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## ANALYSIS OF TRAVEL RISK PERCEPTION AND TRAVEL INTENTIONS AMONG SOLO FEMALE TRAVELLERS TOWARDS KASHMIR AS A DESTINATION

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### ABSTRACT

*Being an emerging market segment in tourism, women travellers are highly contributing to solo travel concepts whereas they are perceived as highly conscious towards their choices. And when there emerges the name of destination like Kashmir which is facing the downturn due to numerous uncertainties like political, cultural etc. the concern of risk increases. The present study analyses the risk perceptions among prospective solo women and their impact on travel intentions. The impact of physical risk, performance risk and financial risk has been found to be negatively affecting the travel intentions among solo women travellers who travel. Overall there derives the requirement for making the segment (solo women travellers) more secure and confident to travel and opting Kashmir as a tourist destination.*

### KEYWORDS

Kashmir, risk perception, solo women travellers, tourism destination, travel intentions.

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### INTRODUCTION

Tourism has always been discussed with the long term sustenance and development. However, if the negativity of the various crimes and risks be taken, the influence is also gender specific especially among Indian female travellers who are more concern for safety and security. Numerous incidents have raised the questions over the destination brands making them conscious towards their choices whereas women are representing the major segment in travel market and in fact economic and social trends will cause this segment to increase considerably by 2030 (Amadeus, 2013). Because of intangible character of tourism services, perception towards service is only obtainable upon utilization which involves the higher insecurity and ambiguity level among tourists (Mohammed Abubakar, 2016).

High crime environment is an indicator of low trusting milieu (Bourne, 2010) which ultimately results in low visitation of tourists especially the females. Pollak and Bedi (2017) highlighted the offence against women, including the cases against foreign women travellers as amongst major reasons of creating negative image of India. Such the increased risk and uncertainties and availability of number of alternatives make the tourism destinations to look for the opportunities for earning tourists trust towards the destination brands as this has become a crucial concern among travellers (Poon & Adams, 2000) especially for women.

### OBJECTIVES OF THE STUDY

There is a necessary to understand the potential impact on risk perception on travel attitude towards the destination among women travellers who travel solo especially the destination like Kashmir which has been highly considered prone to uncertainties. To survive such competition, precautions and cooperation are required to establish between the different institutions within the destinations, so as to reduce the risks available by improving the tourism services (Wang & Fesenmaier, 2007). Hence the present research aims:

1. to analyze the risk perceived by the solo women travellers while selecting the Kashmir as a travel destination; and
2. to examine the relationship between perceived risks among women travellers and intention to travel alone to Kashmir.

### LITERATURE REVIEW

Risk perceptions are defined as consumer insight about insecurity and the adverse results of purchasing a service or a product or participating in certain activity (Dowling & Staelin, 1994; Reisinger & Mavondo, 2005). Researchers have now started to recognize the empowering influence of travelling independently for women (Wilson & Little, 2005) and in fact are now considered as a growing force within the tourism sector (Swarbrooke et al., 2003). They are found more concerned, as compared to males, towards their personal safety specifically at civic places and sometime such consciousness results them to avoid participation in tourism activity (McNamara & Prideaux, 2010) and in worst situations, they also tend to postpone their travel until the situation appears to have suitable (Azim, 2009). According to Yağmur & Doğan (2017), perception for risk may vary in accordance with the destination or area but such concerns during travel believe to have significant influence leading to destination avoidance rather than creating the intention to travel (Azim 2009).

Researchers like Roehl and Fesenmaier (1992), Sharifpour, et al., (2014), Choo, et al. (2016) and Yang et al. (2017) categorized risks in tourism into seven dimensions called physical risk, functional risk, financial risk, psychological risk, performance risk, time risk and satisfaction. According to Sheng-Hsiung et al. (1997), physical risk is associated with individual's illness or harm due to hygiene issues or destination's law and order. Accordingly, the political insecurity, health issues and terrorism was included and considered under physical risk (Seabra, et al., 2013), where functional risk explains the uncertainty towards equipment or mechanical issues evolved during the travel activity (Adam, 2015). Comparatively women are found to perceive a higher degree of risk in terms of food and health (Lepp & Gibson, 2003)

Further, analyzing financial risk in tourism Chahal and Devi (2015) explained it as risk involving loss in terms of money or the worth of the product or services in accordance with their price. Psychological risk is associated with the ego concerns or self-esteem where tourists are concerned that destination may not be able to represent their image or personality whereas the performance risk is concerned with the tourists' expectations with product or service performance (Choo et al., 2016). The time risk associated with explains the concerns that a procurement may causes a wastage of time or the service take a lot of time (Reza & Samiei, 2012).

Considering the intentions to travel, Grewal et al. (1994) defined that services are highly influenced by the perceived risk since they are intangible which makes people anxious about relative results (Seabra, et al., 2013). And in case of women, unfriendliness, socio-cultural risks or less information generally restrict their

travel intention to a particular destination (Chung, Baik & Lee, 2017). According to Kozak et al. (2007) travelers tend to change their plans in lieu of risk associated with the destination, in fact they generally try to avoid travel to destinations where chances of risk is high (Desivilya et al., 2015).

**HYPOTHESES OF THE STUDY**

- H 1: Physical risks have a significant effect on travel intention of solo women travelers.
- H2: Socio-Psychological risks have a significant effect on travel intention of female travelers
- H3: Financial risks have a significant effect on travel intention of solo women travelers
- H 4: Time risks have significant effect on travel intention of solo women travelers
- H5: Functional risks have a significant effect on travel intention of solo women travelers

**RESEARCH METHODOLOGY**

For the purpose of this research qualitative method using literature, reports etc and quantitative method has been adopted and applied using questionnaire using the constructs related risk perception and travel intentions. Questions were framed in using 5-point likert scale (1= very low to 5= very low). The sample of the research is consisted of 350 female travelers as according to Lomax and Schumacker (2004), the sample size of 250-500 respondents can be considered sufficient any research. Accordingly, only 231 responses were retrieved and used for final analysis. The final data was coded and analyzed using SPSS 22.0.

**DATA ANALYSIS AND INTERPRETATION**

Overall about 72.1% of respondents were aged between 18 and 25 years, 21.1% were aged between 26-35 years and remaining 6.8% belonged to the group more than 36 years. Further the reliability of the questionnaire was retained by analyzing cronbach’s Alpha i.e.  $\alpha = 0.861$  which depicts the high reliable value for further usage (Hair, et al., 1998). Further the respondents were asked to mark their perception towards Kashmir as a travel destination.

**TABLE 1: ANALYSIS OF TRAVEL RISK PERCEPTION TOWARDS KASHMIR AS A DESTINATION**

S. No.	Factors	Mean	S.D
	<b>Physical Risk</b>	<b>3.62</b>	<b>0.86</b>
1.	Food safety problems	3.59	0.95
2.	Epidemic diseases	3.49	0.92
3.	Natural disasters	3.61	0.69
4.	Terrorism	3.73	0.90
5.	Political unrest	3.71	0.88
	<b>Financial Risk</b>	<b>3.70</b>	<b>0.8</b>
6.	Value for my money	3.65	0.63
7.	Unexpected extra expenses	3.70	0.91
8.	Expensive services	3.76	0.86
	<b>Performance Risk</b>	<b>3.70</b>	<b>0.78</b>
9.	Unsatisfactory Services	3.72	0.87
10	Over crowded places	3.76	0.85
11	Friendliness of locals	3.61	0.55
12	Courteous employees	3.74	0.86
	<b>Socio-Psychological Risk</b>	<b>3.71</b>	<b>0.77</b>
13	Compatibility with my self-image	3.59	0.81
14	Friends and family opinion about me	3.77	0.89
15	Personal satisfaction	3.76	0.85
16	My social status	3.72	0.54
	<b>Time Risk</b>	<b>3.64</b>	<b>0.85</b>
17	Destination would be a waste of time	3.73	0.87
18	Valuable vacation time	3.72	0.82
19	Planning and preparation would take too much time	3.47	0.86

Accordingly the concern for risk associated with terrorism has been found highly among female travelers in terms of physical risk perception (Mean=3.73, S.D=0.90) followed by political unrest (mean= 3.71, S.D=0.88). In terms of financial risk, concern for expensive service has been found higher among the respondents (Mean=3.76, S.D= 0.86). Respondents were found highly concerned about their overcrowded places in Kashmir (Mean=3.76, S.D=0.85) in terms of performance risk and when asked about the Socio-Psychological risk, respondents rated their family and friends opinion highly (Mean=3.77, S.D=0.89) followed by concern for personal satisfaction (Mean=3.76, S.D=0.85) and in terms of their concern for time respondent marked destination as a wastage of time (Mean=3.73, S.D=0.87) followed by their concern for valuable vacation time (Mean=3.47, S.D=0.82) (Table1)

**TABLE 2: TRAVEL INTENTIONS AMONG SOLO WOMEN TRAVELLERS FOR KASHMIR AS A DESTINATION**

S. No	Variable	Mean	S. D
1	My willingness to travel alone to Kashmir (Low to High)	3.09	1.40
2	If got opportunity now, my likeliness travel to Kashmir in near future (Low to High)	2.82	1.41
3	My confidence to travel Kashmir alone is (Low to High)	2.9	1.34

When the travellers were asked to mark their travel intentions to Kashmir on 5-point likert scale, the results revealed that their overall responses were at the lower side in fact the female travellers their likeliness to travel to Kashmir in near future even if they found an opportunity is very low (Mean=2.82, S.D=1.41). Respondents revealed very low level of confidence to travel alone to Kashmir (Mean=2.82, S.D=1.41) (table2).

**Hypotheses Testing**

Multiple regression analysis was applied by using overall risk perceptions as a dependent variable and risk factors as independent. The regression model amongst the variables is significant as  $R^2= 0.326$ ; ( $F=26.815$ ,  $p<0.05$ ) where 68% of the dependent variable has been explained (table 3).

**TABLE 3: MULTIPLE REGRESSION ANALYSIS FOR RISK PERCEPTION AND TRAVEL INTENTIONS FOR KASHMIR**

	$\beta$	t-value	Sig.	Result
Constant (Travel Intention)	1.103	3.314	.001	
Socio-psychological Risk	.446	-9.531	.000	Accepted
Financial Risk	-.198	-4.440	.001	Accepted
Performance Risk	-.109	-1.155	.020	Accepted
Physical Risk	-.128	-2.331	.003	Accepted
Time Risk	.063	-1.265	.000	Accepted

Adj R<sup>2</sup>: 0.261; p=.001

Overall there emerges a negative impact of perceived financial risk ( $\beta = -.198, p < .05$ ), performance risk ( $\beta = -.109, p < .05$ ) and physical risk ( $\beta = -.198, p < .05$ ) on travel intentions among solo women travelers in Kashmir. Hence the hypotheses H1, H3 and H5 are supported. Whereas Socio-psychological ( $\beta = .446; p < .05$ ) and time risk ( $\beta = .063; p < .05$ ) depicted a significant and positive relation with travel intention, thus supporting the hypotheses H2 and H4 of the study (table 3).

## DISCUSSION AND CONCLUSION

The study aimed to analyze the linkage between travel risk perception and travel intentions of solo women travelers to Kashmir. Presently, literature is scarcely available that could define that the travel behaviors of solo women travelers in terms of their risk perception towards the destination like Kashmir. The study empirically analyzes a comprehensive risk perceived by integrating factors associated to destinations and their influence on visit intention among women. Being a renowned destination the concerns for risk associated with Kashmir as a destination have been found to be negatively influencing the visit intentions among solo women travelers. Amongst all women are highly concerned for physical risk, financial risk and performance risk where political unrest, terrorism, over-crowdedness and availability of courteous employees are the highly considered. In other words, tourists perceive the destination with physical attacks as dangerous (Yağmur & Doğan, 2017). This may be due to the negative image being delivered by through the numerous sources like social media, news channels and the unpredictable events that influences their choices for the Kashmir. In this regard, Kashmir tourism is required to be marketed in such a way that it depicts a sense of security among women travelers who travel solo.

The study will help the destination authorities and managers of Kashmir to develop practices and marketing strategies that attract solo women travelers to Kashmir so as to retain their confidence towards the destination and produce positive intention to travel. The results may provide a basis for the authorities to realize their present position with the potential market segment i.e. women travelers especially who, travel alone. The study has been conducted with the general risk perceptions among solo women travelers and no differentiation has been made on the basis of their pre-visit. Furthermore, risk perceptions associated with the destination can be extended in accordance with their before and after arrival at the destination. Also the results may vary among demographic profile, age group and travel patterns, thus providing the basis for future research.

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