



THE RELATIONSHIP BETWEEN TOURIST CONCERNS AND PERCEIVED TRAVEL RISKS AND THEIR INFLUENCE ON PURCHASE DECISIONS AND DESTINATION CHOICES: A GENERATIONAL PERSPECTIVE

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Abstract

This study aims to examine the effects of tourist concerns and perceived travel risks on tourists' purchasing decisions and local destination choices across different generational groups. Within the scope of the research, a survey was conducted with 390 participants from various age groups, and the obtained data were analyzed. Regression analyses revealed that tourism participation concern structures have significant and positive effects on purchasing decisions and domestic destination selection. Similarly, perceived travel risks were found to have significant contributions to purchasing decisions and destination preferences. While no significant differences were found in tourism participation concerns and travel risk perceptions based on gender, significant differences were observed in both variables according to education level. Individuals with postgraduate education were found to have lower tourism participation anxiety but higher travel risk perception. While income level had a significant effect on tourism participation anxiety, the generation factor played a decisive role in travel risk perception and tourism participation concerns. Generation Z was found to have lower risk perception and participation anxiety compared to other generations. The research findings provide important data for determining target audience strategies in the tourism sector.

Keywords: Tourist Concerns, Perceived Risk, Purchase Decision, Destination Choice.

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Turistlerin Endişeleri Ve Algılanan Seyahat Risklerinin Satın Alma Kararları İle Destinasyon Seçimine Etkisi: Kuşaklar Bağlamında Bir İnceleme

Özet

Bu çalışma, turist endişelerinin ve algılanan seyahat risklerinin turistlerin satın alma kararları ve yerel destinasyon seçimleri üzerindeki etkilerini farklı kuşak grupları özelinde incelemeyi amaçlamaktadır. Araştırma kapsamında çeşitli yaş gruplarından 390 katılımcı ile anket çalışması gerçekleştirilmiş ve elde edilen veriler analiz edilmiştir. Regresyon analizleri, turizme katılım endişe yapılarının satın alma kararları ve iç destinasyon seçimi üzerinde anlamlı ve pozitif etkilere sahip olduğunu ortaya koymuştur. Benzer şekilde, algılanan seyahat risklerinin de satın alma kararları ve destinasyon tercihlerine önemli katkılar sağladığı tespit edilmiştir. Turizme katılım endişeleri ve seyahat riski algılamalarında cinsiyete dayalı anlamlı farklılıklar bulunmazken, eğitim düzeyine göre her iki değişkende de anlamlı farklılıklar gözlemlenmiştir. Lisansüstü eğitim seviyesine sahip bireylerin turizme katılım kaygısının daha düşük, ancak seyahat risk algısının daha yüksek olduğu tespit edilmiştir. Gelir düzeyi turizme katılım kaygısı üzerinde anlamlı bir etki gösterirken, kuşak faktörü seyahat risk algısı ve turizme katılım endişelerinde belirleyici rol oynamıştır. Z kuşağının diğer kuşaklara kıyasla daha düşük risk algısı ve katılım kaygısına sahip olduğu saptanmıştır. Araştırma bulguları, turizm sektöründe hedef kitle stratejilerinin belirlenmesi için önemli veriler sunmaktadır.

Anahtar Kelimeler: Turist Endişeleri, Algılanan Risk, Satın Alma Kararı, Destinasyon Seçimi.

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Introduction

The tourism industry is a dynamic field of global economic and cultural significance, with millions of tourists traveling each year (UNWTO, 2023). Tourists' travel preferences and behaviors are shaped not only by economic and social factors but also by personal and psychological elements (Cohen & Cohen, 2022). Particularly, risk perceptions and concerns encountered by tourists during their decision-making process are among the crucial factors directly influencing destination selection (Antari et al., 2022). Factors such as uncertainties encountered during travel, security concerns, and health risks are among the elements that tourists consider while planning their vacations (Zenker & Kock, 2020). With the advent of the COVID-19 pandemic, concerns about health and hygiene have become even more influential in tourists' destination preferences, highlighting the importance of risk management and crisis communication in the tourism sector (Gössling et al., 2021; Sigala, 2020). In this context, tourists' concerns regarding safety, health, and general quality of life can play a critical role in destination selection, creating both challenges and opportunities for the tourism sector (Traskevich & Fontanari, 2021).

The risks perceived by tourists and their pre-travel anxieties play a decisive role in the final stages of travel decisions (Reisinger & Mavondo, 2005). These factors reflect tourists' quest to reduce uncertainties and potential hazards in destination selection, while being influenced by security, health risks, and environmental factors, as well as social, cultural, and political factors (Fuchs & Reichel, 2011). Global health crises, particularly COVID-19, have significantly increased tourists' travel concerns (Zenker & Kock, 2020). Furthermore, generational differences affect tourists' risk perceptions and travel anxieties, with younger tourists showing less concern, while older tourists place greater emphasis on health and safety issues (Boksberger & Laesser, 2009; Ertaş & Can., 2022). These differences, while shaping tourists' destination choices and purchasing decisions, present significant opportunities for the tourism industry to understand and adapt marketing strategies according to each generation's unique travel behaviors (Birdir, 2015).

This study examines how different generations of tourists perceive travel risks and concerns, and how these perceptions influence their destination choices and purchasing decisions. Tourism's dynamic nature and the variety of tourist behaviors make this research particularly relevant. By analyzing age-based differences among tourist groups, this study will help develop more targeted and effective marketing strategies. Understanding these decision-making factors will provide the tourism industry with a valuable strategic advantage.

1. Tourist Concerns and Perceived Risks

Fear, can be defined as "an emotion experienced by individuals when they feel confronted with situations involving danger, pain, or disaster" (de Hoog et al., 2008). Tourists may develop feelings of fear and panic when they perceive potential health and safety risks regarding the tourist regions they plan to visit or the facilities where they intend to stay.

Anxiety occurs when an individual faces an uncertain situation with potentially harmful consequences (Chiou & Wan, 2006). If individuals believe they lack the power to resolve this uncertain situation, they begin to experience anxiety. There is a strong relationship between anxiety and fear. Fear can lead to anxiety, and anxious individuals may become reluctant to carry out their intended actions (Reznik et al., 2020). Anxiety caused by fear can lead consumers to avoid uncertain outcomes rather than experience a product/service (Lee et al., 2012). Travel anxiety is defined as an emotional state experienced by tourists due to their perceived risks about traveling (Wachyuni & Ayu Kusumaningrum, 2020). For example, during the COVID-19 pandemic, tourists sought environments where they would feel safe to avoid situations that could increase health risks due to fear of infection. This fear can affect tourists' travel decisions and simultaneously lead to travel-related anxieties (Luo & Lam, 2020).

Developing solutions to address tourists' concerns is of significant importance for ensuring sustainable tourism and the advancement of the industry. Security emerges as one of the fundamental factors among both internal and external elements. For individuals planning travel, a destination's public order and political and military security play a critical role in alleviating these concerns. The tourism sector is extremely vulnerable to adverse external events such as political instability, social unrest, natural disasters, and health crises, and can be readily affected by such disruptions. A simple incident in a region can quickly gain worldwide attention through media coverage. Even if a destination has high economic or tourist appeal, people will not choose to vacation there if personal and property security cannot be fully guaranteed. Thus, the concept of security has become synonymous with tourism. Recognizing the importance of security in the tourism sector, efforts have been made to develop universal ethical principles. To this end, "tourism security" has been discussed and concluded in many international organizations, such as the "Acapulco Declaration (1982), Manila Tourism Declaration (1985), Tourism Rights Declaration and Tourist Guide (1985), The Hague Tourism Declaration (1985), Tourism Ethics Principles (1999)." Wilks and Handzsh (2006) summarize this declaration as follows: "Security is one of the most fundamental requirements of tourism activities. Tourism contributes to the formation of global trust through its social and cultural effects. Since tourists are vulnerable to risks such as attacks and accidents during their travels, they need to be protected by local authorities. Additionally, developed countries should support and assist less developed countries in tourism security." Michalko (2003) states that according to international conventions on tourism security, tourists' personal and property security in a foreign country takes precedence over shopping and consumer services security. Chen (2014) indicates that tourists' emotional reactions to adverse situations encountered while traveling away from their place of residence for different purposes stem from the pressures created on their internal motivations and psychology. Many factors play a role in shaping tourists' security concerns, including personal experiences, conversations with close contacts, social media shares, and news about security issues in internet, television, and newspapers (George, 2002).

While millions of people worldwide travel to discover different landscapes, traditions, and cultures, there is also a large population that chooses not to travel due to psychological barriers. For

these individuals, taking a vacation constitutes a significant source of anxiety. The tourism sector has been shaped based on the development of secure technologies to ensure travelers' safety. Risk perception theory emerged as a significant research topic in the early 21st century (Kozak et al., 2007; Karl, 2018).

Negative perceived risks and concerns affecting tourists' intentions to travel outside their region of residence can direct some tourists toward domestic travel (Perić et al., 2021). For example, Perić and colleagues (2021) found in their research that Serbian tourists' perceived risks during the pandemic negatively affected their intention to travel to foreign destinations. Luo and Lam (2020) revealed that travel anxiety and fear of Covid-19 negatively impacted travel intention during the pandemic period. In this context, when evaluating the research conducted, it can be said that tourists' perceived risk and anxiety levels can negatively affect their intention to travel to a destination. Tourist risk perception, as noted by Lo, Cheung, and Law (2011), is influenced by "organizational factors such as travel type, travel plan, and travel programs." Many travel-related characteristics, such as length of stay at the destination, travel companions or groups, travel programs, accommodation places and types, and participation in package tours, vary depending on risk perception (Roehl & Fesenmaier, 1992; Fuchs & Reichel, 2011). Risk perception in tourism is defined as the risk phenomenon perceived by tourists while using tourist goods and services they will purchase during their travels and throughout their stay at the destination (Reisinger & Mavondo, 2005). When choosing regions or destinations for vacation, tourists consider not only the destination's product features, image, and holiday cost but also their perceived risks and safety and security factors (Eitzinger and Wiedemann, 2007). It is believed that the risks perceived by tourists before, during, and after their travels are influenced by a series of factors (Lepp & Gibson, 2003; Reisinger & Mavondo, 2005). Making destination choices by evaluating risks is crucial for reducing their concerns and preventing negative outcomes. However, not every tourist perceives every risk in the same way. While a destination may be frightening or concerning for one tourist, it may be exciting or attractive for others (Reisinger & Mavondo, 2005). For example, tourists with different experiences may perceive the same risk factors differently. Risk perceptions may differ between an ordinary tourist and an experienced adventure tourist (Yang & Nair, 2014). Consequently, it is an important approach for tourism businesses and tourist destinations to operate processes in a way that minimizes tourists' perceived risks and to investigate how risk perception affects destination choice and purchase decisions.

2. Purchase Decision and Destination Selection

Consumers engage in information-seeking behavior prior to purchasing goods or services. The consumer information-seeking process significantly influences purchasing decisions. Consumer purchase behavior exhibits a complex, multifaceted nature that evolves through distinct sequential phases rather than manifesting as an instantaneous occurrence (Yıldırım, 2016). In the academic literature, purchase behavior is conceptualized as "the decision-making process and behaviors that describe how people purchase and use goods and services" (Durmaz & Oruç, 2011). Within this theoretical framework, while the consumer purchase decision represents a crucial component of this process, decision-making is operationalized as "selecting the most suitable option among the available

alternatives" (Blackwell et al., 2006). The process of deciding on a good or service and transforming this decision into action is expressed as purchasing (Kotler, 2008). Yalvac and Sop (2021) defines purchase decision as "aiming to obtain the right material in the right quantity, of the right quality, from the right source, at the right time, and at the right price through purchasing and effective purchasing process." Consumer behavior is defined as the decision-making process regarding when, where, and how individuals will purchase goods or services (Arikan & Odabasi, 1996). According to another definition, consumer behavior is expressed as "activities encompassing the processes of researching, selecting, purchasing, using, and evaluating products that will meet the needs and desires of individuals and groups" (Belch & Belch, 1998). This behavior includes all activities performed by the consumer before, during, and after the purchase process (Durmaz & Bahar, 2011). Research on consumer behavior addresses questions about what, where, and why individuals purchase, and the answers to these questions. These examinations can be approached in various ways from a marketing perspective (Koc, 2021):

- One of the indicators of whether business marketing strategies are successful or unsuccessful is consumer responses.
- According to modern marketing understanding, marketing mix elements are designed to meet consumer needs.
- The ability to predict consumers' reactions to marketing activities provides businesses with a strategic advantage.

Understanding consumer purchasing behavior patterns and decision-making processes is paramount for organizations seeking to establish competitive advantages while effectively addressing consumer requirements and preferences (Arikan & Odabası, 1996). The consumer purchase process encompasses a series of sequential stages through which consumers navigate during their product or service acquisition journey. This process can be conceptualized as a systematic framework characterized by decision-making mechanisms exhibited by individuals or household units throughout the procurement and utilization of goods. Through critical analysis of these theoretical foundations, it becomes evident that consumer behavior represents a dynamic, evolving phenomenon, with the purchase decision process serving as a fundamental component within this complex behavioral framework.

Understanding tourists' purchase decision processes is of great importance for marketing strategies. If one wishes to influence tourists' purchase decisions, it is necessary to understand how these decisions are made. "Tourist behavior plays an important role in the tourist's purchase decision process; however, it should be remembered that this importance may vary for each tourist" (Ozyıldırım & Kocoglu, 2019). Tourists' purchase decisions are a complex process that combines pre-travel decisions, experiences, evaluations of experiences, and post-purchase intentions and behaviors (Chen & Tsai, 2007). The decision to purchase a tourism product symbolizes the beginning of this process. While the decision to purchase a product is just one part of the purchase process, tourists' purchase decisions encompass

decisions about many different elements related to their travel. Tourists experience a process that affects many other decisions following a single decision about their travel. In other words, tourists must make a series of decisions about products and services they encounter at certain stages of their travel (Emir & Avan, 2010).

The tourist consumer purchase decision process can be conceptualized as a sequential behavioral framework encompassing multiple phases: the initial recognition of vacation needs, information acquisition and evaluation, alternative assessment, purchase decision-making, service consumption, and post-purchase behavioral patterns (Bayazit, 2008). This decision-making framework encompasses the critical evaluation phase where individuals contemplate their potential transition into tourist status following the recognition of vacation-related needs. Specifically, it represents the cognitive process through which individuals evaluate and ultimately determine their vacation participation. According to Kotler, Bowen, and Makens (2010), the tourist purchase decision process aligns with the conventional five-stage consumer decision-making model applicable to products and services. These sequential stages are delineated as follows (Kotler et al., 2010: 164):

- Emergence of need for tourism products and services,
- Obtaining information about product and service options,
- Evaluating alternatives,
- Selection and purchase decision of tourism product and service,
- Post-purchase behaviors.

A tourist consumer may not always go through every stage in the purchase decision process. Therefore, while a tourist consumer satisfied with previous experiences may quickly pass through some stages, an inexperienced consumer may go through the same stages more slowly and meticulously (Bayazit, 2008). Tourist consumers' decision-making process is fundamentally influenced by internal and external factors. These factors affecting tourism consumers' purchase behavior can be listed as psychological, sociocultural, demographic/personal, and situational factors (Acar, 2019). For example, a consumer who decides they need a vacation will conduct various research to meet this need and focus on specific destinations. In the destination selection process, they can make their vacation decision by evaluating information obtained through internal and external factors. With the rapid development of transportation systems, people have gained the ability to travel between destinations much more comfortably, quickly, and at much lower costs than in the past (Lee et al., 2012). These developments have increased the number of alternatives and made the potential selection process quite complex. The destination selection process begins with the emergence of at least two alternatives and is expressed as making a choice among these alternatives (Ersun & Arslan, 2011). Tourism destinations can be defined as places that possess various tourism resources and accept intensive tourist flow. These places form a complex product with directly and indirectly offered tourism services. This complex structure of destinations makes them one of the most critical elements of the tourism sector while also making them one of the most difficult tourism products to market and manage (Gretzel et al., 2006). For a region to develop as

a tourism destination, it needs to have a combination of various features and services such as attractiveness, transportation, accommodation, regional image, historical and cultural sites, museums, and dining options. The combination of these features makes a destination an attractive option for tourists.

Many factors influence tourists' determination of their destination. The characteristics possessed by the destination play as important a role as personal factors affecting tourist consumers' preferences. Understanding which factors influence tourists when selecting their vacation destinations (Davras & Uslu, 2019) is of great importance for tourism marketing. In the purchase decision process, each stage forms a prerequisite for the previous one. The adoption of a destination positively affects travel to that destination. The purchase action can positively or negatively affect future purchase intention. Each upper stage in the decision-making process can serve to facilitate the lower stages. The vacation purchase process is of great importance for understanding and predicting tourist behaviors and evaluating potential demand for tourist attractions. However, the importance of the vacation purchase process on tourist behavior may vary from tourist to tourist (Rizaoglu, 2007).

METHODOLOGY

The primary objective of this research is to examine the relationship between prospective tourists' perspectives on travel risks, their tourism participation anxiety structures, and their purchasing choices and local destination preferences. The sub-objectives include analyzing the causality of these individuals' perceived travel risks, tourism participation concerns, purchasing decisions, and local destination preferences, as well as determining whether these variables differ according to participants' demographic characteristics (gender, education level, income status, and generation). The research findings are expected to contribute to the relevant literature and provide recommendations for industry stakeholders to achieve sustainable success. In this context, the findings are anticipated to play a significant role both academically and sectorally.

This study employs a quantitative research methodology and is designed as a causal research model. A literature review was conducted to identify appropriate scales for the research. The study was conducted using previously designed, validated, and implemented scales. Four distinct scales were utilized to test the desired variables. These include: a 20-item scale developed by Larsen et al. (2009) to measure tourism participation anxiety, a 9-item scale developed by Sellick (2004) to measure perceived travel risks, an 11-item scale developed by Ozdipciner et al. (2012) to measure purchasing choices and decision structures, and a 5-item local product purchasing scale developed by Turkmen (2015) to measure local destination selection. The scale was finalized considering factors such as cultural differences, with guidance from expert tourism academics. The research includes questions to determine participants' demographic characteristics. The measurement instruments employed in this investigation utilized a 5-point Likert-type scale for data collection. The response options were structured as follows: 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), and 5 (strongly agree).

Due to time and financial constraints, it was deemed appropriate to conduct the research on a specific sample. Convenience sampling, a non-probability sampling method, was chosen for conducting the research and determining the sample. Surveys were administered online to voluntary participants aged 18 and above in Istanbul between 01.09.2023 and 30.12.2024. Analyses were conducted with 390 valid surveys.

For the analysis of data obtained from the study, normality tests followed by validity and reliability tests were conducted initially. After confirming the dataset's appropriateness, Regression analysis, T-test, ANOVA, and frequency analyses were performed. All aforementioned analyses were conducted using the statistical package program IBM SPSS.

An explanatory test was applied to measure the normal distribution of the tourism participation anxiety scale, and the results showed that mean (2.9766) and median (2.9500) values were close; skewness (.446) and kurtosis (.394) measurements demonstrated conformity with the predetermined parameters (+1.5 / -1.5). For the travel risk perceptions scale, the results were as follows: mean (3.0782) and median (3.0000) values were close; skewness (.135) and kurtosis (.098) measurements demonstrated conformity with the predetermined parameters (+1.5 / -1.5). For the purchase choice and decision scale, these results were: mean (3.2892) and median (3.3636) values were close; skewness (-.274) and kurtosis (-.403) values were within the desired range (+1.5 / -1.5). Additionally, for the local destination selection scale, these results were: mean (2.8422) and median (2.8000) values were close; skewness (.335) and kurtosis (-.022) measurements demonstrated conformity with the predetermined parameters (+1.5 / -1.5). The most prominent indicator of normal distribution is skewness and kurtosis being within the range of +1.50 and -1.50 (Tabachnick and Fidell, 2013). The obtained values being within this range created a suitable structure for using "parametric" tests in relational analyses.

To test the reliability of the data, Cronbach's Alpha values of the scale items were examined. Cronbach's Alpha values greater than 0.70 are sufficient for scale reliability (Büyüköztürk, 2013; Nunnally, 1978). It was observed that the Cronbach's Alpha values obtained for each scale were greater than or close to 0.70, and the scales demonstrated internal consistency.

Table 1: Reliability Analysis of Tourism Participation Concerns Scale

Cronbach's Alpha	Items
,819	20

Table 2. Reliability Analysis of Travel Risks Scale

Cronbach's Alpha	Items
,840	9

Table 3. Reliability Analysis of Purchase Selection and Decision Scale

Cronbach's Alpha	Items
,850	11

Table 4. Reliability Analysis of Local Destination Selection Scale

Cronbach's Alpha	Items
,666	5

Factor analysis was performed utilizing the Varimax rotation methodology to enhance the interpretability and explanatory power of the data. Assessment of the scales' variance and eigenvalue coefficients revealed satisfactory levels of factorial explanatory capacity. The comprehensive results of the factor analysis are delineated in Tables 5 through 8.

Table 5. Factor Analysis Results of Tourism Participation Concerns Scale

İtems	Factor Loadings
TE1	,778
TE2	,688
TE3	,709
TE4	,573
TE5	,629
TE6	,504
TE7	,721
TE8	,593
TE9	,706
TE10	,623
TE11	,744
TE12	,543
TE13	,595
TE14	,358
TE15	,679
TE16	,477
TE17	,717
TE18	,637
TE19	,509
TE20	,549
K-M-O Measure of Sampling A.: ,859	
Total Variance Explained %55,698	

Table 6. Factor Analysis Results of the Travel Risk Scale

Items	Factor Loadings
SR1	,623
SR2	,639
SR3	,707
SR4	,631
SR5	,675
SR6	,702
SR7	,631
SR8	,712
SR9	,634
K-M-O Measure of Sampling A.: ,850	
Total Variance Explained %55,521	

Table 7. Factor Analysis Results of the Purchase Selection and Decision Scale

Items	Factor Loadings
SKS1	,835
SKS2	,828
SKS3	,821
SKS4	,741
SKS5	,738
SKS6	,827
SKS7	,753
SKS8	,735
SKS9	,552
SKS10	,848
SKS11	,828
K-M-O Measure of Sampling A: ,850	
Total Variance Explained %67,394	

Table 8. Factor Analysis Results of the Domestic Destination Choice Scale

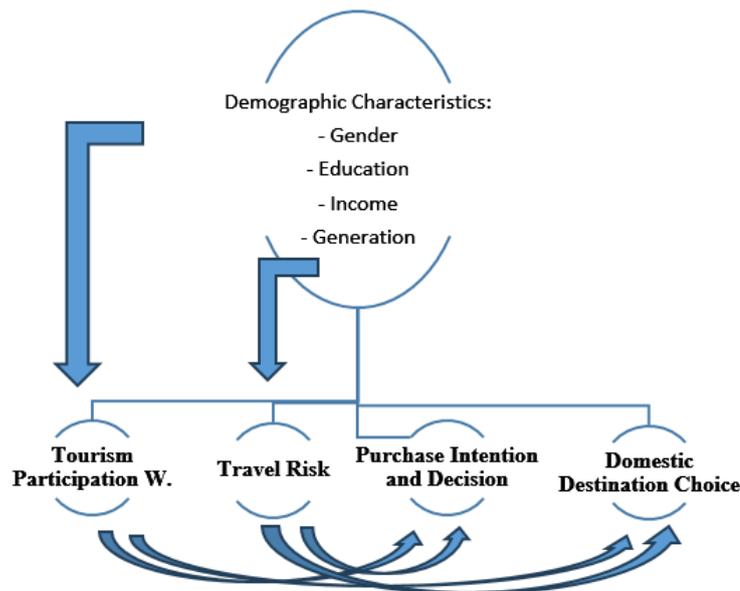
Items	Factor Loadings
YDS1	,788
YDS2	,824
YDS3	,736
YDS4	,879
YDS5	,862
K-M-O Measure of Sampling A: ,643	
Total Variance Explained %68,390	

Kaiser-Meyer-Olkin (KMO) and Bartlett's Test of Sphericity, the scale values were found to be .859 for tourism participation concerns, .850 for travel risks, .850 for purchase choice and decision, and .643 for domestic destination choice. The significant value ($p=0.000$) of the scales indicates that the distributions in the data set are suitable for research purposes.

Analysis of Research Data and Findings

This section presents the results of relational and descriptive analysis. The aim is to determine the relationship and effect between tourism participation concerns, travel risks, and these variables on purchase intention-decision and domestic destination choice. The variables will also be examined according to demographic expressions. The research model created and hypotheses developed accordingly are as follows:

Figure 1: Research Model



Main Hypothesis H1: Participants' tourism participation concern structures positively affect their purchase intention and decisions.

Main Hypothesis H2: Participants' tourism participation concern structures positively affect their domestic destination choices.

Main Hypothesis H3: Participants' perceived travel risks positively affect their purchase intention and decisions.

Main Hypothesis H4: Participants' perceived travel risks positively affect their domestic destination choices.

Main Hypothesis H5: Participants' tourism participation concern structures differ according to their demographic characteristics.

Sub-Hypotheses:

- H5a: Participants' tourism participation concern structures differ according to their gender.
- H5b: Participants' tourism participation concern structures differ according to their educational status.
- H5c: Participants' tourism participation concern structures differ according to their income levels.
- H5d: Participants' tourism participation concern structures differ according to their generational cohorts.

Main Hypothesis H6: Participants' perceived travel risks differ according to their demographic characteristics.

Sub-Hypotheses:

- H6a: Participants' perceived travel risks differ according to their gender.
- H6b: Participants' perceived travel risks differ according to their educational status.
- H6c: Participants' perceived travel risks differ according to their income levels.
- H6d: Participants' perceived travel risks differ according to their generational cohorts.

Table 9. H1 - H2 - H3 - H4 Regression Analyses

Regression Analysis of the Impact of Participants' Tourism Participation Anxiety Structures on Purchase Intention and Decisions			
Model	R	R Square	Adj. R. Squ.
1	,346	,120	,117
Regression Analysis of the Impact of Participants' Tourism Participation Anxiety Structures on Domestic Destination Choices			
Model	R	R Square	Adj. R. Squ.
1	,362	,131	,129
Regression Analysis of the Impact of Participants' Perceived Travel Risks on Purchase Intention and Decisions			
Model	R	R Square	Adj. R. Squ.
1	,478	,229	,227

Regression Analysis of the Impact of Participants' Perceived Travel Risks on Domestic Destination Choices			
Model	R	R Square	Adj. R. Squ.
1	,361	,131	,128

In the regression analysis, a correlation of 0.346 (34%) was observed between participants' tourism participation anxiety structures and their purchase intentions and decisions. The impact of participants' tourism participation anxiety structures on purchase intentions and decisions was determined to be 0.120 (12%). Accordingly, hypothesis H1 was accepted. The regression analysis revealed a correlation of 0.362 (36%) between participants' tourism participation anxiety structures and domestic destination selection. The impact of participants' tourism participation anxiety structures on domestic destination selection was found to be 0.131 (13%). Therefore, hypothesis H2 was accepted. The regression analysis showed a correlation of 0.478 (47%) between participants' perceived travel risks and their purchase intentions and decisions. The impact of participants' perceived travel risk structures on purchase intentions and decisions was determined to be 0.229 (22%). Consequently, hypothesis H3 was accepted. The regression analysis indicated a correlation of 0.361 (36%) between participants' perceived travel risks and domestic destination selection. The impact of participants' perceived travel risk structures on domestic destination selection was found to be 0.131 (13%). Thus, hypothesis H4 was accepted.

Table 10. Analyses for Differentiation Detection of H5 Main and Sub-Hypotheses

Significance T-Test Analysis for Tourism Participation Anxiety Structures According to Participants' Gender					
Mean	Levene's Test for Equality of Variances		T-Test for Equality of Means		
	F	Sig.	t	df	Sig. (2-tailed)
		,287	,593	1,283	388
ANOVA Homogeneity and Significance Analysis for Tourism Participation Anxiety Structures According to Participants' Educational Status					
Levene Statistic	df1	df2	P		
,362	3	386	,781		
	Mean	df	Mean Square	F	P
Between Groups	5,537	3	1,846	5,417	,001
Within Groups	131,522	386	,341		
Total	137,059	389			
ANOVA Homogeneity and Significance Analysis for Tourism Participation Anxiety Structures According to Participants' Income Levels					

Levene Statistic	df1	df2	P		
2,749	4	385	,028		
	Mean	df	Mean Square	F	P
Between Groups	4,919	4	1,230	3,583	,007
Within Groups	132,140	385	,343		
Total	137,059	389			
ANOVA Homogeneity and Significance Analysis for Tourism Participation Anxiety Structures According to Participants' Generations					
Levene Statistic	df1	df2	P		
2,753	2	387	,065		
	Mean	df	Mean Square	F	P
Between Groups	12,960	2	6,480	20,208	,000
Within Groups	124,099	387	,321		
Total	137,059	389			

An independent samples t-test was conducted to investigate potential gender-based differences in tourism participation anxiety levels among participants. The Levene's test value (0.593) met the expected homogeneity threshold ($P > 0.05$). In the significance analysis, the Sig value ($P = 0.200$) did not meet the required coefficient ($P < 0.05$). Consequently, hypothesis H5a was not supported. The analysis revealed no significant differentiation in tourism participation anxiety structure between males and females.

In the analyses conducted within the scope of the research, the homogeneity coefficient (0.781) obtained according to participants' educational status met the statistically significant homogeneity threshold ($p > 0.05$). The significance value ($p = 0.001$) obtained from the analysis for detecting significance difference was found to be below the critical threshold ($p < 0.05$). In light of these findings, hypothesis H5b was accepted. Tukey HSD- Post Hoc analysis, preferred in homogeneous variance conditions, was applied to examine intergroup differences in detail. The analysis results revealed a statistically significant and distinct difference between participants with postgraduate education degrees and those at undergraduate and associate degree levels. These individuals exhibited lower levels of tourism participation anxiety compared to others.

According to the analyses conducted within the research scope, the evaluation based on participants' income levels revealed that the homogeneity assumption was not met ($p = 0.028 < 0.05$). However, when examining the significance level, the obtained value ($p = 0.007$) was observed to be below the generally accepted threshold in social sciences ($p < 0.05$). In light of these findings, hypothesis H5c was supported. Dunnett's C- Post Hoc analysis, preferred in heterogeneous variance conditions, was applied to examine intergroup differences in detail. The analysis results revealed a statistically significant and distinct difference between participants who perceived their income level as poor and

those who perceived it as good. Individuals with poor income levels demonstrated higher levels of tourism participation anxiety compared to those with good income levels.

ANOVA Homogeneity analysis was applied according to the participants' generation variable, and it was determined that the data did not show a homogeneous distribution ($P = 0.065$). The significance value obtained from the analysis ($P = 0.000$) was found to be consistent with the significance threshold of $P < 0.05$, which is generally accepted in social sciences. In light of these findings, hypothesis H5d was statistically supported. According to the Dunnett C- Post Hoc test used in non-homogeneous difference analyses, Generation Z was found to have lower tourism participation anxiety compared to Generations X and Y.

Table 11. Analyses for Differentiation Detection of H6 Main and Sub-Hypotheses

ANOVA Homogeneity and Significance Analysis for Travel Risk Perceptions Based on Participants' Educational Status					
Mean	Levene's Test for Equality of Variances		T-Test for Equality of Means		
	F	Sig.	t	df	Sig. (2-tailed)
	2,600	,108	-,170	388	,865
ANOVA Homogeneity and Significance Analysis for Travel Risk Perceptions Based on Participants' Educational Status					
Levene Statistic	df1	df2	P		
1,343	3	386	,260		
	Mean	df	Mean Square	F	P
Between Groups	7,602	3	2,534	4,145	,007
Within Groups	235,997	386	,611		
Total	243,600	389			
ANOVA Homogeneity and Significance Analysis for Travel Risk Perceptions Based on Participants' Income Levels					
Levene Statistic	df1	df2	P		
1,969	4	385	,098		
	Mean	df	Mean Square	F	P
Between Groups	2,083	4	,521	,830	,507
Within Groups	241,517	385	,627		
Total	243,600	389			

ANOVA Homogeneity and Significance Analysis for Travel Risk Perceptions Based on Participants' Generations					
Levene Statistic	df1		df2	P	
,018	2		387	,982	
	Mean	df	Mean Square	F	P
Between Groups	17,530	2	8,765	15,005	,000
Within Groups	226,070	387	,584		
Total	243,600	389			

A t-test analysis was conducted to examine the significance of differences in perceived travel risk structures based on participants' gender. According to the results, the Levene's value (0.108) did not meet the expected homogeneity threshold ($P > 0.05$). In the significance analysis, the Sig value ($P = 0.865$) did not meet the required coefficient ($P < 0.05$). Consequently, hypothesis H6a was not supported.

An ANOVA test was performed to investigate differences in travel risk perceptions based on participants' educational status. The homogeneity coefficient (0.260) obtained according to participants' educational status met the statistically significant homogeneity threshold ($p > 0.05$). The significance value ($p = 0.007$) from the analysis was found to be below the critical threshold ($p < 0.05$). In light of these findings, hypothesis H6b was accepted. To examine intergroup differences in detail, TUKEY HSD - Post Hoc analysis, preferred for homogeneous variance conditions, was applied. The analysis results revealed a statistically significant and distinct difference between participants with postgraduate degrees and those with undergraduate and associate degrees. These individuals demonstrated higher levels of perceived travel risk structure compared to others.

Based on the analyses conducted within the scope of the research, the assessment according to participants' income levels confirmed that the homogeneity assumption was met ($p = 0.098 > 0.05$). However, when examining the significance level, the obtained value ($p = 0.507$) was observed to be above the generally accepted threshold in social sciences ($p < 0.05$). In light of these findings, hypothesis H6c was not supported.

A one-way Analysis of Variance (ANOVA) was conducted to examine the homogeneity of variances across generational cohorts, yielding a non-significant result ($P = 0.982$), thus confirming homoscedasticity. The subsequent analysis revealed a statistically significant difference ($P < 0.001$), which meets the conventional alpha level criterion ($P < 0.05$) commonly employed in social science research. These statistical findings provided empirical support for hypothesis H6d. Post hoc comparisons using the Tukey HSD test, which accounts for family-wise error rate in multiple comparisons, demonstrated that Generation Z exhibited significantly lower perceived travel risk scores relative to both Generation X and Y.

CONCLUSIONS AND RECOMMENDATIONS

Based on field research conducted in Istanbul, this study reveals that travel risk perception and anxiety levels are critical determinants in tourists' destination selection and purchasing decisions. The empirical analysis reveals no statistically significant gender-based variations in travel anxiety manifestation; however, the study demonstrates substantial correlations between anxiety levels and various demographic variables, specifically educational attainment, socioeconomic status, and generational cohort. These findings corroborate extant literature suggesting that travel-related behavioral patterns are predominantly influenced by socioeconomic and cultural determinants rather than gender-specific factors (Kozak, 2002; Karl et al., 2020).

Furthermore, the research has identified that while travel risk perception does not show significant differences according to gender and income variables, it exhibits notable variations based on education level and generations. It has been observed that educated individuals' risk perceptions are more conscious and knowledge-based, while generational differences are closely related to technology usage, information access methods, and life experiences (Birdir, 2015; Li et al., 2020). In this context, Generation Z's lower anxiety levels regarding travel risks can be explained by their technological aptitude and rapid information access capabilities (Yurtsever & Akin, 2023).

Generation Z individuals' flexibility in travel decision processes, openness to innovations, and preparedness in dealing with uncertainties are significant factors increasing their participation in the tourism sector. These characteristics indicate that intergenerational differentiation is shaped not only demographically but also at psychological and cognitive levels (Williams & Page, 2011). Therefore, developing generation-based marketing strategies in the tourism sector is inevitable; these strategies should be created considering each generation's unique motivations and risk perceptions (Budeanu, 2020; Kang et al., 2022).

The research presents practical recommendations in tourism marketing and destination management. Primarily, it emphasizes the necessity of considering psychological factors alongside demographic characteristics in target audience analyses. Accurate identification of factors such as risk perception and travel anxiety will enhance the effectiveness of communication and marketing strategies implemented by destinations during crisis periods (Zenker & Kock, 2020). Additionally, developing personalized and flexible service models suitable for different generations' needs will strengthen customer satisfaction and loyalty.

Finally, considering the constantly changing risk and crisis environments in the tourism sector, it is crucial for sector stakeholders to develop dynamic and current data-based strategies. In this direction, future research investigating intergenerational travel behaviors and risk perceptions with larger samples and in different destinations will provide valuable contributions to tourism literature and practices.

Declaration

Authors' contributions to the study are equal. There is no author conflict of interest in the study. In addition, The required ethical committee approval for data collection was obtained from Dogus University on 18.07.2023 with reference number 2022/63.

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