**Research Article**

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# Perceptions of personal risk in tourists' destination choices: nature tours in Mexico

**Abstract:** Terrorism, pandemic diseases, and other threatening events have recently heightened the sense of personal risk for tourists considering international travel. This article addresses the paucity of research assessing perceptions of risk both before and during travel to risky destinations. Tourists on two nature tours in Mexico were interviewed and observed while engaged in the travel. Many types of specific perceived risks were uncovered, including insect-borne disease, traffic accidents, financial losses, and unattained goals. Some correlates of perceived risk were tour company reputation, stage of family life cycle, age, and motivation. Based on the types of perceived risk and the factors, five propositions are discussed. One unexpected proposition addresses the role of age and states that as the perceived years of physical ability to travel decreases, the tolerance for safety risk increases. Another proposes that eco-tourists with intense, destination-specific motivations are more tolerant of travel risk than those with casual and/or social motivations. The article concludes with suggestions for tour industry managers and directions for future research.

**Keywords:** Travel risk; Consumer behavior; Eco-tourism; Mexico, Participant observation

## 1 Introduction

Terrorist activities, organized crime, pandemic diseases, natural disasters, economic crises, and other threatening events have recently heightened the sense of personal risk, particularly regarding tourism destinations in certain regions and nations. The perception of risk varies across tourists and is a major component of the decision-making process for evaluating destinations (Sönmez & Graefe, 1998).

Although recent researchers (e.g., Hajibaba, Gretzel, Leisch, & Dolnicar, 2015) have identified several categories of travel risk, more research is needed on specific travel risks that are perceived by tourists. Little research has been found on the cognitive and affective factors associated with perceptions of risk in destination choices. In addition, participant observer field research is needed that observes and analyzes tourists while travelling in risky locations (Hajibaba et al., 2015).

The objectives of our qualitative research are:

1) To uncover specific types of travel risk that are important to eco-tourists,

2) To identify factors, including cognitive and affective ones, that may influence eco-tourists' perceptions of risks in destination choices, and

3) To develop a set of propositions on perceptions of risk and risk tolerance.

This applied research addresses issues of major, practical importance for the tourism industry, as tour company managers struggle to operate successfully in an environment perceived as increasingly risky. Risk assessment enters the decisions on which nations and regions to enter or withdraw for organizations in many sectors, and into marketing decisions as well, such as which types of customers to target in risky areas. In addition, our study helps to fill several gaps in the tourism and consumer behavior literatures. Moreover, the results provide the foundation for subsequent quantitative research that would empirically test factors and propositions from this research.

In this article, we provide an overview of literature on perceptions of travel risk, discuss our methodology, and present results on types of risks and factors related to the perceptions of risk. Then we identify five propositions on risk that emerge from the data, consider potential managerial relevance, and suggest directions for future research on this topic.

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## 2 Overview of literature

For decades, the consumer behavior literature has examined the construct of perceived risk. Many studies use Mowen and Minor's (1998) definition of perceived risk, which is a "consumer's perception of overall negativity of a course of action based on an assessment of the possible negative outcomes and the likelihood that those outcomes will occur" (p. 176). In the tourism literature, personal risk includes the pre-travel perceptions of personal threats and the actual experiences during the journey (Tsaur, Tzeng, & Wang, 1997). Destination risk includes terrorism, crime, natural disasters and spread of disease (Kozak, Crotts, & Law, 2007). Fischhoff, De Bruin, Perrin and Downs (2004) found tourists' inclinations to travel to a destination is strongly predicted by whether their estimate of riskiness of location is above or below their risk tolerability threshold. Personal risks can be physical, financial, health, and social risks (Hajibaba, et al., 2015).

The perception of risk varies across tourists and is a major component of the decision-making process for evaluating destinations (Brunt, Mawby, & Hambly, 2000; Reisinger & Mavondo, 2005). Individuals logically compare alternative locations on a cost and benefit analysis (Sönmez & Graefe, 1998). The costs range from disappointment to death (Enders & Sandler, 1991; Enders, Sanders, & Parise, 1992).

Within the tourism literature, there is a strong emphasis on context specific factors and perception of risk (Yavas, 1990; Sönmez & Graefe, 1998). Many studies show support for the occurrence of a crisis event leading to an increase in canceled trips (Floyd, Gibson, Pennington-Gray & Thapa, 2004; Kingsbury & Brunn, 2004). Examples of crisis events include bombings, SARS, and the Global Financial Crisis (Hajibaba et al., 2015). These external events influence travelers' perceptions of riskiness of destinations. Fleischer and Pizam (2002) found an association between the frequency of crisis events and an increase in the number of canceled trips by consumers. Fischhoff and colleagues (2004) found that worry over travel risks played a significant role in tourists avoiding places with recent crisis events.

The tourism literature has also comprehensively covered tourists' perceptions of risk that are associated with country-specific reasons (e.g., Fuchs & Reichel, 2011). Examples of riskier countries include locations where tourists perceive a greater likelihood of terrorist attack, criminal activity, national disasters, and spread of disease (Chen, Chen, & Lee, 2009; Fuchs & Reichel, 2011). Due to news media, social media, and government websites, most travelers are aware of the degree of country risk associated with their destination choice, but travelers have a variety of previous experiences that may influence their perceptions of risk (Sharifpour, Walters, & Ritchie, 2014).

Roselius (1971) puts forward that when faced with risk, tourists will select among several options: postpone traveling, go to a perceived less risky location, shift risk by purchasing trip insurance, or cancel the trip. Tourists use a variety of rationalization strategies to justify a decision to a risky destination (Uriely, Reichel, & Shani, 2007). In addition, tourists may use a number of risk reduction strategies such as conducting additional research to reduce uncertainty of the situation (Reichel, Fuchs, & Uriely, 2009). Furthermore, perception of control over the risk influences an individual's willingness to travel (Jonas, Mansfeld, Paz & Potasman, 2010).

The most common option for shifting the risk to a third party is taking out travel insurance (Hajibaba et al., 2015). But experienced travelers may purchase less travel insurance. As demonstrated in the car rental business, people experienced with renting a car are less likely to purchase insurance (Dean, 2010). Yet few studies examined this relationship in the context of risky countries or examined other factors or the cognitive processing affecting this decision to buy travel insurance.

More recently, a market-focused approach to establishing resistance in risky situations has emerged in the literature (Farr-Warton, Brown, Dick, & Peterson, 2012). The conceptualization and empirical testing of the 'crisis-resistant' tourist is a new element of the tourism literature (Hajibaba et al., 2015). Hajibaba et al. (2015) investigated the behavioral resistance and risk propensity of tourists to inform the tourist companies of an important market to target with customized products and promotion. The authors found that crisis resistant tourists are more willing to take risks across all risk categories: physical, financial, health, and social. They offered a profile of crisis-resistant tourist as typically a young, extroverted individual who is very involved in the planning of travel activities and motivated to engage in adventure activities, even if it comes with a degree of physical risk (Hajibaba et al., 2015).

The literature also identifies a unique group of travelers that are attracted to locations associated with risk. Bello and Etzel (1985) suggest that the excitement of traveling to a risky location is linked to an individual's lifestyle. Thus, risk can be a motivating factor for destination selection (Fuchs & Reichel, 2011), rather than a limitation. Nonetheless, Cater (2006) argues that adventure-seeking travelers desire the thrill of the experience, not the actual risk.

We have found little research on the cognitive and emotional processes that lead tourists to make destination decisions. Another shortcoming of the literature on destination decision-making, risk reduction strategies, and risk rationalization is the reliance on self-reported data. Although the profiles of tourists who travel to risky areas have been described, the relative importance of factors in destination choices has not been tested and presented. In addition, participant observer field research is needed that observes and analyzes tourists and tour company leaders while traveling in risky locations (Hajibaba et al. 2015). Our study offers a rare insight in a tourist's perception of personal risk in destination choices before and during the experience of travel. To help fill some of these gaps in the literature, we used the following methodology.

## 3 Methodology

Two primary research methods were utilized to study the role of personal risk in tourism destination choices – semi-structured individual interviews and participant observation. A qualitative approach offers greater potential than a quantitative approach to uncover the depth and complexity of experiences and emotions regarding personal risk and its importance in selecting where to travel, and how tourists respond when faced with risk during tours.

All subjects were on a trip most tourists would consider at least somewhat risky. Thus, our unique sample provides the opportunity to explore in depth the risk perceptions of those willing to encounter such risks. Also, as actual experiences play a major role in driving future consumption decisions, observing how the experiences are processed relative to risk-related expectations should inform our understanding of future decision-making processes.

The principal investigator was an interviewer and participant observer on two different nature-tourism trips to Mexico, a nation perceived by many to be a risky place to travel. One tour centered on a region (Colima and Jalisco) that the U.S. Department of State classifies as moderate-to-high risk and the other on a region (Oaxaca) considered as low-to-moderate risk (U.S. Department of State, 2015). Thus, responses to interview questions and observations of behaviors were noted under conditions of various types of risk during the tours. Previous tourism researchers have also used participant observation, but to investigate different issues than risk (e.g., Bowen, 2002). Trust was cultivated with the participants and tour guides, which enhanced the cooperation of participants and likely improved the validity of the responses to questions. The trips and all interviews were completed during February 2016.

In-depth interviews were conducted with the tour participants (n=20). Confidentiality was ensured and actual names were not recorded though basic demographic and background information was noted. A semi-structured interview guide was utilized to allow for adaptations of questions, depending on participants' responses. Interviews were scheduled at the convenience of respondents and occurred throughout the duration of each trip. Couples were initially interviewed together as joint decision-making is common, and the principle interviewer conducted shorter follow-up interviews individually, when it seemed fruitful to do so. Interviews took between one and a half hour to more than two hours to complete depending on the openness and involvement of the interviewee. Typically, the interviews were conducted after dinner in common areas of the lodging facilities, while traveling by minibus to or from hikes, or during "down time" between hikes. A coding system was employed in an attempt to record the nonverbal affective elements, such as body language and tone of voice, of the interviewees.

After the data were collected, the three researchers independently reviewed and analyzed the notes from the interviews with tourists. We also analyzed the notes from observations during the tours. Together, we created a database of the interview responses from, and the observations of, each of the tourists. This comprehensive database was manipulated to uncover interesting associations, assess support for informal hypotheses, and construct a large set of reasonable propositions. Ultimately, the propositions were rank-ordered by the research team based on collective level of interest, level of support of the data, and potential to contribute to the literature.

## 4 Results

Our research methodology produced a rich set of results. In this section, many types of perceived travel risk are identified and discussed, as well as many factors that appear to correlate with the perceptions of risk and travel destination choices.

## 4.1 Types of risk

Tourism researchers have provided many typologies of travel risk (Williams & Balaz, 2012). The earlier research centered on types of personal risks, for example, financial, psychological, satisfaction, and time risks (Roehl & Fesenmaier, 1992). More recent research has highlighted destination-specific risks due to increasing concerns about safety and security (Williams & Balaz, 2013). Tourists in our sample discussed an array of perceived travel risks that encompass destination-specific risks and personal risks. The investigator used open-ended questions to uncover top-of-mind risks, and probes about certain types of risk to gain in-depth comments (See Appendix 1 – Types of Perceived Risks).

Health and safety risks elicited high levels of concern and were the most discussed risks. All the respondents had thought about the risks of narco-terrorism and criminal attacks in Mexico. Several mentioned that media coverage of Mexican drug wars, kidnappings, police corruption and so on, make Mexico appear to be a highly risky destination for foreign tourists. While the consequences of narco-terrorism and criminal attacks were viewed as severe, the probability of being attacked while on the nature tours in Jalisco, Colima, or Oaxaca was considered to be rather low. A recently-retired professor stated:

> "I have paid attention to the situation in Mexico and have spent many months in the country. If the tour were in a border state such as Tamaulipas, it might be different. I would do more research. But [the tour company] has done this tour a couple of decades. I trust them that the risk is low."

Several other tourists also mentioned that they had done research on narco-terrorism and crime in the tour areas and concluded that the safety risk was low, and/or that they trusted the tour companies' decisions. Two women noted that they trusted their husband's judgment that the area was safe. The relative safety of a region appears to affect nature tourists' destination choices. Terrorism in Kenya led one couple to cancel a nature tour they had signed up for to that region of Africa.

Unexpectedly, the risk of traffic accidents was perceived to be a greater concern by a few of the travelers. One mentioned a fatal accident of a famous birder traveling on a nature tour in Madagascar. Another person expressed concern about the possibility of traffic accidents on both the narrow mountain roads of Oaxaca and on the busy city streets. But the threat of an accident did not seem to deter the respondents from deciding to go Mexico or any other particular area.

The health risk of insect-borne diseases was a concern to most respondents, and highly concerning to at least three people who displayed fear of mosquito bites and possible disease. The risk of mosquito-borne diseases affected the destination choices of some respondents, with several choosing to not participate in lowland, tropical tours. One man noted that he has decided not to travel to any area that has a threat of malaria. Most of the respondents were well-informed about mosquito-borne diseases such as malaria, Zika, dengue fever, and chikungunya, and calculated that the probabilities of contracting any of these diseases on these higher altitude tours were fairly low. Intestinal diseases from bacteria in food or water were perceived to be more likely than insect-spread diseases, but not severe in consequences. Two of the tourists did experience intestinal problems during their trips.

Other types of risks included financial, satisfaction with the tour and/or tour company, and risks of problematic situations at home. Seventeen of the tourists perceived a low-to-medium risk of financial travel losses and reduced this risk by purchasing travel insurance (See Proposition 2). But financial risk did not appear to affect destination choices or the decision to travel internationally.

Nine of the respondents volunteered that they were significantly concerned about the risk that the tour would be an un-enjoyable experience in some way. The relatively large size of the tour to Oaxaca (14 participants) caused some to be worried that they would frequently have to wait for others, and that that they may not have a positive experience enjoying nature or may fail to see or hear targeted birds, with so many people walking together (See Proposition 3). Several respondents complained toward the end of the tour that they did not enjoy the large tour in Oaxaca. This personal satisfaction risk appears to influence the type of tour and tour company choices. Three people shared that they would not participate in such a large tour in the future.

Leaving home for a week or two was considered risky by a few respondents. The greatest perceived risk for one couple was a health emergency related to ailing elderly parents. One tourist called her mother every day to see how she was doing. Her fears and anxiety were evident when she talked about her mother. Others also mentioned concerns about something happening to their pets or house while they were gone.

## 4.2 Factors related to perceptions of risk

Given this number and complexity of potential risks, it is not surprising that the factors which could affect

perceptions of risk are likewise extensive and complex. Also, the perceived risk may affect, and be affected by, information search and other strategies consumers use for dealing with perceived risk. Disentangling such complexity is beyond the scope of this paper, but an enumeration of correlates of perceived risk appears to be a useful place to start a discussion of the factors that may be related to perceived risk.

Most previous research on perceived risk in tourism focuses on identifying specific types of risk, and many of these also identify factors related to perceived risk (Simpson & Siguaw, 2008; Lepp & Gibson, 2003; Williams & Balaz, 2013). For example, according to Williams and Balaz (2013), general risk propensity, perceived competence to manage risks (e.g., experience, education), domain-specific risk traits, and socio-demographic factors – all influence perception of and willingness to take tourism risks. Because there is no generally recognized typology of risk correlates in tourism, we structure this discussion on the correlate categories uncovered in our fieldwork. A summary list of these correlates appears in Appendix 2; only a brief description of many of these correlates is presented here.

### 4.2.1 Information Sources/Contact

Through direct questions and probing of responses, most respondents identified one or more sources of information consulted prior to leaving for the trip. Some of the sources were identified as drivers of perceived risks (e.g., several people mentioned the Department of State website warnings about travel to this area of Mexico as triggering concerns about the trip), while several mentioned sources of information used in an attempt to address existing perceived risks (e.g., many consulted a tour company's website or office and were reassured that travel dangers were minimal). In addition, some sources were consulted prior to the decision to go on the trip and some sources were consulted after the decision, but before leaving on the trip. The internet was the primary communication channel utilized, though catalogs, personal word of mouth, and newspapers were also used.

### 4.2.2 Characteristics of the Destination/Area

For some, the perceived risks seemed to be influenced by certain characteristics of the destination that were not mediated by specific information sources. Physical distance and travel time, for example, were associated with concerns about potential family emergencies at home while the respondent was away; several expressed concerns that they would be too distant to respond to such an emergency. One person was concerned about the notion of cultural distance: an Anglo-American stated that she would only travel to countries she perceived as being culturally similar to the U.S., that is, European and Latin American nations. Finally, one respondent's risk perception was tied to the notion of inferior infrastructure development, though no specific information source was mentioned as being responsible for this notion.

### 4.2.3 Tour Company Reputation

Perceptions about a company may come from personal experience (discussed below) or from a company's general reputation. Several respondents cited the reputation of the tour company as a factor in their risk perception, though they had no personal experience with the specific tour company.

### 4.2.4 Personal Characteristics

Knowledge/Experience: This category is large and diverse. Knowledge/experience can refer to knowledge about the specific area ("I've been to this area before and never had a problem"), knowledge of similar regions ("I have been on birding trips in Latin America before, and feel comfortable in this type of environment"), knowledge of the language ("I feel more confident because I speak Spanish"), knowledge about a specific kind of risk ("I've had dengue before and it's not so bad"), the tour company ("I've taken 15 trips with this company and trust them completely"), a specific tour guide ("I've toured with this guide before and know he will keep us out of trouble"), an interaction of profession and type of risk ("I'm a nurse and know how serious mosquito-borne diseases can be"), religious faith ("I believe God is in control and that He will take care of me"), and childhood family experiences ("I grew up in a developing country and am confident traveling in these types of situations").

Personal Health: A few respondents indicated they had specific concerns because of health issues like a recent knee surgery or illness.

Stage of Family Life Cycle: A few respondents indicated that their family life cycle stage increased (caring for elderly parents) or decreased ("I'm much more willing to take risks now than when my children were growing up") the perceived riskiness of the trip.

Personal General Risk Tolerance: The respondents were asked about their general tolerance for risk taking. There were some systematic differences in risk perceptions associated with this trip based on general risk tolerance (see Proposition 3 below).

Demographics: Gender and age seemed to influence the risk perceptions of at least some respondents. Gender seemed to be less germane to perceptions of risk among this sample than appears to be common in the literature. However, one woman who travels by herself expressed concern about potential sexual harassment by a guide or a fellow traveler; she referenced a previous bad experience in this regard. Age seems to be an important factor in understanding risk perceptions among this sample of tourists. While most risk-related research indicates an inverse relationship between age and risk tolerance, that relationship was not evident here (see Proposition 1 below).

Motivation: The primary motivations for taking this trip seem to be related to perceptions of risk, though again, causal order is unclear. There is variance in the relative importance of seeing specific birds and of having new experiences among our respondents, and there are systematic patterns in how these motivations are related to risk perceptions (again, see Proposition 3).

Affect: Affect appears to be an important correlate of risk perceptions in our study. For example, as might be expected, anxiety was commonly associated with certain perceived risks such as disease and crime, and there appeared to be a wide variance in the expressions of these anxieties. Excitement at the prospect of seeing new birds was also common and not unexpected. However, some expressions of affect were surprises. For example, one couple indicated that their primary motivation for going on this trip was a feeling of guilt over having previously canceled a birding trip with close friends (because of a greater perceived risk of birding in Africa). One man basically said he wanted to bird without his wife, and seemed almost proud that he did not really care if she was concerned about risks or not.

Willingness to Follow Spouse's Lead: One other factor which appears to be related to perceptions of risk is the relationship between spouses. One spouse said she was nervous about many potential risks on the trip, but stated "I follow him." Another said that she just relies on her husband's research and judgment. One woman traveling solo said she had finally convinced her husband to just accept that she loved to go on international birding trips, and to not let his concerns limit her travel.

# 5 Propositions

While analyzing our results about the types of personal travel risk and factors that appear to be correlated with risk perceptions, we found some relationships that we organized into a set of propositions. Risk perceptions, tolerance for certain risks and responses to risks appear to be related with specific factors. The five propositions below are based on both data and rationale from our qualitative research, and are compared with existing literature.

P1:       As perceived years of physical ability to travel decreases, tolerance for safety risk increases.

Conventional wisdom and previous literature (e.g., Yao, Sharpe, & Wang, 2011) suggest that as people become elderly, their tolerance for risk decreases. However, this proposition states that tolerance for safety risk increases as people perceive they have fewer years in which they will be physically able to travel.

An important segment of group nature tour customers is people over the age of 65. Those who are retired or semi-retired have the discretionary time for travel that they may not have had while engaged full-time in their careers. Many older travelers also possess more cash reserves to be able to participate in guided tours than when they were younger.

In our exploratory research, we found that aging may have a positive effect on a person's tolerance for safety risk. All the oldest participants in our sample expressed that they have become more tolerant of personal safety risks when traveling as they have aged, and several have significantly increased the frequency of their international travels in their older age. A couple in their late sixties explained that they are participating in one guided nature tour a month for at least a year, because they want to see as many places as they can and don't know how much longer they will be physically able to travel internationally. A seventy-something man on a nature tour in Jalisco, Mexico confided that it is a lot more physically difficult for him to do international nature trips now than it was five years ago. "I don't know how many more trips I will be able to go on," he stated. So, he decided to participate in what he and his wife considered a rather risky trip "with bandidos in the mountains," while he was still able.

The oldest participant in the two nature tours in our sample was an eighty-something woman who recently had knee-replacement surgery. She knew ahead of the trip that she may have difficulty hiking and could get injured while traveling. As a world traveler who had been on 15 trips with the tour company leading the Oaxaca, Mexico

trip, she noted that she had seen the health and safety risks of travel. On a trip to a wild area of Alaska, their small plane crashed, but she survived without a serious injury. She had also had experiences with theft and was aware of the Mexican drug cartel activities. However, she stated:

> "I only have a few tours left. I am more tolerant of risks now than when I was younger, and especially than when I was raising my girls... I wouldn't mind dying doing what I love."

Her and other participants' tolerance for safety risk increased with age. In their late sixties to eighties, they perceived that they had few years left in which they would be physically able to travel.

Counter to our findings, most prior research shows that risk tolerance decreases with age (Yao, et al., 2011). However, risk tolerance has been most frequently treated as a general construct or as tolerance for financial risks (e.g., Grable & Lytton, 1998). We found that perceived risks appear to be more context-specific, rather than generalized. The perceived risks of traveling in a developing nation as Mexico are frequently centered on health and safety concerns, and the potentially severe consequences of experiencing these.

With aging comes inevitable reduction in physical ability and increases in medical problems. This self-recognition of one's own mortality seems to have a positive impact on peoples' tolerance of risk – particularly of safety risks such as traffic accidents, criminal attacks, and travel injuries. In effect, there is less for an older person to lose than a younger person. Moreover, with age comes an accumulation of experience, for example, with international travel. With experience, people may have faced fears about their personal safety, and may have learned that the threats are unlikely to be experienced or that they are not as bad as they had feared. Older, more experienced travelers may have become more resilient, and thus more tolerant of safety risks.

P2:     Older eco-tourists purchase travel insurance to reduce their financial risk more frequently than younger eco-tourists.

Most international tour companies offer travel insurance through a third party. The two tour companies in our research partnered with firms that provided insurance for contingencies such as trip cancellation due to medical reasons, cancelled flights, emergency medical care, lost or damaged luggage and so on. Participants are normally required to pay several thousand dollars for a week

of guided travel, before the trips begin. The price of the travel insurance is about 10% of the cost of the tour, with a wider range of prices depending on the amount of coverage. Purchasing travel insurance reveals aspects of risk after tour destination choices have been made, but it also facilitates decisions to travel to other nations as financial risk is transferred.

All fifteen participants on the two Mexico tours who were over 65 years old purchased travel insurance through the tour companies. Several respondents explained that this purchase provided "peace of mind." One explained, "I have only had to use travel insurance once – for a flight disruption and expenses. But I feel better knowing that if something bad happens, I am covered."

In contrast, only two of the five younger than 65 purchased travel insurance. One 40-year old male made the conclusion that "It's not worth it." It appears that as people age, they become less tolerant of financial risk. Or there may be a generational difference in perceptions of financial risk and/or tolerance for financial risk.

These findings are consistent with the finance literature, which generally shows that there is a negative relationship between age and financial risk, even though older people may have more wealth, and thus, more ability to suffer at least relatively small financial losses (Yao, et al., 2011). Generational differences regarding financial risk tolerance have been found with those from the "Silent Generation," who experienced the Great Depression and/or World War II demonstrating less tolerance of financial risk than the "Baby Boomers," and especially the "Generation Xers" (Yao, et al., 2011).

There may be other reasons that the older eco-tourists purchased travel insurance more frequently than younger eco-tourists. On probing, the older participants in our research confided that they or a spouse were not as healthy as they used to be. The chance of having to cancel a trip due to an illness, or of having a medical problem while on the trip, seemed more likely to older participants than to younger participants. Thus, travel insurance seemed like a better value to older travelers.

P3:     The lower the general risk tolerance, the more likely health and safety travel risks are top of mind concerns; the higher the general risk tolerance, the more likely less serious travel risks are top of mind concerns.

This proposition states that travelers who self-identify as risk-averse are likely to be sensitive to risks in general, and that health and safety risks will dominate their thoughts when asked in an open-ended manner if they have any concerns. On the other hand, travelers who are generally

risk tolerant will not be concerned about such serious risks, but will be more focused on concerns about their ability to attain trip goals or their enjoyment of the trip.

This proposition is derived from the pattern of responses to a question designed to obtain top of mind concerns of our respondents:

"When you were deciding to sign up for this trip, did you have any concerns? What about after you signed up for the trip, did you have any concerns then? [probe for details and additional concerns]"

This question was asked early in the interview before any other specific risk-related questions were asked. Health and safety concerns were classified as "serious" based on the potential harm that could result from these risks, while logistical and goal-related concerns (e.g., seeing specific birds) were classified as "less serious".

Of the seven respondents who self-identified as having low-to-average general risk tolerance, all of them mentioned a serious concern in response to our top-of-mind concern prompt. These included travel warnings, crime, gang activity, Zika, and other general health and safety concerns. Two of these respondents also mentioned less serious concerns: size of the group and cheap hotels.

Of the nine respondents who self-identified as having high general risk tolerance, all mentioned less serious concerns or indicated they had no concerns at all. For example, when asked for her concerns about this trip, one solo female respondent who rated herself as "high" in terms of general risk tolerance replied "The size of the group—and whether I would see the birds I want to see." Other less serious concerns included roommate compatibility issues, price, and "things taking too long" (again, because of the size of the group). Only one mentioned serious concerns in response to the top of mind concern prompt (i.e., safety risks and mosquito-borne diseases). Another mentioned a specific but less serious health concern: she had recently had knee replacement surgery and was concerned about her ability to keep up on any strenuous hiking activities.

One possible explanation of this phenomenon is based on Maslow's Hierarchy of Needs (Maslow, 1970). This familiar framework states that needs are arranged in a hierarchy that starts with basic biological needs (food, water, shelter, etc.). The next level of needs focuses on safety. Other needs appear on successive levels. The hierarchy is arranged such that needs on one level do not become salient to people until all needs on lower levels have been addressed. Gomes has proposed an adaptation of the traditional hierarchy: subsistence, security, leisure, freedom and social recognition (Gomes, 2011). This concept is also the basis of Pearce's discussion of higher-order versus lower-order needs in the presentation of his influential Travel Career Ladder (1993). We propose that risk-averse individuals will focus on potential threats directed at lower (more "serious") levels of the hierarchy (e.g., security), while more risk-tolerant individuals will have concerns associated with higher, less "serious", hierarchy levels (e.g., leisure).

P4:     Eco-tourists with intense, destination-specific motivations are more tolerant of travel risk than those with casual and/or social motivations.

Eco-tourists travel for a number of reasons ranging from casual and/or social motivations to more intense, destination-specific motivations. We propose that eco-tourists with more intense, destination-specific motivations will have a higher risk tolerance than those with casual and/or social motivations. For example, a traveler who wants to attain a bird life list of 600 species seen in Mexico will most likely demonstrate a higher tolerance for risk than someone who views the trip as a way to spend time in nature with spouse or a friend. The rationale is that intensity of goal ambitions stimulates people to be more tolerant of risk because the satisfaction of achieving the goal outweighs risks associated with the experience.

In our study, we found a link between the type of motivation and level of travel risk tolerance. We categorized the types of motivations into either an intense, destination-specific motivation, including the desire to travel with a specific tour guide as a means to accomplish an intense goal, as compared to a more casual and/or social motivation, including spending time with friends and family or enjoying local foods. Six of the participants named the tour guide as a strong motivation for booking the trip with the tour company. One of the field guides was a well-known expert in Mexican birds and birding. For several of the tourists, having this person as their guide increased their belief that their underlying goals, such as seeing particular target birds, would be attained.

One participant showed seemingly conflicting results in that he was highly risk tolerant, but expressed his motivation for the trip as timing and price. However, while observed on the trip, he was one of the more intense in searching for particular birds. Two more tourists mentioned their motivation to see a specific wildlife species or number of species, without mentioning the guide. Likewise, these two individuals with strong destination motivations were also high in risk tolerance.

On the other end of the continuum, five of the participants detailed less-intense social and leisure motivations for booking the trip and were grouped at risk tolerance

ranging from low to average. For example, when asked to explain their motivation for the trip, this type of traveler included reasons like spending time with friends or spouse, or experiencing a different culture. Sampling foods of Oaxaca was a less-intense, leisure motivation of some.

In support of our proposition, Hajibaba and colleagues (2015) found that crisis-resistant tourists are willing to travel to riskier countries partly because they are motivated by specific sport activities like mountain biking, horse-riding and hiking. Reisinger and Mavondo's (2005) study on tourists concluded that highly motivated travelers experienced less anxiety. The sports activity in our research is birding – searching for and finding certain species of birds. We contribute to the tourism literature by including and comparing the two categories of motivation – intense, destination-specific reasons compared to casual and/or social reasons.

P5:     The more frequent eco-tourists have traveled with a particular tour company, they become more tolerant of country risks, when traveling with the tour company.

As is commonly true for consumers, eco-tourists become repeat customers of organizations with which they have had satisfying experiences. Over time, the customers develop trust with a tour company and begin to rely on the company for its judgment about where and when trips can safely be conducted. In a sense, the tour company becomes a proxy trust agent for the eco-tourist. As the tourist begins to trust the tour company for destination choices, the tourists become more tolerant of country-based risks because they believe the tour company has appropriately evaluated and vetted the destination.

In our study, twelve of the twenty interviewees indicated that they placed significant trust in the tour companies. These people relied on the tour company to not go to risky areas, to provide safe drivers and experienced guides, to select reasonable hotels, to provide meals with safe food and water and so on, in addition to leading them to see targeted bird species. There are several potential reasons why someone might trust a tour company, and previous experience with the company is one logical reason. While the subjects were not specifically asked whether they had traveled with this particular tour company before, several indicated such previous experiences. For example, one woman in her eighties traveling alone indicated that she was on her fifteenth trip with this particular tour company, and even though she had never birded in Mexico before, she trusted this tour company to select a safe destination. Others relied on the tour company for everything from information about crime and narco-terrorist activity to general health and weather information.

As a tourist's experience with a tour company increases, it is reasonable to expect the trust in the tour company to grow as well. This trust involves important cognitive, affective, and behavioral components (Lewis & Weigert, 1985) because typical ecotourism trips are relatively intense experiences over several days. Eco-tourists rely heavily on the tour company for everything from necessities to fulfilling trip goals (i.e., seeing birds). Therefore, the trust bond with a tour company has the potential to be very strong. As we have seen, the types and severity of perceived risks relevant to an international eco-tourism trip are numerous and complex. It would be difficult for an average eco-tourist to rationally evaluate all relevant risks for trip choice options. Trust in a familiar tour company functions as a way to deal with this level of complexity. As Lewis and Weigert (1985) state, "Trust is a functional alternative to rational prediction for the reduction of complexity" (p. 969).

# 6 Potential managerial relevance

Based on the results and implications of this research, there are several possible marketing applications for tour company managers dealing with travel risk. Proposition 5 describes the important role that trust in a tour company plays in a customer's destination and tour company decisions. There are several possible ways that companies can seek to build trust with current and potential customers. Highlight the experience that the company has with the area, particularly in destinations perceived as risky. For newly-selected locations and trips, utilize guides who are experienced with the area and emphasize their knowledge and familiarity. When health or safety issues emerge in an area, such as Zika outbreaks, provide information about the situation in communication with those who have indicated interest in a particular trip, rather than ignoring the risks. Communication is an important component of building trust and loyalty with customers (Ball, Simoes Coehlo, & Machas, 2004).

A related managerial application is to target previous customers. This group has demonstrated that they trust the company, and apparently, are not low in risk tolerance. Focused advertising materials and sales promotions rewarding customer loyalty may be effective in getting repeat customers and possibly in increasing the number of trips they participate in.

The recently-retired are another segment of potential customers to target. Travelers in this group often have more time and discretionary finances than they had previously, which allows them to engage in more travel. They also seem to be more willing to accept health and safety risks as they realize they have few years in which they will be physically able to travel.

# 7 Conclusions and future research

In this article, we have responded to the call in Hajibaba et al. (2015) for the research of tourists actually on a risky trip following a "crisis" event (narco-terrorism, travel warnings, Zika, etc.). We have accomplished our goals to uncover specific types of travel risk, as well as to identify factors that may influence perceptions of risks in destination choices. Furthermore, we have developed a set of five propositions on risk tolerance and perceptions of risk. One logical next step would be an attempt to verify and perhaps quantify these findings. A good place to start would be to test empirically our propositions. For example, is the relationship observed here between age and risk perception an anomaly or is it true that within this segment of risk-accepting eco-tourists, older tourists are less risk-averse than younger tourists? If so, why is this true? Does this phenomenon, if true, extend to other tourism segments?

An additional avenue of future research would be to focus on the role of affect in perception of risk. Even researchers who have attempted formally to model how consumers process perceived risk (e.g., Conchar, Zinkhan, Peters & Olavarrieta, 2004) have only tangentially, if at all, addressed affect in their models. Our study provides hints of the complex and sometimes surprising role affect plays in perceptions of, and reaction to, risk. Additional research can test and explain specific impacts of emotions found in this study, such as guilt and pride.

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# APPENDIX 1: Types of Perceived Risks

HEALTH
Insect-borne diseases and complications
Intestinal problems

SAFETY
Narco-terrorism
Criminal attacks
Traffic accidents
Civil disturbances

Severe Weather & Geological Events
–   Hurricanes
–   Extreme temperatures
–   Volcanic eruptions
–   Earthquakes
–   Landslides

Injuries hiking in difficult terrain

Communication isolation
–   No internet service
–   No telephone service
–   Unknown language

FINANCIAL
Unused pre-paid travel expenses
–   Air flights
–   Tour (full or partial)
–   Hotels

Medical costs in foreign nation

Damaged/lost luggage & equipment
Stolen personal items and cash
Police/customs' required bribes

TOUR/ TOUR COMPANY
Unattained goals
Un-enjoyable experience
Sexual harassment

SITUATIONS AT HOME
Family issues and illness
Pet problems
House emergencies

# APPENDIX 2: Correlates of Perceived Risk

INFORMATION SOURCES/CONTACT
News media reports
Word of mouth
Travel blogs
Government reports
Tour company information
Local travel doctor/medical center
General internet sources

CHARACTERISTICS OF DESTINATION
Physical distance from home
Cultural "distance" from home
Level of infrastructure development

TOUR COMPANY REPUTATION

PERSONAL CHARACTERISTICS
Knowledge/Experience
Specific area
Language
This region/type of country
Type of risk (e.g., disease)

Tour company (knowledge/experience/ trust)
Tour guide (knowledge/experience/ trust)
Profession-risk interaction
Religious faith/Locus of control
Childhood/family experiences
Personal health
Stage of family life-cycle
Personal general risk tolerance
Demographics
Gender
Age
Motivation
Importance of seeing birds
Importance of new experiences
Affect
Anxiety
Excitement
Guilt
Pride
Willingness to follow spouse's lead