Exploring travelers' risk perceptions, reasons to travel and intentions to travel in the coming 3 years

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Abstract:

During the 21st century, the tourism industry has faced numerous crises, including a pandemic, global financial crisis, natural disasters as well as geopolitical conflicts such as the Russian invasion of Ukraine. Despite these challenges, tourism remains resilient, but there are still uncertainties about the future of travel. Understanding travelers' behavior is crucial for companies to adapt and thrive into changing circumstances. The thesis aims to investigate the Finnish traveler’s intentions and preferences to travel in the coming 3 years and identify any differences between low and high travel frequency travelers in Finland. The study is based on literature on travel behavior and theory of reasoned action and planned behavior. The data presented in this thesis was collected with a questionnaire (n=100) in February 2024 and the analysis was done with the help of using descriptive statistics and non-parametrical statistical tests. The respondent in this study shows a low concern about Covid-19. Nevertheless, some travelers prioritize safety and hygiene, preferring destinations with proper health facilities and avoiding Covid-affected areas. While the concern for terrorism remain low, worries about global crises like wars seem to have increased. Global events like the war in Ukraine have led to increased prices globally, affecting, for example, airline travel costs. The respondents indicating a perception of travel as expensive and that they have limited resources for it, are aligning with preferences for domestic or nearby travel during economically difficult times as observed in previous studies. Sustainable tourism practices are increasingly valued, alongside a desire for diverse travel experiences driven by personal interests and family considerations. Overall, these findings underscore the complex interplay of factors shaping Finnish travelers’ intentions and preferences, emphasizing the importance of affordability, safety, and environmental consciousness in future travel planning.

Keywords:

Travel intentions, travel preferences, travel intentions, Finnish travelers, travel impact, travel attitudes

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1 Introduction

The tourism industry has faced several significant crises and challenges between 2000 and 2023, impacting travel patterns, economies, and the sector's overall situation. The most significant events worth mentioning are the 9/11 terrorist attacks 2001 in USA (Mc Baker, 2014), the SARS outbreak 2002-2003 in Asia (WHO, 2023d), the global financial crisis 2007-2008 (Ritchie et al., 2010), natural disasters such as hurricanes, tsunamis (e.g., Indian Ocean tsunami in 2004 (Roos, 2018), earthquakes, and wildfires, the Ebola outbreak 2014-2016 in Africa and most recently the global Covid-19 pandemic since 2019 (Liu et al., 2020) and the Russian invasion of Ukraine since 2022, that has led to global inflation (Haro, 2022).

During the 21st century, the tourism sector has been hit by various challenges that have affected tourist flow and travel behavior in different ways. Tourism has nevertheless proven to remain strong and the will to travel maintains. Currently the tourism industry is recovering from the Covid 19 pandemic and show steady growth in tourist arrivals around the world. (Binggeli et al., 2023)

There are still uncertainties around the world about how to deal with the Covid-19 virus in the future and it should be studied further. Destinations with higher environmental sustainability and health standards can be a model for how to deal with a pandemic in the future according to The World Tourism Organization (UNWTO, 2023c). The secretary-general Zurab Pololikashvili at UNWTO believes that the pandemic has provided an opportunity to learn how the industry affects the planet and how to make it more sustainable in the future (UNWTO, 2023a).

Crises not only affect the companies in the tourism industry, but also travelers' experiences of safety and choice of travel destinations for a shorter or longer period of time. By studying what influences people's behavior and habits when it comes to travelling, we can identify new trends and changed behavior that tourism companies can benefit from, to know what is worth for them to offer their customers and what they value (El Gamil, 2022). Several studies regarding post-covid travel behavior have been conducted in 2020 and 2021 (Ansari et al., 2022; Wen et al., 2020) which is likely not enough time after the pandemic to show any long-term changes in peoples travel behavior. There were still ongoing travel restrictions and vaccine development in most countries during 2021. Little research can be found that is conducted later than 2021 regarding post-pandemic travel and it seems that there is a research gap in this area, especially focusing on the Nordic countries, such as Finland.

Research can also be found about the impact of the war in Ukraine on travel habits for Ukrainians (Bobek et al., 2023) or the impact of the war on travel decisions of Americans travelling to Europe (Baratti, 2022), but not about the Finnish travelers (to the author's best knowledge). Most studies also focus only on one area of impact and does not consider all of them in the same study. Currently there are many factors affecting peoples travelling as there are many different crises going on in the world right now and we cannot assume that possible changes in travel behavior are only an effect of the pandemic. For example, El Gamil (2022) and Ansari et al. (2022) have researched changed behavior post pandemic, which showed a relationship between changed travel behavior, travel values and the pandemic.

Finns have started to travel more again after the corona pandemic and the number of trips abroad was back to the same level as before the pandemic in the summer of 2023. Trips to the neighboring countries Estonia and Sweden also increased. However, trips in the home country seem to have decreased since 2021 (Tilastokeskus, 2023). The amount of leisure trips abroad by Finns increased by 50 % in the spring of 2023 compared to the year before, and trips to South Europe were especially popular. The number of domestic trips stayed the same as the year before, while the length of the trips decreased. Compared to the years during the Covid-19 pandemic there is a clear change from domestic leisure travel to international travel (Laakkonen, 2023).

1.1 Purpose and research questions

Based on the proceeding discussion it seems relevant to conduct an explorative study to better understand Finnish travelers' perceptions of risks, reasons to travel and travel intentions in the near future. The research questions are therefore the following:

RQ1: How do Finnish travelers perceive risks and reasons to travel?

RQ2: What are Finnish travelers' intentions and preferences to travel in the coming 3 years?

In order to answer the two research questions, previous research about travel behavior during and after Covid-19 pandemic, travelers' risk perception and financial crisis and travel behavior is used to provide a base for designing and conducting a survey study with Finnish travelers. The psychological models of Reasoned Action and Planned Behavior by Ajzen (1991) are used as the main theoretical base for the study. An online survey was used to collect data during January to February 2024.

By understanding the perceptions of travel and travelers' preferences and values, tourism companies can adapt their strategies and products to any new norms and expectations. By identifying travelers' security concerns and possible new values, companies can more easily meet consumers' needs.

1.2 Structure

This thesis has 6 chapters. The second chapter is the *literature review*, giving an overview of previous research on the topics risk perception, cost perception and sustainability in travel. In addition, the concepts of consumer behavior and travel behavior are presented, and the theories of reasoned action and planned behavior are explained. The third chapter is the *methodology*, where the data collection method and the data analysis are described.

The fourth chapter presents the *results* of the data analysis. The fifth chapter is the *discussion and conclusions*, where the results of the data analysis are compared to previous research and the theories. The final conclusions are also presented here. I will also present the limitations this study has and suggest how the topic could be studied further.

2 Theory and literature review

This chapter presents literature regarding consumer behavior and travel behavior. The theories of Reasoned Action and Planned Behavior was chosen as a theoretical foundation, and these are presented in this chapter. Previous research is also crucial when trying to investigate factors that impact travel behavior and I have chosen to focus on topics related to the previous and current challenges in the tourism industry, according to the aim of the study: risk perception of Covid-19, terrorism, war and conflicts, cost perception and sustainability aspects.

2.1 Consumer behavior

When planning products and services for customers, it is important to take into account what influences customers' consumer behavior (Horner & Swarbrooke, 2020). When making a purchase decision, customers base it on a source of information. This can be anything like knowledge, personal perceptions or attitudes and opportunity that is the base of this decision. The customer may perceive the purchase decision as risky due to several factors, such as e.g. fear of spending too much money or making a bad purchase decision. Factors as motivation, ability and opportunity affect the decision, and are the source of information the customer base the decision upon. The customer looks at different alternatives, compare them to each other and find out information about them. The opportunity can be the vacation days to use for travel and ability the money the customer has saved for the trip. (Hoyer et al., 2017)

When the customer is motivated to buy, factors as exposure, attention, perception, and comprehension affect the decision further. The customer will start gathering information online, from media and from other people or companies, that have any knowledge of the thing he or she is going to purchase. The level of motivation also affects how well the customer will learn about the topic and remember the information that is received. The information will also be compared to other perceptions the customer has, for example how much money he or she is willing to spend on the purchase and if it aligns with personal values. (Hoyer et al., 2017)

Based on the information and knowledge the customer has gathered, attitudes will be formed. The customers attitude can affect the purchase decision in some cases, but it can also change as new information is received and is not always associated to behavior. (Hoyer et al., 2017)

2.2 Travel behavior

Tourism products are usually some kind of service or a combination of several different services that form an experience that the customer buys. The service is intangible because the customer cannot know in advance what they will receive. This increases the risk for the customer's decision, which means that the decision needs to be supported by as much information as possible in advance. (Horner & Swarbrooke, 2020)

Many different factors influence the decision to buy a trip, such as the customer's social position, culture, demographics, finances, and personal expectations. The experience of the trip is mainly influenced by the quality of the service and how it meets the customer's expectations, but since the customer is a part of the purchased experience, the customers' own mood and attitudes strongly influence how the trip is experienced. Other travelers and people at the destination also influence how the customer evaluates the entire experience. In addition, the experience is affected by external factors that cannot be influenced during the experience itself. Such factors can be, for example, the weather at the destination, outbreaks of disease or war. (Horner & Swarbrooke, 2020)

The tourist's attitude affects the buying behavior. A negative attitude towards the safety of a destination leads the tourist to choose another destination. The media also plays a major role in shaping attitudes and perceptions and the safety of a destination. For example, terrorist attacks have caused destinations to have a negative image of themselves and are avoided by tourists. (Mc Baker, 2014)

Çakar (2019) have studied "tourophobia" which means fear that events such as terrorism, natural disasters, war, political instability, or epidemics should affect them during the journey, and lead people to avoid travelling. This can also be used for somebody who avoid certain destinations and compensate them with others due to the same fear.

Four different travel behaviors developed from crises could be distinguished: people with very little security concern who travel normally, people with high concern who cancel all trips, people who choose to postpone travel until a destination regains its reputation, and people who choose only destinations perceived as safe. Among these there are two different types of travelers: the risk-taker who does not cancel trips and the one with a high risk perception who changes destinations or avoids certain means of transport. (Çakar, 2019)

In a study made by Ansari et al., 2022 the majority of the respondents replied that they will not travel to any of the countries highly affected by the pandemic for the next 2 years. During the pandemic the interest in domestic tourism grew among travelers, who saw a smaller risk in travelling within their own city or country instead of travelling abroad (WHO, 2023b). For example, in China, travelers changed their travel behavior from travelling in large groups, to preferring smaller groups or individual trips to smaller destinations and at different time of the year as before (Wen et al., 2020).

Analyzes of tourism behavior help the industry develop into a more balanced and sustainable industry and can identify trends and new markets. The pandemic can also bring positive changes. Society can recover economically relatively quickly, but recovering from psychological and sociological individual impacts may take longer. (Wen et al., 2020)

2.3 The Theory of Reasoned Action and Planned Behavior

The Theory of Reasoned Action (TRA) and its extension Theory of Planned Behavior (TPB) are psychological models that help predict and understand behavior in a decision-making context. A certain behavior is determined by the intention to perform the behavior in question, which is influenced by the person's attitude towards the behavior, perceived norms and perceived behavioral control. Individual perception and available information about the behavior are assumed to determine which pattern the behavior follows. These are influenced by demographic characteristics, such as personality, experiences, and background, and serve as support for the decision to perform the specific behavior or not. (Fishbein & Ajzen, 2010)

Attitude is the positive or negative evaluation a person makes of the consequences of performing the behavior (Fishbein & Ajzen, 2010). In a travel context, this can be thought as the attitude a person has towards traveling after the pandemic. If it feels like traveling offers more advantages than disadvantages, the decision leans towards the person choosing to travel.

Perceived norms are the social pressure or influence that a person feels towards the behavior in question. The perception that the environment approves of the performance of the behavior makes the person more likely to feel pressured to perform the behavior or vice versa. (Fishbein & Ajzen, 2010) In the context of travel, this can be thought of as how important recommendations from friends, family or society are regarding safety or the necessity to travel.

The theory of planned behavior is an extension of the theory of reasoned action to supplement its limitations by adding perceived behavioral control as a third factor (Ajzen, 1991). Perceived behavioral control is a person's perception of their own ability to perform the behavior. It is about the person's sense of control and how difficult or easy the behavior is perceived. (Fishbein & Ajzen, 2010) A person's control over actual behavior is ultimately affected by what resources and opportunities the person has available, e.g., time, money, and skills, which affect the sense of control (Ajzen, 1991). When it comes to traveling as a behavior, this can probably be about the perception of post-pandemic safety methods, concerns about one's own or others' health and logistical factors that affect the ability to travel.

TPB acknowledges that while attitudes and social pressures play significant roles in determining intentions, an individual's perception of control over a behavior is crucial. If someone believes they have high control over performing a behavior and perceives positive attitudes and social approval toward it, their intention to engage in that behavior is likely to be stronger. (Ajzen, 1991)

TRA and TPB do not directly predict behavior but focus on understanding how various factors influence intentions to perform behavior. It does not however guarantee that the behavior will be performed. Even if one has a strong intention to perform a behavior, factors such as insufficient knowledge or skill may cause one not to perform it. The influencing factors can also vary between different segments of a population. Therefore, the environment and background factors are important to take into account, as shown in figure 1. (Fishbein & Ajzen, 2010) In the post-pandemic travel context, the model can potentially help to understand people's attitudes towards for example security measures, risks and social influences that affect the intention to travel. As it can provide insights into the factors driving human behavior (Ajzen, 1991), it can be valuable for understanding actions related to travel choices post-pandemic.

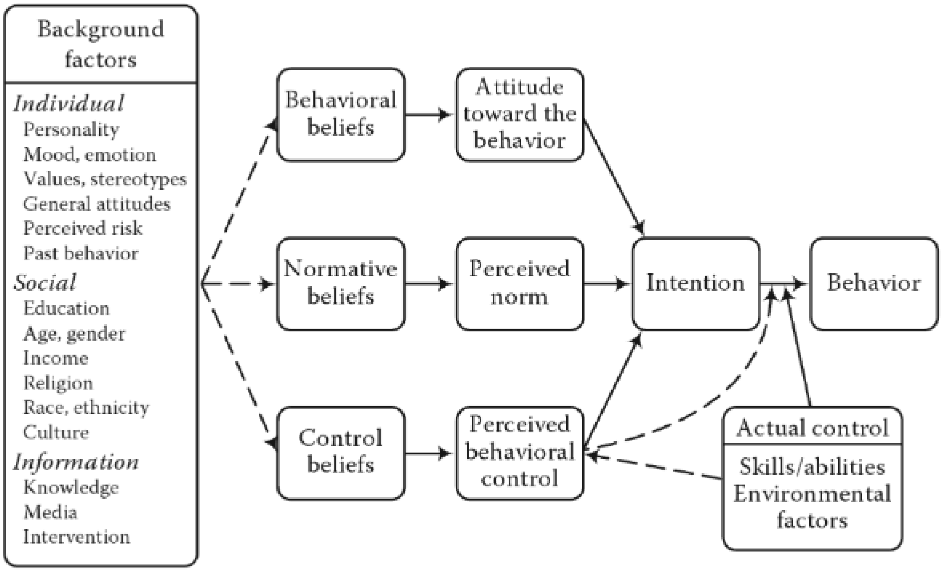

Figure 1. The theory of reasoned action and planned behavior (Fishbein & Ajzen, 2010, p. 22)

2.4 Travelers' risk perception

Risk associated with travel is often related to health, terrorism, crime or natural disasters (Mc Baker, 2014). Health risk and tourism are related because tourists have to move among people, and therefore the consumption of tourism products is affected by the general health status, for example so that authorities have to restrict travel due to health risk. (Yang et al., 2020)

Terrorism is also considered a major threat to tourists and security is one of the most important factors for travelers when it comes to choosing a destination. International tourism is of great economic importance to many countries and can be badly harmed by negative incidents like terror attacks. There are many uncontrollable factors that affect the flow of tourism, such as natural disasters and pandemics, but terrorism tends to damage a destination's reputation much more severely. (Mc Baker, 2014; Çakar, 2019)

The motivation to travel is directly connected to the consequences of a crisis or event that can change how the traveler perceives a destination of an area. Terror attacks seem to have the most negative effect on the perception of the traveler and usually cause direct fear, while financial crisis, natural disasters and health risks have a various effect on the perception of the safety of a destination and therefore affect the intention to travel. The level of the perception of risk is also depending on the experience and travel frequency of the traveler. (Çakar, 2019)

According to a survey made in 2020 among 1005 Finnish adults, the 10 biggest concerns when travelling were, presented in the order of biggest to smallest: the pandemic (51 %), terrorism (50 %), pollution of environment (46 %), effect on climate change (39 %), criminality towards tourists (35 %), animal cruelty (34 %), natural disasters (27 %), political conflicts (19 %), effects of sex tourism (16 %) and corruption (15 %). (If, 2020)

2.4.1 Covid-19 pandemic

In December 2019 a new corona virus was detected in Wuhan, China and chocked the whole world with its rapid spread from country to country, causing a global pandemic and health crisis (Liu et al., 2020). The virus is the SARS-CoC-2 virus which causes the disease Covid-19 (THL, 2023). Due to the rapid spread of the virus globally, WHO announced a global pandemic in March 2020 (Liu et al., 2020). Since the virus was detected, there have been 760 million registered infections and 6,9 million deaths have been reported (WHO, 2023b).

The virus spreads effectively by air when an infected person sneezes or coughs or by touching an infected human or the surface the human have touched (THL, 2023; WHO, 2023a). The disease causes mostly fewer and a sore throat but can also cause much more serious respiratory symptoms especially among the elderly and persons with other illnesses (WHO, 2023b). The disease may not cause any symptoms at all, but the infected person can still spread the virus, unaware of the infection, which makes the virus so dangerous (THL, 2023). The best way to avoid spreading of the coronavirus is to avoid crowds, use a face mask, wash hands with soap and water or an alcohol-based solution and isolate as long as there are symptoms (WHO, 2023b). The infection is tested with a Covid-19-PCR-test (polymerase chain reaction) which is taken from the nose or an antigen test which can be done at home (Anttila & Eerola, 2023).

As a result to the announced pandemic, most countries closed their borders to travelers and imposed national quarantines, which in turn halted air traffic and closed hotels (UNWTO, 2023a). Due to this, the tourism industry was among the most affected as restrictions were implemented in most parts of the world and people were unable to travel. It has had a huge negative economic impact on the whole industry. In 2020 international arrivals around the world decreased by 72 % and 75 % of all the destinations around the world had closed boarders (UNWTO, 2023c).

In 2021, some countries began to accept international tourists again with proof of negative PCR tests or tests made on arrival and quarantine. In the end of 2021, vaccinated travelers could start arriving without a negative PCR test result with proof of vaccination. Still, it was difficult to travel internationally because of the constant uncertainty and because rules and restrictions often changed with short notice. (UNWTO, 2023c)

In 2022 when large populations had already been vaccinated, the tourism industry also started to recover. Europe and America have recovered the best, while Asia and the Pacific have had a more cautious recovery (UNWTO, 2023c). Most countries have now lifted their restrictions after WHO announced in May 2023 that Covid-19 is no longer a global crisis and they no longer recommend proof of vaccine for international travel (WHO, 2023c). Approximately 30% of the world's population is still unvaccinated, especially in developing and low-income countries. Although the risk is now lower, there is still a risk of new virus variants. (WHO, 2023e) Some countries still require proof of vaccination to enter the country or make random Covid-19 tests at arrival, contrary to the recommendations (UNWTO, 2023c).

It has been predicted and studied that Covid-19 has and will affect the travel behavior of people around the world due to restrictions and perception of risk (Brida et al., 2022; Neuburger & Egger, 2021; Wen et al., 2020). A study conducted in Turkey in 2021 shows that there is a relationship between the perception of Covid-19 and travel behavior and that there is a very negative relationship between travel risk and travel behavior (Demirci & Üstün, 2021). How much risk the tourist perceives depends on how much information is available and the number of options, which affects the tourist's motivation to travel. (Mc Baker, 2014) Studies during the years 2020-2021, when restrictions were in force in most countries, show that factors such as age, gender, and education as well as travel frequency affect how a person perceives risk when it comes to Covid-19 (Brida et al., 2022; Neuburger & Egger, 2021; Demirci & Üstün, 2021). It has been shown that the more travel experience a person has, the lower the risk perception is (Terzic et al., 2022).

Lower income level has also shown to be connected to risk sensitivity and dependency on general health and economic situation in society. Risk indifferency has been connected to a lower trust in the government recommendations and decisions. The majority of the travelers in Europe, has shown to be risk-resistant according to Terzic et al. (2022). The risk-tolerant and risk-resistant shown to be the most likely to travel within their own country post pandemic (Terzic et al., 2022).

Travelers tend to seek destinations with developed infrastructure and proper health facilities to feel safer (Wen et al., 2020). The perception of a safe destination seems to vary according to country of residence. Travelers in Egypt had the perception that Europe, Asia and USA are high risk destinations, related to Covid-19 (El Gamil, 2022).

Travel companies can also do their part to reduce the risk for the traveler by offering more flexible cancellation conditions, offering sufficient information about health and safety at the destination. (Neuburger & Egger, 2021) Studies have shown that people's desire to travel has not disappeared, but during the pandemic, travelers have had to adapt their decision to travel according to how high they perceive the risk to their health. (Wang et al., 2020; Brida et al., 2022)

According to a study made in 2022, the majority of respondents had positive attitudes towards travelling regardless of the pandemic and half of them already had plans to travel after the restrictions are terminated. The majority said that they avoid risky destinations where there are higher numbers of Covid-19 infected. The respondents also value various insurances and flexible booking terms when they book a trip. Many also rather travel by car in their own country than taking a flight abroad. These factors point towards a more responsible traveler. (El Gamil, 2022)

2.4.2 Risk of terrorism

Terrorism is a violent incident that targets innocent people to attract attention and publicity. The cause is often conflicts of a political or religious nature and the more international victims there are, the greater global visibility the incident receives, which is the purpose of the attack. After the 9/11 terrorist attack in the United States in September 2001, terrorism has received more attention globally. (Mc Baker, 2014)

Terrorism can destroy a travel destination's reputation and brand it as unsafe for a long time, with tourists compensating for it with other travel destinations. Travelers perceive a threat of danger that make them avoid the destination. The perception is based on attitudes that are formed towards a destination regarding security linked to terrorism. It has a lot to do with what the media reports about the destination, which is something that marketers of a destination should take into account to change travelers' negative perceptions. The Internet can also offer false information and travelers cannot always be sure what is true and what is fake. (Mc Baker, 2014) People are often influenced by various events in the world based on the way the media reports about them. Fear of traveling can come from directly experiencing an attack or only from receiving information about events from others. The media can easily traumatize people and strongly influence travelers' perception of risk and decision to travel. (Çakar, 2019)

An unsafe country can affect an entire region, as it is perceived as unsafe even if it is only one country affected by terrorism. A potential risk of terrorism affects travel behavior, as travelers choose safer destinations to protect themselves, when there is perceived risk of danger. Although the probability of suffering a terrorist attack has proven to be low, fear is high among today's travelers, as tourist destinations are easy victims. (Mc Baker, 2014)

2.4.3 War and political conflicts

Unlike for example the covid-19 pandemic, which was an unknown enemy located everywhere, war is a visible and concrete enemy that exists in a certain area and travelers know which areas to avoid. (Haro, 2022)

Russia attacked and invaded Ukraine in February 2022 (Ulkoministeriö, 2024b). Therefore, The Ministry of Foreign Affairs of Finland advice against all travel to Russia (Ulkoministeriö, 2024a) and also to Ukraine due to safety risk in the present day (Ulkoministeriö, 2024c). Finland has as part of EU taken measures towards Russia as a reaction to the invasion in Ukraine by introducing sanctions against Russia in cooperation with the US. The sanctions apply to finance, energy, transport and technology export. Russian banks have also been excluded from the SWIFT system. The Finnish air space has also been closed for Russian air traffic. (Ulkoministeriö, 2024b)

Currently, unnecessary travel to Israel is also to be avoided according to the Ministry of Foreign Affairs of Finland due to the conflict in Gaza. There is a risk of terrorist attacks in the area. Security is unstable due to the political conflict and can quickly escalate into armed attacks. (Ulkoministeriö, 2024d)

Russia's invasion of Ukraine has affected the rest of the world due to the sanctions, which has led to increased costs and reduced availability of, for example, oil and energy. Air traffic has been affected as this has led to increased fuel prices, which increases air fares. Airlines have been forced to cancel routes that become too expensive and since it is currently not possible to fly over Russia, many routes between Europe and Asia become much longer than before, making them too expensive. Many airlines are still recovering from the Covid-19 pandemic, making the impact of this war even stronger than previous wars and conflicts. (Haro, 2022)

Europe has been heavily dependent on Russian energy, which now must be sourced elsewhere, causing increased prices. It affects, among other things, the energy sector, the financial market, and economic growth, as it has led to inflation. Tourism to Europe is also affected because Eastern and Northern Europe can be considered unsafe by e.g. North American travelers because of the war. (Haro, 2022)

Tourists from America can right now consider the whole of Europe as an unsafe travel destination because of these political conflicts and demonstrations organized in relation to them in other European countries. Europe is still marketed as safe in general, if you avoid Israel, Palestine, Russia and Ukraine, among others. (Chafetz & Faintuch, 2023)

2.4.4 Natural disasters

The tourism industry is also hit hard by natural disasters and their impact will increase in the future. Tourism actors need to work together to create a common framework for recovery and resilience against natural disasters. The media plays an important role, when natural incidents occur, since attitudes of travelers depend on how these incidents are reported. (Bhaskara et al., 2021; Wang et al., 2023)

2.5 Other factors that may impact travel

2.5.1 Cost perception

Global economic crises also affect travel, as it affects the price level and people's incomes. The 2008-2009 financial crisis was a severe economic downturn that originated in the United States' housing market and quickly spread to global financial markets. Banks and financial institutions had been granting risky mortgages to borrowers with poor credit and when housing prices fell, many could not pay their mortgages, which led to massive losses for financial institutions worldwide. The crisis resulted in bank failures, a freeze in credit markets, a decline in economic activity, and job losses. (Ritchie et al., 2010; Smeral, 2009)

The financial crisis also affected the tourism industry and how people travel. The crisis led to changes in purchase behavior due to high unemployment and lower incomes. Tourism products and services are classified as less essential and are chosen over essential basic goods, which are required in everyday life when the economy becomes tight. (Smeral, 2009)

How much travel behavior is affected varies in different countries, according to the country's own economy and other contemporary events. Ritchie & al (2010) studied how North America was affected just after the crisis in 2010. In Canada, people's future travel plans were greatly affected by the deteriorating economy and Canadians made fewer trips abroad than before. Canada's inbound tourists also spent less money during their stay than before. (Ritchie et al., 2010)

Mexico was hit by many different events during the early 2000s (hurricanes, terrorism, and drug cartel conflicts) that affected tourism, yet inbound tourism to the country grew until 2008. The number of tourists dropped somewhat in 2005-2006 after Hurricane Wilma and also in 2008 due to the financial crisis, but as a whole the crisis does not seem to have affected Mexico's tourism negatively. The financial crisis was most visible in the fact that visitors spent less money during their stay than before. The hurricanes seem to have a more negative effect on tourism than the financial crisis. This may have to do with the fact that Mexico is considered a more affordable country by travelers from many other countries. (Ritchie et al., 2010)

The US economy was strongly affected by the financial crisis. After the 9/11 terrorist attack in 2001, when tourism demand dropped enormously, it had grown again until 2007, but already in 2009 demand was again very low due to the financial crisis. As fuel prices rose, so did the cost of transportation, forcing tourism companies to raise their prices. As prices were raised, consumers spent less. (Ritchie et al., 2010)

The Eurozone was also affected by the 2008 financial crisis and affected Europe's industries due to reduced exports and investment. As the economy stagnated and companies had worse finances, the number of business trips decreased enormously. Bookings for international travel in Europe and long-haul travel decreased, due to reduced purchasing power. Many airlines canceled flights due to reduced demand. In economically difficult times, people seem to prefer traveling within their home country or to nearby countries and international travel involving air travel is decreasing. The demand for foreign travel is considered to have a direct connection to income development, when one is positive the other is also, and vice versa. (Smeral, 2009)

Reduced income over a short period of time has previously caused people to use their savings to travel, while reduced income over a long period of time has caused people to switch to lower and cheaper standards of products and services rather than not traveling at all. In cases of very tight budgets long term, traveling is reduced or stopped altogether. Staying in familiar destinations during economically difficult times can also feel safer for travelers, because they know what to expect in terms of price level and it's more affordable to get there. (Smeral, 2009)

The study by Ritchie et al. (2010) also shows that the drop in tourism demand during a recession is temporary and begins to grow again as soon as consumers' income begins to grow. Other events have also been shown to have a much greater impact on travel than economic recession.

2.5.2 Sustainability

Many associates sustainability with ecotourism, which is also part of sustainable tourism, but sustainability consists of a larger whole. Sustainability in tourism is broadly the impact of tourism on the environment, population, and economy of the destinations. Sustainable tourism means tourism that takes the needs of all parties into account, i.e. visitors, the industry, the environment and the society of the host destination, where it is, now and in the future, possible to maintain a balance between the economic, environmental and socio-cultural impact of tourism. (Global Sustainable Tourism Council, 2022)

The term ecotourism can be defined as travel to natural areas that preserve the environment and contribute to the well-being of the local population and understanding of other cultures for the visitor. Responsible travel can be defined as when individuals make travel decisions that support sustainable tourism and have as little negative impact on the destination as possible. (Global Sustainable Tourism Council, 2022)

According to a study on sustainability with a focus on the environment conducted among students, it turns out that older adults are often more likely to choose sustainability than younger adults when making travel decisions and that it is women who are more likely to choose sustainability as a travel motivation than men. Men more often choose socialization and pleasure instead. Women are more likely than men to travel to get to know new cultures and learn new things. (Cavagnaro & Staffieri, 2015)

Young people, on the other hand, are more likely to choose hotels that market themselves as sustainable on social media and thus contribute to electronic word of mouth according to a study by Clark et al. (2021). The study also shows that students from a family with a higher income and education are more likely to choose sustainability as a motivation factor. (Clark et al., 2021)

According to Cavagnaro & Staffieri (2015), tourists have different attitudes towards the environment. There are those who are unwilling to pay extra for the environment and those who can compromise their lifestyle for the benefit of the environment. There are also those who trust in technology to solve environmental problems or those who think that the environment should be protected for economic growth. Some think that the environmental impact is exaggerated and that environmental problems are the next generation's problem or those who do not want to do anything for the environment because they believe that others do not either. (Cavagnaro & Staffieri, 2015)

The study shows that those who clearly have personal values towards the environment in their everyday life are also more likely to choose to travel sustainably. Their travel choices support and reinforce their personal values. (Cavagnaro & Staffieri, 2015) They also prove to be more willing to pay extra for sustainability and make a positive travel decision if they have positive attitudes towards the destination's sustainability. Social media is a good place for hotels and other tourism businesses to find customers who are already interested in sustainability and whose travel decisions are influenced by social media. (Clark et al., 2021)

2.6 Summary

There are various factors influencing travel behavior. Consumers base their purchase decisions on factors like motivation, ability, and opportunity, influenced by exposure, attention, perception, and comprehension. Attitudes formed based on gathered information can affect purchase decisions but are subject to change. Travel decisions are also influenced by social position, culture, demographics, finances, and personal expectations. Customer mood, attitudes, and interactions with other travelers affect the travel experience. External factors like weather, disease outbreaks, and conflicts also impact travel experiences.

TRA and TPB predict behavior based on intentions, influenced by (1) attitudes, (2) perceived norms, and (3) perceived behavioral control. These three dimensions are in this study applied to understand post-pandemic travel perceptions: (1) attitudes towards Covid-19, crises such as war and terrorism, travel costs, experiences, and sustainability aspects, (2) social influences towards traveling (social norms) and (3) behavioral control of Covid-19 safety measurements. Furthermore, based on the same topics the study considers peoples near future intentions and preferences to travel in the coming three years.

3 Methodology

A quantitative approach was chosen to be able to gain a broad view of Finnish travelers' perceptions of risks, intentions and preferences to travel in the near future. The collected data will help answer the two research questions; RQ1: How do Finnish travelers perceive risks and reasons to travel? RQ2: What are Finnish travelers' intentions and preferences to travel in the coming 3 years?

3.1 Data collection

Quantitative method is used to study a certain phenomenon through statistical and numerical data. Quantitative method is suitable when you want a large volume of data from a population, and to obtain the same data from everyone that is comparable (Bryman, 2012). The aim of the data collection in this survey study was to get as many respondents as possible, representing a diverse range of Finnish travelers.

The sampling was done as a non-probability sampling method (Bryman, 2012) since I do not have access to any pre-defined lists of respondents (Finnish travelers). The data was collected as a combination of snowball and convenience sampling since the survey questionnaire was distributed in social media. There was a gift handed out among respondents, to make the interest to participate higher. See table 1 for the sample characteristics.

The first part of the questionnaire consisted of statements regarding risk perceptions, reasons to travel and travel intentions, where the respondents answered according to a Likert-type scale from 1 to 7, where 7 is strongly agree and 1 is strongly disagree (Bryman, 2012). The second part of the questionnaire consisted of background variables such as gender and age to receive demographic statistics about the sample.

The formulation of the questions and statements in the survey are partly based on the questions in the research made by El Gamil (2022) and Neuburger & Egger (2021) which are studies (as presented earlier) focused on travel during and after Covid-19. The questions and statements were modified to suit the current travel situation, Finnish travelers and to cover as broad as possible range of factors measuring perceptions and intentions to travel. The questions and statement have been translated into Finnish and Swedish. The whole questionnaire can be seen in the appendix 1. The questionnaire also consists of one open question. In the end of the survey there was an option to go to another form and leave an e-mail address for the possibility to win a gift card to the Brungberg or Fazer online store. Two gift cards were drawn among the respondents.

The survey was made with Google Forms as an online survey, and it was distributed in the beginning of February 2024 on social media (Facebook and LinkedIn). People were urged to forward the link in their social media network, especially to people who travel. The survey was open for 4 weeks. 100 persons responded to the survey, which is enough to gain explorative insights to the research questions.

3.2 Data analysis

The statements in the survey are analyzed and presented using mean and median values and standard deviation (central tendency measures). In addition, a percentage of respondents who have chosen strongly agree or agree (7 or 6 on the Likert scale) is also used to present the answers. The non-parametric Mann-Whitney U-test is used to compare the differences between travel frequency groups, as many of the variables are quite poorly normally distributed. The data is analyzed using IBM SPSS™ 29. To determine the internal validity of scales, Cronbach's alpha is used. (Pallant, 2016)

4 Results

In this chapter the results of the data analysis will be presented. Section 4.1 present the demographic information about the sample. The rest of the presentation of the results is structured according to the research questions. Section 4.2 and 4.3 present the results that will answer the first research question: How do Finnish travelers perceive risks and reasons to travel (Q1). The results for the second research question are presented in section 4.4: What are peoples' intentions and preferences to travel in the upcoming three years (Q2).

4.1 Sample

The demographic characteristics of the sample is presented in Table 1. The majority of the respondents are female (78 %) and between 31-40 years of age (48 %). 73 % of the respondents is working full time. A clear majority of the respondents travel mainly for leisure (87 %). These categories are clearly overrepresented in the sample, compared to the total Finnish population. 50,5 % of the Finnish population are women and the mean age is 45 years. 76 % of the women of the Finnish population is working full time (Tilastokeskus, 2024).

A skewed sample is not surprising as convenience and snowball sampling were used. Hence, the sample provide mainly perceptions and intentions of fully employed female Finnish leisure travelers in their thirties.

Table 1. Respondent demographic characteristics

Characteristic	*Category*	*Frequency*	*Percentage*
Gender *(n=100)*	Female	78	78,0
	Male	22	22,0
Age *(n=100)*	16-20	1	1,0
	21-30	5	5,0
	31-40	48	48,0
	41-50	18	18,0
	51-60	12	12,0
	61-70	13	13,0
	80+	3	3,0
Household size *(n=95)*	1	19	19,0
	2	32	32,0
	3	10	10,0
	4	29	29,0
	5	5	5,0
Employment status *(n=100)*	full time employee	73	73,0
	part time employee	7	7,0
	student	4	4,0
	pensioner	8	8,0
	unemployed	3	3,0
	other	5	5,0
Household income/year € *(n=100)*	0-20.000	1	1,0
	20.001 – 40.000	15	15,0
	40.001 - 60.000	18	18,0
	60.001 – 80.000	13	13,0
	80.001 – 100.000	10	10,0
	100.001 – 120.000	20	20,0
	120.001 – 140.000	5	5,0
	140.001 – 160.000	4	4,0
	160.001 – 180.000	2	2,0
	No answer	12	12,0
Travel purpose *(n=100)*	Business	12	12,0
	Leisure	87	87,0
	Other	1	1,0

The travel frequency of the respondents is presented in Table 2. The table shows that the majority of the respondents travel 1-2 times a year, regardless of the year. The number of respondents not travelling at all increase during 2023 but is lower again for the estimated travel frequency of the current year 2024, which indicate that more people are planning to travel again during this year. The number of respondents who travel a lot (more than 3 times a year) stay almost the same for all these periods. This indicates that there is more variation among the persons who travel less frequently (less than 3 times a year).

Table 2. Travel frequency

Travel frequency (n=100)	*Before 2020*	*During 2023*	*Estimated 2024*
0 times a year	9	17	8
1-2 times a year	59	53	60
3-5 times a year	25	25	28
more than 5 times a year	7	5	4

4.2 Perceptions of risks and reasons to travel

Table 3 shows the mean and median values and the standard deviation of the statements regarding the perception of Covid 19, crisis and cost as well as sustainability, experience, social norms and control of Covid 19. The respondents have evaluated the statements according to a 7-point Likert scale. A percentage has been added to the table representing the number of respondents that have evaluated the statement 6 (agree) or 7 (totally agree). Some of the statements are reversed in relation to the others and are therefore marked with (r).

Table 3. Perceptions of risks and reasons to travel

Category	*Variable*	*N*	*Median*	*Mean*	*Std. Deviation*	*% Agree**
Perception of Covid 19	The current situation about the coronavirus worries me	98	2	2,2	1,39	5 %
	Coronavirus is just a new form of flu (r)	100	6	5,3	1,58	56 %
	I think there is a lot of fearmonogering around the coronavirus (r)	98	5	4,5	1,79	32 %
	I fear that the virus will be carried by tourists to my near surroundings	99	2	2,3	1,6	7 %
	Currently, it is irresponsible to travel to destinations with cases of coronavirus	99	3	3,3	1,85	13 %
Perception of crisis	The different wars and crisis worldwide scare me	99	5	5,1	1,62	45 %
	I worry that the current situation with different wars and crisis will affect my traveling	100	4	4,1	1,8	25 %
	The risk of terrorism scares me when traveling	99	4	3,7	1,76	20 %
	I worry about natural disasters when traveling	99	3	3,3	1,68	11 %
Perception of cost	It has become expensive to travel	99	6	5,8	1,29	64 %
	I have limited monetary resources to travel	99	6	5,5	1,65	60 %
	I have limited vacation days for travel	99	6	5,2	1,93	55 %
	Travelling in Finland is more affordable than travelling abroad	99	3	3,5	1,68	17 %
	I use my savings for travel	100	5	4,3	1,98	34 %
	Flying have become too expensive	99	5	4,9	1,61	42 %
Sustainability	I choose to travel in such a way that it’s impact on environment is as small as possible	100	4	3,6	1,78	14 %
	I worry about sustainability aspects in tourism	98	4	3,9	1,82	24 %
	It is important to understand the impact of travel on the environment	99	6	5,4	1,57	57 %
Expereince	I love to experience new things, places and cultures	100	7	6,1	1,13	75 %
	I think it is important to get to know other places	99	7	6	1,36	70 %
	Traveling is a very valuable way to learn about other people	99	7	6,1	1,24	77 %
Social norms	People close to me think it is a good time to travel	99	5	5,3	1,33	46 %
	People around me are planning to travel abroad	100	6	5,8	1,17	69 %
	People who are important to me think that I should travel (r)	99	1	2,1	1,56	5 %
Control of Covid 19	I respect social distancing in all places while dealing with people	99	5	5,1	1,68	48 %
	I use facemask when travelling	99	2	2,5	1,57	4 %
	I will continuously check my health status while travelling	99	3	3,5	1,98	26 %
	I check reviews about the hygiene and sanitation measures related to the places I will visit	99	3	3,7	2	24 %
	I will more likely pay extra for free cancellation when booking a trip now than before the pandemic	100	5	4,4	2,24	43 %
	I will more likely buy travel insurance now than before the pandemic	99	4	4	2,41	34 %

(r) = reverse question

* % of respondents that answered 6 (agree) or 7 (totally agree)

The categories in table 3 will be presented next, in the same order as they are presented in the table.

4.2.1 Perception of Covid 19

Most of the respondents do not agree with the statements that coronavirus causes them fear or worry and with a standard deviation of less than 2, the respondents are quite unanimous in their opinions. Only 5 % of the respondents agree or totally agree with the statement that the corona virus situation worries them. Most of the respondents also agree that the coronavirus is more like a form of flu with a mean value of 5,3 and 56 % that agree.

For the third and fifth statement the answers are a little bit more distributed that the first and second, but with a mean value of 3,3 for the last statement, it can be pointed out that most of the respondents do not agree with the statement that it is irresponsible to travel to areas with a lot of Covid-19 cases. Only 7 % worry about the virus being carried by tourists to their near surroundings and the mean value of 2,3 indicated that most or the respondents disagree with this statement.

4.2.2 Perception of crises

For the answers to the statements about perception of crisis, the standard deviation is less than 2 for all statements, which indicated that most of the respondents have similar opinions. The highest mean (5,1) and median (5) is for the statement that the respondents fear the crisis and wars going on worldwide, but not as many agree that it will affect their travelling. Only 25 % agree with this statement. The mean value is quite low for the last two statements (less than 4), indicating that the respondents aren't that scared of terrorism or natural disasters when they travel.

4.2.3 Perception of cost

The values for the statements regarding perception of cost are presented next in table 3. The mean value for statement one and two in the category perception of cost is very high (5,8 and 5,5) which indicated that most of the respondents agree with these statements. This can also be seen from the Agree % which is 64 % and 60 % for these statements. Many think that travel has become expensive, and they have limited resources to use for travel. Most of the respondents also think flying has become too expensive (42 % agree or totally agree). The opinions for the statement that one will use savings for travel is a little more distributed than the other statements, where the mean value is more against the middle of the scale (4,3). Most respondents also disagree with the statement that travelling in Finland is more affordable than travelling abroad. Only 17 % of the respondents agree with this statement.

4.2.4 Sustainability

The mean value of the statements covering sustainability is towards the lower middle of the scale, which indicated that the respondents do not worry about sustainability that much when they travel. However, most of the respondents do think that it is important to understand the impact of travel on the environment, since 57 % agree with this statement. The answers are not widely distributed in this category either, with a standard deviation value under 2 for each statement. The most distributed answers are for the statement I worry about sustainability aspects in tourism, with a standard deviation of 1,82 and mean value of 3,9.

4.2.5 Experience

The statements for experience have a very high mean and median value, which means the majority of the respondents agree or totally agree with the statements. The percentage for the agree of totally agree answers is very high for each statement (70-77 %). A clear majority of the respondents love to experience new places and cultures and think it is important to get to know other places and that it is a valuable way to learn about people.

4.2.6 Social norms

In the category social norms, most of the respondents (69 %) agree with the statement that people around them are planning to travel abroad. 46 % also agree that the people close to them think it is a good time to travel. The third statement is reversed, which explains why the majority of the respondents does not agree with the statement that important people to them think they should travel. Only 5 % agree with this statement and the mean value is 2,1 which indicates that most have chosen to disagree or totally disagree. The answers in this category are quite unanimous, with a low distribution since the standard deviation is 1,56 or less in this category.

4.2.7 Control of Covid 19

The opinions regarding the statements about control of Covid-19 is a bit more distributed than the previous statements, with a standard deviation of 2 or more in the last three statements. The mean value is also more towards the middle (4) which indicated answers in both ends of the scale. Most respondents (48 %) agree that they respect social distancing when dealing with people, but most of them do not use a facemask when travelling. Only 4 % agree with this statement. There is more variation in the opinions regarding checking health status during travel or reviews about hygiene measures in advance and the will to pay extra for free cancellation of travel insurance now than before the pandemic. The mean value of these statements is between 3,5 and 4,4.

4.3 Differences in travel perceptions between high and low travel frequency

The variables in the categories presented in table 3 above were combined into one composite variable for each category. Table 4 below shows the composite scores in the mean and median rank order of experience, social norms, perception of price, sustainability, perceptions of crisis, control over Covid 19 and perception of Covid 19. Cronbach's alphas were calculated for each composite variable and this meant that some of the statements for each composite score were erased. The reversed questions from table 3 in the category perception of Covid 19 and social norms were erased, in order to get a higher Cronbach's alpha (> 0,7). In the category perception of costs, only three of the statements directly covering expenses were chosen for the composite variable (statement 1, 2 and 6), since the Cronbach's alpha (0,764) for these variables was good enough. The other three were erased since they don't measure the same things. The reversed question in the category experience were also erased from the composite score.

The standard deviation is the highest for the composite variable sustainability and the lowest for experience, which means that sustainability has the most division in the answers, while most respondents have answered the same in the category experience. The mean value is also the highest for experience, which means that most of the respondents agree with the statements.

Table 4. Composite scores and Cronbach's alpha

Composite variable	*N*	*Median*	*Mean*	*Std. Deviation*
Experience (alpha = 0,871)	99	6	5,8	0,93
Social Norms (alpha = 0,735)	99	6	5,5	1,11
Perception of Price (alpha = 0,764)	98	5	5,4	1,22
Sustainability (alpha = 0,850)	98	4	4,3	1,51
Perception of Crisis (alpha = 0,855)	99	4	4	1,43
Control over Covid 19 (alpha = 0,808)	99	4	3,9	1,43
Perception of Covid19 (alpha = 0,747)	98	2	2,6	1,33

In order to investigate differences between high and low traveler frequency the respondents were divided into two different groups based on their travel frequency. As suggested by the literature (e.g. Terzic er al. 2022) travel frequency may especially influence risk perceptions of travelers. Respondents that answered that they travel 0 times or 1-2 times a year were valued as low travel frequency and respondents who answered that they travel 3-5 times a year or more were valued as high travel frequency. These two groups were compared using the Mann-Whitney U-test to evaluate if there are significant differences between the answers of these two groups in terms of travel perceptions. In this analysis the focus was on estimated travel frequency during 2024 and not past travel frequency.

According to table 5 there is a significant difference between low and high travel frequency in the categories social norms and control over Covid 19, since the p-value is less than 0,05. The other categories show no significant difference since the p-value is higher than 0,05. In the category social norms, the mean rank is higher for high travel frequency, which indicates that people around this group are planning to travel and have positive attitudes towards travel while the group low travel frequency mostly does not agree with the social norm statements. In the category control over Covid 19 the mean rank is higher for the low travel frequency group, which indicates that this group take more precautions before travelling than the high travel frequency group which does not seem to care about these matters as much.

Table 5. The distribution of composite categories compared to the composite variables of Estimated travel frequency 2024.

Estimated travel frequency 2024

	Low travel frequency				High travel frequency				Mann-Whitney U-test		
	N	*Mean*	*Std. Deviation*	*Mean Rank*	*N*	*Mean*	*Std. Deviation*	*Mean Rank*	*U-value*	*p-value*	*Statistical difference*
Sustainability	68	4,4	1,51	51,81	30	4	1,49	44,27	863	0,255	NO
Perception of Covid19	67	2,8	1,41	52,66	31	2,3	1,06	42,68	827	0,104	NO
Perception of Crisis	68	4,1	1,51	50,96	31	3,9	1,28	47,89	988,5	0,62	NO
Perception of Price	67	5,5	1,15	50,93	31	5,3	1,39	46,4	942,5	0,461	NO
Experience	68	5,8	1,01	49,48	31	5,9	0,72	51,15	1089,5	0,787	NO
Social Norms	68	5,3	1,12	45,13	31	6	0,99	60,69	1385,5	0,011*	YES
Control over Covid 19	68	4,1	1,47	54,65	31	3,4	1,21	39,79	737,5	0,017*	YES

* The significance level is <,050

4.4 Intentions and preferences to travel in the upcoming 3 years

The statements regarding the respondents travel plans in the coming 3 years are presented in table 6. All statements have a quite low standard deviation value, which indicated that most of the respondents have similar opinions. The statements with a bit more variation (value 2 or more) are the statements to prefer areas with a short distance from the home country, to avoid corona affected countries, avoid joining tour groups and save for travel in the future. Most of the mean values are 3 or 4, which are in the middle of the scale, indicating that responses have been given quite evenly in both ends of the scale.

Table 6. Intentions and preferences to travel in the upcoming 3 years

Variable	*N*	*Median*	*Mean*	*Std. Deviation*	*% Agree**
travel less than I did before the corona pandemic	99	3	3,2	1,92	14 %
reduce the length of my travels	99	2	2,8	1,75	10 %
prefer domestic travel	99	4	3,6	1,81	17 %
prefer areas within a short distance of my home country	99	4	4,1	2,02	32 %
travel to exotic destinations	98	4	3,6	1,99	22 %
avoid Corona-virus affected countries when choosing tourist destinations	99	4	4	2,07	31 %
avoid joining tour groups	99	4	4,1	2,21	33 %
look for hygienic and safe tourist sites	99	5	4,5	1,92	38 %
prefer to stay in high quality hotels	99	5	5	1,58	41 %
prefer budget carriers	98	4	3,8	1,68	15 %
prefer lower costs accommodation	97	4	4,2	1,83	26 %
prefer lower cost travel destinations	99	5	4,6	1,6	30 %
not be travelling due to strict economy	99	4	4	1,98	29 %
save what I can to be able to travel in the future	99	5	4,5	2,04	37 %
prefer to travel by train	100	3	3,3	1,75	15 %
prefer travelling by car to travelling by plane	99	3	3,5	1,75	15 %
prefer a different form of tourism, more respectful of the visited communities and nature	98	5	4,9	1,67	46 %
prefer to visit natural sites such as parks and beaches more than crowded places	99	5	5	1,77	48 %
prefer all-inclusive packages when I travel	99	3	3,2	1,94	14 %

* % of respondents that answered 6 (agree) or 7 (totally agree)

In the coming 3 years, only 14 % have answered they will travel less than before the corona pandemic. Additionally, only 10 % will reduce the length of travel and 17 % will prefer domestic travel, but 32 % will prefer areas within a short distance from their home country. This indicated that the Covid-19 pandemic is not considered as a big threat anymore and many are travelling as before again. Exotic destinations are also relevant again, 22 % want to travel to exotic destinations in the coming 3 years.

31 % will avoid coronavirus affected countries and 33 % will avoid joining tour groups. Also, 38 % will look for hygienic and safe tourist sites when travelling. The percentage seem to be quite similar among these covid related statements, which indicates that it is the same amount of respondents taking the precautions against Covid 19.

41 % will prefer high quality hotels, while 26 % prefer lower cost accommodation. Only 15 % will prefer budget carriers and 26 % lower cost destinations. 15 % will prefer all-inclusive packages. This indicates that the majority of the respondents want to travel with higher quality and the cost does not seem to matter that much. 29 % say they will not travel due to strict economy and 37 % will save what they can to be able to travel in the future. There seem to be a desire to travel among all respondents, but some have limited possibility due to economic reasons.

There are not many respondents that prefer other transport for travel than airplane. Only 15 % prefer to travel by train or car. This can have to do with the 22 % that want to travel to exotic destinations and that respondents seem to prefer travelling abroad over their home country. Many destinations like this, are most easily accessible by airplane.

The majority of the respondents (46 %) prefer to visit natural sites more than crowded places, which can have a connection both to covid-19 and sustainable travel. 46 % say that they prefer a form of tourism that is respectful of the communities and nature in the places they visit, which show that many travelers want to be responsible in their travel choices.

4.4.1 Future travel

In the questionnaire the respondents were asked to describe how they will travel in the future and why. The question was an open question, and the answers will be summarized in this section.

These responses indicate a range of considerations for future travel plans, primarily influenced by economic factors. Many express a desire to travel both near and far, suggesting a preference for diverse experiences. Several respondents mention financial limitations impacting their travel plans, citing reduced funds due to current life situations and concerns about rising prices for accommodation, food, and travel. Given economic constraints, there's a tendency towards domestic and regional travel, with an emphasis on destinations within Finland and the Nordics. Some individuals mention continuing certain annual trips as a tradition, highlighting the importance of maintaining familiar travel routines. Flexibility in travel plans, such as considering off-season travel to save costs, is mentioned by a few respondents. There's concern about the increasing cost of flights and its potential impact on future travel opportunities. Many express a commitment to travel within their budget, seeking out cost-saving measures such as comparing flight prices and being flexible with travel times.

Many individuals plan to travel within Finland using cars or trains, emphasizing convenience and accessibility. For destinations further away, flights are the preferred mode of transportation due to time constraints and distance. Some respondents mention using a combination of trains, ferries, and cars for travel, particularly within Finland and nearby countries like Sweden and Estonia. Transport choices are influenced by factors such as timetable convenience and price, with some expressing a preference for direct flights when possible.

Respondents express a desire for a range of vacation experiences, including sun vacations, city visits, and trips to nature destinations. Family considerations influence travel plans, with some opting for destinations suitable for children's hobbies and family-friendly vacations. Travel choices are driven by personal interests, whether it's exploring new destinations, experiencing different cultures, or pursuing hobbies like motorhome travel. Preferences for warm destinations in winter to escape the cold are common, along with summer trips to destinations in Finland and the Nordics. There's a preference for avoiding crowded tourist places, with a focus on quieter, nature-centric destinations or less-traveled regions like Iceland or Scotland.

Some prioritize environmentally friendly travel, opting to avoid flights and focusing on more sustainable options within Europe. Concerns about safety lead to avoiding countries experiencing conflicts or geopolitical tensions. There's a strong desire to explore new places, cultures, and experiences, driven by genuine interest and the opportunity to broaden horizons. Travelers seek out destinations that offer unique and diverse experiences, whether it's visiting faraway places or exploring unfamiliar cultures. For some, there's no significant change in travel behavior post-pandemic, suggesting a continuation of previous travel habits and preferences.

Overall, these responses highlight the importance of personal interests, family situations, and a desire for diverse travel experiences in shaping future travel plans. There are responses including environmental consciousness, health considerations, personal interests, and geopolitical factors, that shape individuals' travel decisions. Economic considerations heavily influence future travel decisions, with a focus on affordability, flexibility, and making the most of available resources.

5 Discussion and conclusions

In this chapter, the results of the study will be discussed and compared to the theoretical framework and the two research questions will be answered. The aim of this thesis is to investigate Finnish travelers' intentions and preferences to travel in the coming 3 years and to find out their risk perceptions and reasons to travel. The chapter will be sectioned according to the research questions: "How do Finnish travelers perceive risks and reasons to travel?" (RQ1) and "What are Finnish travelers' intentions and preferences to travel in the coming 3 years?" (RQ2)

5.1 Perceived risks and reasons to travel (RQ1)

In this section the results of the perceived risks and reasons to travel are discussed according to the same categories as presented in the results: the perception of Covid 19, crisis and cost, sustainability, experience, social norms and control of Covid 19.

5.1.1 Perception of Covid-19

In 2020 according to the survey made by If (2020), the biggest travel concern among Finnish people was the Covid-19 pandemic (51 %). The result of this survey shows that the pandemic is not a main concern anymore within this sample, only 5 % of the respondents are concerned about the coronavirus. According to this, it can be assumed that the fear related to travel caused by the pandemic has reduced a lot since 2020. Most respondents don't perceive coronavirus as a major concern anymore, with a majority viewing it as similar to the flu. This suggests a level of desensitization or acceptance of the virus.

According to previous research (Brida et al., 2022; Neuburger & Egger, 2021; Demirci & Üstün, 2021) it has been stated that travel frequency can affect a persons' perception of risk when it comes to Covid-19. The results indicate that there is a significant difference between respondents with high and low travel frequency, which is confirmed by this statement. Persons that travel more often seem to have lower risk perception when it comes to Covid-19. This was also confirmed by the study made by Terzic et al. (2022).

5.1.2 Perception of Crises

20 % of the respondents in this survey worry about terrorism when they travel. Compared to the survey made by If (2020) the amount was 50 %, which is probably higher due to the much wider and more representative sample of different types of travelers. It was the second biggest concern in that survey. In this survey more respondents are worried about the different wars and crisis worldwide (45 %), which was only 19 % in the survey made in 2020. Terrorism harm the reputation of a destination or an entire area and can case fear for travelers. Travelers avoid destinations they perceive as risky or unsafe due to terrorism (Mc Baker, 2014). Even if the event of terrorism happening to a traveler is quite low, it can cause fear among tourists because of how such events are reported in the media (Çakar, 2019). According to this study, the fear of terrorism during travel is not that notable, only 20 % agree with the statement, which indicates that this is not a high concern among the respondents in this sample.

The ongoing political conflicts in the world right now, referring to the Russian war in Ukraine and Israels' attacks in Gaza, cause these areas to be unsafe and are suggested to be avoided when travelling by the Finnish Government (Ulkoministeriö, 2024a; 2024c; 2024d). It can be assumed that travelers also want to avoid these areas and according to the survey, 45 % fear the ongoing wars and crises. The fact that the percentage is not higher, could suggest that travelers know which areas to avoid and choose safe areas instead. Only 25 % think these crises will affect their travel, which indicated that the affect may be quite small. According to Chafetz & Faintuch (2023) Europe can be considered as unsafe among American tourists, but it is still a safe area to travel to when the traveler has the right information about areas to avoid.

Only 11 % worry about natural disasters when traveling, which shows that this factor is currently not a major concern among the respondents in this sample. Even if natural disasters can hit the tourism industry hard, they can be managed if the destination is resilient enough and the reported by the media in the right way (Bhaskara et al., 2021; Wang et al., 2023). Currently, the other previously mentioned crisis seems to get more attention by the travelers, probably due to their current state and media coverage.

5.1.3 Perception of Cost

Financial crisis has affected peoples purchase behavior and have led to a lower consumption of tourism services due to higher prices. This happened during the global financial crisis 2008-2009 (Smeral, 2009). Currently, because of the war in Ukraine, prices have increased globally, due to the sanctions by Europe and the United States against Russia. Oil and energy are no longer purchased from Russia which causes increased fuel prices and changes in airline traffic and drives airline prices up (Haro, 2022). According to the survey most of the respondents think traveling has become expensive and they have limited resources available for travel. 42 % also think flying has become too expensive, which indicates that there has been a change in the perception of the cost of airline travel.

According to Smeral (2009), people prefer travelling domestically or nearby in economically difficult times and travel less internationally or by airplane. Most of the respondents in this survey do not consider Finland to be more affordable than international destinations, which suggest the opposite in this case. The study by Smeral (2009) also suggests that people use their savings for travel during short times of reduced economy, but during a longer time period, people tend to switch to less expensive and lower standard products and services instead. Also staying in familiar destinations near home can feel safer when economy is tight (Smeral, 2009). 34 % of the respondents in this study said they will use savings for travel. Many agree that travel has become expensive, and they have limited resources for it. Concerns about the expense of travel and limited resources are prevalent, reflecting financial constraints as a significant factor in travel decisions.

5.1.4 Sustainability

While not a top concern, respondents agree it's important to understand travel's environmental impact, suggesting a growing awareness of environmental issues in tourism. Many of the respondents think it is important to understand the sustainability aspect of tourism, but do not seem to worry about it that much. It can therefore be assumed, that most of the respondents seem to belong to the second category presented by Cavagnaro & Staffieri (2015) when it comes to attitudes towards the environment: those who think it is important, but trust in technology to solve the environmental problems rather than their own actions.

5.1.5 Experience

Respondents highly value travel experiences and cultural exploration. The desire for cultural exploration and new experiences remains strong among respondents, highlighting the intrinsic value of travel. According to the theory of reasoned action (TRA) the attitude to perform a behavior is the positive or negative evaluation of the person about to perform the behavior (Fishbein & Ajzen, 2010). In the category experience, the respondents have very positive attitudes towards travel in the experience context. Most of the respondents think it important to get to know new places and cultures and love doing it. The respondents feel like traveling offer them advantages in form of experience and, therefore, the decision seem to lean towards travel.

5.1.6 Social Norms

The pressure people can feel from society, or the people close them to perform a behavior, in this case travel, are the perceived norms according to the TRA (Fishbein & Ajzen, 2010). Most of the respondents answer that people around them are planning to travel, which can be seen as a social pressure to travel. It is more likely for a person to choose to travel when he or she has the perception that the environment approves of it (Fishbein & Ajzen, 2010). According to the survey, many of the respondents agree with the statement that people around them think it is a good time to travel, which show that there seem to mostly be approval by the environment of the respondents. According to the Whitney-Mann U-test there is significant difference between low and high travel frequency groups, when it comes to social norms. The respondents that travel more often also have more positive attitudes towards travel and feel that it is socially approved.

5.1.7 Control of Covid-19

In 2020-2022 it was predicted according to several studies that travel behavior will change due to the perception of risk related to the Covid-19 pandemic (Brida et al., 2022; Neuburger & Egger, 2021; Wen et al., 2020). The results of this survey do not directly support this statement, as the level of concern for the Covid-19 pandemic is quite low in this case. Only 5 % of the respondents agree that the coronavirus worries them and only 13 % think it is irresponsible to travel to destinations with a lot of Covid-19 cases. According to Mc Baker (2014), the amount of information and options available, affect the motivation to travel and this seem to be the case among these respondents as well. We have much more information about the coronavirus now available than we had in 2020 and 2021 when the previous studies were made, and the virus is no longer classified as a global pandemic (WHO, 2023c). In the study made by El Gamil (2022), most of the respondents wanted to avoid destinations with a lot of Covid-19 cases, but the result of this survey indicates that this is not the case anymore in Finland. Most of the respondents did not think it is irresponsible to travel to such destinations. While some precautions are taken, adherence to safety measures like mask-wearing and health checks varies among respondents.

The perceived behavioral control is the persons sense of control over the behavior and the perception of the persons own ability to perform the behavior (Fishbein & Ajzen, 2010). In this case the behavior is to travel and the responses indicate that there is a perception of control of Covid-19 when it comes to travel. The respondents that have answered that they take safety measures against Covid-19, can be assumed to do so to be able to travel and feel they have the situation under control, while those who don’t take the measures might not feel the need for it and think the situation is under control without them as well. The Whitney-Mann U-test show significant difference between low and high travel frequency groups, and the low frequency group is the one taking the safety measures.

5.2 Finnish travelers’ intentions and preferences to travel in the coming 3 years (RQ2)

In this section the results of the statements regarding travel intentions in the coming 3 years are discussed together with the answers in the open question about how the respondents will travel in the future and why.

5.2.1 Resilience in Travel Intentions

Despite the pandemic's impact, many respondents plan to maintain or increase their travel frequency in the next three years, indicating a resilient attitude towards travel. Some respondents mention continuing certain annual trips as a tradition, indicating the importance of maintaining familiar travel routines and experiences. For some respondents, there's no notable change in travel behavior post-pandemic, suggesting a continuation of previous travel habits and preferences. This aligns with the study by El Gamil (2022) where the majority of the respondents had positive attitudes towards travel, regardless of the pandemic and already had plans to travel post-pandemic.

5.2.2 Preference for Safety

The results show that between 30-40 % of the respondents take precautions against Covid-19 when travelling such as preferring destinations that invest in hygiene and safety. Wen et al. (2020) also suggest that travelers tend to prefer destinations with proper health facilities during the pandemic. This still seem to apply to the part of the respondents that are worried about Covid-19, as discussed above. The respondents that travel less, put more value in control over Covid 19, which indicates that this group is more cautious. This confirms the statement presented by Wang et al. (2020) and Brida er al. (2021), that peoples’ travel decisions are dependent on the level of health risk they perceive.

There's a significant emphasis on safety and hygiene in travel choices, with a desire to avoid Covid-affected areas and prioritize cleanliness. Concerns about safety lead to avoiding countries experiencing conflicts or geopolitical tensions, indicating a focus on destinations perceived as safe and stable. The majority in the study by El Gamil (2022) also said they will avoid risky destinations with a lot of Covid-19 cases. The respondents in this study seem to have a good perception of the areas to avoid in terms of political conflicts, and opposite to American tourist (Chafetz & Faintuch, 2023), they do not consider the whole Europe as unsafe.

5.2.3 Economic Considerations

According to Ritchie et al. (2010) demand for travel is lower only temporarily and increases again when income grows. Many of the respondents have indicated in the open answer question about future travel plans that the economy is the factor that affect the possibility to travel but the desire to travel is still strong and the travel plans are adapted to the current life situation.

Economic constraints influence travel decisions, with some respondents planning to save for future trips or opting for lower-cost accommodations. Economic factors heavily influence travel plans, with many respondents citing financial limitations as a significant factor. Concerns about rising prices for accommodation, food, and travel contribute to a desire to travel within budget constraints. Due to economic constraints and safety concerns, there's a preference for domestic and regional travel, particularly within Finland and the Nordics. This aligns with a trend towards exploring nearby destinations that are more accessible and potentially less expensive. When the economy is tight, people tend to prefer nearby and familiar places, to avoid unexpected costs (Smeral, 2009). Flexibility in travel plans, such as considering off-season travel to save costs, is mentioned by some respondents. This reflects an adaptive approach to travel based on changing circumstances.

During the financial crisis 2008-2009 there was a drop in demand for tourism and due to increased fuel prices, the cost of transportation also increased (Ritchie et al.,2020). Currently, there is a similar situation due to the Russian war in Ukraine, which has affected fuel prices (Haro, 2022). Transportation choices are influenced by factors such as convenience, accessibility, and price. While cars and trains are preferred for domestic travel within Finland, flights are favored for longer distances due to time constraints.

Even if many think flying has become expensive, there seem to be a preference to travel by airplane rather than other transport alternatives among the open answers regarding future travel plans. This may be because the options to travel from Finland are not that many since Finland is almost like an island. If you want to travel further away than the neighbor countries, airplane is many times the only option, especially if you have limited time to use for vacation.

5.2.4 Sustainable and Responsible Tourism

Responsible travel is defined as individual travel decisions that support sustainable tourism with little negative impact on the destination as possible (Global Sustainable Tourism Council, 2022). There's a growing preference for sustainable and responsible tourism practices, such as visiting natural sites and respecting local communities and the environment. Some respondents prioritize environmentally friendly travel options and express a desire to avoid flights in favor of more sustainable alternatives within Europe.

5.2.5 Preference for Diverse Experiences

The respondents express a desire for diverse travel experiences, ranging from local trips within Finland to international destinations. This suggests a willingness to explore different cultures and environments. Respondents express a wide range of vacation preferences, including sun vacations, city visits, and trips to nature destinations. Family considerations and personal interests play a significant role in shaping travel choices. There's a strong desire among respondents to explore new places, cultures, and experiences, driven by genuine interest and the opportunity to broaden horizons.

5.3 Final conclusions

Finnish travelers perceive risks and reasons to travel, according to this study, mainly through the following factors. Concern about the Covid-19 pandemic seems to have decreased among Finnish travelers since 2020. The respondents’ concern about Covid-19 is low, with most not feeling worried or considering it irresponsible to travel to destinations with high Covid-19 cases. Concerns about terrorism seem to be also low, while worries about the global crises like wars and conflicts have increased. However, these concerns do not seem to impact travel decisions, indicating adaptability to geopolitical challenges.

The respondents perceive traveling as more expensive, with limited resources available for travel. While they recognize the importance of sustainability in tourism, it's not a top concern. They highly value cultural exploration and new experiences, indicating a positive attitude towards travel. Social influence plays a role in travel decisions, with many respondents feeling it is acceptable to travel again (social norms).

Significant differences exist in social norms and control over Covid-19 between high and low travel frequency groups. High travel frequency individuals are more likely to follow social norms related to travel and less likely to prioritize Covid-19 precautions compared to low travel frequency individuals. High travel frequency individuals are more likely to conform to social norms related to travel, indicating a stronger desire or inclination to travel among this group. Low travel frequency individuals exhibit greater adherence to Covid-19 precautions, suggesting a more cautious approach to travel.

Finnish travelers’ intentions and preferences to travel in the coming 3 years according to this study are mainly to maintain or increase their travel frequency. A few prioritize safety and hygiene, preferring destinations with proper health facilities and avoiding Covid-affected areas. Economic constraints influence their travel decisions, leading perhaps to a preference for domestic and regional travel for some, with a focus on affordability and flexibility. Sustainable and responsible tourism practices are increasingly important, with a growing preference for environmentally friendly options and a desire to respect local communities and the environment. Nevertheless, most of them seem to seek diverse travel experiences, ranging from local trips within Finland to international destinations, driven by family considerations, personal interests, and a genuine curiosity to explore new cultures and environments. Sustainable and responsible tourism practices, although not a top concern, are increasingly important, with a growing preference for environmentally friendly options and a desire to respect local communities and the environment.

Overall, these interpretations suggest a nuanced understanding of travelers' intentions and preferences reflecting a balance between the desire for exploration, economic constraints, safety concerns, and environmental consciousness. They highlight the importance of affordability, safety, personal interests, and a desire for diverse experiences in planning future travel.

5.4 Limitations

While this study has shown interesting results and aspects regarding Finnish travelers' preferences and intentions to travel, it has its limitations. The sample size is quite small, although enough for an explorative quantitative study, and it is skewed towards full-time working females in their thirties. Additionally, the same study has not been conducted before and during the Covid-19 pandemic, which means there is no data to compare with to identify clear changes in preferences of travel behavior. On the other hand, it was possible to compare the results with previous empirical studies to gain some insights on changed traveler perceptions. Another limitation of the study may be too much focus on the Covid-19 pandemic and too little focus on the aspects related to travel behavior.

5.5 Future research

This study could be made several years in a row, with a much larger sample to get a better understanding of the perceptions and intentions to travel among Finnish travelers. With a larger sample it could also be possible to make comparison between age groups and investigate if there are significant differences between generations.

It could be interesting to investigate the long-term effects of global events, such as conflicts and crises, on travel behavior and intentions. This could include analyzing how events like the Russian invasion of Ukraine or political tensions in other regions influence travelers' perceptions of safety, destination choices, and willingness to travel.

Another interesting aspect could be exploring the evolving travel trends post-pandemic, considering factors such as changes in travel frequency, destination preferences, and attitudes towards safety measures. This research could involve longitudinal studies to track shifts in travel behavior over time and identify emerging patterns in post-pandemic travel.

It would also be interesting to further explore the impact of economic factors on travel choices, including affordability, income levels, and consumer preferences. Further investigations like these could anticipate future travel trends and innovations, including the adoption of new technologies, changes in consumer preferences, and new emerging tourism destinations.

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Appendices

Appendix 1

Questionnare:

Travel habits before

1. Travel frequency before Covid 19 (before 2020)
   0 / 1-2 times per year / 3-5 times per year / more than 5 times per year
2. Travel frequency during the year 2023
   0 / 1-2 times per year / 3-5 times per year / more than 5 times per year
3. How many times do you plan to travel during 2024
   0 / 1-2 times / 3-5 times / more than 5 times

4. Purpose of international travel *Business/Leisure/Studies/Other*

Beliefs and attitudes

Perception of Covid-19

1. The current situation about the coronavirus worries me
2. Coronavirus is just a new form of flu
3. I think there is a lot of fearmonogering around the coronavirus
4. I fear that the virus will be carried by tourists to my near surroundings
5. Currently, it is irresponsible to travel to destinations with cases of coronavirus

Perception of crisis

1. The different wars and crisis worldwide scare me
2. I worry that the current situation with different wars and crisis will affect my traveling
3. The risk of terrorism scares me when traveling
4. I worry about natural disasters when traveling

Perception of costs

1. It has become expensive to travel
2. I have limited monetary resources to travel
3. I have limited vacation days for travel
4. Travelling in Finland is more affordable than travelling abroad
5. I use my savings for travel
6. Flying have become too expensive

Sustainability

1. I choose to travel in such a way that it’s impact on environment is as small as possible
2. I worry about sustainability aspects in tourism
3. It is important to understand the impact of travel on the environment
4. I try to travel in a way which is sustainable

Experience

1. I love to experience new things, places and cultures
2. I think it is important to get to know other places.
3. Traveling is a very valuable way to learn about other people

Social norms
1. People close to me think it is a good time to travel
2. People around me are planning to travel abroad
3. People who are important to me think that I should travel

Control

Control of Covid-19
1. I respect social distancing in all places while dealing with people
2. I use facemask when travelling
3. I will continuously check my health status while travelling
4. I check reviews about the hygiene and sanitation measures related to the places I will visit
5. I will more likely pay extra for free cancellation when booking a trip now than before the pandemic
6. I will more likely buy travel insurance now than before the pandemic

Intentions to travel in the next three years

In the coming three years I will…

1. travel less than I did before the corona pandemic
2. reduce the length of my travels
3. prefer domestic travel
4. prefer areas within a short distance of my home country for leisure and travel
5. travel to exotic destinations
6. avoid Corona-virus affected countries when choosing tourist destinations
7. avoid joining tour groups
8. look for hygienic and safe tourist sites
9. prefer to stay in high quality hotels
10. prefer budget carriers
11. prefer lower costs accommodation
12. prefer lower cost travel destinations
13. prefer to travel by train
14. prefer travelling by car to travelling by plane
15. prefer a different form of tourism, more respectful of the visited communities and nature
16. prefer to visit natural sites such as parks and beaches more than closed historical places
17. I prefer all-inclusive packages when I travel

Open question:
How do you plan to travel in the future and why?

Last part

1. Gender *Male/Female/Other*
2. Age *16-20/21-30/31-40/41-50/51-60/61-70/71-80/over 80*
3. City of residence
4. Family size *1/2/3/4/5 or more*
5. Employment status *full time employee/part time employee/student/unemployed/pensioner/other*
6. Household income per year (€) *0-20.000/ 20.001 – 40.000/ 40.001 - 60.000/ 60.001 – 80.000/ 80.001 – 100.000/ 100.001 – 120.000/ 120.001 – 140.000/ 140.001 – 160.000/ 160.001 – 180.000/ 180.000+/I don' t want to answer*
7. Highest education *Comprehensive school/ Upper secondary education/ Vocational college/ University of applied sciences/ University/Master of applied sciences*