

How Traveler Type Impacts Risk Perceptions and Booking Intentions

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ARTICLE INFO

Received: 08.09.2021

Accepted: 17.09.2021

Keywords: Booking Intention,
Consumer Risk, Traveler Type.

Research Article

ABSTRACT

This study focused on understanding booking intentions in a high-risk environment, looking at five principal factors: current stressors, perceived risks, trust (in travel providers), traveler type, and demographics. The authors analyzed secondary data comprising 547 consumer panelists responding to an online survey in April 2020 about the impact of COVID-19 on their personal situations and attitudes towards travel services. Data was collected by a marketing firm from respondents residing within the United States. Family and financial concerns were found to be significant, while direct health risks were not, in predicting booking intentions. Both business travelers and people preferring organized travel in groups or tours were more apt to book travel services within six months of the survey. Deploying business and organized group travel and marketing flexible booking guarantees were supported as primary strategies for rebooting the travel industry. While travel disruptions have been studied by academics in the past, these were isolated events impacting specific destinations rather than a global pandemic that halted all domestic and international travel. Those in the hospitality and tourism industry will benefit from the exploration of how traveler type impacts intention to book travel based on trust in industry providers, perceived risk and personal stressors.

1. INTRODUCTION

The travel industry is particularly susceptible to pandemics, political uprisings, and natural disasters because it moves large numbers of people through airports, hotels, restaurants, and attractions. Hall (2010) catalogued risk events impacting travel (since 1970), including six global recessions, one energy crisis, four oil shortages, eight political uprisings, seven natural disasters, and three health scares (Hand, Foot and Mouth disease in the UK, SARS, and Swine Flu). Of major concern are events connected to natural disasters, economic downturns, and health threats (Stepchenkova & Shichkova, 2019). The latter two apply to the present study which collected data during the COVID-19 pandemic. Studying crises is a worthy goal since travel risks affect both demand and supply-side stakeholders in significant ways (Williams & Baláž, 2015). Regarding the Coronavirus, experts continue to recommend that travelers should evaluate with caution the importance of a trip that requires air travel, hotel stays, or restaurant visits (Taylor & Sullivan, 2020).

Even though compiling crisis statistics, e.g., reductions in jobs and transport usage, is useful, the literature on travel risks urges research that moves us beyond measuring economic impacts (Karl & Schmude, 2017). Thus, we investigated the impacts of high-risk events on consumer attitudes and intentions more closely, using a consumer panel. Special attention was paid to differences in traveler experience types (Taylor & Sullivan, 2020) which is a novel contribution.

We adopted the Theory of Planned Behavior (TPB) because it is an applicable and widely used social-psychological model of intended behavior, especially relevant in tourism (Ulker-Demirel & Ciftci, 2020). Perceived travel risk, trust in industry processes, and intentions to book travel services were recorded in this study to explore TPB in a high-risk context. The role of perceived risk was deemed critical to the current study since travelers fear contracting illness (Sánchez-Cañizares et al., 2021). In the current context, travelers are avoiding global travel destinations due to risks associated with both physical and mental wellbeing (Chua et al., 2020; Lee & Deale, 2021; Matiza, 2020). In addition, comprehending differences between business and pleasure travel in times of crisis is important to study because some travel is a luxury instead of a necessity (Smeral, 2010). Americans enjoy vacations during strong economies but curb leisure activity during downturns (Jones et al., 2009; Smeral, 2010).

The study was based on the following research questions:

Research Question 1. Assuming the application of Theory of Planned Behavior, what are the primary factors that drive respondents' intentions to book travel services during or immediately after a high-risk event?

Research Question 2. How does traveler experience type (business/pleasure and group/independent) relate to travel booking intentions in the high-risk context?

Findings should be insightful for travel businesses seeking to increase consumer trust and strengthen travel bookings in future.

2. LITERATURE REVIEW

The Theory of Planned Behavior (TPB) can be used to explain why travelers select one travel destination over another or choose to travel at all (Bamberg et al., 2003; Ulker-Demirel & Ciftci, 2000). Since TPB assumes intention corresponds with behavior, this study used intention to book travel services as a dependent variable reflecting a pandemic's potential impact on the travel industry. Five primary drivers are examined in this study: experienced stressors deriving from the health pandemic and associated economic declines, perceived risk (in this case, risks are associated with traveling both domestically and internationally amid ongoing pandemic threats), perceived trust in the travel industry, traveler types and basic demographics. The basic model variables (excluding demographics) comprised:

Y = Booking intentions

X₁ = Pandemic-induced stressors (health, financial, personal/family)

X₂ = Risk perceptions (physical safety, booking financial loss)

X₃ = Trust in industry (physical safety, booking flexibility)

X₄ = Traveler type (pleasure, business, independent)

Stressors. The multiple stressors included in this study were adapted from the Stress in America report (Canady, 2020), i.e., items related to economic hardships including job loss, fear of contracting/carrying the disease, and personal responsibilities and impacts. Our first hypothesis is

H1 Pandemic-induced stressors will be significant for the prediction of booking intentions.

Risk perceptions. Intention to book travel is influenced by perceived risk (Amaro & Duarte, 2015). Elevated risk perceptions have a negative effect on travel motivations, destination image and travel intentions (Caber et al., 2020; Rather, 2021). Using TPB, Sánchez-Cañizares et al., 2021 et al. (2021) identified traveler willingness to pay for enhanced safety measures while traveling to reduce their perception of risk. Perceived travel risk is increased by the amount of required travel time and number of transport vehicles required to reach the desired destination (Chen et al., 2020), introducing a 'home-is-safer-than-abroad bias' in travel decision making. We used international and domestic travel risk items focused on costs, convenience, anxiety, and safety issues, adapting concepts from Mahatme & Mekoth (2020). The second hypothesis states:

H2 Risk perceptions will be significant for the prediction of booking intentions.

Trust in industry providers. In the travel domain, trust involves reliability and integrity of both people and systems (Ponte et al., 2015; Wang et al., 2014). For example, tourism websites with customer-centric interactive features fostered trust on the part of travelers (Khare et al. 2020). During a pandemic, travelers look for travel vendors who provide protections to reduce their perceived monetary risk associated with travel (MacSween & Canziani, 2021). In this paper, trust was treated as a multi-item construct comprising respondent beliefs that travel sectors would tell them the truth about risks, keep customers safe, and be flexible in terms of contractual changes. The third hypothesis asserts:

H3 Trust in industry will be significant for the prediction of booking intentions.

The role of traveler type. A person's socio-demographic profile impacts perceptions of risk as well (Cahyanto et al., 2014). Female leisure travelers perceived greater physical risks (Lepp & Gibson, 2003; Kozak et al., 2007; Yang et al., 2017). Women feel comfortable traveling in groups, while men have no safety concerns being by themselves (Carr, 2001).

Risk perception also varies based on age, educational level, culture, and traveling companions. Millennial travelers exhibit financial concerns, Generation X want to reduce time risk and Baby Boomers are concerned about physical risk (Cui et al., 2016). Highly educated travelers perceive fewer risks (Cui, et al., 2016; Karl, 2018). Cultural upbringing also impacts a traveler's perception of risk (Carr, 2001; Lepp & Gibson, 2003; Chiu & Lin, 2011). Perception of risk also depends on the composition of travel parties (Roehl & Fesenmaier, 1992).

Furthermore, past travel experiences impact risk perceptions (Lepp & Gibson, 2003; Reisinger & Mavondo, 2005; Chiu & Lin, 2011). Frequent travelers report lower perceived risk (Karl, 2018; Quintal et al., 2010). Perception of travel risk also varies by novelty-seeking, i.e., organised mass tourist, individual mass tourist, explorer, and drifter (Cohen, 1972). Travelers desiring unusual experiences accept higher levels of risk (Lepp & Gibson, 2003). Reisinger and Mavondo (2005) found that motivated travelers are willing to travel after a risky event.

Risk research has looked at leisure and business travelers (Garretson et al., 1996). Leisure travelers' perceptions of safe travel destinations is shaped by previous travel experience (Karl et al., 2020). Business travelers are influenced by employer decisions, since corporations have been known to monitor carefully employee travel to countries with higher health-related risks (Druckman et al., 2014). Given the importance of consumer characteristics in travel risk research, the present study incorporated demographic variables as well as traveler experience type factors (Cohen, 1972).

H4 Traveler type will be significant for the prediction of booking intentions.

3. METHOD

3.1. Sampling And Data Collection.

Secondary data was used in this study, provided by a local marketing firm. Prime Panels was used to distribute the survey to a field of respondents across the United States (Smith et al., 2016). Prime Panel responders provide reliable data that represents the general population (McCredie & Morey, 2019). Residents within the United States were targeted and screened for age, 18 or above. The survey was conducted over a two-day span in April 2020 until the marketing firm achieved minimal quotas for gender, age, education, and income. Average time to take the survey was 9 minutes, with a standard deviation of 6 minutes. The marketing firm checked response quality for speeding and straight-lining, and performed initial recodes. The data set was subsequently shared with the authors for their academic use. A set of 547 usable records was obtained.

With respect to study objectives, the following types of data were made available to the authors: items related to the impact of COVID-19 on general personal, financial, and health situations, emotions and relaxation tactics while sheltered-in-place, perceived risks of future travel, trust in the travel industry, and intentions to book travel services within the next six months. Cronbach's alpha was high (above .85) for each subscale, indicating sufficient internal consistency. Data distributions were well within conservative ranges, i.e., skewness was between -2 to +2 and kurtosis was between -7 to +7 (Hair et al., 2010). Demographics including age, gender, race/ethnicity, household income, education, marital status, and children were provided.

3.2. Description of Respondent Profile.

Gender was balanced with men at 49.2% and women at 49.5%. Over half of respondents were married (59.4%) followed by single, never married panelists (32.5%). Over half of the respondents also had children under the age of 18 (59.6%). The most frequently reported ethnicity was White (72.0%) with 9.5% of the sample selecting Hispanic/Latino, 7.1% selecting Black, and 6.6% indicating Asian. Regarding age, the highest percentage (41.5%) fell into the 25 to 34-year-old category, followed by 23.0 percent in the 35 to 44 age category. The majority had a bachelor's degree (52.3%) or higher (21.7%). Residential status by state showed higher numbers of respondents from California (13.9%), Texas (9.3%), New York (7.5%), and Florida (6.9%) with all other states except Alaska represented in the sample. The income category most frequently selected was \$50,000 to 69,999.

In addition to demographics, a set of eight rating items were used to verify reported travel patterns during an average year prior to the COVID-19 epidemic (see Figure 1).

Figure 1. Travel style of sample respondents prior to COVID-19 (n =547)

	1	2	3	4	5	6	7	
Did not take any pleasure/leisure trips	9.9%	13.4%	16.0%	17.1%	19.5%	11.4%	12.8%	Took a lot of pleasure/leisure trips
Did not take any business trips	38.2%	14.0%	12.3%	13.2%	10.7%	7.0%	4.6%	Took a lot of business trips
Preferred travel that is familiar and predictable	13.8%	14.7%	15.4%	26.4%	14.3%	8.8%	6.6%	Preferred adventure or exotic travel
Traveled with a firm plan or itinerary	16.1%	21.2%	16.8%	18.5%	14.3%	7.9%	5.3%	Traveled without a plan or itinerary
Traveled mainly with organized groups or tours	5.5%	9.5%	10.4%	16.3%	15.6%	15.9%	26.7%	Traveled independently or with a few others
Never traveled outside the US	22.3%	14.8%	15.9%	21.0%	12.6%	7.3%	6.0%	Traveled outside the US a lot
Never traveled outside my home area	6.4%	8.1%	12.5%	21.4%	19.6%	16.7%	15.4%	Traveled within the US a lot outside my home area
Gained no frequent flier miles	23.7%	13.8%	18.9%	23.1%	8.6%	7.2%	4.8%	Gained a high number of frequent flier miles

4. FINDINGS

4.1. Exploring Future Intentions to Book Travel Services

The authors examined drivers of intention to book travel services within the next 6 months. This required factor analysis and scale development with follow-up regression. Table 1 shows the constructed scales used in this exploratory analysis.

Booking intention analysis. Analysis was performed to identify which factors best predicted respondents’ intentions to book travel services within six months of the survey. Three traveler style items from Figure 1 were employed in addition to the stressors, risk, and trust scales described in Table 1. These were level of agreement with *taking a lot of leisure trips*; *taking a lot of business trips*; and *preferring to travel with an organised group or tour* (all items based on pre COVID-19 travel patterns).

Table 1. Constructed scales based on sum scores (post factor analysis)

	Mean	Standard Deviation	Number of Items	Cronbach's Alpha
<i>Intentions to Book Travel Services</i>	14.64	7.65	4	0.919
Intention to make dining reservations				
Intention to make travel reservations				
Intention to order food take out				
Intention to purchase event tickets				
<i>Personal Stressor Concerns</i>	10.63	3.88	5	0.787
Juggling family and work				
Handling kid’s schooling				
Managing family tensions				
Effects of alcohol				
Weight gain				
<i>Health Stressor Concerns</i>	10.71	3.04	4	0.793
Chance of getting COVID-19				
Availability of testing				
Availability of medical care				
People following guidelines				
<i>Financial Stressor Concerns</i>	4.88	1.92	2	0.781
Losing my job or reduced hours				
Being able to pay bills				
<i>Perception of Travel Safety Risks</i>	14.92	3.58	4	0.875
International travel will put my health at risk				
International travel will be unsafe				
Domestic travel will put my health at risk				
Domestic travel will be unsafe				
<i>Perception of Travel Financial Risk</i>	13.29	3.71	4	0.823
International travel will be hard to cancel				
International travel will lose me money				
Domestic travel will be hard to cancel				
Domestic travel will lose me money				
<i>Trust in Industry Safety Promises</i>	19.36	5.54	6	0.913
Airlines will tell me the truth about risks				

Hotels will tell me the truth about risks				
Event venues will tell me the truth about risks				
Airlines will keep me safe				
Hotels will keep me safe				
Event venues will keep me safe				
<i>Trust in Industry Flexibility Promises</i>	9.84	2.90	3	0.864
Airlines will be flexible with changes				
Hotels will be flexible with changes				
Event venues will be flexible with changes				

Initial correlations are described in Table 2, with significant correlations between all explanatory factors and the dependent variable of intentions to book travel services, except for perception of travel safety risk, which was not significant.

Table 2. Correlation of explanatory variables with intention to book

General Description of Item or Scale Focus	n	Correlation (r)*	Significance (p-value)
Level of pre COVID-19 pleasure trips	543	.098	.022
Level of pre COVID-19 business trips	542	.331	.000
Tendency to travel with a group or tour	544	.334	.000
Personal stressor concerns	545	-.479	.000
Health stressor concerns	545	-.180	.000
Financial stressor concerns	543	-.281	.000
Perception of travel safety risk	545	-.030	.481
Perception of travel financial loss risk	545	-.165	.000
Trust in industry safety promises	544	.408	.000
Trust in industry flexibility promises	544	.397	.000
Intention to book travel services**	545	1.000	n.a.

Note: *Correlations with the dependent variable are significant if $p < .05$ **This variable is the dependent variable

Per Table 3, ten factors were entered in multiple regression to understand people’s intention to book travel services in future. When intention to book was predicted, it was found that negative predictors included personal stressors ($\beta = -.418, p < .000$), financial stressors ($\beta = -.306, p < .044$) partially supporting H1, and travel financial risk ($\beta = -.279, p < .000$) showing partial support for H2. Trust in industry safety ($\beta = .286, p < .000$), and trust in industry flexibility ($\beta = .492, p < .000$) were significant positive predictors, providing partial support for H3. Furthermore, level of pre COVID-19 business trips ($\beta = .546, p < .000$) and tendency to travel with a group or tour ($\beta = .828, p < .000$) were significant predictors, partially supporting H4.

Three of the original factors were not significant predictors: level of pre COVID-19 leisure trips ($\beta = .035, n.s.$), health stressor concerns ($\beta = -.127, n.s.$), and perception of travel safety risk ($\beta = -.127, n.s.$). Regression results showed the overall model of 10 factors was statistically significant. The results of the regression indicated that the model explained 43.5% of the variance in booking intentions (adjusted $R^2 = .435, F(10, 525) = 40.445, p < .000$).

Table 3. Summary of regression analysis for predicting intention to book

	Beta Coefficient	Standard Error of Coefficient	Standardized Coefficients Beta	t -statistic	Significance
(Constant)	-4.497	1.971		-2.282	.023*
Level of pre COVID-19 pleasure trips	.035	.149	.008	.235	.814
Level of pre COVID-19 business trips	.546	.147	.136	3.730	.000**
Tendency to travel with a group or tour	.828	.152	.204	5.437	.000**
Personal stressor concerns	-.418	.085	-.213	-4.944	.000**
Health stressor concerns	-.127	.104	-.051	-1.228	.220
Financial stressor concerns	-.306	.151	-.078	-2.024	.044*
Perception of travel safety risk	-.127	.086	-.059	-1.490	.137
Perception of travel financial loss risk	-.279	.076	-.136	-3.682	.000**
Trust in industry safety promises	.286	.058	.207	4.906	.000**
Trust in industry flexibility promises	.492	.109	.193	4.497	.000**

R-square	.660
Adjusted R-square	.435
Number of Observations (n)	535
F-statistic (40.445, 10, 525)	.000
Durbin-Watson	2.069

Note: *, **, indicates significance at the 95%, and 99% level, respectively

4.2. Follow-up Comparative Analyses

Items from Figure 1 were used to create two new variables to further inspect the role of traveler type variables. The first was created with four subgroups: *Limited traveler* (147 records) with both business and pleasure trip frequencies marked under a rating of 4; *Pleasure traveler* (144 records), where pleasure trips > 4 and business trips < 4; *Business traveler* (34 records), where business trips > 4 and pleasure trips < 4; and *Multifocal traveler* (67 records) with both items marked over 4. Records of people selecting the item scale midpoint of 4 were removed. A second variable was constructed by recoding the organized group item to create *Prefer Group Travel* and *Prefer Independent Travel* subgroups (and deleting records with the midpoint value).

Table 4 supplies descriptive data of business/leisure travel types. Business travelers are predominantly male, younger, married and college educated. Limited travelers tended to report lower income than did the other three travel types. The four traveler types did not vary substantially in race, ethnicity, children in household, or US state residencies.

Table 4. Additional defining traits of four travel type subgroups

	Percent Female	25 to 34 age group	35 to 44 age group	Percent Married	Percent Bachelor's or above	Modal Income
Limited	46.9%	36.0%	22.0%	65.7%	68.6%	\$30,000 – 49,999
Pleasure	66.7%	36.8%	25.7%	57.1%	66.7%	\$50,000 – 69,999
Business	26.5%	58.8%	17.6%	87.9%	85.3%	\$50,000 – 69,999
Multifocal	40.3%	50.7%	26.9%	60.3%	88.0%	\$50,000 – 69,999

Business/pleasure travel comparisons. We began by asking who might demonstrate higher perceptions of risk, guiding ourselves by literature that suggested that business versus pleasure might be fruitful to investigate (Hyde & Lawson, 2003). Considering differences in perceived risks across the four travel type subgroups, only two significant differences were found. Business travelers tended to disagree more with the ideas that international travel would *be unsafe* and *cause discomfort*. For the most part, however, business/pleasure traveler type did not show many differences in perceptions of future international or domestic travel (see Table 5).

Another comparative analysis explored the differences among business/pleasure types on travelers' trust in airlines, hotels, and event venues. Business travelers showed greater trust in all three sectors; their responses are well above the midpoint of 3 on a scale of 5 while pleasure only travelers showed the lowest degree of trust in these three industries with most responses falling below the midpoint (see Table 6).

Group versus independent traveler comparisons. We compared these two sub-groups on international and domestic travel safety risks and found no significant differences on risk. However, there were significant differences regarding trust. The Prefer Group Travel respondents rated their trust levels higher on airline truth; airline flexibility; event flexibility; and airline safety (see Table 7). As suggested by Table 7, the Prefer Group Travel had significantly higher intentions to book an array of travel services.

Table 5. *Traveler type views on international and domestic travel risks*

	Traveler Type					ANOVA results*
	Limited Traveler	Pleasure Traveler	Business Traveler	Multifocal Traveler	Overall Sample	
	n=150	n=144	n=34	n=67	(n=395)	
International Travel will						
Pose a health risk	3.98	4.07	3.88	3.67	3.95	$F(3,391) = 2.502, p = .059$
Be unsafe	3.91	3.92	3.35	3.61	3.81	$F(3,391) = 3.942, p = .009$
Be hard to cancel	3.45	3.26	3.18	3.15	3.31	$F(3,391) = 1.399, p = .243$
Make me lose money	3.48	3.41	3.50	3.12	3.39	$F(3,391) = 1.715, p = .163$
Be inconvenient	3.77	3.83	3.47	3.54	3.73	$F(3,391) = 1.945, p = .122$
Cause me discomfort	3.82	3.78	3.24	3.49	3.70	$F(3,391) = 3.641, p = .013$
Cause mental stress	3.68	3.56	3.33	3.36	3.55	$F(3,391) = 1.546, p = .202$
Cause me anxiety	3.89	3.90	3.85	3.51	3.83	$F(3,391) = 2.170, p = .091$
Domestic Travel will ...						
Pose a health risk	3.81	3.77	3.50	3.45	3.71	$F(3,391) = 2.365, p = .071$
Be unsafe	3.72	3.71	3.44	3.46	3.65	$F(3,391) = 1.352, p = .257$
Be hard to cancel	3.37	3.18	3.29	3.00	3.23	$F(3,391) = 1.663, p = .175$
Make me lose money	3.47	3.25	3.44	3.12	3.33	$F(3,391) = 1.759, p = .154$
Be inconvenient	3.62	3.70	3.41	3.45	3.63	$F(3,391) = 1.917, p = .126$
Cause me discomfort	3.68	3.62	3.21	3.39	3.57	$F(3,391) = 2.257, p = .081$
Cause mental stress	3.65	3.65	3.21	3.24	3.54	$F(3,391) = 3.250, p = .022$
Cause me anxiety	3.70	3.72	3.65	3.33	3.64	$F(3,391) = 1.879, p = .133$

Note: Items represent Likert-type scales from 1 (strongly disagree) to 5 (strongly agree); *Significant at $p < .05$

Table 6. *Traveler type views on trust and safety by industry sector*

	Traveler Type					ANOVA results*
	Limited Traveler	Pleasure Traveler	Business Traveler	Multifocal Traveler	Overall Sample	
	n=150	n=144	n=34	n=67	n=395	
Airlines will ...						
Tell me the truth	3.22	2.87	3.74	3.42	3.17	$F(3,391) = 7.936, p = .000$
Be flexible	3.35	3.04	3.53	3.61	3.30	$F(3,391) = 4.507, p = .004$
Keep me safe	3.45	3.13	3.56	3.53	3.36	$F(3,391) = 3.537, p = .015$
Hotels will ...						
Tell me the truth	3.25	2.86	3.41	3.38	3.14	$F(3,391) = 4.543, p = .004$
Be flexible	3.31	3.13	3.56	3.64	3.32	$F(3,391) = 3.967, p = .008$
Keep me safe	3.42	3.21	3.56	3.70	3.40	$F(3,391) = 3.213, p = .023$
Event venues will ...						
Tell me the truth	3.14	2.76	3.47	3.41	3.08	$F(3,391) = 6.525, p = .000$
Be flexible	3.25	2.84	3.50	3.54	3.17	$F(3,391) = 7.778, p = .000$
Keep me safe	3.28	3.04	3.91	3.58	3.29	$F(3,391) = 7.285, p = .000$

Note: Items represent Likert-type scales from 1 (strongly disagree) to 5 (strongly agree); *All trust items were significant at $p < .05$

Table 7. *Group/independent traveler views on trust and safety by industry sector*

	Prefer Group Travel	Prefer Independent Travel	Overall Sample	t-value	Degrees	p-value*
					of	
					freedom	
	(n=138)	(n=317)	(n= 455)			
Airlines will ...						
Tell me the truth about risks	3.39	3.06	3.15	2.991	453	.003
Be flexible with changes	3.51	3.22	3.32	2.432	453	.015
Keep me safe from COVID-19	3.47	3.25	3.31	2.019	454	.044
Hotels will ...						
Tell me the truth about risks	3.22	3.11	3.13	.942	454	.347
Be flexible with changes	3.45	3.27	3.34	1.717	306	.087
Keep me safe from COVID-19	3.40	3.42	3.40	-.226	453	.821

Event venues will ...						
Tell me the truth about risks	3.17	3.05	3.08	1.002	452	.317
Be flexible with changes	3.41	3.05	3.18	3.096	451	.002
Keep me safe from COVID-19	3.45	3.28	3.31	1.535	450	.126
Intentions to book...						
Dining reservations	4.57	3.40	3.80	5.836	296	.000
Travel reservations	4.47	2.90	3.51	7.040	451	.000
Food take out	4.76	3.71	4.04	5.239	309	.000
Event tickets	4.30	2.76	3.31	7.603	451	.000

Note: Items represent Likert-type scales from 1 (very unlikely) to 7 (very likely); *Item differences were significant at $p < .05$

5. CONCLUSION AND DISCUSSION

5.1. The Role of Pandemic Era Stress and Risk in Future Travel Intentions

Stress levels among respondents were high with primary concerns comprising fear of contracting or carrying the COVID-19 disease, actual or pending financial worries, and personal abilities to manage competing demands from family and work. Stress level coincided with the sample's tendency to rate perceived risks of future travel above the midpoint on a five-point scale where higher is riskier. Health and safety risks ranged from 3.65 (domestic) to 3.95 (international), while potential financial risks of travel ranged from 3.23 (domestic) to 3.39 (international). Travelers exhibit protective behaviors when they view international travel as risky (Sánchez-Pérez, 2021); given our findings, it is vital to investigate if there is any longterm strategic value in the travel industry catering to consumers' protective interests, e.g., by expanding domestic tourism or offering contractual safety nets.

Personal and financial stressors were significant factors in predicting booking intentions. However, respondents' concerns with the COVID-19 disease itself and health consequences were not. Likewise, perception of travel safety risk was not a significant predictor of future bookings but perception of potential for financial loss from bookings was a critical factor. For this sample, thus, the pandemic was not influencing their consumer decisions directly due to health issues, but rather indirectly due to the perceptions of potential financial risks due to travel. Given that most of the sample ranged from 25 to 44, this result may be influenced by the younger sample age.

5.2. Potential for Internet Marketing by Travel Providers

Findings also confirm the need for marketing to reassure consumers. Travel vendors should realize the importance of clear communication about safety, but especially focus on guarantees and contractual flexibility in bookings. Seeing business travelers have lower levels of perceived risk, they can help to revitalize the travel industry. The optimal way to promote confidence in traveling during high-risk situations is through the deployment of business travelers who need to meet with their clients and prospective customers and marketing group-based travel. Reluctant leisure travelers need more information before deciding to book; and based on our study, that information must address financial risk directly (Ferguson, 2020). To combat financial risks, vendors may advertise price cuts and genuine or unconditional guarantees to encourage people to start traveling again (Barwick, 2020).

Given that safety risks and health stressor concerns were not significant predictors of bookings, there remains ambiguity regarding the importance of cleanliness messaging recommended by some authors (Ghaharian et al., 2021; Vora, 2020). The extent to which travelers will want to know a travel vendor's safety protocols (Ferguson, 2020) may be dependent on factors such as age and, per our findings, whether they already trust the industry to take important steps to protect their customers. Business travelers and people preferring organized groups seem to already trust industry vendors, thus, to market mainly on sanitation protocols may be overkill rather than smart strategy.

5.3. Respondent Trust and Strategy Implications

Respondents' trust ratings were positive and ranged from 3.08 to 3.40 on a scale where 5 indicated high trust. Hotels were slightly more trustworthy when compared to airlines or event venues. Both constructed trust scales (*will keep me safe* and *will be flexible*) were positively predictive of booking intentions, which corroborates that consumer trust leads to increased spending and share of wallet (Seiders et al., 2005; Fornell et al., 2010). Given the importance of avoiding financial loss from booking in future, companies should provide strong guarantees against financial loss to their clients.

The growing importance of trusting the travel industry to do the right thing in crises also permits our envisioning of new roles for travel agents as risk consultants. By using travel agents, consumers also have increased access to bundled services, which might reduce customer effort risk (having to cancel or rebook with separate providers). Travel agents can reinforce one-stop shopping where changes in multiple facets of the travel itinerary can be made easily when the need arises.

5.4. The Role of Traveler Type in Rebooting the Travel Industry

Two of the strongest predictors of booking intentions were traveler type traits, i.e., the level of business trips and the preference for traveling with an organized group or tour.

Business travelers. Findings support previous strategies of deploying business travelers as ‘field scouts.’ Fearis (2020) advocates that business travel should be used to test out new travel procedures and restart the international travel economy. Alternatively, given that business travelers trust the industry at higher levels, marketing ‘bleisure’ trips may be productive. ‘Bleisure’ refers to business travelers who extend their work-related trip for leisure purposes (Joseph, 2019).

We must also discriminate between business and leisure travel from the point of view of worker duties and rights. Businesses spent \$214 billion in 2011 and \$225 billion in 2012 on domestic business travel in the US, and business travelers note the importance of meeting customers in person with 42% reporting they would lose customers without personal contact (US Travel Association, 2013). However, companies must provide a hazard-free workplace under the Occupational Safety and Health Act (Cleveland, 2020). Even if business travelers themselves are quite trusting of the industry, business to business relationships may require the industry to convince its organizational clients that they will keep the client’s employees safe.

Travelers who prefer groups. The study also highlighted the different views of group and independent travelers. Independent travelers control their trip – lodging, travel mode, and interactions with others. Travel agents book group travel, which provides travelers with a turnkey travel solution. However, traveling in groups presents challenges as people are sharing space with others. Due to health concerns, we anticipate that group travelers will want small group experiences. Travelers can investigate small van operators or even rent a vacation home, a barge or houseboat for their family.

5.5. Limitations and Future Research

All research projects have limitations. A study of crisis impacts is subject to the influence of the timing of data collection; in this case, data was collected early in the evolution of the COVID-19 situation in the United States. Given our focus on traveler type, we feel that the pandemic setting was useful to tease out important variations in consumer perceptions, based on their individual travel experience backgrounds.

When looking at general willingness to book services, results showed marginal willingness on a five-point scale, ranging in turn from 3.31 (event tickets); 3.51 (travel); 3.80 (dining); and 4.04 (food takeout). We did not investigate travel or hospitality subsectors specifically which is a gap future research can fill. Perceptions of risks are particularly complex due to the experience-heavy nature of travel products. Additional research is needed to determine how perceived risk varies by differing levels of customer participation and experiential engagement with the major travel products (e.g., hotels, flying, dining out, attractions, and cruising). The number and types of physical touchpoints vary across sectors; these can be studied more in depth from the vantage points of physical safety risk and trust. Future research recommended also includes qualitative interviews with travel agents, business travelers, and leisure travelers to understand how consumers successfully navigate high-risk travel environments.

Researchers agree that there are important differences between business and leisure travelers regarding information use and financial risks (Kim, 2015). The leisure traveler decides where to go and covers the cost of the trip, while the destination for business travel is often preselected, and the trip is reimbursed by the company. Travelers combine their personal tourism experiences with information from media sources, when selecting leisure destinations (Karl & Schmude, 2017). Leisure travelers make decisions affecting all facets of the trip agenda, whereas business travelers may only focus on a narrow set of ‘leftover’ concerns. In a Pavlovian sense, business travelers have been systematically trained to leave travel planning to others and might expect due diligence over their travel safety to be a task that rightly belongs to other actors—in other words, it is possible that they perceive an external locus of control, while pleasure travelers exercise an internal locus of control over travel planning. Likewise, people preferring organized group travel may be exhibiting similar tendencies. The relationship between locus of control and risk perceptions is an interesting theoretical consideration.

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