Determining destination risk perceptions, their effects on satisfaction, revisit and recommendation intentions: Evidence from Sanliurfa/Turkey

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ABSTRACT

Visitors' risk perception plays a vital role in their destination choice, intention to return, satisfaction and recommendations to others. At the same time, perceived risks affect destination image, which in turn causes increased or decreased demand for attractions of destinations. The aim of this study is to determine risk dimensions and their effects on recommendation and revisit intentions. Scale is most widely used in tourism research. This scale consists of six dimensions, namely, physical, time, social, performance, financial, and psychological risks, which consist of 28 items. A total of 471 respondents were collected via convenience sampling method among domestic tourists who visited Sanliurfa from May to June 2021. The results of the study indicated a weak inverse and significant relationship between the performance, social, physical, psychological, financial, and time risk perception of the participants and general satisfaction levels. Meanwhile, there is a moderately strong, inverse and significant relationship between all dimensions of risk perception among the participants and their recommendation and revisit intention. Thus, perceptions of risk dimensions have a strong negative influence on overall satisfaction, recommendation, and revisit intentions. By employing three regression models, the present study reported that time and psychological risks highly affect all dependent variables. Furthermore, overall satisfaction is significantly affected by the physical and performance dimensions. Recommendation intention is affected by the financial dimension beyond the aforementioned dimensions. The overall satisfaction levels of the participants were highly correlated with their recommendation levels and revisit intention. At the same time, their recommendation intention was highly correlated with their level of revisit intention. It might be said that visitors may change their future behaviors according to travel risk perceptions. Finally, the study revealed that understanding of customers risk perception is essential to all tourism and hospitality stakeholders.

1. Introduction

Customer perceptions of processes and prospective outcomes influence their purchasing decisions (Pelaez, Chen, & Chen, 2019). As a result, understanding customer behavior is critical for a destination's present services to succeed and aids in the discovery of strategies to increase customer loyalty (Cong, 2021), leading to increased revenue and a powerful brand, which in turn improve customer retention (Eid, 2015). Satisfied customers share their happy experiences with their relatives. In other words, they are willing to repurchase and make recommendations to others. This can be observed in the review studies of Hasan, Ismail, and Islam (2017) and Lu (2021) and research by Cetinsoz and Ege (2013). They stated that some risk dimensions affect repeat behavior. Their findings support prior research that found a link between perceived risks and desire to return (An, Lee, & Noh, 2010).

Perceived risk has attracted the attention of many academics and has been acknowledged as a basic topic in customer behavior, with a large body of knowledge exploring its implications on customer decisions (Bettman, 1973; Sharifpour, Walters, Ritchie, & Winter, 2014). Particularly in tourism research, perceived risks connected with a destination have been proven to generate a significant impact on visitors' decisions to visit or reject a destination (Fuchs & Reichel, 2006; Karl, Muskat, & Ritchie, 2020).

Psychological (Kovačić *et al.*, 2019), economic (Tiwari, Das, & Dutta, 2019), social (Emami &

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Ranjbarian, 2019), personal (Osland, Mackoy, & McCormick, 2017), cultural (Reisinger & Mavondo, 2006), and demographic factors (Yazid *et al.*, 2018) are currently known regarding traveler-perceived risk dimensions through existing literature. In addition, some concepts including risk, values, motivations, expectations, attitudes, perceptions, satisfaction, trust, and loyalty are crucial and can modify the decision-making of tourist behavior in tourism contexts (Cohen, Prayag, & Moital, 2014). Scholars have investigated their effects on tourists' destination choices (Hasan *et al.*, 2017).

Risk is an important cognitive stimulus that scholars have been discussing in customer destination decision processes in tourism so far. In turn, the definition of risk perception is under debate (Wolff, Larsen, & Øgaard, 2019). Many scholars have defined risk differently because the impact of risk on tourists' decision-making processes varies from person to person, as "there are different levels of acceptable risk within the socio-psychological range of tourists" (Caber, González-Rodríguez, Albayrak, & Simonetti, 2020). The indefiniteness of the concept has been noted by many researchers (Le & Arcodia, 2018; Larsen, Doran, & Wolff, 2017; Reisinger & Mavondo, 2006; Yang & Nair, 2014). A common point of the definitions is the possibility or likelihood of loss when events occur. In other words, risk can be predicted and calculated by sides, but uncertainty cannot. It has unpredictable characteristics.

Absolute or real and subjective perceptions can be considered as two types of risks in the research agenda. While the probability of unfavorable outcomes with a real risk is weighted by severity (Wolff *et al.*, 2019) such as tsunamis, earthquakes, and other natural disasters, subjective risk is man-made and directly related to travelers, destinations, and business perceptions (Ritchie & Jiang, 2019). Thus, one of the effective factors of customer purchase behavior is their perception of what they prefer to purchase.

In the service industry, the importance of subjective risk as a fundamental determinant of customer behavior has been widely documented (Casidy & Wymer, 2016). For instance, Kozak, Crotts, & Law, (2007) revealed that international visitors predominantly expect to change their plans according to their perception of risk in a destination.

Determining the risk perceptions of visitors has become more important given that higher risk perception causes lower travel desire or intention (Floyd & Pennington-Gray, 2004). Moreover, (Sönmez & Graefe, 1998) pointed out that risk perceptions are significant in the decision-making of international visitors, reflecting views such as travel is hazardous and travelers are likely to become victims of terrorist attacks. The effects of terrorist attacks against tourists on tourism is also investigated by (Güvenek & Alptekin, 2015). They pointed out that terrorist attacks against visitors have a detrimental impact on the country's tourism. Parallel findings were maintained by many scholars (Baumert, de Obesso, & Valbuena, 2020; Mawby, Ozascilar, & Ziyalar, 2021). A similar effect has been observed in the Covid-19 pandemic encountered in recent years. For example, it is possible to say that the Covid-19 pandemic might have a significant impact on travelers' perceptions of hygiene and safety (Cetinkaya, Ozer, & Altuner, 2020). Additionally, Wen, Kozak, Yang, & Liu, (2021) indicated that Covid-19 altered the behaviors of tourists when they travel and the fear of Covid-19. Resulting people prefer to travel with small groups and become more "responsible tourists" (Rahmafitria, Suryadi, Oktadiana, Putro, & Rosyidie, 2021). Moreover, Dedeoğlu & Boğan (2021) pointed out that the association between some motivating elements and visit intention is moderated by consumers' Covid-19 risk perception and their trust in government.

Tourism risk also affects a destination's image (Ruan, Li, & Liu, 2017). Consequently, to attract more tourists, destinations must have a positive image and a low perceived risk level (Savascı, 2020). Tourist perceptions before, during, and after visits are influenced by image and risk, which shape tourists' behavioral intentions. In addition, intention to revisit and recommendation to others are affected precisely by the destination risk perception of visitors (Cui, Liu, Chang, Duan, & Li, 2016).

Customers' postponement, corrections, or cancellations of buying decisions are strongly affected by their risk perceptions, which are major factors in altering purchasing behavior and determining costumers' experiences and level of satisfaction. As a result, destination managers must be knowledgeable about terms that influence visitors' purchasing decisions (Gong & Liang, 2019). Destination risk perceptions may directly influence tourists' destination choices. Thus, it is crucial to evaluate the risk perception of tourists' visiting destinations.

Despite the growing amount of published research about travelers' risk perception, empirical studies are limited. Furthermore, there is no study on the risk perception of domestic visitors to Sanliurfa, Turkey, particularly. Because, it is critical to understand how visitors' perceptions of risk impact their willingness to travel to a destination (Hashim, Noor, Awang, Che Aziz, & Yusoff, 2018). To fill this knowledge gap, the aims of the study are (1) to evaluate dimensions of risks (performance, physical, time, psychological, financial and social) (2) to examine their effects on recommendations and revisit intentions. Thus, readers can expect to find relationship between risk dimensions, and revisit and recommendation intention. Thus, for it is important to understand customers risk perceptions to implement "strategies to be taken by the tourism and hospitality managers" (Koc & Villi, 2021).

2. Literature Review
Definition of risk and its dimensions
Since risk is an important concept in tourism research, there is a growing research interest in the risk perceptions of visitors. Apparently, risk and tourism are closely related to each other. Risk is broadly defined as the probability of negative outcomes of preference, and a hazard or dangerous chance was defined as the exposure to the possibility of injury or loss (Reisinger & Mavondo, 2005). In other words "it is not real, as it has not happened yet; risk is a possible future condition" (Clayton, Mustelier, & Korstanje, 2014).

Risk has an essential role in influencing visitor behavior, particularly in the context of travel and tourism, because tourism is an intangible service that is vulnerable to possible hazards and dangers (Hashim, *et al.*, 2018). According to previous research, uncertainty, worry, fear, and anxiety are all intertwined and proven to be closely connected to risk perception. In previous research, these concepts were used interchangeably, causing difficulty in interpreting visitors' experiences (Yang & Nair, 2014). Risk (perception) as a concept is an interdisciplinary phenomenon that has been studied by many researchers from various sciences such as physiology, sociology, economics, culture, management, particularly tourism destination management, etc. Some researchers pointed out that it is a comprehensive term which includes uncertainty and negative outcomes (Hashim, *et al.*, 2018).

First, although Jacoby and Kaplan (1972) introduced six risk perception dimensions, which are physical, time, performance, financial, social,

and psychological risks (Hasan *et al.*, 2017), some scholars added such dimensions as political instability, safety, terrorism (Supani & Abd Hamid, 2020), and destination risk (Perić, Dramićanin, & Conić, 2021), as well as privacy risk especially in online tourism purchase cases (González-Reverté, Díaz-Luque, Gomis-López, & Morales-Pérez, 2018). The possible failure of personal data, that is, when details about a traveler are used without their knowledge or approval, is referred to as a privacy risk (Park & Tussyadiah, 2017). Source and satisfaction risks (Turkmendag & Uygur, 2020) have been mentioned in prior literature.

According to Caber *et al.* (2020), much more studies are needed to investigate the impact of risk on motivations of travel, assessments of destination image, and intention to visit. This study aims to examine tourists' risk perceptions regarding Turkey as a mixed-image destination and determine if the perceived risks about Turkey as a tourism destination change between first-time and repeat visitors (Karamustafa, Fuchs, & Reichel, 2013). Meanwhile, the amount of risk perception may vary between countries and local destinations (Fuchs & Reichel, 2006).

Some tourism studies have been conducted about the subjective risk perceptions of tourists particularly in destinations (Carballo, León, & Carballo, 2017; Cetinsoz & Ege, 2013; Deng & Ritchie, 2018; Kozak *et al.*, 2007; Mansfeld, Jonas, & Cahaner, 2016; Osland *et al.*, 2017; Ozascilar, Mawby, & Ziyalar, 2019; Sert, 2019), focusing on country cases (Fuchs & Reichel, 2006; Kırlar & Ozgen, 2020; Sofiichuk, 2018) and other tourism sectors such as the hotel industry (Şen Küpeli & Özer, 2020), purchasing online airline tickets (Kim, Kim, & Leong, 2005), restaurants (Jin, Line, & Merkebu, 2016), local festival visitors (Sohn, Lee, & Yoon, 2016), and crises and disasters (Aliperti *et al.*, 2019). Last year, with the emergence of the Covid-19 pandemic, travel risk research increased (Cetinkaya *et al.*, 2020; Zhan, Zeng, Morrison, Liang, & Coca-Stefaniak, 2020), including studies on how to reduce risks and types of risk reduction measures.

According to Rahman, Gazi, Bhuiyan, & Rahaman (2021), the pandemic of Covid-19 has had a significant impact on travel risk and management perceptions. At the same time, Seçilmiş *et al.*, (2021), maintained that the association between trust and visit intention has been revealed to be moderated by Covid-19 anxiety. Additionally, Teeroovengadum, Seetanah, Bindah, Pooloo, &

Veerasawmy, (2021) were attempting to confirm the estimated influence of Covid-19 on the possibility of tourists visiting a destination based on perceived travel risk. Their findings revealed that perceived risk is likely to impact their decision to travel among visitors intending to travel in the aftermath of the Covid-19 pandemic. According to Teeroovengadum et al., (2021), there are six key fears for those with the capacity to reduce destination travel risk associated with Covid-19. These are the destination's Covid-19 situation, national sanitary measures, accommodation, health-care and transportation services and ecotourism facilities. Parallel to these studies, Rahman, Gazi, Bhuiyan, & Rahaman, (2021) maintained that the Covid- 19 pandemic has had a significant impact on travel risk perceptions. Perception of risk in travel had a significant relationship with managing risk, delivery of services, transportation patterns, channels of distribution, avoidance of overcrowded destinations, hygiene, and safety. Meanwhile, Matiza, (2020) asserted that it is possible to predict the impact that the perceived risk associated with the pandemic will have on tourists' post-crisis behavior.

Asgarnezhad, Ebrahimpour, Zadeh, Banghinie, & Soltani, (2018) mentioned that risk factors associated with tourism such as financial, economic, social and cultural, psychological, environmental, health, political, and technical hazards affect destination image. Furthermore, destination image is significant as a moderator in the link between all dimensions of tourism risk and foreign visitor satisfaction and loyalty.

Many researchers have tried to determine the dimensions of risk. However, risk not only consists of dimensions. While making a holiday decision, one's perception may also change before, during, and after the trip. This may vary depending on the first visit or the occurrence of many visits (Wolff et al., 2019). Meanwhile, studies have discussed the importance of measurement and definitions. In addition, the personal or sociodemographic characteristics of visitors may also affect their risk perceptions (Perić et al., 2021).

Tourists take some risks associated with their travel and destination choices (Supani & Abd Hamid, 2020). Travelers have to consider risk factors when they choose destinations. Examples are unexpected situations such as terrorist attacks (Baumert, et al., 2020; Bayraktaroğlu, et al., 2021). The development of diseases and epidemics or other individual health problems as a result of

tourism encounters is referred to as health risks (Chien, Sharifpour, Ritchie, & Watson, 2017; Huang, Dai, & Xu, 2020). Adverse weather conditions, public security, robberies, rape, and physical violence (Carballo et al., 2017) fall under physical risk, which is referred to as the likelihood of physical danger or injury to travelers (Khan, Khan, Amin, & Chelliah, 2020).

The potential of tourists consuming tourism items for an excessive amount of time, i.e., time risk (Cui et al., 2016), and the likelihood of unplanned expenditure and financial loss (Lu, 2021) may be realized only when the expected service performance falls short (Casidy & Wymer, 2016).

Performance risk is defined as the loss incurred when services do not match the expected needs of travelers (Brack & Benkenstein, 2014). It is therefore a quality-related risk (Keh & Pang, 2010). According to Oliver (1980), if a product or service cannot meet the expectations of customers, risk factors arise particularly associated with travel decision-making (Korstanje, 2009).

Psychological risks that lead to damages to one's self-esteem or engender guilt consists of harm against self-image, discomfort with travel, and a feeling of unwanted anxiety during travel. In other words, individual travelers' 'disappointing travel experience' (Sönmez & Graefe, 1998) and 'vacation will not reflect visitors' personality or self-image' (Simpson & Siguaw, 2008).

Social risk refers to the perceived possibility of social loss (e.g., social embarrassment) (Casidy & Wymer, 2016) or the the chance that a journey may not meet the expectations of others (travelers' family and friends) (Deng & Ritchie, 2018), which is psychological. Thus, it is necessary to evaluate risk with both travelers and destinations.

Time risk refers to the waste of time to make the journey (Karamustafa et al., 2013), i.e., time consumed during the travel (Deng & Ritchie, 2018). In this vein, scholars have investigated tourists' risk perception to advise destination and tourism cooperation policymakers (Cong, 2021; Dedeoğlu & Boğan, 2021). Prior studies such as (Artuğer & Kendir, 2014; Ateşoğlu & Türker, 2013; Çetinsöz & Ege, 2012; Fuchs & Reichel, 2006; Koçoğlu, 2016) have identified six types (or dimensions) of perceived risk (Figure 1).
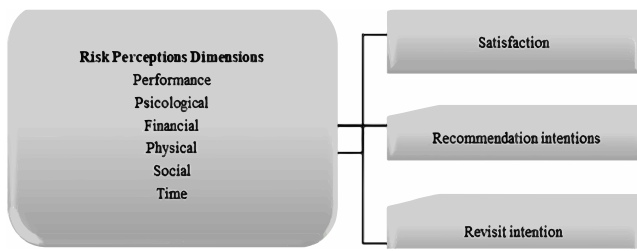
Figure 1. Study Design

Source: Author

Satisfaction

It is expected that many studies have attempted to quantify customer satisfaction, which is a key notion in tourism research. The higher the level of satisfaction among tourists, the greater their loyalty, recommendation, and consumption throughout their visit (Alrawadieh, Alrawadieh, & Kozak, 2019; Alrawadieh, Prayag, Alrawadieh, & Alsalameen, 2019; Huo & Miller, 2007).

Oliver, (1999) described as the result of the consumption of a product or service to fulfill the preferences, demands, and requirements of customers. Guliling & Aziz, (2018) asserted that satisfaction is a state of pleasure that results from meeting the demands of tourists. Formerly, customer satisfaction or dissatisfaction was measured by assessing the gap between consumer expectations and the actual situation as a result of consumption. This type of measurement is known as Oliver's expectation–disconfirmation model, which highlights the consumer's cognitive attitudes while excluding their emotional ones. That is to say, there are two major methods to analyzing tourist satisfaction: cognitive and emotional approaches. As in Oliver's expectancy–disconfirmation paradigm, the cognitive approach includes post-experience evaluation. Oliver defined satisfaction as the gap between one's expectations and one's actual travel experience. (Tse & Wilton, 1988), on the other hand, claimed that pre-visit expectation is not taken into account when evaluating satisfaction. As a result, independent of past expectations, satisfaction may be quantified; this is known as the emotional method. As a result, satisfaction is solely seen as an experience and psychological condition (Baker & Crompton, 2000).

Cong, (2021) examined the direct impacts of risk perception on tourists' satisfaction and repurchase intentions. In other words, there is an adverse relationship between the risk perception of tourists and both satisfaction and loyalty. On the contrary, (Sohn *et al.*, 2016) indicated that despite risk can cause people to have a poor view of a festival, it has no influence on satisfaction or future purchase intentions. The findings revealed that there is obvious causation between perception, satisfaction, and future intention. Not surprisingly, trust, customer satisfaction, and loyalty are all negatively affected by perceived risk (Jin *et al.*, 2016). According to the conclusion of some studies, a high level of perceived risk reduces consumer satisfaction (Hasan *et al.*, 2017). Consequently, it is hypothesized that:

H1: There is a significant relationship between risk perception dimensions and general satisfaction, which is negatively affected by risk perception dimensions.

Recommendation and Revisit Intentions

Behavioral intentions are behavioral tendencies in line with the evaluations of individuals' knowledge, emotions, and experiences (Savaşçı & Yıldırım, 2021). Recommendation intention and willingness to return are two important positive behavioral intentions for destination loyalty (i.e., revisit intention or revisit behavior) (Lv, Li, & McCabe, 2020). The probability of a visitor returning to a destination is referred to as revisit intention (Chen, Cheng, & Kim, 2020). That is "intention to revisit is the willingness to visit a destination again" (Soleimani & Einolahzadeh, 2018). "Repurchase behavior is a measure of consumers' reactions as a result of certain experiences" (Turkmendag & Uygur, 2020). In addition, Chen and Tsai (2007) identified travelers' behavioral intention as their assessment of the likelihood of returning to destination and recommending them to others. In the context of risk perception of visitors, a number of prior studies have revealed that risk perception of tourists may affect negatively re-visit (Tosun, Dedeoğlu, & Fyall, 2015) and recommendation intentions (Choo, Choo, & Kang, 2016; Nazir, Yasin, & Tat, 2021).

It is almost certain that perceived risk factors that influence a person's decision to travel significantly affect their satisfaction, and willingness to return, i.e., tourists' behavioral intentions (Fourie, *et al.*, 2020; Xie, Zhang, & Morrison, 2021). It is reported that the intention to revisit and recommend is significantly affected by perceived risk factors, similar to the concept of satisfaction. For example, Artuğer, (2015) found that visitors' perceptions of risks during their vacation in Marmaris influence their desire to return.

In addition, Chew & Jahari, (2014) examined the function of destination image in moderating the connection between perceived risks and repeat travelers' desire to return. Their study investigated

the mediating effects of two types of destination images—cognitive and emotional—on the connection between perceived risks (physical, sociopsychological, and financial) and the desire to return. Parallel results can be observed in a study by Cetinsoz and Ege (2013). The influence of perceived risk levels concerning Alanya on return intention was evaluated using correlation and regression analysis. Several key risk dimensions were identified from the investigation, and it was discovered that some of them influenced their return.

Opposite the many risks during travel, positive psychology and visitor well-being have had behavioral implications that in turn affect repeat visitation, positive word-of-mouth (WOM) which has been revealed to be an important element in service marketing. This has been associated with reductions in consumer risk (Dedeoglu, Bilgihan, Ye, Buonincontri, & Okumus, 2018), and destination attachment (Vada, Prentice, Scott, & Hsiao, 2020). Also, Sert (2019) stated that perceived safety was observed to have an impact on risk reduction behavior, recommendation, and revisit intention. Similar result is observed in the study of (Hasan *et al.*, 2017). They maintained that high level of perceived risk negatively influences customer repurchase intention.

Using these as a departure point, the following research hypotheses are proposed:

H2: There is a significant relationship between risk perception dimensions and revisit intention, which is negatively affected by risk perception dimensions.

H3: There is a significant relationship between risk perception dimensions and recommendation intention, which is negatively affected by risk perception dimensions.

The aforementioned hypotheses are on the basis of theory of planned behavior which is based on the assumption that behaviors are based on a certain cause. According to theory, people think in advance about the consequences of their behavior, come to a decision to reach a result they choose, and implement this decision. In other words, behaviors occur as a result of a certain intention (Quintal, Lee, & Soutar, 2010). This intention achieves the result that was previously thought. As a result the subjective expectations, also associated with risk, could significantly impact consumer's behavior (Demirel & Ciftci, 2020; Huang, *et al.*, 2020; Pelaez *et al.*, 2019; Quintal *et al.*, 2010). People's perceptions of risk are likely to influence their

future travel decisions (Quintal *et al.*, 2010). Based on the theory of planned behavior, the process of making a choice on future behavior is influenced by one's attitude toward the behavior, which is shaped by one's beliefs (is it beneficial or harmful). As a result, risk perception of visitors may affect their future behavioral intention (Gstaettner, Rodger, & Lee, 2017).

3. Materials and Method

The current investigation involved risk perceptions of domestic visitors and the effects of satisfaction and re(visit) and recommendation intentions. The site was selected from the cultural and historic city of Sanliurfa, which is located southeast of Turkey. Due to the pandemic conditions, the survey form was sent online to the visitors. A total of 471 respondents were collected via convenience sampling method among domestic tourists from May to June 2021 and answered an online questionnaire. Sample size was calculated with the help of the following formula as minimum 384:

$$n = \frac{Nt^2pq}{d^2(N-1) + t^2pq}$$

Where n: number of sample size, N: number of populations, t: Z value within %95 confidence interval as 1.96, p: probability of tourists to visit site 0.50, q: 1-p: 0.50, probability of not to visit d: margin of error 0,05 (Yamane, 2006).

The questionnaire has two main parts. The first covers visitors' personal characteristics such as gender, age, education level, occupation, etc. The second consists of a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree); it was used to measure the risk dimensions of visitors. This scale consists of six dimensions, namely, physical, time, social, performance, financial, and psychological risks, which consist of 28 items. The perceived risk scale was adapted from the studies of (Fuchs & Reichel, 2006) and (Artuğer & Kendir, 2014). In addition, the scale used in the study contains three items that measure general satisfaction, two items that measure recommending behavior, and three items that measure revisiting intention. The measures were adapted from (Hosany, Prayag, Deesilatham, Causevic, & Odeh, 2015) study.

In the study, the Kaiser–Meyer–Olkin (KMO) coefficient was used to determine whether the sample was sufficient, and Barlet's test was performed to determine whether the structure was significant. According to the result of Barlet's test, the structure is significant (Barlet's X2 = 1645.28, p = 0.01). This shows that the 471 participants

included in the study are sufficient for the evaluation of the scale. Correlation and regression analysis were performed to examine the relationships between risk levels, overall satisfaction, recommendation, and repeat behavior. To test the internal consistency of the dimensions, Cronbach's alpha coefficient was calculated. Analyses were made using SPSS 25.0.

To test the hypotheses, a regression model was adopted. This is a method that examines the relationship between a dependent variable and one or more independent variables (Gujarati, 2004). Three different models were created in the study. In these models, satisfaction, recommendation, and revisit intentions were the dependent variables, while performance, psychological, financial, physical, social, and time values were the independent variables. The models used in the study are shown in Table 1.

Table 1. Models

Models	Dependent Variables	Independent Variables
Model 1	Satisfaction (sat)	Performance Psychological Financial Physical Social Time
Model II	Recommendation intentions (rec)	
Model III	Revisit intention (rev)	

Source: Author

As a result of the Kolmogorov Smirnov test, the data are normally distributed. In other words, distributions of Physical, Psychological, Financial, Time, Performance and Social risk dimensions were normal according to Kolmogorov Smirnov test (KS p>0.05). In addition, skewness and kurtosis values were checked for normal distribution. It was observed that the skewness and kurtosis values of the dimensions were between -1 and 1, which are acceptable limits. The fact that the number of participants in the study was at a high level, such as 471, was thought to be appropriate for normal distribution. The distributions of the dimensions of General Satisfaction, Recommendation and Revisit Intent were normal (KS p>0.05). Thus, it would be more appropriate to apply normal tests in the analyzes. The averages of the dimensions are as follows: Physical Risk average was 3.25±0.67, Psychological Risk average was 3.88±0.82, Financial Risk average was 3.86±0.77, Time Risk average was 3.89±0.85, Performance Risk average was 3.35±0.75 and Social risk dimension occurred at the average of 4.23±0.76. It was determined that the General Satisfaction mean was 2.73±0.53, the Recommendation mean was 2.02±0.90, and the Revisit Intention mean was 2.03±0.92 (Table 2).

Table 2: Dimension Scores and Normality Tests

Dimensions	KS z	p KS	X	S.S.	Skewness	Kurtosis
Physical Risks	0.07	0.14	3.25	0.67	-0.20	0.11
Psychological Risks	0.07	0.07	3.88	0.82	0.11	0.22
Financial Risks	0.05	0.23	3.86	0.77	0.42	0.34
Time Risks	0.08	0.06	3.89	0.85	0.73	0.45
Performance Risks	0.08	0.05	3.35	0.75	0.04	0.56
Social Risks	0.06	0.18	4.23	0.76	0.35	0.67
General Satisfaction	0.07	0.13	2.73	0.53	0.65	0.79
Recommendation Intention	0.03	0.29	2.02	0.90	0.96	0.90
Revisit Intention	0.06	0.17	2.03	0.92	0.07	0.01

Source: Author

4. Findings

Characteristics of Participants

Of the 471 valid respondents, 55.4% were married and 44.6% were single, while 57.1% were male and 42.9% were female. Out of the sample, 42.9% were aged 25–34, and 29.5% were aged 35–44. Around 86.6% finished university education and above. The participants were public servants (50.5%) and students (17.2%) (Table 3).

Table 3. Descriptive Analysis of Respondents

		n	%
Marital status	Married	261	55.4
	Single	210	44.6
Gender	Female	269	57.1
	Male	202	42.9
Age	18-24	94	20.0
	25-34	202	42.9
	35-44	139	29.5
	45-54	28	5.9
	55-64	5	1.1
	65 and over	3	0.6
Education	Without education	3	0.6
	Primary	2	0.4
	Middle	10	2.1
	College	48	10.2
	University	342	72.6
	Master and Ph.D.	66	14.0
Occupation	Public servant	238	50.5
	Student	81	17.2
	Civil servant	9	1.9
	Worker	36	7.6
	Retired	5	1.1
	Business	13	2.8
	Jobless	34	7.2
	Other	55	11.7

Source: Author

Cronbach's alpha was 0.93, showing that the scale was reliable. Thus, there was no need to remove

Table 4. Destination Risk Dimensions, Variance, and Internal Consistency

Expressions	Dimensions	Variance	Consistency
Extra expenses incurred during my visit (extra hotel expenses etc.)	Financial	15%	0.85
Visit to Sanliurfa is more expensive than other visits in the country			
My visit to Sanliurfa had a negative impact on my budget			
The food and drinks I consume can harm my health	Physical	13%	0.83
Infectious diseases are very common (oriental boil, swine flu, bird flu, HIV etc.)			
I may encounter snatching and theft in Sanliurfa			
I am likely to have a traffic accident in the city and traffic problems are very common			
There is a risk of natural disasters (earthquake, flood, fire, etc.).			
There are violent incidents in Sanliurfa			
There is a high risk of loss of luggage and other items			
Terrorist incidents are very common in Sanliurfa			
Danger due to political unrest			
The weather conditions in Sanliurfa are unfavorable	Performance	12%	0.80
Hotels in are not satisfactory in terms of service quality			
Locals are not friendly			
Sanliurfa is troubled in terms of cleanliness and hygiene			
Sanliurfa is a crowded city			
Personnel working in Sanliurfa hotels are not polite			
I am worried that visiting Sanliurfa will cause stress and tension	Psychological	11%	0.78
I am worried about feeling psychological discomfort while visiting			
Visiting Sanliurfa makes me nervous			
Visiting Sanliurfa does not fit my personality and image.	Social	11%	0.78
I am worried that my visit to Sanliurfa will damage my reputation among my friends			
I am worried that my visit to Sanliurfa will change the way my family thinks about me			
My visit to Sanliurfa does not match my social status			
Vacationing in Sanliurfa is a waste of time	Time	13%	0.81
I think my vacation time is wasted			
I think that the plan and schedule I made for the holiday in Sanliurfa wasted my time			

Source: Author

statements from the scale to increase reliability. The six dimensions were identified in their original form and constituted approximately 62% of the total variance. The explained variance percentage of the financial dimension was 15%, internal consistency 0.85; physical dimension 13%, 0.83; performance risk 12%, 0.80; psychological 11%, 0.78; social 11%, 0.78; and time 13%, 0.81 (Table 4). The KMO level was 0.89; thus, the sample size was sufficient. The structure was significant (Barlet's X2 = 1645.28, p = 0.01). This shows that the 471 participants included in the study were enough for the evaluation of the scale.

All dimensions namely, satisfaction, recommendation and revisit intentions are reliable. Table 5 shows their expressions, dimensions, explained variance and reliability.

Examining the Relationships between Risk Perceptions and General Satisfaction, Recommendation, and Revisit Intention

In the study, correlation analysis was conducted to examine the relationships between participants' risk perception dimensions and their general satisfaction and recommendation and revisit intentions (Table 6). There was a weak inverse and significant relationship between the performance, social, physical, psychological, financial, and time risk dimensions and satisfaction level. Meanwhile, there was a moderately strong, inverse, and significant relationship between all dimensions of risk perception and recommendation and revisit intentions.

Table 5. Reliability of Satisfaction, Recommendation, and Revisit Dimensions

Expressions	Dimensions	Explained Variance	Reliability
Overall, Sanliurfa visit was a mistake for me	Satisfaction	49%	0.80
Overall, a visit to Sanliurfa is a loss for me.			
Overall, I was satisfied with the Sanliurfa visit			
I will recommend my friends and family to visit Sanliurfa.	Recommendation	43%	0.77
I tell positive things about Sanliurfa to others			
There is a high probability that I will come to Sanliurfa again.	Revisit	45%	0.79
Sanliurfa is a safe city that I can visit again			
I would like to come to Sanliurfa again because it is worth coming			

Source: Author

Table 6. Examining the Relationships between Risk Perceptions and General Satisfaction, Recommendation and Revisit Intention

		Overall satisfaction	**Recommendation intentions**	**Revisit intentions**
Physical risks	r	-0.25[*]	-0.44[*]	-0.44[*]
	p	0.01	0.01	0.01
Psychological risks	r	-.023[*]	-0.55[*]	-0.58[*]
	p	0.01	0.01	0.01
Financial risks	r	-0.21[*]	-0.49[*]	-0.43[*]
	p	0.01	0.01	0.01
Time risks	r	-0.24[*]	-0.59[*]	-0.57[*]
	p	0.01	0.01	0.01
Performance risks	r	-0.22[**]	-0.53[*]	-0.51[*]
	p	0.01	0.01	0.01
Social Risk	r	-0.34[*]	-0.40[*]	-0.43[*]
	p	0.01	0.01	0.01

Source: Author

All risk dimensions negatively affect overall satisfaction and recommendation and revisit intentions. However, risk levels affect recommendation and revisit levels more. The level of satisfaction is less negatively affected by risks.

Examining the Effects of Risk Perceptions on the Levels of General Satisfaction and Recommendation and Revisit Intention

The model determined between the physical, time, performance, and psychological risk dimensions of general satisfaction was significant (F = 21.53, p = 0.01, p < 0.05). The percentage of explanation of the model was 44% (R2 = 0.44), which was high. The coefficients of the physical, time, performance, and psychological risk dimensions were also found to be significant (p = 0.01, p < 0.05). According to the results of the Durbin Watson test, there was no autocorrelation in the model (D.W.: 1.88). As a result, the model was found to be significant. The model obtained as a result of the analysis was as follows:

*General satisfaction (Y) = (-0.14) * Physical Risks (-0.26) * Time Risk (-0.13) * Performance Risk (-0.15) * Psychological Risks*

According to the results, the risk that most affected the general satisfaction level was time risk. An increase in time risk by one unit means that the general satisfaction level will decrease by 0.26 units. Then, performance risk, physical risk, and psychological risk were ranked according to their level of impact. Although weaker than the effect of time risk, the increase in performance risk, physical risk, and psychological risk perceptions will decrease general satisfaction by 0.13–0.15 units (Table 7).

Table 7. Risk Perceptions and General Satisfaction

Dependent variable	**Independent variables**					
	Physical Risks	Time risks	Performance risks	Psychological risks	**F Model**	**R²**
	(β)	(β)	(β)	(β)		
Overall satisfaction	-0.14	-0.26	-0.13	-0.15	21,53	0.44
	p=0.01	p=0.01	p=0.01	p=0.01	p=0.01	

** Regression analysis applied, D.W;1,88
Source: Author

significant (F = 107.52, p = 0.01, p < 0.05). The percentage of explanation of the model was 64% (R2 = 0.64), which was high. The coefficients of time, psychological, and financial risk dimensions were also found to be significant (p = 0.01, p < 0.05). According to the results of the Durbin Watson test, no autocorrelation existed in the model (D.W.: 1.93). As a result, the model was found to be significant. The model obtained as a result of the analysis was as follows:

*Recommend (Y) = (-0.14) * Time Risk (-0.26) * Psychological Risk (-0.13) * Financial Risk*

Table 8. Risk perceptions and recommendation intention

Independent variables				**F Model**	**R²**
	Time risks	Psychological risks	Financial risks	107.52	
Dependent variable	(β)	(β)	(β)		
recommendation intention	-0.14	-0.26	-0.13		0.64
	p=0,01	p=0.01	p=0.01	p=0.01	

** Regression analysis applied, D.W;1,93
Source: Author

The model determined between time and psychological risk dimensions and revisit intention were significant (F = 158.30, p = 0.01, p < 0.05). The percentage of explanation of the model was 41% (R2 = 0.41), and this rate was high. The coefficients

of the dimensions of time and psychological risks were also found to be significant (p = 0.01, p < 0.05). According to the results of the Durbin Watson test, no autocorrelation is present in the model (D.W.: 1.85). As a result, the model was found to be significant. The model obtained as a result of the analysis was as follows:

Revisit intention (Y) = (-0.34) * Time Risk (-0.36) * Psychological Risk

According to the results, the risk that most affected the level of revisit was psychological risk. An increase in psychological risk level by one unit means that the level of revisit will decrease by 0.36 units. Increasing the time risk level by one unit will decrease the recommendation level by 0.34 units.

Table 9. Risk perceptions and recommendation intention

	Independent variables		F_{Model}	R^2
Dependent variable	Psychological risks	Time risks	158.30	
	(β)	(β)		
Revisit intention	-0.36	-0.34		0.41
	p=0.01	p=0.01	p=0.01	

Source: Author

The overall satisfaction levels of the participants were highly correlated with their recommendation level and revisit intention. It can be predicted that the recommendation levels of participants with high general satisfaction levels will also be high (p = 0.62, p = 0.01). It can also be projected that participants with high general satisfaction levels will also have high revisit intentions (p = 0.65, p = 0.01). The recommendation levels of the participants were highly correlated with their level of revisit intention. This predicts that participants with high recommendation levels will also have high revisit intentions (p = 0.78, p = 0.01).

Table 10. Correlations between dependent variables

Dimentions		Overall Satisfaction	Recommendation intention	Revisit intention
Overall Satisfaction	r	1		
	p			
Recommendation intention	r	0.62*	1	
	p	0.01		
Revisit intention	r	0.65*	0.78**	1
	p	0.01	0.01	

Source: Author

5. Discussion and Conclusion

Perceived risk is a concept that affects the purchasing decision process of customers (Ateşoğlu & Türker, 2013b). Particularly, the risks perceived by tourists about the destinations affect destination selection processes (Ritchie & Jiang, 2019; Ünal, 2020). Because of perceived risks, a significant percentage of visitors were able to cancel and postpone vacation plans to a variety of

places (Cetinsoz & Ege, 2013). Hence, familiarity with visitor attitudes can help preserve the sustainability of a tourism destination (Sohn *et al.*, 2016). Additionally, satisfaction, recommendation to others, and repeat visitation intention of visitors play essential roles in promoting destination attractions. Thus, it is important to determine the perceived risk of tourists associated with destinations and countries.

Under these circumstances, the first aim of this article was to examine the risk dimensions of domestic tourists visiting Sanliurfa. After examining the dimensions, the study aimed to evaluate the relationship between the overall satisfaction, recommendation intention, repurchase behavior variables, and risk perception of visitors. In other words, the present study's goal was to determine the effects of risk perceptions on the aforementioned variables. Identifying risk may assist tourism and hospitality organizations to gain a competitive advantage, as eliminating or decreasing customers' risk perceptions helps tourist and hospitality businesses attract and keep customers (Koc & Villi, 2021). As a result, the evaluation of risk perceptions is valuable for both destination managers and visitors.

First, the study revealed six dimensions of risk perceptions as those of previous similar studies (Artuğer, 2015). He stated that the risk perception of tourists has five dimensions, which are sociopsychological, time, financial, and performance risks, which are parallel to those of the current study. The conclusion from this study is similar to that in (Karamustafa *et al.*, 2013), whose findings revealed six risk dimensions including time and social, financial, physical risks, etc. However, this study provided little evidence to support the findings of an earlier study by (Zhan *et al.*, 2020), who pointed out that a risk perception scale has only four dimensions (health, financial, social, and performance). Their study differed from the present one with the omission of physical and time dimensions. As a result, theoretically, the study validated the six dimensions of risk as in the studies of Ateşoğlu and Türker (2013), Fuchs and Reichel (2006), Koc and Villi (2020), and Artuğer and Kendir (2014). Moreover, some researchers asserted that there are other factors affecting risk perceptions; for example, (Çetinsöz, 2011) introduced five factors: satisfaction, time, physical, social-physiological, functional, or operational risks, namely, performance risk. In conclusion, the risk perception of visitors usually includes five or six dimensions. These can be seen in detail in Cui

et al. (2016), which provided an overview of tourism risk perception.

Second, consistent with prior research in tourism (Asgarnezhad et al., 2018; Casidy & Wymer, 2016), this study provided empirical evidence of a link between satisfaction and all risk dimensions except financial and social risks. Financial, social, performance, and psychological risks have substantial reverse effects on satisfaction (Casidy & Wymer, 2016). Meanwhile, (Asgarnezhad et al., 2018) found a connection between all dimensions of travel risk and international visitors' satisfaction and revisit and recommendation intentions. Cong (2021) examined the direct impact of perceived risk on tourist satisfaction and loyalty. A similar pattern of results was found by Nguyen Viet, Dang, and Nguyen (2020) in that satisfaction is directly affected by perceived risk. But the conclusion of this study differs from that of Sohn *et al.* (2016), who stated that although risk can cause people to have a poor view of a festival, it has no impact on satisfaction or future purchase intentions. Finally, the findings indicated an inverse link among perceived risks and customer purchase decisions (Li *et al.*, 2020). In addition, several researchers have found that a high degree of risk perception reduces the satisfaction of customers and therefore has a negative impact on customer repurchase intent (Beneke, Flynn, Greig, & Mukaiwa, 2013; Jin *et al.*, 2016; Li & Murphy, 2013).

Theoretical studies have revealed that risk perceptions have a strong negative influence on repeat behavior, particularly time and psychological dimensions. As identified by (Cetinsoz & Ege, 2013), there is a correlation between risk perception and repeat purchase intention. Although the current paper states that only time and psychological risks affect revisit intention, Cetinsoz and Ege (2013) pointed out that physical, satisfaction, and time risk dimensions impact the willingness to return. They discovered that the social, psychological, and performance risk dimensions had no effect on visitors' desire to return to Alanya.

Lu, (2021) asserted that the perception of environmental risk has a substantial influence on return intention, but sociopsychological risk enhances revisit intention. Additionally, tourists who perceived a low risk of these natural catastrophes had a higher favorable destination image, overall satisfaction, and behavioral intention than those who perceived a high risk (Tavitiyaman & Qu, 2013). In contrast, it was observed that perceived risk had no effect on

behavioral intention (Savaşçı & Yıldırım, 2021). Similar results can be seen in the study of (Sohn *et al.*, 2016), who showed that although risk might contribute to an unfavorable perception of a festival, it has no influence on satisfaction or future purchase behavior. Along with their findings, there is a straightforward correlation among perception, satisfaction, and future intention. In accordance with the literature (i.e., (Sohn *et al.*, 2016), risk perception was negatively linked with all other factors, while all other variables were positively correlated with each other.

Third, the results of the study indicated a weak inverse and significant relationship between the performance, social, physical, psychological, financial, and time risk dimensions and participants' perception and general satisfaction levels. These results were confirmed by Li and Murphy (2013), who found that risk factors might have an adverse influence on customer satisfaction. Meanwhile, there is a moderately strong, inverse, and significant relationship between all dimensions of participants' risk perception and their recommendation and revisit intention. Thus, perceptions of risk dimensions have a strong negative influence on overall satisfaction and recommendation and revisit intentions (Hasan *et al.*, 2017).

Fourth, by employing three regression models, the present study reported that time and psychological risks highly affect all dependent variables. Furthermore, overall satisfaction was significantly affected by physical and performance dimensions. Recommendation intention was affected by the financial dimension beyond the aforementioned dimensions. Finally, the overall satisfaction levels of the participants were highly correlated with their recommendation levels and revisit intention. At the same time, their recommendation intention was highly correlated with their revisit intention.

The present study implies that because of the various significant influences on customer loyalty, (i.e., repeat visitation and recommendation intention), time, psychological, and financial risk dimensions should be given strict consideration by destination marketers. The findings support the ideas of some studies such as Cetinsoz and Ege (2013). The study's conclusions can help with effective marketing and promotion initiatives to satisfy the needs of tourists.

One of the limitations of the study is that it considered the "effects of the tourists' past experiences on the behavioral intention" (Fuchs &

Reichel, 2006), while some research collected data from visitors before purchasing travel (Qi, Gibson, & Zhang, 2009). Another limitation of this study is the limited coverage of the effect of the recent pandemic conditions on visitor behavior. In future research, international tourists' perceived risk dimensions can be evaluated. This paper may contribute knowledge especially to tourist and tourism service operators as guidelines on how to manage risks as well as ensure the sustainability of the business.

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Determining destination risk perceptions, their effects on satisfaction, revisit and recommendation intentions: Evidence from Sanliurfa/Turkey

Abstract

Visitors' risk perception plays a vital role in their destination choice, intention to return, satisfaction and recommendations to others. At the same time, perceived risks affect destination image, which in turn causes increased or decreased demand for attractions of destinations. The aim of this study is to determine risk dimensions and their effects on recommendation and revisit intentions. Scale is most widely used in tourism research. This scale consists of six dimensions, namely, physical, time, social, performance, financial, and psychological risks, which consist of 28 items. A total of 471 respondents were collected via convenience sampling method among domestic tourists who visited Sanliurfa from May to June 2021. The results of the study indicated a weak inverse and significant relationship between the performance, social, physical, psychological, financial, and time risk perception of the participants and general satisfaction levels. Meanwhile, there is a moderately strong, inverse and significant relationship between all dimensions of risk perception among the participants and their recommendation and revisit intention. Thus, perceptions of risk dimensions have a strong negative influence on overall satisfaction, recommendation, and revisit intentions. By employing three regression models, the present study reported that time and psychological risks highly affect all dependent variables. Furthermore, overall satisfaction is significantly affected by the physical and performance dimensions. Recommendation intention is affected by the financial dimension beyond the aforementioned dimensions. The overall satisfaction levels of the participants were highly correlated with their recommendation levels and revisit intention. At the same time, their recommendation intention was highly correlated with their level of revisit intention. It might be said that visitors may change their future behaviors according to travel risk perceptions. Finally, the study revealed that understanding of customers risk perception is essential to all tourism and hospitality stakeholders.

Keywords: *Destination, recommendation intention, revisit intention, risk perception, satisfaction, Sanliurfa, tourists*

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