financial Crisis	Male N=311	Australia	115 (37.0%)	67 (21.5%)	129 (41.5%)
		International	73 (23.4%)	51 (16.4%)	187(60.2%)
	Female N=472	Australia	135 (28.6%)	118 (25.0%)	219 (46.4%)
		International	74 (15.7%)	103 (21.8%)	295(62.5%)
Natural disasters	Male N=309	Australia	154 (49.9%)	75 (24.3%)	80 (25.9%)
		International	75 (24.3%)	72 (23.3%)	162 (52.5%)
	Female N=474	Australia	180 (39.0%)	117 (24.7%)	177 (37.3%)
		International	82 (34.2%)	124 (26.2%)	268 (56.5%)
Crime	Male N=303	Australia	109 (36.1%)	84 (27.8%)	109 (36.1%)
		International	61 (20.2%)	68 (22.5%)	173(57.3%)
	Female N=472	Australia	130 (27.7%)	105 (22.4%)	234 (49.9%)
		International	83 (17.7%)	103 (22.0%)	283 (60.4%)
Cultural barriers	Male N=306	Australia	118 (38.5%)	76 (24.8%)	112 (36.6%)
		International	97 (31.1%)	79 (25.8%)	130 (42.5%)
	Female N=473	Australia	176 (37.2%)	118 (24.9%)	179 (37.8%)
		International	157 (33.2%)	140 (29.6%)	176 (37.2%)
Religious dogma	Male N=309	Australia	181 (58.7%)	84 (27.3%)	43 (14.0%)
		International	118 (38.3%)	107 (34.7%)	83 (27.0%)
	Female N=474	Australia	309 (64.9%)	118 (24.8%)	49 (10.3%)
		International	173 (37.2%)	166 (34.9%)	133 (27.9%)

Note: P=0.000.

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Crime was also highly perceived as a risk in international destinations by about 60% of women respondents, compared to about half (49.9%) who thought this risk existed in Australia.

Nearly two thirds of women (64.9%) did not believe that religious dogma was a risk in Australia, whereas only 37% held the same view for international destinations. Women's perception of political instability followed a similar pattern to that of men, with nearly 61% of women who did not believe there was political instability in Australia, compared to approximately 27% who had the same view about international destinations.

Male respondents had a perception of higher risk of cultural barriers at international destinations compared to Australia (42.5% compared to 36%), while females respondents did not perceive any differences in the risk levels (37.2% and 37.8%)

The perception of culture related risks was stronger for males compared to females, where as females has a stronger perception of risk with respect to terrorism, crime and health. There was no difference between males and females with respect to financial variables.

The findings have highlighted gender variations in the risk perceptions. The results suggest that women respondents perceive a higher risk of health issues and crime than men do, and men find financial crisis to be the most risky aspect of travelling in general. However, among all risk factors, Australia is perceived to be less risky than international destinations, regardless of the gender. Overall, the differences of risk perception between the two destinations are statistically significant at $p = 0.000$. These results support hypothesis 4.

6.5.2 Impact of Age on Risk Perception

As shown in Table 6.23, all age groups uniformly agreed that terrorism, political instability, health factors, financial crisis, natural disasters, crime and religious dogma are less risky in Australia compared to international destinations.

Crime was rated as the highest risk by the 18 to 30 years age group, at 63%. By comparison, just over half (53%) of this age group believed there is a risk of crime in Australia. The same proportions of this age group (62.6% and 62.5% respectively) believed that financial crisis

and health issues were significant risks in international destinations, compared to nearly 44% and 35% for Australia, respectively.

Table 6.23: Perception of 8 Risks by Age

Comparison age by each risk factors			Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Risk factors	Age	Destinations	N %	N %	N %
Terrorism	18-30yrs N=436	Australia	230 (52.7%)	104 (23.9%)	102 (23.4%)
		International	92 (21.1%)	89 (20.4%)	255 (58.5%)
	31-50 yrs N=280	Australia	180 (64.2%)	48 (17.1%)	52 (18.5%)
		International	56 (20.0%)	39 (13.9%)	185 (66.0%)
	Over 51 yrs N=75	Australia	59 (56.0%)	19 (25.3%)	14 (18.6%)
		International	25 (33.3%)	19 (25.3%)	31 (41.3%)
Political instability	18-30 yrs N=432	Australia	258 (59.7%)	125 (28.9%)	49 (11.4%)
		International	122 (28.3%)	154 (35.6%)	156 (36.1%)
	31-50 yrs N=277	Australia	189 (68.2%)	49 (17.7%)	39 (14.1%)
		International	70 (25.2%)	51 (18.4%)	156 (56.3%)
	Over 51 yrs N=75	Australia	50 (66.7%)	16 (21.3%)	9 (12.0%)
		International	29 (38.6%)	19 (25.3%)	27 (36.0%)
Health	18-30 yrs N=432	Australia	176 (40.7%)	106 (24.5%)	150 (34.8%)
		International	77 (17.9%)	85 (19.7%)	270 (62.5%)
	31-50 yrs N=281	Australia	142 (50.5%)	47 (16.7%)	92 (33.4%)
		International	63 (22.4%)	41 (14.6%)	177 (63.0%)
	Over 51 yrs N=76	Australia	50 (52.6%)	14 (18.4%)	22 (28.9%)
		International	30 (39.4%)	16 (21.1%)	30 (39.4%)
Financial crisis	18-30 yrs N=428	Australia	115 (26.8%)	125 (29.2%)	188 (43.9%)
		International	62 (14.4%)	98 (22.9%)	268 (62.6%)
	31-50 yrs N=281	Australia	103 (36.6%)	47 (16.7%)	141 (46.7%)
		International	62 (22.1%)	40 (14.2%)	179 (63.7%)
	Over 51 yrs N=74	Australia	32 (41.2%)	13 (17.6%)	29 (39.2%)
		International	23 (31.1%)	16 (21.6%)	35 (47.3%)
Natural disasters	18-30 yrs N=431	Australia	156 (37.2%)	125 (29.0%)	150 (34.8%)
		International	74 (16.6%)	129 (29.9%)	228 (52.9%)
	31-50 yrs N=277	Australia	138 (49.8%)	52 (18.8%)	87 (31.4%)
		International	57 (20.2%)	52 (18.8%)	169 (61.0%)
	Over 51 yrs N=75	Australia	40 (53.3%)	15 (20.0%)	20 (26.7%)
		International	27 (36.0%)	15 (20.0%)	33 (44.0%)

(continued)

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Table 6.23: Perception of 8 Risks by Age (continued)

Comparison age by each risk factors			Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Crime	18-30 yrs N=422	Australia	94 (22.3%)	105 (24.9%)	223 (52.8%)
		International	70 (16.6%)	86 (20.4%)	266 (63.0%)
	31-50 yrs N=275	Australia	117 (42.6%)	62 (22.5%)	96 (35.0%)
		International	56 (20.3%)	63 (22.9%)	156 (56.7%)
	Over 51 yrs N=74	Australia	28 (37.8%)	22 (29.7%)	24 (32.4%)
		International	18 (24.4%)	22 (29.7%)	34 (46.0%)
Cultural barriers	18-30 yrs N=428	Australia	156 (36.5%)	111 (25.9%)	161 (37.6%)
		International	129 (30.1%)	132 (30.8%)	167 (39.0%)
	31-50 yrs N=278	Australia	112 (40.3%)	6 (23.0%)	102 (36.7%)
		International	97 (34.9%)	62 (22.3%)	119 (42.9%)
	Over 51 yrs N=73	Australia	26 (35.6%)	19 (26.0%)	28 (38.3%)
		International	28 (38.3%)	25 (34.2%)	20 (27.4%)
Religious dogma	18-30 yrs N=433	Australia	270 (62.4%)	121 (27.9%)	42 (9.7%)
		International	162 (37.2%)	170 (39.3%)	.101 (22.3%)
	31-50 yrs N=276	Australia	175 (63.5%)	59 (21.4%)	42 (15.2%)
		International	99 (35.9%)	77 (27.9%)	100 (36.2%)
	Over 51 yrs N=75	Australia	45 (60.0%)	22 (29.3%)	8 (10.7%)
		International	34 (45.3%)	26 (34.7%)	15 (20.0%)

Note: P=0.000.

Notably, nearly 60% of this age group stated that political instability did not exist in Australia, whereas only 28% believed the same about international destinations.

The highest percentage (66%) of the 31-50 age groups believed that there was a terrorism risk in travelling to international destinations, whereas only 19% agreed this was a risk in Australia. Almost equal proportions of this age group stated that financial crisis and health (64% and 63%, respectively) was a risk in international destinations, compared to those who held a similar view of Australia (47% and 33% respectively). About 61% also believed that they could face natural disasters in international destinations, compared to 31% for Australia.

Almost equal percentages (56.3% and 56.7%) of respondents between 31-50 years of age stated that political instability and crime were risks to be considered in international destinations.

This age group had a strong perception of Australia's safety with respect to terrorism and political instability. More than two thirds (68.2%) of respondents did not think that Australia had a politically unstable environment, whereas only 25% believed the same about international destinations. Similarly, about 64% of this age group did not think there would be any terrorism risk in Australia, compared to 20% who believed that international destinations were safe from this risk.

The over 51 age group presented an interesting counterpoint to the two younger age groups. They were generally quite positive, with no significant majority of the group concerned about the risk factors. Interestingly, the respondents in the over 51 age group appeared to perceive the least financial risk in Australia compared to the other two age groups. However, about 38% of this age group were concerned about culture-related risk in Australia, which was higher than the 27% who believed cultural barriers existed in international destinations. In contrast, the 18-30 and 30-50 age groups had perceived higher cultural barriers risk in international destinations than in Australia.

A comparison of the age groups shows that the respondents' age influenced their perceptions of risk across the eight factors for both destinations. For example, the youngest age group appears to perceive health and financial issues and crime as the highest risk in either destination. The middle age group showed health and financial crisis as the highest concern when they are travelling to international destinations. The oldest age group considered financial risk similar to the 18-30 and 30-50 age groups, yet, perceived more cultural risk in Australia than the other age groups.

The pattern exhibited by the age groups is summarised below:
1. Younger groups- financial, health and crime-related risk
2. Middle groups-financial and health-related risk
3. Older groups-cultural barriers related risk

It is interesting to note that as age advances the risk perceptions decline. One possible explanation for these observations is that experience and the associated capabilities make one confident of being able to handle crises. Finance seems to have a uniform effect.

The overall results indicate that when all factors are combined, Australia is perceived as less risky than international destinations across all age groups. The statistical test also clearly supports hypothesis 4, significant at $p=0.000$.

6.5.3 Impact of Travel Frequency on Risk Perception

In Table 6.24, all respondents were divided into three groups, with each group indicating the number of holidays they had taken overseas in the last three years. The table shows that all three groups perceived international destinations as a higher risk than Australia overall.

The highest percentage (65.2%) of respondents who had travelled between 1 and 3 times in the last three years believed that financial crisis was the most risky aspect in travelling to international destinations, compared to 41% who shared a similar view about Australia. Crime and health issues were perceived as high risks in this group, with about 62% believing they would risk facing crime in international destinations, and nearly 46% who held a similar view about Australia. About 60% stated that health issues were risks when travelling in international destinations, compared to 33% who believed there were health issues in Australia.

A majority of this group perceived that political instability and religious dogma were not a risk in Australia. Nearly two thirds (66%) did not believe that Australia would have any politically unstable elements, whereas only 30% held the same view about international destinations. Similarly, nearly 68% reported that Australia was not associated with a religion-related risk factor. This was substantially higher than the 46% of this group who stated that religious dogma did not present a risk in international destinations.

The group that had taken the highest number of holidays overseas perceived financial crisis and health as the most significant risk factor in international destinations. More than two thirds (68%) of this group stated that financial crisis was a risk when travelling to international destinations, compared to about 43% who thought this was a risk in Australia. Similarly, about two thirds (66%) of this group stated that health issues could be a risk in international destinations, whereas only 32% believed this for Australia. Nearly 65% also believed that they could face terrorism when travelling international destinations, compared to about 22% for Australia.

A majority of this group also believed that there was a higher chance that natural disasters and crime could occur in international destinations than in Australia.

About 70% of this group reported that they thought Australia did not have political instability, compared to 26% who shared this view with respect to international destinations.

Finally, the group of respondents who had not travelled in the last three years perceived terrorism and crime as the highest risks. Almost equal proportions of this group (57.7% and 57.5% respectively) believed that terrorism and crime occurred in international destinations. Over half (51 %) of this group stated that crime did occur in Australia as well, however only 20% believed that terrorism occurred in Australia.

Table 6.24: Number of Overseas Holidays Taken in the Last 3 Years

Overseas holidays taken in the last 3 years			Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Risk factors	Frequency	Destinations	N %	N %	N %
Terrorism	1-3 N=156	Australia	90 (57.7%)	31 (19.9%)	35(22.4%)
		International	45 (28.9%)	24 (15.4%)	87(55.8%)
	4-10 N=270	Australia	166 (61.5%)	45 (16.7%)	59(21.8%)
		International	51 (18.9%)	44 (16.3%)	175(64.8%)
	None N=357	Australia	191 (53.5%)	93 (26.1%)	73(20.4%)
		International	74 (20.7%)	77 (21.6%)	206 (57.7%)
Political instability	1-3 N=153	Australia	101 (66.0%)	35 (22.9%)	17(11.1%)
		International	46 (30.1%)	44 (28.8%)	63(41.2%)
	4-10 N=269	Australia	189 (70.3%)	43 (16.0%)	37(13.8%)
		International	71 (26.4%)	66 (24.5%)	132(49.1%)
	None N=355	Australia	203 (57.2%)	109 (30.7%)	43(12.1%)
		International	101 (28.4%)	112 (31.5%)	142(40.0%)
Health	1-3 N=156	Australia	73 (46.8%)	31 (19.9%)	52(33.3%)
		International	41 (26.3%)	21 (13.5%)	94(60.2%)
	4-10 N=269	Australia	137 (51.0%)	47 (17.5%)	85(31.6%)
		International	45 (16.7%)	47 (17.5%)	177(65.8%)
	None N=356	Australia	146 (41.0%)	86 (24.2%)	124(34.8%)
		International	82 (23.1%)	72 (20.2%)	202 (56.7%)

(continued)

Table 6.24: Number of Overseas Holidays Taken in the Last 3 Years (continued)

Overseas Holidays Taken in the last 3 years			Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Financial crisis	1-3 N=155	Australia	47 (30.3%)	44 (28.4%)	64 (41.3%)
		International	28 (18.1%)	26 (16.8%)	101(65.2%)
	4-10 N=266	Australia	90 (23.8%)	63 (23.7%)	113(42.5%)
		International	45 (16.9%)	41 (15.4%)	180(67.7%)
	None N=354	Australia	111(31.4%)	73 (20.6%)	170(48.1%)
		International	71 (20.1%)	84 (23.7%)	199(56.2%)
Natural disasters	1-3 N=153	Australia	75 (49.0%)	28 (18.3%)	50(32.6%)
		International	39 (25.5%)	41 (26.8%)	73(46.9%)
	4-10 N=267	Australia	118 (44.2%)	69 (25.8%)	80(29.9%)
		International	41 (15.4%)	56 (21.0%)	170(63.6%)
	None N=356	Australia	137 (38.4%)	92 (25.8%)	127(35.6%)
		International	75 (21.0%)	96 (27.0%)	185(51.9%)
Crime	1-3 N=155	Australia	50 (32.2%)	34(21.9%)	71 (45.8%)
		International	35 (22.6%)	24(15.5%)	96(61.9%)
	4-10 N=262	Australia	102 (38.9%)	66(25.2%)	94 (35.9%)
		International	44 (16.8%)	59(22.5%)	159(60.7%)
	None N=346	Australia	83 (23.9%)	86(24.9%)	177(51.2%)
		International	62 (18.0%)	85(24.6%)	199(57.5%)
Cultural barriers	1-3 N=155	Australia	61 (39.3%)	41 (26.5%)	53(34.2%)
		International	59 (38.0%)	39(25.2%)	57(36.8%)
	4-10 N=263	Australia	115 (43.8%)	60 (22.8%)	88(33.5%)
		International	90 (34.2%)	60(22.8%)	113(42.9%)
	None N=353	Australia	116 (32.8%)	89(25.2%)	148(41.9%)
		International	103 (29.1%)	116(32.9%)	134(37.9%)
Religious dogma	1-3 N=155	Australia	105 (67.8%)	35(22.6%)	15(9.07%)
		International	71 (45.8%)	47(30.3%)	37(23.8%)
	4-10 N=269	Australia	174 (64.7%)	67(24.9%)	28(10.4%)
		International	88 (32.8%)	85(31.6%)	96(35.7%)
	None N=352	Australia	207 (58.8%)	96(27.3%)	49(13.9%)
		International	132(37.5%)	137(38.9%)	83(23.6%)

Notes: P=0.000.

Financial crisis and health issues were believed to be risks in international destinations by 56.2% and 56.7% of this group respectively. Meanwhile, 48% felt that financial crisis was a risk in Australia, and nearly 35% believed they would experience related risks in Australia.

Interestingly, the findings suggest differences in risk perception between those who have travelled in recent years and those who have not. For example, among all groups, respondents who had travelled 4 to 10 times possessed higher risk perception of terrorism, health issues, financial crisis and natural disasters in international destinations, compared to those who had not travelled and those who had travelled 1 to 3 times in the last three years. Meanwhile, respondents who had not travelled recently perceived higher risk in all but two of the eight factors (terrorism and political instability) in Australia compared to those who had travelled between 1 to 10 times. This result suggests that PSKTs who had not travelled overseas in the last three years appeared to have the highest risk perception for travelling in Australia.

Finance, health and crime related risks continue to be a major concern among tourists, possibly because these risks are present in many environments. It appears that for the first time travellers' risk such as terrorism and political instability tend to be dominated by other factors.

Although the risk perceptions of all group varied significantly, overall Australia was perceived to be less risky than international destinations. The results are statistically significant at $p=0.000$, which support Hypothesis 4.

6.5.4 Impact of Education on Risk Perception

As shown in Table 6.25, respondents with different education backgrounds perceived international destinations to be more risky than Australia with respect to terrorism, political instability, health risk, natural disasters, crime and religious dogma. Again, financial crisis was perceived as a significant risk factor in both destinations by those from all education backgrounds, however Australia was perceived as less risky than international destinations overall.

About 70% of respondents who held postgraduate qualifications stated that financial crisis was a significant risk in travelling to international destinations. About 40% of the same respondents reported that travelling to Australia would be risky if they faced financial issues. Health issues and terrorism were also perceived as risky in international destinations, with almost equal percentage of postgraduate degree holders (63.9% and 63.4% respectively). In comparison, only 29% and 18% of this group believed that Australia presented health and terrorism risks, respectively.

Table 6.25: Levels of Education

Education backgrounds and Risk factors			Strongly Disagree & Disagree	Not sure	Strongly Agree & Agree
Risk factor	Education	Destination	N %	N %	N %
Terrorism	High school N=157	Australia	79 (50.4%)	43 (27.4%)	35(22.3%)
		International	38 (24.2%)	35(22.3%)	84 (53.5%)
	Tertiary students N=317	Australia	176 (55.5%)	76 (24.0%)	65(20.5%)
		International	64 (20.2%)	69(21.8%)	184 (58.0%)
	Diploma/Degree N=246	Australia	154(62.6%)	37 (15.0%)	55(22.4%)
		International	56 (22.8%)	32(13.0%)	158 (64.2%)
	Postgraduate/ Doctorate N=71	Australia	43 (60.5%)	15 (21.1%)	13(18.3%)
		International	15(21.1%)	11(15.5%)	45 (63.4%)
Political instability	High school N=156	Australia	83 (53.2%)	50 (32.1%)	23 (14.8%)
		International	50 (32.1%)	46 (29.5%)	60 (38.4%)
	Tertiary students N=315	Australia	193 (61.3%)	94 (29.8%)	28 (8.9%)
		International	82 (26.0%)	124 (39.4%)	109 (34.6%)
	Diploma/ Degree N=242	Australia	171 (70.7%)	34 (14.0%)	37 (15.3%)
		International	65 (26.9%)	43 (17.8%)	134 (55.4%)
	Postgraduate/ Doctorate N=71	Australia	50 (70.4%)	12 (16.9%)	9 (12.7%)
		International	24 (33.8%)	11(15.5%)	36 (50.7%)
Health	High school N=158	Australia	65 (41.1%)	39 (24.7%)	54 (34.2%)
		International	51 (32.3%)	28 (17.7%)	79 (50.0%)
	Tertiary students N=315	Australia	134 (42.5%)	74 (23.5%)	107(34.0%)
		International	56 (17.8%)	66 (21.0%)	193 (61.3%)
	Diploma/ Degree N=244	Australia	122 (50.0%)	40 (16.4%)	82 (33.6%)
		International	50 (20.5%)	35 (14.3%)	159 (65.2%)
	Postgraduate/ Doctorate N=72	Australia	37 (51.4%)	14 (19.4%)	21 (29.2%)
		International	13 (18.1%)	13 (18.1%)	46 (63.9%)
Financial crisis	High school N=158	Australia	50 (31.7%)	32 (20.3%)	76 (48.1%)
		International	43 (27.2%)	27 (17.1%)	88 (55.7%)
	Tertiary students N=310	Australia	75 (24.2%)	95 (30.6%)	140 (45.1%)
		International	40 (12.9%)	78 (25.2%)	192 (61.9%)
	Diploma/ Degree N=245	Australia	101 (41.3%)	40 (16.3%)	104 (42.5%)
		International	52 (21.2%)	40 (16.3%)	153 (62.5%)
	Postgraduate/ Doctorate N=70	Australia	24 (34.3%)	18 (25.7%)	28 (40.0%)
		International	12 (17.1%)	9 (12.9%)	49 (70.0%)

(continued)

Table 6.25: Levels of Education (continued)

Education backgrounds and Risk factors			Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Natural disasters	High school N=155	Australia	67(27.2%)	34 (21.9%)	54(34.9%)
		International	37(23.9%)	42 (27.1%)	76 (49.0%)
	Tertiary students N=314	Australia	109(34.7%)	94 (29.9%)	111(35.4%)
		International	52(16.6%)	102(32.5%)	160 (55.0%)
	Diploma/Degree N=243	Australia	121(49.8%)	48 (19.9%)	74(30.5%)
		International	49(20.1%)	42(17.3%)	152 (62.6%)
	Postgraduate/ Doctorate N=71	Australia	37(52.1%)	16 (22.5%)	18(25.3%)
		International	19(26.8%)	10(14.1%)	42 (59.2%)
Crime	High school N=154	Australia	51 (33.1%)	42(27.3%)	61 (39.6%)
		International	38(24.7%)	46(29.9%)	70(45.5%)
	Tertiary students N=307	Australia	67 (21.9%)	71(23.1%)	169 (55.0%)
		International	49(16.0%)	60(19.5%)	197(66.8%)
	Diploma/Degree N=241	Australia	88 (36.5%)	60(24.9%)	93 (38.6%)
		International	41(17.0%)	48(19.9%)	152(63.1%)
	Postgraduate/ Doctorate N=69	Australia	33 (47.8%)	16(23.2%)	20 (28.9%)
		International	16(23.1%)	17(24.6%)	36(52.1%)
Cultural barriers	High school N=153	Australia	56(36.6%)	38 (24.8%)	59(38.6%)
		International	52(34.0%)	49(32.0%)	52 (34.0%)
	Tertiary students N=311	Australia	110(35.4%)	88 (28.3%)	113(36.3%)
		International	86(27.6%)	102(32.8%)	123 (40.5%)
	Diploma/Degree N=244	Australia	94(38.5%)	53(21.7%)	97(39.8%)
		International	87(35.7%)	56(23.0%)	101 (41.4%)
	Postgraduate/ Doctorate N=71	Australia	34(48.8%)	15(21.1%)	22(31.0%)
		International	29(40.8%)	12(16.9%)	30 (42.2%)
Religious dogma	High school N=155	Australia	84 (54.2%)	47(30.0%)	24 (15.5%)
		International	61(39.3%)	59(39.1%)	35(22.6%)
	Tertiary students N=315	Australia	190(60.3%)	93(29.5%)	32 (10.2%)
		International	106(33.7%)	133(42.2%)	76(41.2%)
	Diploma/Degree N=244	Australia	166 (68.1%)	46(18.9%)	32 (13.2%)
		International	99(40.6%)	63(25.8%)	82(33.6%)
	Postgraduate/ Doctorate N=70	Australia	50(71.5%)	16(22.9%)	4 (5.7%)
		International	29(41.4%)	18(25.7%)	23(32.9%)

Note: P=0.000.

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In Crime was perceived as a risk in international destinations by nearly 67% of tertiary students, followed closely by about 61% who were concerned about health issues. Over half (55%) of tertiary students also believed that Australia posed risks with respects to crime, and 34% stated that they perceived health risks in Australia.

Interestingly, almost 39% of respondents who were high school graduates perceived Australia to be culturally risky, compared to 34% for international destinations. They were the only group that believed Australia was more culturally risky than international destinations among all education groups.

Of the respondents with a diploma or degree qualifications, 65% believed that health issues were the biggest risk in international destinations. In comparison, about 34% of this group believed the same about Australia. About 64% of diploma or degree holders stated that terrorism was a risk in international destinations, compared to only 22% who believed they would face terrorism related risks in Australia. The proportion of diploma/degree holders that perceived risk in factors such as financial crises, natural disasters and crime in international destinations were approximately equal at 63%. Compared to this, the respondents who held similar views about Australia were approximately 43% (financial crisis), 31% (natural disasters) and 39% (crime), respectively.

The analysis of the impact of the level of education on risk perception suggests that respondents with higher academic qualifications perceive more risk in general. For example, respondents with postgraduate qualifications perceived the highest financial risk, compared to respondents with high school qualifications, who showed the lowest percentage of respondents to perceive this risk. Interestingly, high school graduates also had the lowest number of respondents that perceived risk of crime, natural disasters and health issues in international destinations, compared to respondents with higher academic qualifications.

Meanwhile, tertiary students seem to be particularly concerned about crime risk in both destinations, compared to other risk factors.

With respect to the risk of health issues while travelling in Australia, there was no particular difference of perception between different education levels. However, the number of

respondents who believed that they would experience health issues in international destinations varied significantly across all education levels.

It seems that the academic qualifications of PSKTs have a strong influence on their risk perception of Australia and international destinations. The results indicate that risk perception of Australia and international destinations is significantly different across the different levels of education. Overall, Australia is perceived as less risky compared to international destinations. The differences between risk perceptions were significant at $p=0.000$. This result supports hypothesis 4.

It seems that a higher level of education tend to decrease the perceived risk levels. Education providers with one more knowledge about current affairs and events, and the ability to accurately assess their implications.

6.5.5 Impact of Occupation on Risk Perception

As shown in Table 6.26, respondents were divided into four occupational categories: students, professionals, business/marketing and homemaker/retired. Overall, there was a strong perception among different occupational groups that international destinations posed higher risks than travelling to Australia.

Consistent with previous results, financial risk was perceived as a major risk factor across all occupational groups for both Australia and international destinations. Respondents who were homemakers/retired reported the highest percentage (65%) of those who believed they would face financial issues in international destinations, with nearly 49% stating that they felt the same risk with Australia.

It is likely that this group is further concerned about financial issues due to lack of a steady income and employment. In contrast, respondents who held business or marketing occupations seemed to be least concerned about financial crisis out of all occupational groups, with the lowest percentage (57%) of those who were concerned about international destinations, and 43% that were concerned with financial crisis in Australia .

Health issues concerned the majority of professionals who took the survey, with 65% of this group stating that they were concerned about their health travelling to international destinations. About 33% expressed the same view about travelling to Australia.

Table 6.26: Occupation and Risk Factors

A comparison of Occupation			Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Risk factor	Occupation	Destination	N %	N %	N %
Terrorism	Student N=337	Australia	182 (54.0%)	83 (24.6%)	72 (21.3%)
		International	68 (20.1%)	73 (21.7%)	196 (58.2%)
	Professional N=157	Australia	93 (59.3%)	29 (18.5%)	35 (22.3%)
		International	38 (24.2%)	19 (12.1%)	100 (63.7%)
	Business/ marketing N=74	Australia	44 (59.5%)	16 (21.6%)	14 (19.0%)
		International	18 (24.4%)	17 (23.0%)	39 (52.7%)
	Homemaker /retired , other N=221	Australia	132 (59.7%)	43 (19.5%)	46 (20.8%)
		International	48 (21.7%)	38 (17.2%)	135 (61.1%)
Political instability	Student N=334	Australia	202 (60.4%)	100 (29.9%)	31 (9.6%)
		International	90 (27.0%)	129 (38.6%)	115 (34.4%)
	Professional N=158	Australia	111 (70.3%)	28 (17.7%)	19 (12.1%)
		International	57 (36.0%)	21 (13.3%)	80 (50.6%)
	Business/ marketing N=72	Australia	43 (59.7%)	15 (20.8%)	14 (19.5%)
		International	20 (27.7%)	21 (29.2%)	31 (43.1%)
	Homemaker/retired, other N=218	Australia	139 (63.7%)	47 (21.6%)	32 (14.7%)
		International	53 (24.3%)	53 (24.3%)	112 (54.4%)
Health	Student N=333	Australia	140 (42.0%)	77 (23.1%)	116 (34.8%)
		International	57 (17.1%)	68 (20.4%)	208 (62.4%)
	Professional N=158	Australia	76 (48.1%)	30 (19.0%)	52 (32.9%)
		International	32 (20.5%)	24 (15.2%)	102 (64.6%)
	Business/ marketing N=74	Australia	36 (48.7%)	15(20.3%)	23 (31.1%)
		International	21 (28.4%)	16 (21.6%)	37 (50.0%)
	Homemaker/retired, other N=222	Australia	105 (47.3%)	45 (20.3%)	72 (32.4%)
		International	60 (27.1%)	34 (15.3%)	128 (57.7%)
Financial crisis	Student N=329	Australia	79 (24.0%)	106 (32.2%)	144 (43.8%)
		International	44 (13.4%)	82 (24.9%)	203 (61.8%)
	Professional N=158	Australia	64 (40.5%)	30 (19.0%)	64 (40.5%)
		International	40 (25.4%)	24 (15.2%)	94 (59.5%)
	Business/ marketing N=74	Australia	29 (39.2%)	13 (17.6%)	32 (43.2%)
		International	18 (24.4%)	14 (18.9%)	42 (56.8%)
	Homemaker/retired, other N=220	Australia	77 (35.0%)	36 (16.4%)	107 (48.6%)
		International	44 (20.0%)	33 (15.0%)	143 (65.0%)
Natural disasters	Student N=332	Australia	114 (34.3%)	101 (30.4%)	117 (35.2%)
		International	58 (17.5%)	107(32.2%)	167 (50.3%)
	Professional N=154	Australia	73 (47.4%)	35 (22.7%)	4s6 (29.9%)
		International	31 (20.1%)	24 (15.6%)	99 (64.2%)
	Business/ marketing N=75	Australia	38 (50.6%)	14 (18.7%)	23 (30.7%)
		International	20 (26.7%)	16 (21.3%)	39 (52.0%)
	Homemaker/retired, other N=220	Australia	108 (49.1%)	42 (19.1%)	20 (31.8%)
		International	48 (21.8%)	48 (21.8%)	124 (56.4%)

(continued)

Table 6.26: Occupation and Risk Factors (continued)

A comparison of Occupation			Strongly Disagree & Disagree	Not sure	Strongly Agree & Agree
Crime	Student N=324	Australia	68 (21.0%)	76 (23.5%)	180 (55.5%)
		International	52 (16.0%)	66 (20.4%)	206 (63.5%)
	Professional N=155	Australia	58 (37.5%)	36 (23.2%)	61 (39.3%)
		International	28 (18.0%)	32 (20.6%)	95 (61.3%)
	Business/ marketing N=71	Australia	29 (40.8%)	18 (25.4%)	24 (33.8%)
		International	20 (28.2%)	17 (23.9%)	34 (47.8%)
	Homemaker/retired, other N=219	Australia	83 (37.9%)	59 (26.9%)	77 (35.2%)
		International	44 (20.1%)	55 (25.1%)	120 (54.8%)
Cultural barriers	Student N=330	Australia	112 (33.9%)	89 (27.0%)	129 (39.1%)
		International	92 (27.9%)	108 (32.7%)	130 (39.4%)
	Professional N=154	Australia	65 (42.2%)	30 (19.5%)	59 (38.3%)
		International	64 (41.5%)	29 (18.8%)	61 (39.6%)
	Business/ marketing N=74	Australia	31 (41.9%)	18 (24.3%)	25(33.8%)
		International	28 (37.8%)	21 (28.4%)	25 (33.8%)
	Homemaker/retired, other N=219	Australia	86 (39.2%)	56 (25.6%)	77 (35.1%)
		International	69 (31.5%)	61 (27.9%)	89 (40.6%)
Religious dogma	Student N=334	Australia	201 (60.1%)	99 (29.6%)	34 (10.2%)
		International	113 (33.9%)	146 (43.7%)	75 (22.5%)
	Professional N=156	Australia	105 (67.3%)	31 (19.9%)	20 (12.8%)
		International	70 (44.9%)	33 (21.2%)	53 (34.0%)
	Business/ marketing N=74	Australia	38 (51.0%)	25 (33.8%)	11 (14.9%)
		International	33 (44.6%)	23 (31.1%)	18 (24.4%)
	Homemaker/retired, other N=218	Australia	144 (66.0%)	47 (21.6%)	27(12.4%)
		International	78 (35.8%)	70 (32.1%)	70 (32.1%)

Note: P=0.000.

In an almost equal proportion, around 64% of professionals also seemed to be highly concerned about the possibility of natural disasters in international destinations, compared to nearly 30% for Australia. In contrast to their significant concern with respect to international destination, their perception of Australia was quite positive. For example, 70% of professionals stated that Australia did not pose risks related to political instability, whereas only 36% held corresponding view about international destinations.

Students were mostly concerned about crime at both destinations, with nearly 64% who said crime could occur in international destinations and about 56% who also believed Australia was risky. Concern for health issues in international destinations was expressed by approximately 62%, compared to a lower 35% who believed they would risk their health in

Australia. The proportion of students who perceived each factor as risky in Australia was lower than those who perceived these risks in international destinations.

Despite the variations among different occupation types, the overall percentage of respondents who perceived risk in international destinations was significantly larger than those who believed the same about Australia. The difference between the two destinations was statistically significant at a p value of 0.000. Thus, hypothesis 4 is supported.

6.5.6 Impact of Income on Risk Perception

As shown in Table 6.27, all respondents with different income levels perceived Australia as a low risk destination compared to international ones. This trend was especially visible in regard to risk factors of terrorism, political instability, health, natural disaster and religious dogma. In keeping with the overall trend, all income groups perceived significant financial risk for both destinations, although a larger percentage of respondents perceived international destinations to be riskier than Australia.

Respondents who reported the highest income (over AU $45,000) mostly feared the possibility of financial crisis and risks to their health in international destinations. Nearly 67% of this income group stated that financial crisis was a risk in international destinations, compared to 46% who believed the same about Australia. Approximately 66% were concerned about risking their health in international destinations, and 35% of this group also believed they could risk their health in Australia. The possibility of terrorism in international destinations was reported by 64% of the highest income group, while only 20% believed terrorism could happen in Australia.

With risk factors such as political instability, nearly 72% of the highest income group strongly believed that they would not face this situation in Australia, whereas only about 27% shared the same view in regards to international destinations. Similarly, there was a strong belief among nearly 68% of this group that religious dogma did not exist in Australia, compared to nearly 37% for international destinations.

Respondents in the lowest income category (less than AU$5000) were most concerned about the possibility of crime in both destinations, with nearly 64% who saw international destination as a risk, and over half (52 %) for Australia.

Table 6.27: Income and Risk Factors

A Comparison of Incomes			Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Risk factors	Incomes	Destinations	N %	N %	N %
Terrorism	Less than $5,000 N=287	Australia	157 (54.7%)	71 (24.7%)	59 (20.6%)
		International	60 (20.9%)	58 (20.2%)	169 (58.8%)
	Between $10,000-20,000 N=140	Australia	76 (54.3%)	31 (22.1%)	33 (23.6%)
		International	37 (26.4%)	27 (19.3%)	76 (54.3%)
	Between $25,000-40,000 N=156	Australia	90 (57.7%)	32 (20.5%)	34 (21.8%)
		International	36 (23.1%)	25 (16.0%)	95 (60.9%)
	Over $ 45,000 N=181	Australia	114 (62.9%)	30 (16.6%)	37 (20.4%)
		International	36 (19.9%)	29 (16.0%)	116 (64.1%)
Political instability	Less than $5,000 N=285	Australia	166 (58.3%)	90 (31.6%)	29 (10.2%)
		International	77 (27.0%)	109 (38.2%)	99 (34.7%)
	Between $10,000-20,000 N=138	Australia	86 (62.3%)	35 (25.4%)	17 (12.3%)
		International	48 (7.8%)	33 (23.9%)	57 (41.3%)
	Between $25,000-40,000 N=154	Australia	98 (63.7%)	33 (21.4%)	23 (14.9%)
		International	43 (27.9%)	37 (24.0%)	74 (48.0%)
	Over $ 45,000 N=180	Australia	129 (71.7%)	25 (13.9%)	26 (14.5%)
		International	48 (26.7%)	36 (20.0%)	96 (53.3%)
Health	Less than $5,000 N=283	Australia	126 (44.6%)	64 (22.6%)	93 (32.9%)
		International	58 (20.5%)	56 (19.8%)	169 (59.7%)
	Between $10,000-20,000 N=141	Australia	58 (41.1%)	34 (24.1%)	49 (34.8%)
		International	39 (27.7%)	25(17.7%)	77 (54.6%)
	Between $25,000-40,000 N=156	Australia	73 (46.8%)	35 (22.4%)	48 (30.8%)
		International	35 (22.4%)	32 (20.5%)	89 (57.1%)
	Over $ 45,000 N=182	Australia	90 (49.4%)	29 (15.9%)	63 (34.6%)
		International	32 (17.6%)	24 (13.2%)	126 (66.2%)
Financial crisis	Less than $5,000 N=279	Australia	72 (25.8%)	87 (31.2%)	120 (43.0%)
		International	40 (14.4%)	63 (22.6%)	176 (63.0%)
	Between $10,000-20,000 N=142	Australia	42 (29.5%)	36 (25.4%)	64 (45.0%)
		International	31 (21.8%)	31 (21.8%)	80 (56.3%)
	Between $25,000-40,000 N=156	Australia	66 (42.3%)	21 (13.5%)	69 (44.3%)
		International	37 (23.7%)	28 (17.9%)	91 (58.3%)
	Over $ 45,000 N=180	Australia	67 (37.2%)	30 (16.7%)	83 (46.1%)
		International	37 (20.5%)	23 (12.8%)	120 (66.7%)
Natural disasters	Less than $5,000 N=281	Australia	102 (36.3%)	87 (31.0%)	92 (32.7%)
		International	46 (16.3%)	90 (32.0%)	145 (51.6%)
	Between $10,000-20,000 N=138	Australia	61 (44.2%)	35 (25.4%)	42 (30.4%)
		International	31(22.4%)	36(26.1%)	71(51.4%)
	Between $25,000-40,000 N=155	Australia	73(47.1%)	34(21.9%)	48(30.9%)
		International	30(19.4%)	36(23.2%)	89(57.4%)
	Over $ 45,000 N=182	Australia	89(48.9%)	33(18.1%)	60(33.0%)
		International	44(24.2%)	28(15.4%)	110(60.4%)

(continued)

Table 6.27: Income and Risk Factors (continued)

A Comparison of Incomes			Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Crime	Less than $5,000 N=274	Australia	62(22.6%)	69(25.2%)	143(52.2%)
		International	42(15.3%)	58(21.2%)	174(63.5%)
	Between $10,000-20,000 N=138	Australia	45(32.6%)	35(25.4%)	58(42.0%)
		International	35(25.4%)	30(21.7%)	73(52.9%)
	Between $25,000-40,000 N=153	Australia	56(36.6%)	42(27.5%)	55(35.9%)
		International	27(17.6%)	37(24.2%)	89(58.2%)
	Over $45,000 N=179	Australia	70(39.1%)	35(19.6%)	74 (41.3%)
		International	34(19.0%)	41(22.9%)	104(58.1%)
Cultural barriers	Less than $5,000 N=280	Australia	94(33.6%)	70 (25.0%)	116(41.4%)
		International	78(27.9%)	89(31.8%)	113(40.3%)
	Between $10,000-20,000 N=138	Australia	54(39.2%)	30 (21.7%)	54(39.2%)
		International	45(32.6%)	31(22.5%)	62(44.9%)
	Between $25,000-40,000 N=155	Australia	61(39.3%)	38 (24.5%)	56(36.0%)
		International	52(33.5%)	45(29.0%)	58(37.4%)
	Over $45,000 N=179	Australia	79(44.1%)	49 (27.4%)	51(28.5%)
		International	68(38.0%)	48(26.8%)	63(35.2%)
Religious dogma	Less than $5,000 N=285	Australia	173(60.7%)	88(30.9%)	24 (8.5%)
		International	101(35.5%)	120(42.1%)	64(22.5%)
	Between $10,000-20,000 N=138	Australia	88(63.8%)	34(24.6%)	16 (11.6%)
		International	61(44.2%)	39(28.3%)	38(27.5%)
	Between $25,000-40,000 N=155	Australia	94(60.6%)	37(23.9%)	24(15.5%)
		International	57(36.8%)	49(31.6%)	49(31.6%)
	Over $45,000 N=179	Australia	121(67.6%)	34(19.0%)	14(13.4%)
		International	66(36.9%)	53(29.6%)	60(33.5%)

Notes: P=0.000.
In Australian currency.

This was closely followed by 63% who were concerned about financial crisis in international destinations, and about 43% for Australia. Notably, almost equal proportions of this group believed that they would face culture-related risks at Australia and international destinations (41.4% and 40.3% respectively).

Over half of the respondents (ranging between 57% and 58%, respectively) with an income between AU$25,000–40,000 appear to perceive natural disasters, crime, health issues and financial factors as significant risks in international destinations. In comparison, the proportion that perceived the same risk factors for Australia was less than 45% overall.

It appears that financial risk is the major concern for respondents who earn between AU$10,000-20,000. About 56% of this group believed they would be in financial troubles travelling in international destinations, while 45% believed the same for Australia.

Testing for risk perception according to income levels has revealed several interesting findings. The results show that, firstly, respondents with the lowest income perceived the highest culture-related risks with respect to Australia. Secondly, the lowest and the highest income groups believed it was very likely to be in financial trouble while travelling in international destinations, compared to respondents who earned between AU$10,000-40,000. Thirdly, all income groups perceived low risk with respect to religious dogma in both destinations; however, compared to Australia, international destinations were perceived to be higher risk.

People with a stable high income will have lower risk perceptions, especially about financial crisis. It is well established in the risk literature that tendency to accept risk increases with increasing income levels. The above observation is thus consistent with this general conclusion. It is suggested that there could be a close interaction between education, occupation and income level which makes it difficult to isolate the individual effects.

A comparison of all income groups highlights the different perceptions of risk across all levels of income. There was a strong indication from the results that a larger proportion of respondents believed international destinations more risky than they believed for Australia. Overall, the differences of risk perception between the two destinations are statistically significant at p value of 0.000, supporting Hypothesis 4.

6.5.7 Impact of Marital Status on Risk Perception

As shown in Table 6.28, all marital groups strongly believed Australia to be less risky compared to international destinations, especially with respect to terrorism, political instability, health, natural disasters and finance and crime related factors.

Respondents who were single perceived that health issues were the most risky aspect of travelling to international destinations. Nearly two thirds (65%) believed that their health could be threatened in international destinations, compared to about 35% for Australia.

Table 6.28: Marital Status and Risk Factors

A Comparison of Marital Status			Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Risk factors	Marital Status	Destinations	N %	N %	N %
Terrorism	Single N=427	Australia	236 (55.2%)	99 (23.2%)	92 (21.5%)
		International	83 (19.5%)	80 (18.7%)	264 (61.8%)
	Married/couple/single with children N=254	Australia	157 (61.8%)	47 (18.5%)	50 (19.6%)
		International	58 (22.8%)	40 (15.7%)	156 (61.4%)
	Couple/single with independent children N=97	Australia	54 (35.6%)	21 (21.6%)	22 (22.7%)
		International	30 (30.9%)	22 (22.7%)	45 (46.4%)
Political instability	Single N=426	Australia	266 (62.4%)	114 (26.8%)	46 (10.8%)
		International	115 (27.0%)	145 (34.0%)	166 (39.0%)
	Married/couple/single with children N=251	Australia	161 (64.2%)	50 (19.9%)	40 (15.9%)
		International	70 (27.9%)	52 (20.7%)	129 (51.4%)
	Couple/single with independent children N=95	Australia	62 (65.3%)	22 (23.2%)	11 (11.6%)
		International	34 (35.8%)	23 (24.2%)	38 (40.0%)
Health	Single N=427	Australia	176 (41.2%)	100 (23.4%)	151 (35.4%)
		International	73 (17.1%)	76 (17.8%)	278 (65.1%)
	Married/couple/single with children N=253	Australia	130 (53.4%)	50 (19.8%)	73 (28.8%)
		International	65 (25.7%)	43 (17.0%)	145 (57.3%)
	Couple/single with independent children N=96	Australia	49 (51.1%)	15 (15.6%)	32 (33.4%)
		International	31 (32.3%)	18 (18.8%)	47 (48.9%)
Financial crisis	Single N=422	Australia	113 (26.8%)	121 (28.7%)	188 (44.5%)
		International	59 (14.0%)	97 (23.0%)	266 (63.0%)
	Married/couple/single with children N=255	Australia	98 (38.4%)	46 (18.0%)	111 (43.6%)
		International	62 (14.3%)	36 (14.1%)	157 (61.6%)
	Couple/single with independent children N=93	Australia	37 (39.8%)	15 (16.1%)	41 (44.1%)
		International	25 (26.9%)	16 (17.2%)	52 (55.9%)
Natural disasters	Single N=424	Australia	159 (37.5%)	128 (30.2%)	137 (32.3%)
		International	75 (17.7%)	123 (29.0%)	226 (53.3%)
	Married/couple/single with children N=252	Australia	126 (50.0%)	50 (19.8%)	76 (30.1%)
		International	58 (23.1%)	42 (16.7%)	152 (60.3%)
	Couple/single with independent children N=94	Australia	47 (50.0%)	12 (12.8%)	35 (47.2%)
		International	23 (24.4%)	27 (28.7%)	44 (46.8%)

(continued)

Table 6.28: Marital Status and Risk Factors (continued)

A Comparison of Marital Status			Strongly Disagree & Disagree	Not Sure	Strongly Agree & Agree
Crime	Single N=416	Australia	97 (23.3%)	104 (25.0%)	215 (51.7%)
		International	65 (15.6%)	83 (20.0%)	268 (64.4%)
	Married/couple/single with children N=249	Australia	103 (41.3%)	57 (22.9%)	89 (35.7%)
		International	53 (21.7%)	58 (23.3%)	138 (55.4%)
	Couple/single with independent children N=93	Australia	38 (40.9%)	25 (26.9%)	30 (32.2%)
		International	24 (25.8%)	28 (30.1%)	41 (44.1%)
Cultural barriers	Single N=425	Australia	146 (24.3%)	105 (24.7%)	174 (41.0%)
		International	122 (28.7%)	128 (30.1%)	175 (41.2%)
	Married/couple/single with children N=250	Australia	103 (41.2%)	63 (25.2%)	84 (33.6%)
		International	88 (35.2%)	60 (24.0%)	102 (40.8%)
	Couple/single with independent children N=91	Australia	41 (45.1%)	21 (23.1%)	29 (31.9%)
		International	38 (41.8%)	27 (29.7%)	26 (28.6%)
Religious dogma	Single N=424	Australia	261 (61.5%)	117 (27.6%)	46 (10.9%)
		International	155 (36.5%)	163 (38.4%)	106 (25.0%)
	Married/couple/single with children N=252	Australia	155 (61.5%)	63 (25.0%)	34 (13.5%)
		International	100 (39.7%)	69 (27.4%)	83 (33.0%)
	Couple/single with independent children N=95	Australia	67 (70.6%)	19 (20.0%)	9 (9.5%)
		International	36 (37.9%)	33 (34.7%)	26 (27.4%)

Note: P=0.000.

When questioned about the possibility of crime, nearly two thirds (64%) of this group believed that they would experience crime in international destinations, while just over half (52%) held the same view about Australia. Financial issues were another major concern for respondents who were single, with nearly 63% who agreed that this was a risk in international destinations, whereas nearly 45% believed this to be true for Australia.

This positive view of Australia is also evident in their perception of religious dogma; nearly 71% of respondents with independent children believed that they would not worry about religious risk in Australia.

Finally, about 56% of respondents who are married/single with independent children stated that financial factors concerned them the most about international destination, and 44% shared the same view about Australia. The majority of these respondents did not believe that Australia posed any religion-related risks

A comparative analysis of all marital groups shows that, firstly, respondents who are single and respondents with depend children appear to perceive higher risk of terrorism, health issues, financial, natural disasters and crime related factors in international destinations compared to a much smaller percentage of respondents with independent children who perceived the same risk factors. Interestingly, the proportion of singles who perceived culture-related risks were equal for both destinations (41.0% and 41.2%, respectively). Thirdly, respondents with dependent children seemed to have stronger awareness of natural disasters in international destinations than singles and those married with independent children. Lastly, a higher number of respondents who have independent children seem to believe that there was a higher risk of cultural barriers in Australia than in international destinations.

The findings suggest that PSKTs' risk perception was significantly influenced by their marital status. The differences between Australia and international destinations were statistically significant at $p=0.000$, and hence, supports hypothesis 4.

Summary of Socioeconomic and Demographic Factors on Their Risk Perceptions

In summary, hypothesis 4 is strongly supported. That is, international destinations were perceived to be riskier than Australia in terms of all risk factors from every socio- economic and demographic group.

The findings indicate that demographic profile has a significant influence on perception of risk factors. For example, risk perception of crime and cultural barriers in Australia were higher among those who had not taken a holiday recently, and high school graduates with lower incomes who were female and 18-25 years old. By comparison, respondents who had a higher income with higher education levels, older in age and married/single with dependent/independent children perceived international destinations to pose more risk with respect to crime and culture-related factors. This result is supported by several previous studies, such as Reisinger and Mavondo (2006), who found that age was a significant predictor of risk perceptions, anxiety, safety perceptions and travel intentions.

Risk perception of natural disasters was higher among those who have children. Perceptions of finance-related risks were particularly high among men who possessed the highest academic qualifications and had the highest level of income, as well as respondents who were homemakers or retired. However, it should be noted that finance-related factors were the

most frequently perceived risk across all demographic profiles, with similar results for both Australia and international destinations.

Respondents who were over 51, with no recent holiday experience, belonging to the lowest income category and with independent children perceived that Australia was riskier than international destinations in terms of cultural barriers. This finding has been consistent with the qualitative interviews (Chapter 4), where the older Korean tourists perceived cultural barriers as the most risky aspect of travelling in Australia (section 4.3.2, 4.3.4). This result is supported by Lee and Sparks (2007), whose recent study found that 'the Koreans are more likely to want to travel as part of a group, most likely due to language/cultural barriers and minimal travel experience' (p. 511).

Among many factors, financial, health and crime were considered as more risky than others. This effect was observed irrespective of demographic factors such as gender, education level etc. In some cases demographic factors were associated with certain risk factors which could not be explained. This may be because these factors might be operating through some other underlying factors. For example, income level can operate through educational level. Most times, income level has a positive relationship with educational level. Thus, some factors may have indirect influence through another related factor.

6.6 Chapter Summary

The present study has examined the complex nature of travel risk perception among PSKTs in regard to eight risk factors. Risk perception was tested in relation to two dimensions: travel experience and socio-demographic characteristics. Culture-related factors such as unfamiliar culture, food, and language barriers were perceived as particularly higher risks in travelling to Australia than international destinations. However, overall Australia was perceived to be of lower risk compared to international destinations, supporting all seven hypotheses.

First, PSKTs' risk perception patterns changed significantly when analysed at general and specific levels. There was an increased level of uncertainty and more risks were perceived with regard to Australia for specific factors. This trend suggests that, while PSKTs strongly perceived Australia to be safer than international destinations at a general level, they seem to be somewhat less decisive when examined at specific levels. However, despite signs of

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increased risk perception regarding both destinations, Australia was still considered to be safer than international destinations.

Second, finance-related factors were the most frequently perceived risk for both destinations, suggesting that certain risk factors significantly concern the respondents regardless of destination. This finding is consistent with Prideaux and Kim (1999) and Lim (2004) who found that a severe economic crisis coincided with a significant drop in outbound Korean travellers to Australia.

From the findings, it can be concluded that financial risk appears to be a major concern for PSKTs when travelling overseas. Within specific risk factor parameters, the most risks perceived were fluctuation in the Korean Won affecting currency exchange, and facing personal financial crisis. Interestingly, a higher number of participants with previous international travel experience perceived these risks more than participants with no travel experience, perhaps due to the influence of previous financial troubles faced in previous trips.

A high percentage of financial risk perception towards Australia was shown between groups of with low income earning (students), less secure occupation (e.g. retired and homemaker) and lower level of education (high school) participants. In comparison, lesser number of participants with higher incomes (professionals) and those who possess higher levels of education appear to perceive financial crisis as a risk.

The perception of international destinations as being financially risky reveals significant statistical differences to the Australian results. For example, the type of participants who had perceived less financial risk towards Australia (those with a higher level of education, professional occupations and higher levels of income) perceived more risk towards international destinations.

Results have shown that a higher number of participants with a lower frequency of holidays perceived financial risk when travelling to Australia, whereas the opposite was true for international destinations. The more the participant had travelled, the higher perception of risk he/she felt towards international destinations.

The results for PSKTs' perception of financial risk has clearly shown that more and more variations of risk perception can be seen as one progresses from general factors to specifics within a particular risk factor.

The important finding in this study is that all respondents perceived speaking English, unfamiliarity with food and Australian culture as more risky in Australia than in international destinations. This finding is also supported by a previous study by Reisinger and Turner (2003), who found that language difficulties are of concern to Korean tourists when travelling overseas, and that Koreans in particular find language and cultural differences as significant problems. This could explain why the perception of culture-related risks was higher for Australia than international destinations.

Third, it is apparent that PSKTs with travel experience perceived less risk with respect to Australia, compared to PSKTs who have never been overseas. This finding is congruent to Um and Crompton's (1990) earlier study, which suggested that those without travel experience generally have limited knowledge about the particular destination. Thus, experience of travelling overseas has a significant impact on travellers' perception towards to destinations.

The current study also reported that the impact of travel experience is especially strong with regard to specific health and crime factors. This implies that travel experience is able to significantly affect potential travellers' perception of risk, especially in the case of Australia. This result corroborates with earlier study by Sonmez and Graefe (1998), who reported that tourists' 'judgment and evaluation of destinations alternatives can be influenced by past travel experience' (p.175). This finding corresponds with Weaver, Webber and McClery's (2007) recent study which found that 'previous travel experience and trip related variables do work together to affect destination evaluation' (p.342).

A further breakdown of results according to socioeconomic and demographic testing presented diversity in risk perception. Statistical analysis indicated significant differences in risk perception of Australia for factors when gender, age, education, occupation, income, and marital status were employed. For example, PSKTs who were in the oldest age group appeared to perceive more cultural risk in Australia than any other age groups. This finding corresponds with Kim and Prideaux's (1998) study, which stressed that when Korean group

tourists visit Australia, the most worrying issues were language difficulties; and that this risk was especially perceived by Korean tourists who were over 51 years of age. Yet, this age group was the lowest percentage of PSKTs to perceive financial risk. An empirical study by Lee and Tideswell (2005) shows that majority of senior Korean travellers may not perceive as much financial risk because of their higher level of wealth.

Finally, the socioeconomic and demographic results reported significant differences between the perceptions of each risk factor. For example, when risk perception was analysed with respect to gender, women in general showed higher risk perception of health issues and crime than men in international destinations. This finding is verified by Mitchell and Vassos (1997) and Carr (2001), who suggest that women may perceive more risk in travel than men, especially in the areas which threaten their physical safety.

University students, lower income earners, younger age groups, singles, and those without recent travel experience perceived high crime related risks in Australia. Furthermore, high school graduates and professionals showed a high risk perception of finance related factors, and PSKTs with independent children showed a high risk perception of natural disasters in Australia. The diversity of risk perceptions distributed in various socio-demographic profiles suggest that some types of travellers 'may feel more anxious than others' regarding a particular risk factor (Reisinger & Mavondo, 2006).

Based upon the results gathered above, the conclusion and recommendations are presented in the following chapter.

CHAPTER 7

CONCLUSIONS AND IMPLICATIONS

7.1 Introduction

As addressed in Chapter 1, perception of risk may affect potential tourists' decision when they plan for overseas travelling; especially if there have been catastrophic events and other contextual risks. Consequently, tourists' risk perception affects the number of tourists traveling to a destination, which impacts on local businesses that rely on tourists for income, and in turn impacts the general economy. This makes crucial in understanding the potential tourists' perception of risk in today's local competitive market. However, it appears that there is a shortage of comprehensive studies which encompass a broad area of tourist risk perception at present. Therefore, a comprehensive investigation of tourists' risk perception for a combined risk factors was required to fill this gap.

In this chapter, the research results are presented under the four research objectives discussed in Chapter 1. This is followed by theoretical, methodological and policy implications for future marketing strategies in Australia and a brief outline of the limitations of this study. The chapter concludes with recommendations for possible avenues of further research.

This investigation is particularly relevant to Australian tourism. As Prideaux and Kim's (1999) earlier study acknowledged, South Korea has emerged as a major tourism generating region for Australia. However, it seems that up to now very little research has been done on PSKTs other than their incoming numbers. During a seven-month period between the end of 1997 and the middle of 1998, South Korean incoming numbers in Australia had fallen about 80% due to the Asian financial crisis (ATC 1998). After a decade of growth this fluctuation returned, with the number of South Korean visitors declining by 2.7% in 2007 (Tourism Australia 2008). Therefore, a study was required to explore PSKTs' perception of risk in order to ascertain which factors affect their desire to travel to Australia, and how Australia is perceived in contrast to other international destinations.

This was achieved in this study by fulfilling four objectives:

1. To determine perceptions of PSKTs' travelling to Australia and internationally in relation to the specified risk factors identified in the present study.

2. To determine the perceptions of two groups of PSKTs' with differing travel experience, those who have never travelled overseas (Type A) and those who have travelled overseas but not to Australia (Type B), about travel to Australia and international destinations overall, in relation to the risk factors identified in the present study.

3. To ascertain how demographic factors influence PSKTs' views in relation to perceived risk in travel to Australia in comparison with tourist destinations internationally.

4. To propose policy implications to government tourism organisations based on the study results, which allow the industry to stimulate additional travel from South Korea to Australia.

The conceptual framework adopted by the study included four major components. They were: identification of the types of potential travellers by their travel experience and socio-demographic profiles; measurement of risk perception at general and specific levels; testing of risk perceptions via five explicit catastrophic risk factors and three social risk factors; and refinement of the test by comparing the PSKTs' risk perception of Australia and international destinations.

The present study used both qualitative and quantitative methodologies in order to determine the most significant factors that affect tourists' decisions, and to measure the risk perception of PSKTs' that influence their level of perceived risk of visiting destinations. The qualitative method was judged to be the best approach to the present study in order to provide in-depth knowledge of tourists' perceptions of risk factors and to ascertain precise variables of their risk perception. The tourist behaviour must be examined holistically, in perspective rather than being manipulated because individuals have diverse ideas of reality and definition in their minds (Section 4.2.1). Thus qualitative variables were utilized as the basis for the main quantitative data collection. Using the quantitative method for this study was the most effective strategy in order to gather a range of data from a large target population.

The sample was chosen from residents of South Korea, which included two categories: those who had overseas travel experience but not to Australia, and those who had never experienced international travel. The data collection for the study was conducted in six major cities in South Korea; Seoul, Incheon, Daegu, DaeJeon, CheongJu and DangJin. The researcher chose distributed respondents, which included a diverse range of socio-economic factors. A total of 866 responses were collected by 8 April 2008, of which 810 were usable.

Chi-square tests (contingency tables) were employed for data analysis in this study to compare respondents' risk perceptions for Australia and international destinations.

7.2 Research Conclusions

Objective 1: *To determine the perceptions of PSKTs to Australia and international destinations in relation to the specified risk factors identified in the present study.*

In this study Australia was perceived as a safer destination than other international destinations. The most significant differences in risk perception between Australia and other international destinations were in the category of catastrophic events, where the majority of PSKTs perceived Australia as safe from disasters of terrorism, political instability, and health scares. This result was not evident in Lim's study which found that after the 11 September 2001 terrorist attacks in the USA, there was "growing evidence of market shifts in intra-Asian travel" (2004, p. 484).

In international destinations, terrorism, political instability and health risk factors were considered as significant. Results indicate that PSKTs' perceptions changed according to specific destinations, and that they believe all categories of general and specific risks were associated with overseas travel. Findings of this current study confirm that Korean tourists feel safe coming to Australia with regards to terrorism, political instability and health-related risks (Waitt 1996; Kim & Lee 1997; Reisinger & Turner 2002; Lim 2004; Lee & Tideswell 2005; Lee & Sparks 2007).

In terms of risk perception of Australia, the survey results have indicated that financial factors, cultural barriers and crime are the most prevalent risks for South Korean tourists. In our study,

findings demonstrate that although Australia was perceived as less risky overall, the financial crisis risk and the cultural barrier factor were perceived at a higher level for both general and specific factors. This result adds more evidence to past studies who conclude that South Koreans tend to change their travel plan primarily due to a decline in their purchasing power resulting from a depreciation of the Korean Won and choose to travel to destinations closer to Korea (Lim 2004). A similar finding was reported by Chen and Hsu who state "the low travel cost, was significantly related to tourists' trip planning time frames" (2000, p. 414).

Objective 2: *To determine the perceptions of two groups of PSKTs' with differing travel experience, those who have never travelled overseas (Type A) and those who have travelled overseas but not to Australia (Type B), about travel to Australia and international destinations overall, in relation to the risk factors identified in the present study.*

The results show that PSKTS who did not have travel experience perceive more risks overall than those who had travelled previously. Interestingly, despite variations of risk perceptions among respondents, the differences were most visible when both types of tourists presented their risk perceptions of Australia. This is consistent with previous findings that confidence with international travelling increased with travel experience and familiarity with destinations. However, it was also evident that international destinations were perceived as highly risky, irrespective of travel experience. The findings of this study indicate that only certain risks such as financial crisis and cultural barriers were perceived in any destination with little regard for travel experience. The results for finance-related factors illustrated this most clearly, where both types of PSKTs felt significant risk towards Australia and international destinations at general and specific levels.

Thus, the present study has demonstrated that the destinations and type of tourist influences risk perceptions. It is also clear that there are significant differences rather than consistencies between PSKTs' risk perceptions at general and specific levels.

Objective 3: *To determine how demographic characteristics of the PSKTs influenced their risk perception.*

It was found that PSKTs who perceived the most risks were younger in age, female, with lower incomes and were mostly tertiary students. In comparison, PSKTs who were male, older, with higher incomes and established careers perceived less risk. The findings of this study demonstrated that all demographic variables have a significant influence on risk perception, especially in terms of gender, age, income, and occupation. It appears that PSKTs from all demographic profiles believed that travelling to international destinations poses more risks than Australia. The higher number who stated that Australia was safer than international destinations is congruent with the results of the qualitative interviews (Chapter 4), where interview participants believed Australia to be a desirable destination for travel.

Objective 4: *To propose policy implications to the Australian tourism governing bodies and industries based on the study results, to stimulate additional travel from South Korea to Australia.*

The following section 7.3 discusses theoretical and methodological implications. Objective 4 is discussed policy implications which make several proposals on practical marketing strategies to maintain and increase the number of inbound South Korean tourists to Australia in section 7.3.3.

7.3 Implications of the Study

The findings from the current study suggest a number of implications and they are discussed below under different headings.

7.3.1 Theoretical Implications

There has been a lack of emphasis in investigating risk perceptions of potential tourists who have had international travel experience and those who have not. The present study has developed a new conceptual framework incorporating elements that influence overseas travel experience. The framework separately includes risk factors at the general and specific levels in order to understand how risk perceptions differ on the levels of details. In addition, this study has examined risk perception according to socio-demographic backgrounds, thus demonstrating some of the interactions between certain variables in determining risk perception of eight risk factors.

This proposed framework is useful in assessing the impact of various socio-economic and demographic factors, and travel experience on risk perceptions of travellers. Therefore, it is suggested that a more thorough method of investigating risk perception among overseas travellers can be achieved. Moreover, this new framework could have applications in other international destinations. For example, studies could examine the effect of various risk factor dimensions on the perceived risk of other tourist destinations, and rank these factors on their impact on perception. When perceived risk factors have been determined, new marketing strategies could be developed to either maintain the high level of incoming tourists from a country, or to improve low-growth inbound markets. Furthermore, the framework presented in this study could be applied to countries other than Australia, that wish to improve their inbound tourism market through identifying the risk perceptions of potential tourists towards their country and facilitating strategies to minimise these perceptions.

7.3.2 Methodological Implications

The qualitative interviews conducted in this study provided the information necessary to develop the survey instrument. Interviewing four different types of South Korean tourists enabled the researcher to obtain relevant information on PSKTs' risk perceptions. It also provided a better understanding of the issues that PSKTs believe they may face while travelling overseas.

This design measured not only the perception of each risk factor, but also measured the congruence between general and specific risk factors. Specifically, it required the respondents to indicate whether they perceived the same level of risk when asked on a general level and then at a specific level, and then for Australia and international destinations. This particular methodological approach aimed to discover the shift of perception according to general and specific levels of categorisation in relation to the eight risk factors, which has not been employed in previous studies. The findings from comparing general and specific levels reveal the complex layers of risk perception. Hence, it is suggested that questions only asked in a broad spectrum approach do not pinpoint the fears and concerns of potential tourists accurately enough. Further questionnaires that are designed on a specific level would facilitate a deeper level of inquiry about risk perception of travellers, and would yield data that is more informative and updated. For example, the present study addressed specific types of financial risk such as exchange rates (see Appendix 7), in comparison to previous studies

such as Sonmez and Graefe (1998) and Reisinger and Mavondo (2005) which did not specify the types of financial risks that travellers perceived.

7.3.3 Policy Implications

This section presents policy alternatives resulting from the findings of the study along with the implications for practical marketing strategies focusing on the maintenance of South Korean tourists to Australia.

In Australia, it seems that South Korean tourists are mostly concerned with different facets of cultural barriers, such as a foreign language, limited availability of Korean food and unfamiliarity with the Australian culture. This study proposes three strategies by which the stakeholders of the tourism industry in Australia can change this negative perception and promote the image of Australia as a comfortable and convenient destination to travel. They are as follows:

1. Government tourism organisations and local councils could establish information Centres for incoming Korean tourists in major tourism destination cities in Australia (e.g. Sydney, Melbourne, Brisbane, Cairns, Darwin, Alice Springs, Perth and Hobart). These Information centres could employ bilingual guides to assist Korean tourists in locating Korean shops in the area, promoting attractions, providing information on shopping, and so forth. The presence of Korean-speaking information centres would reduce the fear of language difficulties. In addition, it would encourage a more favourable perception of Australia as a destination that meets their expectations and an enjoyable experience.

2. The information centres could distribute informative pamphlets containing the contact details of Korean businesses such as restaurants, entertainment (e.g. Karaoke bars), souvenir and grocery stores, transportations, essential services (legal advisories, Korean consulate) and travel agencies. A map of the CBD indicating the location of all Korean-related stores and services would reassure incoming tourists that they could still consume familiar food and find someone who could assist them in emergencies (e.g. visa and health issues). The pamphlet could also include a 24-hour support number where Korean tourists to answer their enquiries. This marketing effort would

require the collaboration of Korean tourism stakeholders, who would benefit from the advertisement of their businesses on the pamphlet.

3. The provision of such services would encourage Korean tourists to explore Australian destinations without feeling overwhelmed by the risk of communication barriers and total unfamiliarity. By assuring Korean tourists that necessities such as Korean food and language support is available, they would be able to familiarize themselves with Australian culture more freely.

4. A corresponding effort in Korea promoting Australian tours, using Koreans who have previously travelled to Australia, would assist in removing misconceptions highlighted in this survey. Various media could also be used for this purpose.

5. In Korea, short-term English courses for Koreans who undertake travel to Australia and other countries could be considered as a part of a package including workshops, seminars and cultural education prior to their travel. Such courses could also be utilized in countries other than South Korea.

This study has reaffirmed the belief that Koreans felt significant risk in language and cultural barriers while travelling in Australia. The Australian tourism industry must be more aware of the strong homogenous culture of South Korean tourists and their avoidance of interaction in English. Fluent communication is an important aspect of South Korean culture, and therefore South Koreans tourists may feel extremely frustrated and develop an inferiority complex if they cannot make their requests or desires understood by the other party. For example, Lee and Sparks (2007) suggest that South Koreans in particular prefer group tour packages, where they can communicate in their own language. To increase PSKTs' familiarity with Australia and reduce their risk perception regarding language and cultural barriers, the Australian tourism industry may need to introduce systematic, certified job training for staff. For example, training programs for tour guides could focus on basic Korean language (including the polite form of address when conversing with someone who is more senior in age or social hierarchy), essential mannerisms (e.g. showing respectful attitude for senior tourists, bowing when greeting, etc.), and potential grounds for culture shock (e.g. limited access to Korean food at hotels, especially for breakfast). The tour guide's knowledge in these areas would

assist enormously in reducing Korean tourists' fears of unfamiliarity when travelling to Australia. Tour guides who have gained such qualifications may be offered incentives such as higher salaries or bonuses.

On a more general level, major tourist attractions and public facilities should increase the accessibility of Korean language. For example, they could include Korean language in audio-guides for indoor/outdoor tours. Other strategies such as Korean translation of information in guidebooks, brochures, public signs and other landmarks would enhance the PSKTs' familiarity and enjoyment of Australian culture, while simultaneously reducing any pre-conceived cultural barriers towards Australia.

It is acknowledged that events such as the Asian financial crisis or a global financial crisis are difficult to predict and control. However, this study's findings of the socio-demographic analysis suggest that senior and high income earners may not perceive serious risk from financial issues. For the younger, lower income PSKTs who believe that financial issues would deter them from travelling to Australia, promotion of budget travel package would be the most ideal. Reduction of accommodation rates and flight costs would attract potential tourists who are particularly searching for cheaper travel. Mutual promotional marketing between Australia and South Korea, such as exclusive package deals, could also be considered as a strategy to maintain the inbound numbers during an economic crisis. These strategies may require support from federal government organisations such as Tourism Australia, and comprehensive collaboration with tourism wholesalers. A concentrated, intensive marketing effort based on the steadiness of the currency would attract PSKTs who search for reasonable travel prices.

Based on these study results, most PSKTs seem to have a pre-conceived idea of Australia as a destination that is not associated with catastrophic crises such as terrorism, natural disasters, epidemic diseases, political instability and extreme religious conflicts. For these groups, tourism industries and government organisations should reinforce this positive perception of Australia with an intensive marketing campaign that emphasises Australia's image as an idyllic, safe, and relatively carefree country. Emphasizing the low-risk nature of Australia in terms of physical safety can result in two things; one, facilitate a direct comparison with other international destinations which may not be safe in terms of catastrophic events; and two,

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provide a beneficial experience of Australia that may outweigh risk factors which cannot be easily remedied (e.g. higher exchange rates).

7.4 Limitations of Study

The present study has a number of limitations. Firstly, the study's findings are valid for South Korean inbound tourists only; it does not examine the nationalities of all inbound tourist to Australia, and therefore cannot be generalised to the total tourist population. Secondly, only eight risk factors for use in perceived risk and tourists' behavior theory were selected without taking into account other possible risk factors such as food, credit card fraud and pollution. Thirdly, the various risk factors this dissertation considers are viewed as uncontrollable occurrences affecting people's daily lives. In accordance with Sonmez and Graefe (1998), Lepp and Gibson (2003), Goodrich, (1994) Baxter and Bowen (2004), Mckercher and Chon (2004), Leiper and Hing (1998), Webber (2001) Drakos and Kutan (2003), Brunt, Mawby and Hambly (2000), Clements and Georgiou (1998), Fuch and Reichel's (2004), Aziz (1995), Faulkner (2002), Shapley (2005) and Dolnicar (2007), these included terrorism, political instability, health scares, financial issues, natural disasters, crime, cultural barriers and religious dogma. These factors have been chosen as the most likely to be relevant to tourists planning international travel to Australia. Risk-related tourism activities such as bungee jumping and mountain climbing, are entered into by tourists who choose to accept such increased risk, and were not considered in this study as they remain within the control of the potential tourist.

The present study indicates a number of improvements that can be made for future studies. First, the survey data was collected from a convenience sample. While this has certain advantages and strengths, a random sample may have been more statistically valid for a detailed quantitative research of this scale. This, however, is not a major limitation considering the large sample size. Second, as the current study covered only South Korean tourists, it cannot be applied to international travellers as travel risk perceptions may differ according to country background. Finally, the number of risk factor types chosen is relatively small compared to the many areas of risk related with travel-decision making. For example, it could not encompass other possible risk factors including global warming, global financial

crises, nuclear threats, or online credit card fraud, to name a few of the concerns that are affecting people's daily lives and risk perceptions.

7.5 Recommendations for Further Research

In conclusion, the present exploratory study may provide a more reliable measure of catastrophic and contextual risk factors, which leads to the development and strengthening of the present method of identifying tourists' risk perceptions. The research questions raised in this study can be implemented in other contexts, based on samples from other parts of the world to reinforce external validity of the findings it is vital to highlight the following potential academic areas of research and practical applications:

1. This study focusing on potential tourists from a single country in the East-Asian region, South Korea could be replicated to other inbound tourists from different nationalities. Consequently, the combination of results from different nationalities would produce a more widely applicable study for use in the tourism industry.

2. If possible, sampling of tourists at destinations with high arrival numbers (e.g. New Zealand, U.K and China), and low arrival numbers (e.g. Switzerland) would be ideal (Tourism Australia 2009).

3. Future research may examine and identify risk factors that affect potential tourists' desire to travel to Australia, explore whether they hold a particularly strong risk perception of Australia, and if so, which risk factors dominate their travel decisions not to come to Australia.

Risk perception in tourism destinations creates negative and dangerous possibilities in the tourists' mind, which are not necessarily based on reality. Despite this, risk perception has a powerful effect on tourists' feelings, which can lead to beliefs that are neither precise nor accurate representations of destinations. The success of tourism promotion and risk management designed to increase sustainability and productivity is clearly dependent on understanding how travellers perceive risk and how those perceptions vary among individuals and groups with diverse socioeconomic demographic characteristics.

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APPENDIX 1
INTERVIEW GUIDE

Interview Guide

Risk Factors in International Tourism: A Study of the Factors Affecting Risk Perception of Tourism Destinations.

As noted in the research methods section of the application for ethics approval, two group interviews (one with male and the other with female respondents) of between 6 and 12 respondents of varying ages ranging from 18 years upwards will be conducted.

Respondents will be presented with the following list of risk factors and asked to discuss their perceptions of the effects these risks have had on their decision to travel to Australia.

1. When considering travelling to Australia/ internationally overall were you concerned that you might may be involved in an act of terrorism /terrorism attack?

> Probes include: Is Australia a safer place to visit than other international destinations?

2. When considering travelling to Australia were you influenced by the risk of being involved in a criminal act?

> Probes include: Did you worry that you might be robbed? Did you worry that you might be assaulted?

3. When considering travelling to Australia were you influenced by any risks associated with political instability?

> Probes include: Did you worry that you might be caught up in a riot? Did you worry that you might be caught up in a street demonstration?

4. When considering travelling to Australia were you influenced by risks to your health?

> Probes include: Did you worry about HIV/aids, hepatitis, SARS, bird flu, food poisoning or any other illnesses/disease?

5. When considering travelling to Australia were you influenced by any risks related to cultural barriers?

> Probes include: Did you worry that you might be discriminated against because of differences in culture?
> Did you worry that you might be discriminated against because English is not your first language?

6. When considering travelling to Australia were you influenced by any financial risks?

> Probes include: Did you worry that fluctuations in exchange rates might impact your holiday in Australia?

7. When considering travelling to Australia were you influenced by any religion related risks?

> Probes include: Did you worry that Australians' might have extreme or radical religious beliefs?
> Did you worry that some extreme religious customs might restrict your holiday behaviour?

8. When considering travelling to Australia were you influenced by any risks related to natural disasters?

> Probes include: Did you worry that you might be caught in a tsunami, earthquake, hurricane, bushfire or flood?

APPENDIX 2

GROUP A INTERVIEW TRANSCRIPT

Group A Interview Transcript

The conduct of qualitative research with inbound tourists potential tourist to establish the influence of various dimensions of risk established within the literature review.

Interview 1
Two Korean males (who has never traveled overseas), 30th April, 2006.

Q:1. When considering your holiday in Australia and other international destinations, did you think about terrorism?

A: Terrorism is not associated with Australia. Generally speaking, terrorism is related to the USA, France and England. I feel this way because Arabs are not happy with England and USA because they seek revenge.

Q2. When considering your holiday in Australia and other international destinations, did you think about crime?

A: Australia does not much have crime because it is a peaceful country. When travelling overseas crime is possible everywhere I think.

Q3. ...about political instability?

A: I think politically, Australia is a stable country. But some countries are politically unstable, although they could not specify any particular locations. The participants' understanding of politically unstable countries was divided into those with democratic governments and those with non-democratic.

Q4. ...about health scares?

A: eg. SARS, bird flu, this mainly occurs in China and South East Asia., and therefore is not an issue for Australia. but for possible infections worry with SARS and bird flu specifically to several countries, such as China and South East Asia.

Q5. ...about cultural barriers?

A: We consider racism exist in Australia because they had a White Policy some years ago. Also, Australia is a Commonwealth country and therefore is influenced by the British (colonial inheritance). We also watched the Sydney Cronulla Beach riot by white Australians. We can see America doesn't have racism but Australia still has.

Q.5.1 what about language difficulty?

A: For Koreans- speaking English is a second language, so we are familiar with English. We cannot speak fluent English, however we can say good morning or thank you (conversational English).
Q6. ...about finances?

A:Exchange rate is not much different from America. We as it is an English-speaking country. If the exchange rate is high, then we consider it at the moment the Australian dollar is falling.
Q7. ...about religious dogma?

A: Australia is a Christian country and therefore is not a worry because they do not tend to fight or seek revenge. Religion is a problem in the Arab countries.

Q8. ...about natural disasters? such as a tsunami.
A: This was an earthquake, which occurred in the northern hemisphere, around Indonesia Borneo to Turkey area. Geographically, Australia is located in the southern hemisphere and is therefore interrelated with tsunamis. As we know, Australia doesn't have a big history of natural disasters. At that time, most Korean tourists stopped going to Thailand. This is a famous destination for South Koreans, as it is a cheap and tropical destination.

Q9. How safe do you think Australia is as a holiday destination? Can you rate it between1 and 5?

A: No 1 because it has a good reputation for safety.

Q10. Why do you think there were so few Korean tourists in Melbourne?

A: Generally, if we talk about Australia we think of the Sydney Opera House and the Sydney Olympics. We think Sydney is the capital because it is very famous to Korea, while, Melbourne is not well known.

Q11. What do you consider if you are travelling to Australia ?

A: I've never been to Australia but I have heard about Australia from my friends who have traveled to Australia to play golf and travels. They've said the Qantas flight was an old plane and the service wasn't good. The flight attendants were quite old. For instance in Korea people normally retire after 50-55. According to the Korean Travel Times (E-letter, 16th Jan, 2006) 475 of Korean prefer using Korean flights. My friends recommended me to travel to New Zealand(NZ), then to Australia because NZ has more natural scenery, good service and is friendly. In addition, NZ has a big Maori community who seems involved with the country. Australia appears to dominate the country through British influence. Also Maoris look similar to Asians. This makes us feel closer. So if we have a choice, we would prefer to go to NZ.

II. interview 2
1 Korean female (who has never traveled overseas), 30th April, 2006.

If you were to consider a holiday in Australia and other international destinations, would you think about the following matters?

Q1. Terrorism?

A: Australia is not associated with countries involved in terrorism. But some countries have terrorism all the time. I am concerned about that.

Q2: Crime?

A: watch the world news on TV, however it reports little on Australia so I do not know much about whether Australia has crime or not but I assume they do not have much big crime. However I believe if people are interested in travelling to a particular country they would search for the information over the internet.

Q3: Political Instability?

A: some countries are politically unstable A I heard Australia is a stable A country

Q4: Cultural barriers?
A: I heard that Western people look down upon Asian people.

Q4.1 How?

A: We can see their attitudes toward us. Also we feel that because we are a different race.

Q5: Health scares?

A: SARS and bird flu is found in south East Asia and China so it has nothing to do with Australia.

Q6: Financial crisis?

A: I prefer the Australian exchange rate to not to be too high due to its effect on travel overseas.

Q7. Religious dogma?

A: Australia is a Christian country so it does not have any conflict with religious matters. Unless some Moslem extremist live in Australia it may be considered.

Q8: Natural disaster?

A: I found out the recent tsunami has nothing to do with Australia geographically, as it is far away. I heard from the news that Australia often have big bush fires.

Q9. How safe do you think Australia is as a holiday destination? Give a rate between 1-10?

A: I give it a no 2 due to the Cronulla beach riot in Sydney.

Q10: If you were to go for holiday overseas where would you like to go and why?

A: Europe, why? I can visit many countries and see many things, however I am concerned with the cost as the Euro dollar is high.

Q11: If you were to visit do you think you would like Australia?

A: I do not mind but I would prefer Europe.

APPENDIX 3

GROUP B INTERVIEW TRANSCRIPT

Group B Interview Transcript

III. Korean tourist group interview at the Bay View on the Park Hotel, Melbourne.
2 Korean males, 7 Korean females, on 12th January 2006. (7am and 6:30Pm)

When were you planning your holiday to Australia and prepare for it?

A: One year ago and 1 couple 4 days before.

Q1. When considering your holiday in Australia, did you think about Terrorism?

A: not at all, terrorism is related with Arab nations. Arab doesn't relate with Asia.

Q1.1. ...and other international destinations? For example, Bali bombing?

A: Many Korean tourists went to Singapore, however many Korean travellers still went to Bali because travel agencies sold very cheap packages. Also Korean tourists went to Fiji even after a military coup.

Q1.2 Why?

A: We did not go but many other Korean went to Fiji because it was very cheap. Even after the New York terrorism, Koreans went because the package was 60-70,000Won and this is actually a very cheap price. Obviously, some Koreans prefer to travel after catastrophic events if the price is cheap. They do this because they feel that such events typically do not occur again in same place. So it is a great chance to go there with a low travel cost. However not for us.

Q2. crime?

A: comparatively we think that Australia does not have much crime we think it is probably safe here. But we think there are some drug issues at the airport.

Q3. political instability?

A: Australia is politically stable as it has a democratic system of government.

Q4. health scares?

A: SARS and bird flu occurred in China and South East Asia Australia has nothing to do with SARS and bird flu as there were no cases.

Q5. cultural barriers?

A: Koreans are used to the Western culture but we do mind racism for instance, the Cronulla beach riot in Sydney. We watched many young Australians bashing and hitting the Arabs. However now that we are here in Australia, we have not experienced any racism except at the airport in the luggage counter. They were checking my baggage whether I had a bomb or not?.

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I felt that they had discriminated against me because I was an Asian. I felt very disappointed and that it was unfair.

Q6. financial crisis issue?

A: In late 1997, nationally we went through some tough economic times due to the effects of the financial crisis. At that time, many people did not receive full salaries. In fact, people did not have the money to travel overseas. However, even people who did have the money to travel overseas did not choose to travel because they felt guilty, as society viewed this as unacceptable.

Q7. religious dogma?

A: not an issue.

Q8. natural disaster, tsunami?

A: same as health scares, as above.

Q9. How safe do you think Australia is as a holiday destination? Give a rating between 1 and 10.

A: We give it a 2.

Q9.1 why not a 1?

A: Due to racism.

Q10. Now you are travelling Australia, where would you like to travel next time?

A: Europe.

Q10.1. Why?

A:We could easily visit many countries and it has a long history.

Q11 do you like Australia?

Yeah, we looked on the internet and photos before we visited Australia, it looked nice. When we came here, we found Australia looked the same as the photos and this was good. The city hotel we are staying in is very similar to Korea. Lots of buildings, transport, busy streets, and so on.

Q12. Would you like to visit again?

A: Yes, if there are tours that provide real Australian culture and outback.

APPENDIX 4

GROUP C INTERVIEW TRANSCRIPT

Group C Interview Transcript

IV. Korean individual backpackers interview at the Flinders Backpacker's Youth Hostel in Swanston St, Melbourne,

2 Korean males, 1 Korean female, on 20th February 2006.

Q1. When you were planning your working holiday to Australia, did you think about terrorism? and other international destinations,

A: Australia is a safe place and it is easy to get a holiday working visa. Because the process is very easy I did not think much about terrorism.

Q2. When considering travelling to Australia were you influenced by the risk of being involved in a criminal act?

A: We don't think that Australia has that much crime

Q3. ...being associated with political instability?

A: Australia is a pretty politically stable country, but there was a little worry about street demonstrations/strikes, e.g. the strike against Iraq, as seen on TV. Overall our travel was not influenced by the threat of political instability.

Q4. ...risk to health? (e.g. HIV, SARS, food poisoning)

A: We heard there was a lot of homosexuals in Australia, so there was a little worry about HIV AIDS. Also heard that there was a lot of asthma. There was the worry of food poisoning, but this did not influence our travelling too much.

Q5. ...cultural barriers?

A: (males): While we were here we felt that Australia was very discriminating towards Asians because a fellow backpacker had experienced racial discrimination in South Australia. Also, when we were working on a fruit farm in Melbourne, the owner of the farm gave us a feeling of racial differences and treatment that would have been different if we were Australians. We heard that Australia had a White Policy which was a point of some concern for us.

Q6. ...financial issues?

A: This was a substantial concern for us, because the exchange rate differences and fluctuations impacted on our budget. This could affect our travel, so this was a worry.

Q7. ...religion?

A: We heard that there were a lot of Muslims, so that was a bit worrying, but after seeing the people here it wasn't worrying so much. And also Australia is mainly a Christian nation.

Q8. ...natural disasters? (e.g. the effect of a tsunami?)
A: Not so much worry about the tsunami, however we heard that there were a lot of bushfires, so that was the major concern for us.

Q9. What do you think are some of the terrorism and political risks travelling to other international destinations?

A: After the attack on the Twin Towers happened, you can't avoid being aware of the dangers of terrorism while you're overseas. Whether you are attacked or not depends on the country you go to.

Q10. Did you travel decisions change due to concern over terrorism and political instability?

A: Overall, our travel was not influenced by the threat of political instability. But I would not even consider visiting a place that was rife with political instability, like Iraq. It doesn't make sense to go to a place that is dangerous.

Q11. What about other risks such as health scares and natural disasters?

A: I would not go to places that would be dangerous to my health and safety.

Q12. How would financial issues be a risk for you when travelling international destinations?

A: Same as having financial issues in Australia.

Q13. ...crime risk in international destinations?

A: Crime can happen anywhere. It is a concern.

Q14. Cultural barriers?

A: I'm not sure about racism in other countries, but we have definitely experienced it here in Australia.

Q15. Religious conflicts?

A: Depends on the countries you are visiting. I'm afraid of going to the Middle East countries, because there's a lot of violence that is religion-related.

APPENDIX 5

GROUP D INTERVIEW TRANSCRIPT

Group D Interview Transcript

IV. Korean travelers who were travelling overseas; interview at the Narita international airport, Japan.
2 Korean males, 1 Korean female, on 29th May 2007.

Q1. When considering your holiday in Australia did you think about terrorism and political instability?

A: I think Australia is a relatively risk free destination when it comes to terrorism and political instability. I would like visit Australia one day.

Q2. Why would you like to visit Australia?

A: I heard it was a peaceful, easygoing country with no terrorism happening.

A: I agree. Australia is a country with no military conflicts, war or terrorism peaceful in comparison to other places. Everyone says that Australia is good.

Q3. Would you be considering other catastrophic events, for example, natural disasters?

A: I've seen a news report about bushfires on television, but not much else. I don't think Australia is that dangerous. If I had heard about Australia being struck by natural disasters, of course I would not go. But I haven't heard anything, so I am not worried about Australia being hit by natural disasters.

Q4. What about health issues?

A: Australia is a clean country, so I am not worried about catching any disease there.

Q5. How do you feel about facing crime in Australia?

A: I am very worried about getting mugged in Australia, because I heard from tourists who had been to Australia that while travelling, their bags were stolen in a restaurant in Sydney. Everything they owned, passport and money were gone. So I'm pretty worried about getting mugged in Australia.

A: It would also be difficult to get help if I became a victim of crime.

Q6. Why is that?

A: Because I'm worried about language. It is my biggest concern. If I'm travelling by myself, I would be anxious about communicating with the locals; I wouldn't know how to ask for directions or where to go for help if my passports got stolen.

Q7. What are you most worried about in terms of different culture in Australia?

A: English, definitely. Also foreign food, what if I don't like the food? How can I find the food that I like? It is a big concern.

Q8. Would you worry about religious conflicts in Australia?

A: I don't think this is an issue in Australia, because no violence has erupted due to religious conflicts.

Q9. What about other international destinations? What do you think are some of the risks travelling there?

A: If a destination is troubled with Terrorism, political disaster, or health scares, I would not visit that destination at all. Even if disasters are not occurring when I am considering travelling, I would avoid that destination because it may happen again.

A: It's not safe to travel to places where we could be exposed to dangerous situations. For example, If I'm unlucky, I could be on a plane that gets hijacked. I would feel safer if I was travelling with a group because at least there's the guide to help if you are in trouble. So I would be less anxious about risks and feel safer.

A: Tour guides are important. My biggest worry is travelling to destinations that speak English. A tour guide is necessary in that situation. What if I get lost? At least in Japan I can speak Japanese.

Q10. Any other culture-related risks that you can think of in international destinations?

A: Same as Australia. Food, language.

Q11. What about religious conflicts?

A: We're not sure about that.

APPENDIX 6

SURVEY QUESTIONNAIRE
USED IN SOUTH KOREA (KOREAN)

VICTORIA UNIVERSITY | **A NEW SCHOOL OF THOUGHT**

SUSTAINABLE **TOURISM**

Education
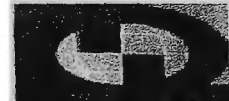
여행 위험 요소에 관한 설문 조사

"연속적 위험요소들이 도사리고 있는 상황에서 국제관광을 유지하는 문제: 한국인 관광객들에 대한 실태연구" 라는 이 연구의 설문조사에 응해주시기를 부탁드립니다. 이 연구는 여행을 하기로 하는 결정과정에서 위험요소들의 역할과 영향을 탐색하는 것입니다. 특히, 이 연구는 한국에서 호주로 여행을 결정할 때 고려되는 위험요소의 영향을 조사하게 될 것입니다. 이 연구는 여행결정에 영향을 주는 위험요소들에 대해 보다 충실한 이해와 그리고 이런 위험요소들을 어떻게 최소화 시킬 것인가에 대해 이해를 제공할 것입니다. 이 일에 참여하는 귀하의 결정은 전적으로 자발적인 것이어서 참여 여부는 귀하의 의사에 달려 있습니다. 귀하의 응답 자료는 본 대학의 학술연구를 위해서 사용될 것임을 말씀드립니다. 귀하의 협조에 다시 한 번 감사를 드립니다.

본 설문지에 관해 문의 사항이 있으면 본 대학 연구원 Sarah Ryu: sarah.ryu@research.vu.edu.au 아니면 Dr.Segu Zuhair: segu.zuhair@vu.edu.au, Dr. Robert Waryszak: robert.waryszak@vu.edu.au 로 연락하기 바랍니다.

1. 설문대상자는 다음과 같습니다. 해당란에 ◑ 표시를 해주세요.

A) 해외여행을 한 적은 없으나 가까운 장래에 해외관광 계획을 생각하고 있는 사람 ☐

B) 해외여행은 한 적이 있으나 호주여행은 아직 안 해본 사람 ☐

☞ 위의 A 나 B 번에 해당이 안 되는 분은 설문에 응하지 않아도 됩니다!

<u>1문항</u>

각 문항마다 한 곳만 ◑ 표시를 해 주세요

2. 성별:
☐ 남자   ☐ 여자

3. 연령:
☐ 18-25 ☐ 26-30 ☐ 31-35 ☐ 36-40 ☐ 41-50 ☐ 51-60 ☐ 61세 이상

4. 귀하는 지난 3년 동안 몇 번이나 해외여행을 하였습니까?
☐ 1번이하 ☐ 3번이하 ☐ 5번이하 ☐ 7번 이상 ☐ 한 번도 안했음

5. 귀하의 최종 학력은?
☐ 중고졸 ☐ 대학재학중 ☐ 전문대/대학졸 ☐ 대학원/ 박사

6. 귀하의 직업은 무엇입니까? (한 곳만 ◑ 표시를 해 주세요)
☐ 주부 ☐ 학생 ☐ 전문직 종사자 ☐ 자영업 ☐ 영업직 ☐ 은퇴자 ☐ 기타

7. 귀하의 년 평균 소득은 얼마 정도 입니까?
☐ 500만원이하 ☐ 1000만원이하 ☐ 1500만원이하 ☐ 2000만원이하 ☐ 2500만원이하
☐ 3000만원이하 ☐ 4000만원이하 ☐ 4500만원이하 ☐ 5000만원이하 ☐ 6500만원이하 ☐ 기타

8. 당신은 현재 어떤 가족형태를 이루고 살고 있습니까?
☐ 독신 ☐ 기혼/신혼 ☐ 미성년 자녀를 둔 부부 ☐ 성년 자녀를 둔 부부
☐ 분가한 자녀를 둔 부부 ☐ 미성년 자녀를 둔 독신 남녀 ☐ 분가한 자녀를 둔 독신남녀

성명_____   사인_____

호주 여행에 관한 설문

2문항

아래의 목록에 [호주여행]에 관련된 우려사항(8 가지)들이 나열되어 있습니다.
(아래에 진술된 내용을 읽고 당신의 염려정도를 알맞은 칸에 ◯ 표시를 해주십시오)

9. 귀하께서 <u>호주여행</u>을 생각하고 있다면 아래와 같은 사항에 의해 여행이 좌우된다고 봅니까?	전혀 그렇지 않다	그렇지 않다	잘 모르겠다	그렇다	정말 그렇다
a. 테러에 대한 우려(예, 테러행위를 당할 수 있는 가능성)					
b. 정치적 불안정에 대한 우려(예, 방문하는 나라의 정치적 소요)					
c. 건강문제에 대한 우려(예, 간염, 에이즈, 싸스, 조류독감, 식중독, 교통사고)					
d. 재정문제에 대한 우려(예, 환율변동, IMF, 기름 값 인상					
e. 자연재해에 대한 우려(예, 홍수, 지진, 쓰나미, 화산폭발, 눈사태, 산불)					
f. 범죄에 대한 우려(예, 도난, 강도, 살인, 성추행 등)					
g. 문화적 장벽에 대한 우려(예, 문화적 충격, 인종차별주의 등을 경험할 수 있는 가능성)					
h. 종교적 분쟁에 대한 우려(예, 극단종교와의 충돌)					

3문항

9.1 내가 만약에 <u>호주여행</u>을 고려할 때: <u>테러로부터의 위험</u>	전혀 그렇지 않다	그렇지 않다	잘 모르겠다	그렇다	정말 그렇다
a. 내가 테러범들의 의해 공격을 받을 수 있다.					
b. 호주에도 테러가 일어날 수 있다.					
c. 호주로 오는 또는 호주로부터 나가는 경유과정에서 테러행위가 있을 수 있다.					
d. 호주에서 테러행위가 연속적으로 일어날 수 있다.					
e. 테러는 호주와 관련이 없다.					
f. 테러는 호주에서 문제가 되지 않는다.					

9.2 내가 만약에 <u>호주여행</u>을 고려할 때: <u>정치적 불안정의 위험</u>	전혀 그렇지 않다	그렇지 않다	잘 모르겠다	그렇다	정말 그렇다
a. 폭동이나 거리시위가 있을지도 모른다.					
b. 내가 현지의 난동 속에 휩싸일 수도 있다.					
c. 군사 쿠데타가 일어 날 수 있다.					
d. 거리에 무장 경관들이 있을지 모른다.					

9.3 내가 만약에 <u>호주여행을</u> 고려할 때:
  <u>건강위기의 위험</u>

	전혀 그렇지 않다	그렇지 않다	잘 모르겠다	그렇다	정말 그렇다
a. 음식 알레르기가 일어날 수도 있다.					
b. 식중독에 걸릴 수도 있다.					
c. 도로 교통사고를 당할 수 있다.					
d. 천식이나 꽃가루 알레르기에 걸릴 수 있다					
e. 간염에 감염될 수도 있다.					
f. 싸스 (SARS), 심한 급성 호흡기 증후군에 감염될 수도 있다					
g. 조류독감에 걸릴 수 있다					
h. 인체면역 결핍 바이러스, 에이즈에 감염될 수도 있다.					

9.4 내가 만약에 <u>호주여행을</u> 고려할 때:
  <u>재정적 위기의 위험</u>

	전혀 그렇지 않다	그렇지 않다	잘 모르겠다	그렇다	정말 그렇다
a. 환율의 급변동이 호주여행에 영향을 미칠 수 있다.					
b. 한국화폐의 환율이 낮을 경우 호주여행의 비용이 비싸질 수 있다.					
c. 재정적 부담은 호주 여행 계획을 포기할 수 있다.					
d. IMF같은 경제적 어려움에 처 있을 때 호주여행을 하는 것은 국민 윤리상 바람직하지 못하다					

9.5 내가 만약에 <u>호주여행을</u> 고려할 때:
  <u>자연재해들의 위험</u>

	전혀 그렇지 않다	그렇지 않다	잘 모르겠다	그렇다	정말 그렇다
a. 자연재해가 (호주에서) 일어날 수 있다.					
b. 호주는 (내가 겪어보지 않은) 극심한 기후조건을 가지고 있다.					
c. 큰 산불 속에 갇힐 수도 있다					
d. 호주는 지진, 허리케인, 홍수, 화산폭발, 눈사태 등과 같은 자연재해가 발생했다는 큰 기록은 없다.					
e. 호주는 쓰나미(tsunami)의 영향을 받지 않는다.					

9.6 내가 만약에 <u>호주여행을</u> 고려할 때:
  <u>범죄의 위험</u>

	전혀 그렇지 않다	그렇지 않다	잘 모르겠다	그렇다	정말 그렇다
a. 강도를 당할 지도 모른다.					
b. 나는 범죄의 희생자가 될 수 있다.					
c. 여행과정에서 누군가 불법적으로 나의 가방에 마약류를 숨길지도 모른다.					
d. 어쩌면 살해당할 지도 모른다.					
e. 어쩌면 성적인 폭행을 당할 지도 모른다.					

9.7 내가 만약에 <u>호주여행</u>을 고려할 때:
   <u>문화적인 장벽의 위험</u>

	전혀 그렇지 않다	그렇지 않다	잘 모르겠다	그렇다	정말 그렇다
a. 호주로 여행을 할 때 영어가 익숙하지가 않다.					
b. 나는 호주문화를 잘 알지 못하고 있다.					
c. 나는 호주음식에 익숙하지 않다.					
d. 호주의 어떤 관습 때문에 차별대우를 받을지도 모른다.					
e. 호주에서는 아직도 곳곳에 한국인들에 대한 차별대우가 있다.					
f. 호주는 한국인들에 대한 편견이나 선입견이 있다.					
g. 호주는 아시아적이기 보다는 더 영국적이어서 그 점이 나를 불편하게 만든다.					

9.8 내가 만약에 <u>호주여행</u>을 고려할 때:
   <u>종교적 분쟁의 위험</u>

	전혀 그렇지 않다	그렇지 않다	잘 모르겠다	그렇다	정말 그렇다
a. 호주는 내가 잘 알지 못하는 어떠한 종교적 사상이 있으며, 그로인해 호주를 여행할 때 차별을 받을지도 모른다.					
b. 호주의 어떤 극단적인 종교적 행위들은 나의 행동범위를 제약 할지도 모른다.					
c. 호주에는 과격한 종교적 신자들이 있을지도 모른다.					
d. 호주에서 종교적인 충돌을 경험할 수 있다.					
e. 호주에서 폭력적인 종교 행위가 나를 위협할지도 모른다.					

해외여행에 관한 설문

<u>4문항</u>

아래의 목록에 [해외여행]에 관련된 8 가지에 대한 우려사항들이 나열되어 있습니다.
(아래에 진술된 내용을 읽고 가장 알맞은 네모 칸에 O 표시를 해주십시오)

10. 만약에 귀하께서 <u>해외여행</u>을 생각하고 있다면 아래와 같은 사항에 의해 여행이 좌우된다고 봅니까?	전혀 그렇지 않다	그렇지 않다	잘 모르겠다	그렇다	정말 그렇다
a. 테러에 대한 우려(예, 테러행위의 해를 입을 수 있는 가능성)					
b. 정치적 불안정에 대한 우려(예, 방문하는 나라의 정치적 소요)					
c. 건강문제에 대한우려(예,간염,에이즈, 싸스(SARS),조류독감,식중독,교통사고)					
d. 재정문제에 대한 우려(예, 환율변동, IMF, 기름 값 인상)					
e. 자연재해에 대한 우려(예, 홍수, 지진, 쓰나미, 화산폭발, 눈사태, 산불)					
f. 범죄에 대한 우려 (예, 도난, 강도, 살인, 성추행 등)					
g. 문화적인 차이에 대한 우려(예, 문화적인 충격, 인종주의나 차별주의)					
h. 종교적 분쟁에 대한 우려(예, 극단종교와의 충돌)					

	전혀 그렇지 않다	그렇지 않다	잘 모르겠다	그렇다	정말 그렇다
10.5 내가 만약에 해외여행을 고려할 때: 　　**자연재해들의 위험**					
a. 자연재해가 해외여행지에서 일어날 수 있다.					
b. 지진을 겪을 수도 있다					
c. 태풍과 폭풍우를 겪을지도 모른다.					
d. 홍수를 겪을 수도 있다					
e. 쓰나미(tsunami)를 당할 수도 있다					
f. 화산 폭발을 경험할 수도 있다.					
g. 폭설을 경험 할 수도 있다					

	전혀 그렇지 않다	그렇지 않다	잘 모르겠다	그렇다	정말 그렇다
10.6 내가 만약에 해외여행을 고려할 때: 　　**범죄의 위험**					
a. 강도를 당할 지도 모른다.					
b. 내가 범죄의 희생자가 될지 모른다.					
c. 여행과정에서 누군가 불법적으로 나의 가방에 마약류를 숨길지도 모른다.					
d. 어쩌면 살해당할지도 모른다.					
e. 어쩌면 성적인 폭행을 당할 지도 모른다.					

	전혀 그렇지 않다	그렇지 않다	잘 모르겠다	그렇다	정말 그렇다
10.7 내가 만약에 해외여행을 고려할 때: 　　**문화적인 장벽의 위험**					
a. 해외로 여행을 할 때 영어가 익숙하지가 않다.					
b. 나는 외국문화 풍습에 익숙하지 않다.					
c. 외국음식에 익숙하지 못하다.					
d. 해외여행지의 그곳 관습 때문에 차별대우를 받을지도 모른다.					
e. 몇 몇 나라에서는 아시아인들에 대한 인종차별 대우가 있다.					
f. 몇 몇 나라들은 아시아인들에 대한 편견이나 선입견이 있다.					
g. 서구인들은 우월적 태도를 가지고 있는 것 같이 보이며 그것이 나를 불편하게 만든다.					

	전혀 그렇지 않다	그렇지 않다	잘 모르겠다	그렇다	정말 그렇다
10.8 내가 만약에 해외여행을 고려할 때: 　　**종교적 분쟁의 위험**					
a. 해외의 어떤 여행지에는 내가 잘 알지 못하는 어떠한 종교적 사상이 있으며, 그로인해 그곳을 여행할 때 차별대우를 받을지도 모른다.					
b. 여행 목적지에는 어떤 극단적인 종교적 행위들이 나의 행동범위를 제약할지도 모른다.					
c. 여행 목적지에는 과격한 종교적 신자들이 있을지도 모른다.					
d. 여행 목적지에서 종교적인 충돌을 경험할 수 있다.					
e. 여행 목적지에서 폭력적인 종교 행위가 나를 위협할지도 모른다.					

6문항

설문지에 성의껏 응답해 주셔서 대단히 감사합니다. 이 연구주제와 관련하여 함께 나누고 싶은 의견을 가지고
계시면 아래 여백에 적어 주세요.

APPENDIX 7

SURVEY QUESTIONNAIRE
USED IN SOUTH KOREA (ENGLISH)

VICTORIA UNIVERSITY | **A NEW SCHOOL OF THOUGHT**
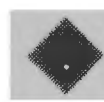
Travel Risk Factors Questionnaire

We would like to invite you to be a part of a study entitled: *Travel Risk Perception: A study of the Factors Affecting Risk Perception of Tourist Destinations.*
This research intends to explore the role and influence of risk in the decision to travel. More specifically, it will investigate the influence of risk on the decision to travel to Australia by tourists from South Korea. The study will provide a better understanding of the factors that influence travel decisions and how risks can be minimized. Your decision to participate is completely voluntary and your responses will be utilised for the purposes of this study only. I would be very grateful for your cooperation.

PART 1

Personal background (For each question please ☑ one only)

1. Gender:
☐ Male ☐ Female

2. Age:
☐ 18- 25 ☐ 26-30 ☐ 31-35 ☐ 36-40 ☐ 41-50 ☐ 51-60 ☐ 61 and over

3. How many holidays in overseas trips have you undertaken over the last 3 years?
☐ 1- 3 ☐ 4 - 6 ☐ 7 – 9 ☐ 10 or more ☐ none

4. What is your high education level?
☐ Up to High School ☐ College Diploma/University degree
☐ University/College student ☐ Post Graduate & Doctorate

5. Occupation:
☐ Homemaker ☐ Sales/Marketing ☐ Skilled/Technical
☐ Student ☐ Unemployment ☐ Professional
☐ Self Employed/Business Owner ☐ Retired ☐ Others

6. What is your approximate annual household income? (Please ☑ one only)
☐ Less than AU$5,000 ☐ Less than AU$40.000
☐ Less than AU$10.000 ☐ Less than AU$45,000
☐ Less than AU$15000 ☐ Less than AU$50.000
☐ Less than AU$20.000 ☐ Less than AU$65.000
☐ Less than AU$25.000 ☐ Other
☐ Less than AU$30.000

7. Which best describes your present marital status?
☐ Single ☐ Couple with independent children
☐ Married ☐ Single parent with independent children
☐ Couple with children living at home ☐ Single parent with children living at home

Place ☐O☐ in the box according to your status either A or B.

A. You have not travelled overseas but are thinking of going in the near future ☐
B. You have travelled overseas previously but have never travelled to Australia ☐

☞ If you belong to neither category, please do not participate in this survey. Thank you!

TRAVELLING TO AUSTRALIA

PART 2
Listed below are eight risks, which may be associated with travelling to <u>AUSTRALIA</u>.

(Please indicate your level of concern about each item by placing an ☐O☐ in the appropriate box).

8. *If you were considering travelling to <u>AUSTRALIA</u>, your travel plans would be influenced by:*	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
a. Concerns about terrorism (*e.g. being affected by acts of terrorism*)					
b. Concerns about political instability (*e.g. political turmoil at the country you are visiting*)					
c. Concerns about health scares (*e.g. AIDS, SARS, bird flu, accidents, food poisoning*)					
d. Concerns about financial issues (*e.g. exchange rate, oil price*)					
e. Concerns about natural disasters (*e.g. tsunami, earthquakes, hurricanes, floods, bushfires or volcanic eruption*)					
f. Concerns about crime (*e.g. theft, burglary, sexual assault etc*)					
g. Concerns about cultural barriers (*e.g. likelihood of experiencing a form of culture shock e.g. racism or discrimination*)					
h. Concerns about religious conflict (*e.g. experience of religious extremes or different religion*)					

PART 3

Listed below are eight risks which may be associated with travelling to <u>AUSTRALIA</u>.
(Please indicate your level of concern about each item by placing an ☐O☐ in the appropriate box).

9.1 TERRORISM RISK: *If I were considering travelling to <u>AUSTRALIA</u>*	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
a. I may be affected in an act of terrorism					
b. There could be a terrorist attack in Australia					
c. There may be a terrorist act in transit to and from Australia					
d. There may be a terrorist acts occurring continuously in Australia					
e. Terrorism is not associated with Australia					
f. Terrorism is not a problem in Australia					

9.2 POLITICAL INSTABILITY RISK:
If I was considering travelling to AUSTRALIA

	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
a. There may be a riot or a street demonstration					
b. I may be caught up in a communal riot					
c. There may be a military coup					
d. There may be armed police on the streets					

9.3 HEALTH RISK:
If I was considering travelling to AUSTRALIA

	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
a. I may experience food allergies					
b. I may contract food poisoning					
c. I may be involved in a road accident					
d. I may experience asthma or hay fever					
e. I may contract Hepatitis					
f. I may catch SARS					
g. I may contract bird flu virus					
h. I may contract HIV/AIDS					

9.4 FINANCIAL CRISIS RISK:
If I was considering travelling to AUSTRALIA

	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
a. Fluctuations in exchange rates may impact my travel to Australia					
b. The Korean exchange rate might be to low making travel too expensive					
c. Financial issues have discouraged me from travelling Australia					
d. I feel that it is not right to be travelling overseas when Korea has financial difficulties					

9.5 NATURAL DASASTERS RISK:
If I was considering travelling to AUSTRALIA

	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
a. Natural disasters might occur					
b. Australia has an extreme weather condition					
c. I might get caught in a bushfire					
d. Australia does not have a big history of natural disasters such as hurricanes, flood, volcanic eruptions, earthquakes and avalanches					
e. Tsunamis do not affect Australia					

9.6 CRIME RISK:
If I was considering travelling to AUSTRALIA

	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
a. I may be robbed					
b. I may became a victim of crime					
c. Someone may illegally conceal drugs in my luggage during transit					
d. I may be murdered in remote areas					
e. I may be sexually assaulted in					

9.7 CULTURAL BARRIERS RISK: *If I was considering travelling to UNDERLINE AUSTRALIA*	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
a. I am not familiar with speaking English when I travel to Australia					
b. I am not familiar with Australian culture					
c. I am not familiar with Australian food					
d. I may be discriminated against because of Australian customs					
e. There are pockets of discrimination against Asians in Australia					
f. Australia has a prejudice against Asians					
g. Australia seems to be culturally British, which makes me feel uncomfortable					

9.8 RELIGIOUS RISK: *If I was considering travelling to UNDERLINE AUSTRALIA*	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
a. Australians have religious beliefs that I am not familiar with, and they might discriminate against me based on my religion					
b. Some extreme religious customs may restrict my behaviour					
c. There may be radical religious beliefs in Australia					
d. I might experience religious conflict					
e. I might experience religious violence					

TRAVELLING INTERNATIONALLY

PART 4

Listed below are eight risks, which may be associated with INTERNATIONAL travel.

(Please indicate your level of concern about each item by placing an [O] in the appropriate box)

10. If you were considering INTERNATIONAL travel, regardless of the destination, your travel plans would be influenced by:	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
a. Concerns about terrorism (*e.g. being affected by acts of terrorism*)					
b. Concerns about political instability (*e.g. political turmoil at the country you are visiting*)					
c. Concerns about health scares (*e.g. AIDS, SARS, bird flu, accidents, food poisoning*)					
d. Concerns about financial issues (*e.g. exchange rate, oil price*)					
e. Concerns about natural disasters (*e.g. tsunami, earthquakes, hurricanes, floods, bushfires or volcanic eruption*)					
f. Concerns about crime (*e.g. theft, burglary, sexual assault etc*)					
g. Concerns about cultural barriers (*e.g. likelihood of experiencing a form of culture shock eg. racism or discrimination*)					
h. Concerns about religious conflict (*e.g. experience of religious extremes or different religion*)					

PART 5

10.1 TERRORISM RISK: *If I was considering travelling INTERNATIONALLY*	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
a. I may be affected in an act of terrorism					
b. There could be a terrorist attack in international destinations					
c. There may be a terrorist act in transit to and from international destination					
d. There are terrorist acts occurring continuously in some International destinations					
e. I avoid travel to countries where terrorism occurs					
f. I do not mind travelling to international destinations if the travel prices are lower, because terrorism rarely reoccurs in the short term.					

10.2 POLITICAL INSTABILITY RISK: *If I was considering travelling INTERNATIONALLY*	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
a. There may be a riot or a street demonstration					
b. I may be caught up in a communal riot					
c. There may be a military coup					
d. There may be armed police on the streets					

10.3 HEALTH SCARES RISK: *If I was considering travelling INTERNATIONALLY*	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
a. I may experience food allergies					
b. I may contract food poisoning					
c. I may be involved in a road accident					
d. I may experience asthma or hay fever					
e. I may contract Hepatitis					
f. I may catch SARS					
g. I may contract bird flu virus					
h. I may contract HIV/AID					

10.4 FINANCIAL CRISIS RISK: *If I was considering INTERNATIONALLY*	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
a. Fluctuations in exchange rates may impact my travel overseas					
b. The Korean exchange rate might be to low, making travel too expensive					
c. Financial issues would discouraged me from travelling overseas					
d. I feel that it is not proper to be travelling overseas when Korea has financial difficulties					

10.5 NATURAL DISASTERS RISK: *If I were considering travelling* <u>*INTERNATIONALLY*</u>	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
a. Natural disasters might occur in international destinations					
b. I might experience earthquakes					
c. I might experience hurricanes and storms					
d. I might experience floods					
e. I might experience a tsunami in international destinations					
f. I might experience a volcanic eruption					
g. I might experience avalanches					

10.6 CRIME RISK: *If I was considering travelling* <u>*INTERNATIONALLY*</u>	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
a. I may be robbed					
b. I may become a victim of crime					
c. Someone may illegally conceal drugs in my luggage during transit					
d. I may be murdered					
e. I may be sexually assaulted					

10.7 CULTURAL BARRIERS RISK: *If I was considering travelling* <u>*INTERNATIONALLY*</u>	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
a. I am not familiar with speaking English					
b. I am not familiar with Western culture					
c. I am not familiar with Western food					
d. I may be discriminated against because of another country's customs					
e. There are pockets of discrimination against Asians in some countries					
f. Some countries are prejudiced against Asians					
g. Western people seems to have a superior attitude, which makes me feel uncomfortable					

10.8 RELIGIOUS RISK: *If I was considering travelling* <u>*INTERNATIONALLY*</u>	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
a. People in some countries have religious beliefs that I am not familiar with, and they might discriminate against me based on my religion					
b. Some extreme religious customs may restrict my behaviour					
c. There may be radical religious beliefs					
d. I might experience religious conflict					
e. I might experience religious violence					

PART 6

Thank you very much for completing the questionnaire. Please indicate below any additional comments you wish to make about this survey.

11._____

APPENDIX 8

SUPPLEMENTARY TABLES

Appendix 8.1:   All Participants: Perceptions of General Risk Factors

Table A 6.1: All participants: Perceptions of General Risk Factors

All Participants		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Terrorism N=791	Australia	220	27.8	232	29.3	171	21.6	131	16.6	37	4.7
	International	44	5.6	129	16.3	147	18.6	377	47.7	94	11.9
Political instability N=784	Australia	235	30.0	262	33.4	190	24.2	80	10.2	17	2.2
	International	48	6.1	173	22.1	224	28.6	292	37.2	42	6.0
Health N=789	Australia	145	18.4	213	27.0	167	21.2	205	26.0	59	7.5
	International	40	5.1	130	16.5	142	18.0	369	46.8	108	13.7
Financial Crisis N=783	Australia	82	10.5	168	21.5	185	23.6	291	37.2	57	7.3
	International	34	4.3	113	14.4	154	19.7	404	51.6	78	10.0
Natural disasters N=783	Australia	115	14.7	219	28.0	192	24.5	202	25.8	55	7.0
	International	33	4.2	124	15.8	196	25.0	363	46.4	67	8.6
Crime N=771	Australia	82	10.6	157	20.4	189	24.5	276	35.8	67	8.7
	International	34	4.4	110	14.3	171	22.2	369	47.9	87	11.3
Cultural barriers N=779	Australia	112	14.4	182	23.4	194	24.9	241	30.9	50	6.4
	International	56	7.2	198	25.4	219	28.1	267	34.3	39	5.0
Religious dogma N=784	Australia	209	26.7	281	35.8	202	25.8	76	9.7	16	2.0
	International	86	11.0	209	26.7	273	34.8	192	24.5	24	3.1

Note: P=0.000.

Appendix 8.2 All Participants: Perception of Terrorism Risk Factor (Identical Specific)

Table A 6.2: All Participants: Perception of Terrorism Risk Factor (Identical Specific)

Terrorism Risk		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
I may be affected in an act of terrorism in: (N=787)	Australia	153	19.4	219	27.8	265	33.7	134	17.0	16	2.0
	International	49	6.2	139	17.7	258	32.8	318	40.4	23	2.9
There could be a terrorist attack in: (N=786)	Australia	90	11.5	140	17.8	261	33.2	280	35.6	15	1.9
	International	36	4.6	102	13.0	233	29.6	390	49.6	25	3.2
There may be a terrorist act in transit to or from: (N=788)	Australia	83	10.5	157	19.9	306	38.8	231	29.3	11	1.4
	International	41	5.2	104	13.2	261	33.1	356	45.2	26	3.3
There may be a terrorist acts occurring continuously in: (N=788)	Australia	121	15.4	253	32.1	313	39.7	96	12.2	5	0.6
	International	42	5.3	87	11.0	264	33.5	351	44.5	44	5.6

Note: P=0.000.

Table A 6.3: All Participants: Perception of Political Instability Risk Factor (Identical Specific)

Political Instability Risk		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
There may be a riot or a street demonstration (N=796)	Australia	98	12.3	237	29.8	286	35.9	166	20.9	9	1.1
	International	38	4.8	114	14.3	268	33.7	361	45.4	15	1.9
I may be caught up in a racist riot (N=792)	Australia	98	12.4	283	35.7	244	30.8	160	20.2	7	0.9
	International	35	4.4	180	22.7	277	35.0	284	35.9	16	2.0
There may be a military coup (N=792)	Australia	153	19.3	305	38.5	266	33.6	61	7.7	7	0.9
	International	51	6.4	170	21.5	344	43.4	215	27.1	12	1.5
There may be armed police on the street (N=795)	Australia	111	14.0	233	29.3	317	39.9	122	15.3	12	1.5
	International	36	4.5	135	17.0	320	40.3	289	36.4	15	1.9

Note: P=0.000.

Table A 6.4: All Participants: Perception of Health Risk Factor (Identical Specific)

Health Risk		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
I may experience food allergies(N=787)	Australia	79	9.8	180	22.9	162	20.6	343	43.6	24	3.0
	International	38	4.8	125	15.9	166	21.1	429	54.5	29	3.7
I may contract food poisoning(N=788)	Australia	52	6.6	178	22.6	195	24.7	342	43.4	21	2.7
	International	33	4.2	95	12.1	183	23.2	436	55.3	41	5.2
I may be involved in a road accident(N=790)	Australia	53	6.7	142	18.0	235	29.7	336	42.5	24	3.0
	International	41	5.2	120	15.2	206	26.1	385	48.7	38	4.8
I may experience asthma or hay fever(N=788)	Australia	98	12.4	249	31.6	208	26.4	218	27.7	15	1.9
	International	61	7.7	186	23.6	234	29.7	285	36.2	22	2.8
I may contract Hepatitis(N=784)	Australia	85	10.8	223	28.4	272	34.7	190	24.2	14	1.8
	International	51	6.5	178	22.7	245	31.3	290	33.0	20	2.6
I may catch SARS (N=784)	Australia	88	11.2	214	27.3	287	36.6	176	22.4	19	2.4
	International	46	5.9	147	18.8	252	32.1	309	39.4	30	3.8
I may contract bird flu virus(N=781)	Australia	86	11.0	234	30.0	304	38.9	146	18.7	11	1.4
	International	54	6.9	172	22.0	251	32.1	276	35.3	28	3.6
I may contract HIV, AIDS (N=791)	Australia	126	15.9	233	29.5	256	32.4	157	19.8	19	2.4
	International	87	11.0	214	27.1	248	31.4	217	27.4	25	3.2

Note: P=0.000.

Table A 6.5: All Participants: Perception of Financial Crisis Risk Factor (Identical Specific)

Financial Crisis Risk		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Fluctuations in exchange rates may impact on my travel in:(N=792)	Australia	37	4.7	117	14.8	180	22.7	412	50.0	46	5.8
	International	16	2.0	88	11.1	158	19.9	461	58.2	69	8.7
The Korean exchange rate might be too low making travel too expensive in:(N=789)	Australia	26	3.3	76	9.6	224	28.4	419	53.1	44	5.6
	International	11	1.4	62	7.9	213	27.0	442	56.0	61	7.7
Financial issues have discouraged me from travelling to:(N=791)	Australia	33	4.2	91	11.5	148	18.7	425	53.7	94	11.9
	International	15	1.9	77	9.7	162	20.5	436	55.1	101	12.8
I feel that it is not proper to be travelling overseas when Korea has financial difficulties (N=791)	Australia	52	6.6	152	19.2	223	28.2	296	37.4	68	8.6
	International	35	4.4	134	16.9	232	29.3	326	41.2	64	8.1

Note: P=0.000.

Table A 6.6: All Participants: Perception of Natural Disasters Risk Factor (Identical Specific)

Natural disasters Risk		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Natural disasters might occur at my chosen destination:(N=800)	Australia	27	3.4	96	12.0	258	33.3	392	49.0	27	3.4
	International	20	2.5	57	7.1	172	21.5	522	65.3	29	3.6

Note: P=0.000.

Table A 6.7: All Participants: Perception of Crime Risk Factor (Identical Specific)

Crime Risk		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
I may be robbed in: (N=797)	Australia	40	5.0	103	12.9	220	27.6	395	49.6	39	4.9
	International	25	3.1	74	9.3	176	22.1	479	60.1	43	5.4
I may became a victim of crime in: (N=793)	Australia	38	4.8	133	16.8	239	30.1	342	43.1	41	5.2
	International	31	3.9	96	12.1	225	28.4	400	50.4	41	5.2
Someone may illegally conceal drugs in my luggage in: (N=787)	Australia	56	7.2	184	23.4	298	37.9	220	28.0	28	3.6
	International	43	5.5	159	20.2	285	36.2	272	34.6	28	3.6
I may be murdered in: (N=783)	Australia	92	11.7	217	27.7	298	38.1	152	19.4	24	3.1
	International	57	7.3	196	25.0	303	38.7	195	24.9	32	4.1
I may be sexually assaulted in: (N=792)	Australia	99	12.5	220	27.8	291	36.7	158	19.9	24	3.0
	International	73	9.2	191	24.1	297	37.5	204	25.8	27	3.4

Note: P=0.000.

Table A 6.8: All Participants: Perception of Cultural Barriers Risk Factor (Identical Specific)

Cultural Barriers Risk		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
I am not familiar with speaking English when I travel to: (N=793)	Australia	30	3.8	131	16.5	80	10.1	444	56.0	108	13.6
	International	34	4.3	128	16.1	108	13.6	433	54.6	90	11.3
I am not familiar with the culture in: (N=787)	Australia	11	1.4	78	9.9	107	13.6	510	64.8	81	10.3
	International	34	4.3	159	20.2	136	17.3	405	51.5	53	6.7
I am not familiar with the food in: (N=791)	Australia	27	3.4	113	14.3	187	23.6	397	50.2	67	8.5
	International	44	5.6	213	26.9	157	19.8	337	42.6	40	5.1
I may be discriminated against because of local customs in: (N=786)	Australia	29	3.7	128	16.3	295	37.5	298	33.9	36	4.6
	International	26	3.3	137	17.4	290	36.9	308	39.2	25	3.2
There are pockets of discrimination against Asians in: (N=778)	Australia	25	3.2	97	12.5	423	54.4	203	26.1	30	3.9
	International	18	2.3	90	11.6	246	31.6	381	49.0	43	5.5

| There are prejudices against Asians in: (N=775) | Australia | 22 | 2.8 | 114 | 14.7 | 434 | 56.0 | 184 | 23.7 | 21 | 2.7 |
| | International | 20 | 2.6 | 83 | 10.7 | 236 | 30.5 | 389 | 50.2 | 47 | 6.1 |

Note: P=0.000.

Table A 6.9: All Participants: Perception of Religious Dogma Risk Factor (Identical Specific)

Religious Risk		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
There may be religious beliefs with which I am not familiar in: (N=793)	Australia	76	9.6	247	31.1	388	48.9	80	10.1	2	0.3
	International	42	5.3	131	16.5	318	40.1	288	36.3	14	1.8
Some extreme religious customs may restrict my movements in: (N=789)	Australia	68	8.6	271	34.3	349	44.2	98	12.4	3	.4
	International	42	5.3	138	17.5	309	39.2	285	36.1	15	1.9
There may be radical religious beliefs in: (N=789)	Australia	60	7.6	199	25.2	416	52.7	110	13.9	4	0.5
	International	35	4.4	113	14.3	339	43.0	282	35.7	20	2.5
I might experience religious conflict in: (N=779)	Australia	78	10.0	240	30.8	378	48.5	79	10.1	4	0.5
	International	35	4.5	108	13.9	336	43.1	279	35.8	21	2.7
I might experience religious violence in: (N=787)	Australia	90	11.4	264	33.5	364	46.3	63	8.0	6	0.8
	International	49	6.2	168	21.3	340	43.2	211	26.8	19	2.4

Note: P=0.000.

Appendix 8.3 Two Type of Tourist's Perception of General Risk Factors

Table A 6.10: Two Type of Tourist's Perception of General Risk Factors

Travel Experience			Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
Risk factors	Tourist type	Destinations	N	%	N	%	N	%	N	%	N	%
Terrorism	Type A N=322	Australia	141	30.1	147	31.3	83	17.7	78	16.6	20	4.3
		International	26	5.5	80	17.1	71	15.1	233	49.7	59	12.6
	Type B N=469	Australia	141	30.1	147	31.3	83	17.7	78	16.6	20	4.3
		International	26	5.5	80	17.1	71	15.1	233	49.7	59	12.6
Political instability	Type A N=320	Australia	76	23.8	101	31.6	101	31.6	36	11.3	6	1.9
		International	20	6.3	67	20.9	116	36.3	101	31.6	16	5.0
	Type B N=464	Australia	159	34.3	161	34.7	89	19.2	44	9.5	11	2.4
		International	28	6.0	106	22.8	108	23.3	191	41.2	31	6.7
Health	Type A N=321	Australia	46	14.3	86	26.8	78	24.3	83	25.9	28	8.7
		International	15	4.7	54	16.8	72	22.4	142	44.2	38	11.8
	Type B N=468	Australia	99	21.2	127	27.1	89	19.0	122	26.1	31	6.6
		International	25	5.3	76	16.2	70	15.0	227	48.5	70	15.0
Financial crisis	Type A N=320	Australia	31	9.7	62	19.4	74	23.1	126	39.4	27	8.4
		International	11	3.4	45	14.1	83	25.9	149	46.6	32	10.0
	Type B N=463	Australia	51	11.0	106	22.9	111	24.0	165	35.6	30	6.5
		International	23	5.0	68	14.7	71	15.3	255	55.1	46	9.9
Natural disasters	Type A N=318	Australia	36	11.3	81	25.5	84	26.4	86	27.0	31	9.7
		International	12	3.8	50	15.7	94	29.6	140	44.0	22	6.9
	Type B N=465	Australia	79	17.0	138	29.7	108	23.2	116	24.9	24	5.2
		International	21	4.5	74	15.9	102	21.9	223	48.0	45	9.7
Crime	Type A N=316	Australia	26	8.2	51	16.1	79	25.0	126	39.9	34	10.8
		International	8	2.5	47	14.9	79	25.0	143	45.3	39	12.3
	Type B N=455	Australia	56	12.3	106	23.3	110	24.2	150	33.0	33	7.3
		International	26	5.7	63	13.8	92	20.2	226	49.7	48	10.5
Cultural barriers	Type A N=319	Australia	37	11.6	62	19.4	85	26.6	108	33.9	27	8.5
		International	19	6.0	75	23.5	108	33.9	104	32.6	13	4.1
	Type B N=460	Australia	75	16.3	120	26.1	109	23.7	133	28.9	23	5.0
		International	37	8.0	123	26.7	111	24.1	163	35.4	26	5.7
Religious dogma	Type A N=318	Australia	76	23.9	109	34.3	88	27.7	35	11.0	10	3.1
		International	37	11.6	81	25.5	130	40.9	63	19.8	7	2.2
	Type B N=466	Australia	133	28.5	172	36.9	114	24.5	41	8.8	6	1.3
		International	49	10.5	128	27.5	143	30.7	129	27.7	17	3.6

Note: P=0.000.

Appendix 8.4 Perception of Terrorism Risk According to Travel Experience (Identical Specific)

Table A 6.11: Perception of Terrorism Risk According to Travel Experience (Identical Specific)

Terrorism Risk			Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
			N	%	N	%	N	%	N	%	N	%
Type A N= 319	I may be affected in an act of terrorism in:	Australia	53	16.6	82	25.7	119	37.3	53	16.3	12	3.8
		International	19	6.0	54	16.9	110	34.5	127	39.8	9	2.8
Type B N= 468		Australia	100	21.4	137	29.3	146	31.2	81	17.3	4	0.9
		International	30	6.4	85	18.2	148	31.6	191	40.8	14	3.0
Type A N= 318	There could be a terrorist attack in:	Australia	24	7.5	67	21.1	104	32.7	114	35.8	9	2.8
		International	13	4.1	36	11.3	109	34.3	150	47.2	10	3.1
Type B N= 468		Australia	66	14.1	73	15.6	157	33.5	166	35.5	6	1.3
		International	23	4.9	66	14.1	124	26.5	240	51.3	15	3.2
Type A N=317	There may be a terrorist act in transit to or from	Australia	25	7.8	54	16.9	139	43.6	95	29.8	6	1.9
		International	13	4.1	43	13.5	122	38.2	131	41.1	10	3.1
Type B N= 469		Australia	58	12.4	103	22.	167	35.6	136	29.0	5	1.1
		International	28	6.0	61	13.0	139	29.6	225	48	16	3.4
Type A N=309	There may be a terrorist act occurring in:	Australia	35	11.0	108	34.1	135	42.6	35	11.0	4	1.3
		International	15	4.7	42	13.2	127	40.1	117	36.9	16	5.0
Type B N= 471		Australia	86	18.3	145	30.8	178	37.8	61	13.0	1	0.2
		International	27	5.7	45	9.6	137	29.1	234	49.7	28	5.9
Type A N= 319	I may be affected in an act of terrorism in:	Australia	12	3.9	75	24.3	82	26.5	112	36.2	28	9.1
		International	28	9.1	100	32.4	106	34.3	58	18.8	17	5.5
Type B N= 468		Australia	12	2.6	97	21.1	114	24.8	187	40.7	49	10.7
		International	42	9.2	172	37.5	126	27.5	95	20.7	24	5.2
Type A N= 318	There could be a terrorist attack in:	Australia	14	4.4	70	22.2	95	30.1	80	25.3	57	18.0
		International	5	1.6	46	14.6	106	33.5	98	31.0	61	19.0
Type B N= 468		Australia	17	3.6	89	19.1	118	25.3	156	33.5	86	18.5
		International	11	2.4	80	17.2	121	26.0	180	38.6	74	15.9

Note: P=0.000.

Table A 6.12: Perception of Political Instability Risk According to Travel Experience (Identical Specific)

Political Instability Risk			Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
			N	%	N	%	N	%	N	%	N	%
Type A N=324	There may be a riot or a street demonstration in…	Australia	31	9.6	86	26.7	131	40.7	68	21.1	6	1.9
		International	12	3.1	46	14.3	123	38.2	136	42.2	5	1.6
Type B N= 474		Australia	67	14.1	151	31.9	155	32.7	98	20.7	3	0.6
		International	26	5.5	68	14.3	145	30.6	225	47.5	10	2.1
Type A N=322	I may be caught up in a communal riot in	Australia	27	8.4	105	32.6	116	36.0	69	21.4	5	1.6
		International	10	3.1	71	22.0	135	41.9	101	31.4	5	1.6
Type B N= 470		Australia	71	15.1	178	37.9	128	27.2	91	19.4	2	0.4
		International	25	5.3	109	23.2	142	30.2	183	38.9	11	2.3
Type A N=320	There may be a military coup in…	Australia	50	15.6	110	34.4	128	40.0	26	8.1	6	1.9
		International	22	6.9	60	18.8	151	47.2	81	25.3	6	1.9
Type B N= 472		Australia	103	21.8	195	41.3	138	29.2	35	7.4	1	0.2
		International	29	6.1	110	23.3	193	40.9	134	20.4	6	1.3
Type A N=322	There may be armed police on the street in,,,	Australia	31	9.6	92	28.6	142	44.1	49	15.2	8	2.5
		International	10	3.1	54	16.8	154	47.8	98	30.4	6	1.9
Type B N= 473		Australia	80	6.9	141	29.8	175	37.0	73	15.4	4	.8
		International	26	5.5	81	17.1	166	35.1	191	40.4	9	1.9

Note: P=0.000.

Table A 6.13: Perception of Health Risk According to Travel Experience (Identical Specific)

Health Risk			Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
			N	%	N	%	N	%	N	%	N	%
Type A N=318	I may experience food allergies	Australia	32	10.1	64	20.1	59	18.6	151	47.5	12	3.8
		International	12	4.4	42	13.2	80	25.2	170	53.5	12	3.8
Type B N= 469		Australia	46	9.8	116	24.7	103	22	192	40.9	12	2.6
		International	24	5.1	83	17.7	86	18.3	259	55.2	17	3.6
Type A N=317	I may contract food poisoning	Australia	19	6.0	66	20.8	83	26.2	140	44.2	9	2.8
		International	6	1.9	41	12.9	76	24.0	182	57.4	12	3.8
Type B N= 471		Australia	33	7.0	112	23.8	112	23.8	202	42.9	12	2.5
		International	27	5.7	54	11.5	107	22.7	254	53.9	29	6.2
Type A N=320	I may be involved in a road accident	Australia	25	7.8	63	19.7	96	30.0	126	39.4	10	3.1
		International	14	4.4	50	15.6	87	27.2	153	47.8	16	5.0
Type B N= 470		Australia	28	6.0	79	16.8	139	29.6	210	44.7	14	3.0
		International	27	5.7	70	14.9	119	25.3	232	49.4	22	4.7
Type A N=319	I may experience asthma or hay fever	Australia	37	11.6	95	29.8	91	28.5	87	27.3	9	2.8
		International	16	5.0	74	23.2	106	33.2	117	36.7	6	1.9
Type B N= 469		Australia	61	13.0	154	32.8	117	24.9	131	27.9	6	1.3
		International	45	9.6	112	23.9	128	27.3	168	35.8	16	3.4
Type A N=317	I may contract Hepatitis	Australia	35	11.0	71	22.4	117	36.9	86	27.1	8	2.5
		International	19	6.0	71	22.4	107	33.8	112	35.3	8	2.5
Type B N= 467		Australia	50	10.7	152	32.5	155	33.2	104	22.3	6	1.3
		International	32	6.9	107	22.9	138	29.6	178	38.1	12	2.6
Type A N=317	I may catch SARS	Australia	35	11.0	75	23.7	121	38.2	77	24.3	9	2.8
		International	20	6.3	60	18.9	106	33.4	118	37.2	13	4.1
Type B N= 467		Australia	53	11.3	139	29.8	166	35.5	99	21.2	10	2.1
		International	26	5.6	87	18.6	146	31.3	191	40.9	17	3.6
Type A N=315	I may contract bird flu virus	Australia	37	11.7	78	24.8	130	41.3	64	20.3	6	1.9
		International	25	7.9	66	21.0	105	33.3	107	34.0	12	3.8
Type B N= 466		Australia	49	10.5	156	33.5	174	37.3	82	17.6	5	1.1
		International	29	6.2	106	22.7	146	31.3	169	6.3	16	3.4
Type A N=320	I may contract HIV, AIDS	Australia	52	16.3	86	26.9	114	35.6	60	18.8	8	2.5
		International	38	11.9	87	27.2	105	32.8	79	24.7	11	3.4
Type B N= 471		Australia	74	15.7	147	31.2	142	30.1	97	20.6	11	2.3
		International	49	10.4	127	27.0	143	30.4	138	29.3	14	3.0

Note: P=0.000.

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Table A 6.14: Perception of Financial Crisis Risk According to Travel Experience (Identical Specific)

Financial Crisis Risk			Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
			N	%	N	%	N	%	N	%	N	%
Type A N=319	Fluctuations in exchange rates may impact on my travel to	Australia	14	4.4	33	10.3	91	28.5	158	49.5	23	7.2
		International	4	1.3	34	10.7	93	29.2	165	51.7	23	7.2
Type B N= 473		Australia	23	4.9	84	17.8	89	18.8	254	53.7	23	4.9
		International	12	2.5	54	11.4	65	13.7	296	62.6	46	9.7
Type A N=317	The Korean exchange rate might be too low making travel too expensive	Australia	10	3.2	27	8.5	101	31.9	160	50.5	19	6.0
		International	2	0.6	23	7.3	112	35.3	160	50.5	20	0.3
Type B N= 472		Australia	16	3.4	49	10.4	123	26.1	259	54.9	25	5.3
		International	9	1.9	39	8.3	101	21.4	282	59.7	41	8.7
Type A N=320	Financial issues have discouraged me from travelling Australia	Australia	12	3.8	34	10.6	77	24.1	159	49.7	38	11.9
		International	41	1.3	29	9.1	84	26.3	167	52.2	36	11.3
Type B N= 471		Australia	21	4.5	57	12.1	71	15.1	266	56.5	56	11.9
		International	11	2.3	48	10.2	78	16.6	269	57.1	65	13.8
Type A N=318	I feel that it is not proper to be travelling overseas when Korea has financial difficulties	Australia	16	5.0	47	14.8	108	34.0	121	38.1	261	8.2
		International	10	3.1	41	12.9	111	34.9	133	41.8	23	7.2
Type B N= 473		Australia	36	7.6	105	22.2	115	24.3	175	37.0	42	8.9
		International	25	5.3	93	19.7	121	25.6	193	40.8	41	8.7

Note: P=0.000.

Table A 6.15: Perception of Natural Disasters Risk According to Travel Experience (Identical Specific)

Natural Disasters Risk			Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
			N	%	N	%	N	%	N	%	N	%
Type A N=324	Natural disasters might occur	Australia	12	3.7	30	9.3	109	33.6	163	50.3	10	3.1
		International	6	1.9	25	7.7	86	26.5	196	60.5	11	3.4
Type B N= 476		Australia	15	3.2	66	13.9	109	31.3	229	48.1	17	3.6
		International	14	2.9	32	6.7	86	18.1	326	68.5	18	3.8

Note: P=0.000.

Table A 6.16: Perception of Crime Risk According to Travel Experience (Identical Specific)

Crime Risk			Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
			N	%	N	%	N	%	N	%	N	%
Type A N=324	I may be robbed	Australia	14	4.3	36	11.1	92	28.4	163	50.3	19	5.9
		International	13	4.0	27	8.3	81	25.0	189	58.3	14	4.3
Type B N= 473		Australia	26	5.5	67	14.2	128	27.1	232	49.0	20	4.2
		International	12	2.5	47	9.9	95	20.1	290	61.3	29	6.1
Type A N=321	I may became a victim of crime	Australia	15	4.7	48	15.0	91	28.3	149	46.4	18	5.6
		International	13	4.0	36	11.2	107	33.3	151	47.0	14	4.4
Type B N= 472		Australia	23	4.9	85	18.0	148	31.4	193	40.9	23	4.9
		International	18	3.8	60	12.7	118	25.0	249	52.8	27	5.7
Type A N=322	Someone may illegally conceal drugs in my luggage during transit	Australia	21	6.5	68	21.1	129	40.1	91	28.3	13	4.0
		International	18	5.6	61	18.9	126	39.1	108	33.5	9	2.8
Type B N= 465		Australia	36	7.7	116	24.9	169	36.3	129	27.7	15	3.2
		International	25	5.4	98	21.1	159	34.2	164	35.3	19	4.1
Type A N=320	I may be murdered in remote areas	Australia	33	10.3	79	24.7	129	40.3	70	21.9	9	2.8
		International	19	5.9	77	24.1	134	41.9	77	24.1	13	4.1
Type B N= 463		Australia	59	12.7	138	29,8	168	36.5	82	17.7	15	3,2
		International	38	8.2	119	25.7	169	36.5	118	25.5	19	4.1
Type A N=323	I may be sexually assaulted	Australia	34	10.6	75	23.3	123	38.2	78	24.2	12	3.7
		International	28	8.7	72	22.4	126	39.1	86	26.7	10	3.1
Type B N= 470		Australia	65	13.8	145	30.9	168	35.7	80	17.0	12	2.6
		International	45	9.6	119	25.3	171	36.4	118	25.1	17	3.6

Note: P=0.000.

Table A 6.17: Perception of Cultural Barriers Risk by Travel Experience

Cultural Barriers Risk			Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
			N	%	N	%	N	%	N	%	N	%
Type A N=323	I am not familiar with speaking English	Australia	6	1.9	20	6.2	31	9.6	204	63.2	62	19.2
		International	3	0.9	22	6.8	52	16.1	196	60.7	50	15.5
Type B N= 470		Australia	24	5.1	111	23.6	49	10.4	240	51.1	46	9.8
		International	31	6.6	106	22.6	56	11.9	137	50.4	40	8.5
Type A N=320	I am not familiar with the culture	Australia	4	1.3	17	5.3	32	10.0	222	69.4	45	14.1
		International	5	1.6	30	9.4	65	20.3	196	61.3	24	7.5
Type B N= 467		Australia	7	1.5	61	13.1	75	16.1	288	61.7	36	7.7
		International	29	6.2	129	27.6	71	15.2	209	44.8	29	6.2
Type A N=323	I am not familiar with the food	Australia	9	2.8	27	8.4	78	24.1	168	52.0	41	12.7
		International	14	4.3	54	16.7	74	22.9	163	50.5	18	5.6
Type B N= 468		Australia	18	3.8	86	18.4	109	23.3	229	48.9	26	5.6
		International	30	6.4	159	34.0	83	17.7	174	37.2	22	4.7
Type A N=320	I may be discriminated against because of local customs in…	Australia	7	2.2	46	14.4	136	42.5	113	35.3	18	5.6
		International	10	3.1	43	13.4	148	46.3	109	34.1	10	3.1
Type B N= 466		Australia	22	4.7	82	17.6	159	34.1	185	39.7	18	3.9
		International	16	3.4	94	20.2	142	30.5	199	42.7	15	3.2
Type A N=314	There are pockets of discrimination against Asians in the local traditions of…	Australia	8	2.5	32	10.2	185	58.9	75	23.9	14	4.5
		International	5	1.6	29	9.2	127	40.4	143	45.5	10	3.2
Type B N= 464		Australia	17	3.7	65	14.0	238	51.3	128	27.6	16	3.4
		International	13	2.8	61	13.1	119	25.6	238	51.3	33	7.1
Type A N=315	Some countries are prejudiced against Asians	Australia	8	2.5	41	13.0	195	61.9	60	19.0	11	3.5
		International	6	1.9	30	9.5	125	39.7	140	44.4	14	4.4
Type B N= 468		Australia	14	3.0	73	15.9	239	52.0	124	27.0	10	2.2
		International	14	3.0	53	11.5	111	24.1	249	54.1	33	7.2
Type A N=323	I am not familiar with speaking English	Australia	24	7.6	82	25.9	150	47.5	55	17.4	5	1.6
		International	12	3.8	62	19.6	143	45.3	85	26.9	14	4.4
Type B N= 470		Australia	44	9.4	144	30.8	169	61.1	100	21.4	11	2.4
		International	25	5.3	107	22.9	141	30.1	168	35.9	27	5.8

Note: P=0.000.

Table A 6.18: Perception of Religious Dogma Risk by Travel Experience (Identical specific)

Religious Dogma Risk			Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
			N	%	N	%	N	%	N	%	N	%
Type A N=321	People in some countries have religious beliefs with which I am not familiar	Australia	24	7.5	88	27.4	173	53.9	36	11.2		
		International	15	4.7	47	14.6	159	49.5	95	29.6	5	1.6
Type B N= 472		Australia	52	11.0	159	33.7	215	45.6	44	9.3	2	0.4
		International	27	5.7	84	17.8	159	33.7	193	40.9	9	1.9
Type A N=319	Some extreme religious customs may restrict my behaviour	Australia	19	6.0	104	32.6	154	48.3	40	12.5	2	0.6
		International	14	4.4	59	18.5	140	43.9	102	32	4	1.3
Type B N= 470		Australia	49	10.4	167	35.5	195	41.5	58	12.3	1	0.2
		International	28	6.0	79	16.8	169	36.0	183	38.9	11	2.3
Type A N=318	There may be radical religious beliefs	Australia	16	5.0	75	23.6	185	58.2	41	12.9	1	0.3
		International	8	2.5	44	13.8	164	51.6	95	29.9	7	2.2
Type B N= 471		Australia	44	9.3	124	26.3	231	49.0	69	14.6	3	0.6
		International	27	5.7	69	14.6	175	37.2	187	39.7	13	2.8
Type A N=315	I might experience religious conflict	Australia	26	8.3	93	29.5	162	51.4	33	10.5	1	0.3
		International	17	5.4	58	18.4	152	48.3	80	25.4	8	2.5
Type B N= 464		Australia	52	11.2	147	31.7	216	46.6	46	9.9	3	0.6
		International	28	6.0	98	21.1	164	35.3	167	36.0	7	1.5
Type A N=318	I might experience religious violence	Australia	38	11.9	94	29.6	155	48.7	29	19.1	2	1.6
		International	18	5.7	66	20.8	157	49.4	69	21.7	8	2.5
Type B N= 469		Australia	52	11.1	170	36.2	209	44.6	34	7.2	4	0.9
		International	31	6.6	102	21.7	183	39.0	142	30.3	11	2.3

Note: P=0.000.

Appendix 8.5 Perception of Non Identical Specific Terrorism Risks

Table A 6.19: Perception of Non Identical Specific Terrorism Risks

Terrorism Risk		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Terrorism is not associated with Australia(N=798)	Australia	26	3.2	141	17.4	341	42.1	213	26.3	77	9.5
Terrorism is not a problem in Australia (N=799)		8	1.0	49	6.0	272	33.6	329	40.6	141	17.4
I avoid travel to countries where terrorism occurs (N=795)	International	22	2.7	66	8.1	152	18.8	355	43.8	200	24.7
I do not mind travelling to international destinations if the travel prices are lower, because terrorism rarely reoccurs in the short term. (N=772)		16	2.0	130	16.0	227	28.0	281	34.7	137	16.9

Note: P=0.000.

Table A 6.20: Perception of Non Identical Specific Natural Disasters Risks

Natural disasters Risk		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Australia has an extreme weather condition (N=803)	Australia	62	7.7	252	31.1	389	48.0	91	1.2	9	1.1
I might get caught in a bush fire (N=801)		68	8.4	249	30.7	342	42.2	128	5.8	14	1.7
Australia does not have a big history of natural disasters (N=804)		15	1.9	177	21.9	469	57.9	103	2.7	40	4.9
Tsunamis do not affect Australia (N=804)		12	1.5	111	13.7	495	61.1	153	8.9	33	4.1
I might experience earthquakes (N=800)	International	20	2.5	70	8.6	228	28.1	457	6.4	25	3.1
I might experience hurricanes and storm (N=800)		22	2.7	79	9.8	218	26.9	458	6.5	23	2.8
I might experience floods (N=794)		23	2.8	89	11.0	245	30.2	414	1.1	23	2.8
I might experience a tsunami (N=800)		31	3.8	99	12.2	278	34.3	373	6.0	19	2.3
I might experience a volcanic eruption (N=796)		45	5.6	156	19.3	285	35.2	294	6.3	16	2.0
I might experience avalanches (N=795)		28	3.5	106	13.1	251	31.0	392	8.4	18	2.2

Table A 6.21: Perception of Non Identical Cultural Barriers Specific Risks

Cultural Barriers Risk in Australia		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Australia seems to be culturally British, which makes me uncomfortable (N=796)	Australia	68	8.4	229	28.3	325	40.1	158	19.5	16	2.0
Western people seem to have a superior attitude, which makes me feel uncomfortable A (N=796)	International	37	4.6	175	21.6	288	35.6	255	31.5	41	5.1

Appendix 8.6 Risk Perception: Socioeconomic and Demographics Factors

Table A 6.22a: Perception of 8 Risks by Gender, Males

Male		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Terrorism (N=312)	Australia	119	38.1	78	25.5	58	18.6	47	15.1	10	3.2
	International	20	6.4	59	18.9	59	18.9	142	45.5	32	10.3
Political instability (N=307)	Australia	113	36.8	95	30.9	59	19.2	34	11.1	6	2.0
	International	21	6.8	74	24.1	78	25.4	119	38.8	15	4.9
Health (N=309)	Australia	75	24.3	78	25.2	66	21.4	69	22.3	21	6.8
	International	21	6.8	59	19.1	55	17.8	141	45.6	33	10.7
Financial Crisis (N=311)	Australia	43	13.8	72	23.2	67	21.5	105	33.8	24	7.7
	International	16	5.1	57	18.3	51	16.4	161	51.8	26	8.4
Natural disasters (N=309)	Australia	54	17.5	100	32.4	75	24.3	64	20.7	16	5.2
	International	15	4.9	60	19.4	72	23.3	142	46.0	20	6.5
Crime (N=303)	Australia	36	11.9	73	24.2	84	27.8	89	29.5	20	6.6
	International	17	5.6	44	14.6	68	22.5	145	48.0	28	9.3
Cultural barriers (N=306)	Australia	42	13.7	76	24.8	76	24.8	90	29.4	22	7.2
	International	23	7.5	74	24.2	79	25.8	114	37.3	16	5.2
Religious dogma (N=309)	Australia	82	26.6	99	32.1	84	27.3	35	11.4	8	2.6
	International	38	12.3	80	26.0	107	34.7	72	23.4	11	3.6

Note: P=0.000.

Table A 6.22b : Perception of 8 Risks by Gender, Females

Female		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Terrorism N=479	Australia	101	21.1	154	32.2	113	23.6	84	17.5	27	5.6
	International	24	5.0	70	14.6	88	18.4	235	49.1	62	12.9
Political instability N=477	Australia	122	25.6	167	35.0	131	27.5	46	9.6	11	2.3
	International	27	5.7	99	20.8	146	30.6	173	36.3	32	6.7
Health N=480	Australia	70	14.6	135	28.1	101	21	136	28.3	38	7.9
	International	19	4.0	71	14.8	87	18.1	228	47.5	75	15.6
Financial Crisis N=472	Australia	39	8.3	96	20.3	118	25	186	39.4	33	7.0
	International	18	3.8	56	11.9	103	21.8	243	51.5	52	11
Natural disasters N=474	Australia	61	12.9	119	25.1	117	24.7	138	29.1	39	8.2
	International	18	3.8	64	30.5	124	26.2	221	46.6	47	9.9
Crime N=472	Australia	46	9.8	84	17.9	105	22.4	187	39.9	47	10
	International	17	3.6	66	14.1	103	22	224	47.8	59	12.6
Cultural barriers N=473	Australia	70	14.8	106	22.4	118	24.9	151	31.9	28	5.9
	International	33	7.0	124	26.2	140	29.6	153	32.3	23	4.9
Religious dogma N=474	Australia	127	26.7	182	38.2	118	24.8	41	8.6	8	1.7
	International	48	10.1	129	27.1	166	34.9	120	25.2	13	2.7

Note: P=0.000.

Table A 6.23a: Perception of 8 Risks by Age 18 to 30

Age: 18 to 30		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Terrorism	Australia	113	25.9	117	26.8	104	23.9	79	18.1	23	5.3
	International	22	5.0	70	16.1	89	20.4	200	45.9	55	12.6
Political instability	Australia	114	26.4	144	33.3	125	28.9	43	10.0	6	1.4
	International	27	6.3	95	22.0	154	35.6	137	31.7	19	4.4
Health	Australia	77	17.8	99	22.9	106	24.5	110	25.5	40	9.3
	International	24	5.6	53	12.3	85	19.7	200	46.3	70	16.2
Financial crisis	Australia	43	10.0	72	16.8	125	29.2	154	36.0	34	7.9
	International	19	4.4	43	10.0	98	22.9	220	51.4	48	11.2
Natural disasters	Australia	51	12.8	105	24.4	125	29.0	115	26.7	35	8.1
	International	20	4.6	54	12.0	129	29.9	192	44.5	36	8.4
Crime	Australia	35	8.3	59	14.0	105	24.9	173	41.0	50	11.8
	International	18	4.3	52	12.3	86	20.4	209	49.5	57	13.5
Cultural barriers	Australia	65	15.2	91	21.3	111	25.9	128	29.9	33	7.7
	International	34	7.9	95	22.2	132	30.8	144	33.6	23	5.4
Religious dogma	Australia	128	29.6	142	32.8	121	27.9	34	7.9	8	1.8
	International	59	13.6	103	23.8	170	39.3	91	21.0	10	2.3

Note: P=0.000.

Table A 6.23b: Perception of 8 Risks by Age 31 to 50

Age: 31 to 50		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Terrorism	Australia	90	32.1	90	32.1	48	17.1	39	13.9	13	4.6
	International	18	6.4	38	13.6	39	13.9	146	52.1	39	13.9
Political instability	Australia	100	36.1	89	32.1	49	17.7	29	10.5	10	3.6
	International	17	6.1	53	19.1	51	18.4	130	46.9	26	9.4
Health	Australia	56	19.9	86	30.6	47	16.7	76	27	16	5.7
	International	13	4.6	50	17.8	41	14.6	142	50.5	35	12.5
Financial crisis	Australia	31	11.0	72	25.6	47	16.7	112	39.9	19	6.8
	International	14	5.0	48	17.1	40	14.2	151	53.7	28	10.0
Natural disasters	Australia	51	18.4	87	31.4	52	18.8	72	26.0	15	5.4
	International	10	3.6	47	16.6	52	18.8	139	50.2	30	10.8
Crime	Australia	37	13.5	80	29.1	62	22.5	81	29.5	15	5.5
	International	13	4.7	43	15.6	63	22.9	127	46.2	29	10.5
Cultural barriers	Australia	40	14.4	72	25.9	64	23.0	88	31.7	14	5.0
	International	16	5.8	81	29.1	62	22.3	103	37.1	16	5.8
Religious dogma	Australia	65	23.6	110	39.9	59	21.4	37	13.4	5	1.8
	International	21	7.6	78	28.3	77	27.9	88	31.9	12	4.3

Table A 6.23c: Perception of 8 Risks by Age Over 51

Age: over 51		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Terrorism	Australia	17	22.7	25	33.3	19	25.3	13	17.3	1	1.3
	International	4	5.3	21	28.0	19	25.3	31	41.3		
Political instability	Australia	21	28.0	29	38.7	16	21.3	8	10.7	1	1.3
	International	4	5.3	25	33.3	19	25.3	25	33.3	2	2.7
Health	Australia	12	15.8	28	36.8	14	18.4	19	25.0	3	3.9
	International	3	3.9	27	35.5	16	21.1	27	35.5	3	3.9
Financial crisis	Australia	8	10.8	24	30.4	13	17.6	25	33.8	4	5.4
	International	1	1.4	22	29.7	16	21.6	33	44.6	2	2.7
Natural disasters	Australia	13	17.3	27	36.0	15	20.0	15	20.0	5	6.7
	International	3	4.0	24	32.0	15	20.0	32	42.7	1	1.3
Crime	Australia	10	13.5	18	24.3	22	29.7	22	29.7	2	2.7
	International	3	4.1	15	20.3	22	29.7	33	44.6	1	1.4
Cultural barriers	Australia	7	9.6	19	26.0	19	26.0	25	34.2	3	4.1
	International	6	8.2	22	30.1	25	34.2	20	27.4		
Religious dogma	Australia	16	21.3	29	38.7	22	29.3	5	6.7	3	4.0
	International	6	8.0	28	37.3	26	34.7	13	17.3	2	2.7

Table A 6.24a: Perception of 8 Risks by Holiday, None

Holiday in overseas for last 3years :		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Terrorism	Australia	97	27.2	94	26.3	93	26.1	55	15.4	18	5.0
	International	19	5.3	55	15.4	77	21.6	169	47.3	37	10.4
Political instability	Australia	92	25.9	111	31.3	109	30.7	37	10.4	6	1.7
	International	21	5.9	80	22.5	112	31.5	125	35.2	17	4.8
Health	Australia	55	15.4	91	25.6	86	24.2	99	27.8	25	7.0
	International	17	4.8	65	18.3	72	20.2	166	46.6	36	10.1
Financial crisis	Australia	37	10.5	74	20.9	73	20.6	139	39.3	31	8.8
	International	13	3.7	58	16.4	84	23.7	165	46.6	34	9.6
Natural disasters	Australia	45	12.6	92	25.8	92	25.8	97	27.2	30	8.4
	International	14	3.9	61	17.1	96	27	161	45.2	24	6.7
Crime	Australia	32	9.2	51	14.7	86	24.9	141	40.8	36	10.4
	International	12	3.5	50	14.5	85	24.6	163	47.1	36	10.4
Cultural barriers	Australia	40	11.3	76	21.5	89	25.2	119	33.7	29	8.2
	International	21	5.9	82	23.2	116	32.9	118	33.4	16	4.5
Religious dogma	Australia	84	23.9	123	34.9	96	27.3	38	10.8	11	3.1
	International	35	9.9	97	27.6	137	38.9	72	20.5	11	3.1

Note: P=0.000.

Table A 6.24b: Perception of 8 Risks by Holiday, 1-3 times

Holiday overseas for the last 3years : 1-3 times		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Terrorism	Australia	40	25.6	50	32.1	31	19.9	29	18.6	6	3.8
	International	14	9.0	31	19.9	24	15.4	70	44.9	17	10.9
Political instability	Australia	45	29.4	56	36.6	35	22.9	13	8.5	4	2.6
	International	9	5.9	37	24.2	44	28.8	52	34.0	11	7.2
Health	Australia	31	19.9	42	26.9	31	19.9	40	25.6	12	7.7
	International	12	7.7	29	18.6	21	13.5	66	42.3	28	17.9
Financial crisis	Australia	16	10.3	31	20.0	44	28.4	55	35.5	9	5.8
	International	8	5.2	20	12.9	26	16.8	88	56.8	13	8.4
Natural disasters	Australia	24	15.7	51	33.3	28	18.3	40	26.1	10	6.5
	International	10	6.5	29	19	41	26.8	64	41.8	9	5.9
Crime	Australia	18	11.6	32	20.6	34	21.9	59	38.1	12	7.7
	International	13	8.4	22	14.2	24	15.5	78	50.3	18	11.6
Cultural barriers	Australia	25	16.1	36	23.2	41	26.5	45	29	8	5.2
	International	16	10.3	43	27.7	39	25.2	47	30.3	10	6.5
Religious dogma	Australia	46	29.7	59	38.1	35	22.6	13	8.4	2	1.3
	International	27	17.4	44	28.4	47	30.3	32	20.6	5	3.2

Table A 6.24c: Perception of 8 Risks by Holiday, 4 Times or More

Holiday taken overseas for the last 3years : 4 times or more		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Terrorism	Australia	82	30.4	84	31.1	45	16.7	47	17.4	12	4.4
	International	10	3.7	41	15.2	44	16.3	136	50.4	39	14.4
Political instability	Australia	96	35.7	93	34.6	43	16.0	30	11.2	7	2.6
	International	17	6.3	54	20.1	66	24.5	113	42.0	19	7.1
Health	Australia	58	21.6	79	29.4	47	17.5	64	23.8	21	7.8
	International	11	4.1	34	12.6	47	17.5	133	49.4	44	16.4
Financial crisis	Australia	28	10.5	62	23.3	63	23.7	96	36.1	17	6.4
	International	13	4.9	32	12.0	41	15.4	150	56.4	30	11.3
Natural disasters	Australia	45	16.9	73	27.3	69	25.8	65	24.3	15	5.6
	International	9	3.4	32	12.0	56	21.0	136	50.9	34	12.7
Crime	Australia	32	12.2	70	26.7	66	25.2	76	29	18	6.9
	International	9	3.4	35	13.4	59	22.5	126	48.1	33	12.6
Cultural barriers	Australia	47	17.9	68	25.9	60	22.8	76	28.9	12	4.6
	International	19	7.2	71	27	60	22.8	100	38	13	4.9
Religious dogma	Australia	78	29.0	96	35.7	67	24.9	25	9.3	3	1.1
	International	23	8.6	65	24.2	85	31.6	88	32.7	8	3.0

Table A 6.25a: Perception of 8 Risks by Education, High School

Education: High School		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Terrorism	Australia	42	26.8	37	23.6	43	27.4	30	19.1	5	3.2
	International	15	9.6	23	14.6	35	22.3	71	45.2	13	8.3
Political instability	Australia	43	27.6	40	25.6	50	32.1	19	12.2	4	2.6
	International	14	9.0	36	23.1	46	29.5	52	33.3	8	5.1
Health	Australia	19	12.0	46	29.1	39	24.7	49	31	5	3.2
	International	11	7.0	40	25.3	28	17.7	64	40.5	15	9.5
Financial crisis	Australia	15	9.5	35	22.2	32	20.3	63	39.9	13	8.2
	International	10	6.3	33	20.9	27	17.1	77	48.7	11	7
Natural disasters	Australia	26	16.8	41	26.5	34	21.9	44	28.4	10	6.5
	International	8	5.2	29	18.7	42	27.1	67	43.2	9	5.8
Crime	Australia	22	14.3	29	18.8	42	27.3	50	32.5	11	7.1
	International	10	6.5	28	18.2	46	29.9	56	36.4	14	9.1
Cultural barriers	Australia	23	15	33	21.6	38	24.8	50	32.7	9	5.9
	International	11	7.2	41	26.8	49	32	46	30.1	6	3.9
Religious dogma	Australia	37	23.9	47	30.3	47	30.3	19	12.3	5	3.2
	International	16	10.3	45	29	59	39.1	30	19.4	5	3.2

Note: P=0.000.

Table A 6.25b: Perception of 8 Risks by Education, Tertiary Student

Education: Tertiary Student		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Terrorism	Australia	86	27.1	90	28.4	76	24	49	15.5	16	5.0
	International	15	4.7	49	15.5	69	21.8	145	45.7	39	12.3
Political instability	Australia	85	27.0	108	34.3	94	29.8	25	7.9	3	1.0
	International	17	5.4	65	20.6	124	39.4	98	31.1	11	3.5
Health	Australia	58	18.4	76	24.1	74	23.5	73	23.2	34	10.8
	International	15	4.8	41	13	66	21	136	43.2	57	18.1
Financial crisis	Australia	27	8.7	48	15.5	95	30.6	112	36.1	28	9
	International	13	4.2	27	8.7	78	25.2	155	50	37	11.9
Natural disasters	Australia	35	11.1	74	23.6	94	29.9	85	27.1	26	8.3
	International	14	4.5	38	12.1	102	32.5	135	47	25	8
Crime	Australia	22	7.2	45	14.7	71	23.1	136	44.3	33	10.7
	International	14	4.6	35	11.4	60	19.5	159	541.8	38	12.7
Cultural barriers	Australia	46	14.8	64	20.6	88	28.3	89	28.6	24	7.7
	International	24	7.7	62	19.9	102	32.8	104	34.4	19	6.1
Religious dogma	Australia	98	31.1	92	29.2	93	29.5	28	8.9	4	1.3
	International	43	13.7	63	20	133	42.2	70	22.2	6	1.9

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Table A 6.25c: Perception of 8Risks by Education, Diploma/Degree

Education: Diploma/Degree		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Terrorism	Australia	76	30.9	78	31.7	37	15	43	17.5	12	4.9
	International	10	4.1	46	18.7	32	13.0	129	52.4	29	11.8
Political instability	Australia	82	33.9	89	36.8	34	14.0	30	12.4	7	2.9
	International	13	5.4	52	21.5	43	17.8	113	46.7	21	8.7
Health	Australia	55	22.5	67	27.5	40	16.4	66	27.0	16	6.6
	International	13	5.3	37	15.2	35	14.3	133	54.5	26	10.7
Financial crisis	Australia	33	13.5	68	27.8	40	16.3	96	39.2	8	3.3
	International	10	4.1	42	17.1	40	16.3	133	54.3	20	8.2
Natural disasters	Australia	43	17.7	78	32.1	48	19.9	58	23.9	16	6.6
	International	10	4.1	39	16.0	42	17.3	126	51.9	26	10.7
Crime	Australia	32	13.3	56	23.2	60	24.9	73	30.3	20	8.3
	International	9	3.7	32	13.3	48	19.9	125	51.9	27	11.2
Cultural barriers	Australia	31	12.7	63	25.8	53	21.7	81	33.2	16	6.6
	International	17	7.0	70	28.7	56	23.0	91	37.3	10	4.1
Religious dogma	Australia	58	23.8	108	44.3	46	18.9	26	10.7	6	2.5
	International	22	9.0	77	31.6	63	25.8	71	29.1	11	4.5

Table A 6.25d : Perception of 8Risks by Education, Post graduate & Doctorate

Education: Post graduate& Doctorate		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Terrorism	Australia	16	22.5	27	38.0	15	21.1	9	12.7	4	5.6
	International	4	5.6	11	15.5	11	15.5	32	45.1	13	18.3
Political instability	Australia	25	35.2	25	35.2	12	16.9	6	8.5	3	4.2
	International	4	5.6	20	28.2	11	15.5	29	40.8	7	9.9
Health	Australia	13	18.1	24	33.3	14	19.4	17	23.6	4	5.6
	International	1	1.4	12	16.7	13	18.1	36	50	10	13.9
Financial crisis	Australia	7	10	17	24.3	18	25.7	20	28.6	8	11.4
	International	1	1.4	11	15.7	9	12.9	39	55.7	10	14.3
Natural disasters	Australia	11	15.5	26	36.6	16	22.5	15	21.1	3	4.2
	International	1	1.4	18	25.4	10	14.1	35	49.3	7	9.9
Crime	Australia	6	8.7	27	39.1	16	23.2	17	24.6	3	4.3
	International	1	1.4	15	21.7	17	24.6	29	42.0	7	10.1
Cultural barriers	Australia	12	16.9	22	31.0	15	21.1	21	29.6	1	1.4
	International	4	5.6	25	35.2	12	16.9	26	36.6	4	5.6
Religious dogma	Australia	16	22.9	34	48.6	16	22.9	3	4.3	1	1.4
	International	5	7.1	24	34.3	18	25.7	21	30	2	2.9

Table A 6.26a: Perception of 8 Risks by Occupation, Student

Occupation: Student		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Terrorism	Australia	91	27	91	27	83	24.6	56	16.6	16	4.7
	International	16	4.7	52	15.4	73	21.7	155	46	41	12.2
Political instability	Australia	90	26.9	112	33.5	100	29.9	29	8.7	3	0.9
	International	21	6.3	69	20.7	129	38.6	102	30.5	13	3.9
Health	Australia	60	18.0	80	24.0	77	23.1	80	24.0	36	10.8
	International	18	5.4	39	11.7	68	20.4	149	44.7	59	17.7
Financial crisis	Australia	28	8.5	51	15.5	106	32.2	114	34.7	30	9.1
	International	15	4.6	29	8.8	82	24.9	165	50.2	38	11.6
Natural disasters	Australia	35	10.5	79	23.8	101	30.4	88	26.5	29	8.7
	International	16	4.8	42	12.7	107	32.2	141	42.5	26	7.8
Crime	Australia	24	7.4	44	13.6	76	23.5	143	44.1	37	11.4
	International	14	4.3	38	11.7	66	20.4	166	51.2	40	12.3
Cultural barriers	Australia	48	14.5	64	19.4	89	27.0	102	30.9	27	8.2
	International	25	7.6	67	20.3	108	32.7	109	33	21	6.4
Religious dogma	Australia	98	29.3	103	30.8	99	29.6	28	8.4	6	1.8
	International	46	13.8	67	20.1	146	43.7	67	20.1	8	2.4

Note: P=0.000.

Table A 6.26b: Perception of 8 Risks by Occupation, Professional

Occupation: Professional		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Terrorism	Australia	42	26.8	51	32.5	29	18.5	27	17.2	8	5.1
	International	7	4.5	31	19.7	19	12.1	78	49.7	22	14.0
Political instability	Australia	54	34.2	57	36.1	28	17.7	17	10.8	2	1.3
	International	10	6.3	47	29.7	21	13.3	67	42.4	13	8.2
Health	Australia	31	19.6	45	28.5	30	19	47	29.7	5	3.2
	International	6	3.8	26	16.5	24	15.2	87	55.1	15	9.5
Financial crisis	Australia	23	14.6	41	25.9	30	19	54	34.2	10	6.3
	International	8	5.1	32	20.3	24	15.2	79	50	15	9.5
Natural disasters	Australia	27	17.5	46	29.9	35	22.7	40	26.0	6	3.9
	International	4	2.6	27	17.5	24	15.6	86	55.8	13	8.4
Crime	Australia	17	11	41	26.5	36	23.2	49	31.6	12	7.7
	International	5	3.2	23	14.8	32	20.6	79	51.0	16	10.3
Cultural barriers	Australia	25	16.2	40	26.0	30	19.5	52	33.8	7	4.5
	International	9	5.8	55	35.7	29	18.8	55	35.7	6	3.9
Religious dogma	Australia	41	26.3	64	41.0	31	19.9	17	10.9	3	1.9
	International	15	9.6	55	35.3	33	21.2	49	31.4	4	2.6

Table A 6.26c: Perception of 8 Risks by Occupation, Business/Marketing

Occupation: Business/Marketing		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Terrorism	Australia	27	36.5	17	23.0	16	21.6	13	17.6	1	1.4
	International	7	9.5	11	14.9	17	23	34	45.9	5	6.8
Political instability	Australia	26	36.1	17	23.6	15	20.8	11	15.3	3	4.2
	International	6	8.3	14	19.4	21	29.2	28	38.9	3	4.2
Health	Australia	17	23.0	19	25.7	15	20.3	20	27.0	3	4.1
	International	7	9.5	14	18.9	16	21.6	31	41.9	6	8.1
Financial Crisis	Australia	10	13.5	19	25.7	13	17.6	28	37.8	4	5.4
	International	3	4.1	15	20.3	14	18.9	38	51.4	4	5.4
Natural disasters	Australia	16	21.3	22	29.3	14	18.7	20	26.7	3	4.0
	International	3	4.0	17	22.7	16	21.3	36	48.0	3	4.0
Crime	Australia	12	16.9	17	23.9	18	25.4	21	29.6	3	4.2
	International	6	8.5	14	19.7	17	23.9	29	40.8	5	7.0
Cultural barriers	Australia	10	13.5	21	28.4	18	24.3	21	28.4	4	5.4
	International	8	10.8	20	27.0	21	28.4	23	31.1	2	2.7
Religious dogma	Australia	17	23.0	21	28.4	25	33.8	9	12.2	2	2.7
	International	8	10.8	25	33.8	23	31.1	15	20.3	3	4.1

Table A 6.26d: Perception of 8 Risks by Occupation, Homemaker, Retired/ Others

Occupation: Homemaker/Retired/ Others		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Terrorism	Australia	60	27.1	72	32.6	43	19.5	34	15.4	12	5.4
	International	13	5.9	35	15.8	38	17.2	110	49.8	25	11.3
Political instability	Australia	65	29.8	74	33.9	47	21.6	23	10.6	9	4.1
	International	10	4.6	43	19.7	53	24.3	95	46.6	17	7.8
Health	Australia	37	16.7	68	30.6	45	20.3	58	26.1	14	6.3
	International	9	4.1	51	23.0	34	15.3	101	45.5	27	12.2
Financial crisis	Australia	21	9.5	56	25.5	36	16.4	94	42.7	13	5.9
	International	8	3.6	36	16.4	33	15.0	122	55.5	21	9.5
Natural disasters	Australia	37	16.8	71	32.3	42	19.1	53	24.1	17	7.7
	International	10	4.5	38	17.3	48	21.8	100	45.5	24	10.9
Crime	Australia	29	13.2	54	24.7	59	26.9	63	28.8	14	6.4
	International	9	4.1	35	16.0	55	25.1	95	43.4	25	11.4
Cultural barriers	Australia	29	13.2	57	26.0	56	25.6	66	30.1	11	5.0
	International	14	6.4	55	25.1	61	27.9	80	36.5	9	4.1
Religious dogma	Australia	53	24.3	91	41.7	47	21.6	22	10.1	5	2.3
	International	17	7.8	61	28.0	70	32.1	61	28	9	4.1

Table A 6.27a: Perception of 8risks by Household Income , < AU$ 5,000

Household income: less than AU$5,000		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Terrorism	Australia	79	27.5	78	27.2	71	24.7	43	15	16	5.6
	International	14	4.9	46	16.0	58	20.2	129	44.9	40	13.9
Political instability	Australia	78	27.4	88	30.9	90	31.6	24	8.4	5	1.8
	International	16	5.6	61	21.4	109	38.2	89	31.2	10	3.5
Health	Australia	50	17.7	76	26.9	64	22.6	62	21.9	31	11.0
	International	17	6.0	41	14.5	56	19.8	120	42.4	49	17.3
Financial crisis	Australia	26	9.3	46	16.5	87	31.2	93	33.3	27	9.7
	International	15	5.4	25	9.0	63	22.6	141	50.5	35	12.5
Natural disasters	Australia	31	11.0	71	25.3	87	31.0	70	24.9	22	7.8
	International	15	5.3	31	11	90	32	122	43.4	23	8.2
Crime	Australia	23	8.4	39	14.2	69	25.2	112	40.9	31	11.3
	International	11	4	31	11.3	58	21.2	136	49.6	38	13.9
Cultural barriers	Australia	44	15.7	50	17.9	70	25.0	90	32.1	26	9.3
	International	22	7.9	56	20.0	89	31.8	95	33.9	18	6.4
Religious dogma	Australia	92	32.3	81	28.4	88	30.9	21	7.4	3	1.1
	International	39	13.7	62	21.8	120	42.1	59	20.7	5	1.8

Note: P=0.000.

Table A 6.27b: Perception of 8risks by Household Income , < AU$10,000-20,000

Household income: less than AU$10,000-20,000		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Terrorism	Australia	34	24.3	42	30.0	31	22.1	28	20	5	3.6
	International	8	5.7	29	20.7	27	19.3	63	45.0	13	9.3
Political instability	Australia	44	31.9	42	30.4	35	25.4	14	10.1	3	2.2
	International	8	5.8	40	29.0	33	23.9	49	35.5	8	5.8
Health	Australia	25	17.7	33	23.4	34	24.1	42	29.8	7	5.0
	International	8	5.7	31	22	25	17.7	61	43.3	16	11.3
Financial crisis	Australia	10	7.0	32	22.5	36	25.4	53	37.3	11	7.7
	International	7	4.9	24	16.9	31	21.8	70	49.3	10	7.0
Natural disasters	Australia	20	14.5	41	29.7	35	25.4	33	23.9	9	6.5
	International	5	3.6	26	18.8	36	26.1	61	44.2	10	7.2
Crime	Australia	17	12.3	28	20.3	35	25.4	45	32.6	13	9.4
	International	8	5.8	27	19.6	30	21.7	56	40.6	17	12.3
Cultural barriers	Australia	19	13.8	35	25.4	30	21.7	47	34.1	7	5.1
	International	7	5.1	38	27.5	31	22.5	57	41.3	5	3.6
Religious dogma	Australia	33	23.9	55	39.9	34	24.6	12	8.7	4	2.9
	International	11	8.0	50	36.2	39	28.3	32	23.2	6	4.3

Table A 6.27c: Perception of 8risks by Household Income , < AU$25,000-40,000

Household income: less than AU$25.000-40.000		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Terrorism	Australia	44	28.2	46	29.5	32	20.5	26	16.7	8	5.1
	International	7	4.5	29	18.6	25	16.0	78	50	17	10.9
Political instability	Australia	46	29.9	52	33.8	33	21.4	19	12.3	4	2.6
	International	10	6.5	33	21.4	37	24.0	61	39.6	13	8.4
Health	Australia	27	17.3	46	29.5	35	22.4	44	28.2	4	2.6
	International	6	3.8	29	18.6	32	20.5	72	46.2	17	10.9
Financial crisis	Australia	21	13.5	45	28.8	21	13.5	60	38.5	9	5.8
	International	5	3.2	32	20.5	28	17.9	74	47.4	17	10.9
Natural disasters	Australia	28	18.1	45	29	34	21.9	36	23.2	12	7.7
	International	4	2.6	26	16.8	36	23.2	75	48.4	14	9.0
Crime	Australia	18	11.8	38	24.8	42	27.5	47	30.7	8	5.2
	International	6	3.9	21	13.7	37	24.2	76	49.7	13	8.5
Cultural barriers	Australia	23	14.8	38	24.5	38	24.5	45	29.0	11	7.0
	International	7	4.5	45	29.0	45	29.0	51	32.9	7	4.5
Religious dogma	Australia	36	23.2	58	37.4	37	23.9	18	11.6	6	3.9
	International	11	7.1	46	29.7	49	31.6	45	29.0	4	2.6

Table A 6.27c: Perception of 8risks by Household Income , Over AU$ 45,000

Household income: over AU$ 45,000		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Terrorism	Australia	58	32.0	56	30.9	30	16.6	29	16	8	4.4
	International	13	7.2	23	12.7	29	16.0	92	50.8	24	13.3
Political instability	Australia	63	35.0	66	36.7	25	13.9	21	11.7	5	2.8
	International	11	6.1	37	20.6	36	20.0	80	44.4	16	8.9
Health	Australia	39	21.4	51	28.0	29	15.9	47	25.8	16	8.8
	International	8	4.4	24	13.2	24	13.2	103	53.6	23	12.6
Financial crisis	Australia	23	12.8	44	24.4	30	16.7	74	41.1	9	5.0
	International	6	3.3	31	17.2	23	12.8	106	58.9	14	7.8
Natural disasters	Australia	32	17.6	57	31.3	33	18.1	50	27.5	10	5.5
	International	8	4.4	36	19.8	28	15.4	91	50	19	10.4
Crime	Australia	22	12.3	48	26.8	35	19.6	60	33.5	14	7.8
	International	8	4.5	26	14.5	41	22.9	85	47.5	19	10.6
Cultural barriers	Australia	24	13.4	55	30.7	49	27.4	46	25.7	5	2.8
	International	18	10.1	50	27.9	48	26.8	55	30.7	8	4.5
Religious dogma	Australia	44	24.6	77	43.0	34	19.0	22	12.3	2	1.1
	International	22	12.3	44	24.6	53	29.6	51	28.5	9	5.0

Table A 6.28a: Perception of 8risks by Marital Status, Single

Marital status: Single		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Terrorism	Australia	109	25.5	127	29.7	99	23.2	68	15.9	24	5.6
	International	17	4.0	66	15.5	80	18.7	210	49.2	54	12.6
Political instability	Australia	121	28.4	145	34.0	114	26.8	37	8.7	9	2.1
	International	23	5.4	92	21.6	145	34	144	33.8	22	5.2
Health	Australia	77	18.0	99	23.2	100	23.4	116	27.2	35	8.2
	International	18	4.2	55	12.9	76	17.8	210	49.2	68	15.9
Financial crisis	Australia	40	9.5	73	17.3	121	28.7	160	37.9	28	6.6
	International	18	4.3	41	9.7	97	23	211	50	55	13
Natural disasters	Australia	53	12.5	106	25	128	30.2	111	26.2	26	6.1
	International	17	4.0	58	13.7	123	29.0	192	45.3	34	8.0
Crime	Australia	38	9.1	59	14.2	104	25	169	40.6	46	11.1
	International	15	3.6	50	12.0	83	20	208	50	60	14.4
Cultural barriers	Australia	63	14.8	83	9.5	105	24.7	138	32.5	36	8.5
	International	30	7.1	92	21.6	128	30.1	146	34.4	29	6.8
Religious dogma	Australia	126	29.7	135	31.8	117	27.6	38	9.0	8	1.9
	International	51	12.0	104	24.5	163	38.4	93	21.9	13	3.1

Table A 6.28b: Perception of 8risks by Marital Status, Married Couple and Single with Children

Marital status: Married/couple/single with children		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Terrorism	Australia	85	33.5	72	28.3	47	18.5	40	15.7	10	3.9
	International	16	6.3	42	16.5	40	15.7	122	48	34	13.4
Political instability	Australia	91	36.3	70	27.9	50	19.9	34	13.5	6	2.4
	International	14	5.6	56	22.3	52	20.7	108	43	21	8.4
Health	Australia	51	22.2	79	31.2	50	19.8	57	22.5	16	6.3
	International	16	6.3	49	19.4	43	17	116	45.8	29	11.5
Financial crisis	Australia	36	14.1	62	24.3	46	18	94	36.9	17	6.7
	International	14	5.5	48	18.8	36	14.1	144	56.5	13	5.1
Natural disasters	Australia	50	19.8	76	30.2	50	19.8	60	23.8	16	6.3
	International	13	5.2	45	17.9	42	16.7	126	50	26	10.3
Crime	Australia	30	12	73	29.3	57	22.9	77	30.9	12	4.8
	International	14	5.6	39	15.7	58	23.3	117	47	21	8.4
Cultural barriers	Australia	36	14.4	67	26.8	63	25.2	75	30	9	3.6
	International	19	7.6	69	27.6	60	24	94	37.6	8	3.2
Religious dogma	Australia	57	22.6	98	38.9	63	25.0	31	12.3	3	1.2
	International	25	9.9	75	29.8	69	27.4	74	29.4	9	3.6

Table A 6. 28c: Perception of 8risks by Marital Status, Couple/Single with Independent Children

Marital status: couple/single with independent children		Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
		N	%	N	%	N	%	N	%	N	%
Terrorism	Australia	24	24.7	30	30.9	21	21.6	19	19.6	3	3.1
	International	10	10.3	20	20.6	22	22.7	40	41.2	5	5.2
Political instability	Australia	22	23.2	40	42.1	22	23.2	9	9.5	2	2.1
	International	10	10.5	24	25.3	23	24.2	35	36.8	3	3.2
Health	Australia	16	16.7	33	34.4	15	15.6	26	27.1	6	6.3
	International	6	6.3	25	26	18	18.8	39	40.6	8	8.3
Financial crisis	Australia	6	6.5	31	33.3	15	16.1	30	32.3	11	11.8
	International	2	2.2	23	24.7	16	17.2	43	46.2	9	9.7
Natural disasters	Australia	12	12.8	35	37.2	12	12.8	25	26.6	10	10.6
	International	3	3.2	20	21.3	27	28.7	39	41.5	5	5.3
Crime	Australia	14	15.1	24	25.8	25	26.9	23	24.7	7	7.5
	International	4	4.3	20	21.5	28	30.1	36	38.7	5	5.4
Cultural barriers	Australia	12	13.2	29	31.9	21	23.1	25	27.5	4	4.4
	International	6	6.6	32	35.2	27	29.7	25	27.5	1	1.1
Religious dogma	Australia	24	25.3	43	45.3	19	20	6	6.3	3	3.2
	International	9	9.5	27	28.4	33	34.7	24	25.3	2	2.1