

Crises in the Tourism Industry and their Effects on different Generations

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<p>This Bachelor's thesis is about crises in the tourism industry and their effect on different age generations. It is commissioned by Toiviomatkat Ltd. and the aim was to investigate does fear exist in tourists while traveling and is age a significant factor in having fear. The three age generations studied are generation Y, generation X and the Baby Boomers. The primary tourism related crisis and risk that are researched are diseases, terrorism within transportation, terrorism at destination, natural disasters, technical failures, theft, kidnapping and political disputes.</p> <p>The theoretical framework includes theory about crisis, particularly crisis within the tourism industry, perception of risk, information channels and behavioural patters of the three age generations examined. Methodological theory of the research is also presented.</p> <p>The research was conducted with an online survey, distributed via social media and email. The data was collected between October 2014 and January 2015. The questionnaire used was a mixed method of a qualitative and quantitative methods. The qualitative method gathered in-depth data with open-ended questions whereas the quantitative method consisted of multiple-choice questions and focused at gathering empirical and numerical data.</p> <p>The results reached answers to the research question, and also partially confirmed the hypothesis. Fear is existent among traveling tourists and age is a factor when having fear. According to the data, the oldest generation, Baby Boomers, is more afraid of certain crisis in the tourism industry.</p>	
<p>Keywords Tourism-related crises, age generations, terrorism, diseases, natural disasters, information channels, feared destinations.</p>	

Table of contents

1	Introduction.....	1
1.1	Research problem, background and objectives.....	2
1.2	Commissioner.....	4
1.3	Structure of the thesis.....	4
2	Crisis.....	6
2.1	What is a crisis?.....	6
2.2	Crisis in the tourism industry.....	7
2.2.1	Natural disasters.....	8
2.2.2	Tourism and terrorism.....	10
2.2.3	Personal security and tourism.....	14
3	Perception of risk.....	19
4	Information channels.....	22
5	Age generations & behavioral patterns.....	26
5.1	Generation Y.....	26
5.2	Generation X.....	27
5.3	Baby Boomers.....	28
6	Methodological framework.....	30
6.1	Quantitative and qualitative methods.....	30
6.2	Questionnaire.....	31
6.3	Sample and population.....	36
6.4	Reliability and validity.....	38
6.5	Data analysis.....	40
7	Results.....	41
7.1	Sample profile.....	41
7.2	Most feared crises.....	44
7.3	Amount of fear among each generation.....	46
7.4	Sources followed.....	54
7.5	Awareness of governmental travel advisories.....	56
7.6	Possible actions taken by the service providers.....	57
7.7	Most feared destinations.....	59
7.8	Actions taken in the event of a crisis.....	63

8 Conclusion	67
8.1 Suggestions to the commissioner.....	69
8.2 Author's personal reflections.....	69
Bibliography.....	71
Attachments.....	78

1 Introduction

The tourism industry is rapidly becoming one of the largest industries in the world. According to UNWTO World Tourism Barometer (2014), within the first four months of 2014, the international tourist arrivals worldwide grew 5%, which is the same as the total growth of the entire year of 2013. Looking at these statistics, it seems that the tourism rate is constantly increasing. However, as do all industries, the tourism industry also faces some major global crises, which in the long run, may become large setbacks to the industry.

Looking back to the beginning of the 21st century, the most memorable crises that the industry faced included 9/11, Indian Ocean Tsunami, swine flu pandemic, and the 2010 volcanic eruption in Iceland. Moreover, the most recent crises can be traced back to as close as the beginning of 2014; disputes in Krim, Ukrain, disappearance of the Malaysian Airlines airplane, spread of Ebola and the gunning down of another Malaysian Airlines aircraft. It seems that tourists and traveler these days face multiple risks while traveling, which is where the topic of this thesis has evolved from: what kind of an effect do different crises and risks within the industry have on tourists, and furthermore, what are the differences between the effects in different age generations. Does fear exist among tourists when traveling? Does age play a significant role as to how much tourists have fear when traveling? The focus point of this thesis will be on three age generations: generation Y, generation X and Baby Boomers.

As said, the tourism industry has faced several large-scale crises in the past, and their effect on the industry have been negative. After 9/11, international arrivals to USA decreased by 14%, starting from 6% in 2000 and ending in -8% in 2001. The setback continued in 2002 and 2003, but increased again in 2004. (U.S Department of Commerce, 2010.) Tourism is one of the largest industries to bring income to Thailand, and for example in 2002, it contributed 6% to the GDP. Unfortunately, the tourism statistics also decreased rapidly in 2005, after the 2004 Box Day tsunami disaster. Table 1 describes numerically the impact that the tourism industry faced in three of the most affected Provinces in Thailand: Phuket, Krabi and Phang Nga. (Desiree, 2015.)

Table 1. Boxing Day Tsunami’s impact on the hotel industry in Thailand (Desiree, 2015).

Province	Phuket		Phang Nga		Krabi	
	2005	2004	2005	2004	2005	2004
Year	2005	2004	2005	2004	2005	2004
No. of Hotels	457	616	55	149	288	290
No. of Rooms	29150	30965	1456	4702	8737	9867
Occupancy Rate (%)	27%	63%	31%	56%	21%	51%

These declines in the tourism arrivals may be the result of multiple factors but it is clear that such events do cause fears in tourists, which does have an effect on the traveling habits of tourists. This thesis will research those fears and try to also establish data of how tourism officials can minimize these fears.

1.1 Research problem, background and objectives

The inspiration to choose this topic arose from the author’s recent traveling experiences in Thailand. A work placement was completed in a hotel in Phuket during the spring of 2014. This was around the time when political disputes in Thailand were ongoing. During the last week of the work placement, martial law was declared in Thailand and a curfew was set, which prevented all citizens and tourists from going outside during the hours from 10 pm to 6 am. This caused a lot of anxiety in the tourists even in Phuket, which at that time was not even considered to be a dangerous place to be, unlike Bangkok. Working in a hotel, the author was able to see that tourists began having doubts about traveling to Thailand and even cancelled reservations in hotels and tour operators. Additionally, being in a place where one of the most catastrophic tsunamis ever witnessed had killed 227,898 people 10 years back, and hearing eyewitness stories from the events of that day awakened some interests of how much fear effects tourists these days (U.S Geological Survey, 2014). Seeing the effect that such events had on the tourists, made the author realize that such a phenomenon is an issue worth researching. It was especially interesting to see that different aged people did seem to have a different reaction to the ongoing political disputes in Thailand.

Inspiration also came from the realization that many new publications and guidebooks are constantly being produced of how to handle crises in the tourism industry. Being also an active tourist herself, the author realized that tourists are constantly more aware of the risks in traveling. Therefore, it is interesting and informative to research such a current topic.

A similar type of thesis has been written with its focus being on young travelers. Bagans and Tapola (2011, 64-67) established through their research that young travelers do not have much fear towards large scale tourism crises when travelling. However, the difference in this thesis is that, age and its significance towards fears when traveling will be researched. It is the author's belief that age does in fact play a quite a large role in the matter, and the hypothesis is that the older one is the more fear he/she will have towards these crisis in the tourism industry. This thesis will have a focus point on three different age generations: generation Y, generation X and Baby Boomers. These age generations will be compares together to measure whether age is a factor.

The problem that rises from this topic is that tourists may become too scared to travel to certain places and destinations due to the destination being a high-risk zone. Furthermore, this might have a large impact on certain destination's economy, since there are multiple places in the world that generate most of their economy's income through tourism. Tourism is the main source of income to especially many Third World countries. As a personal experience, the author can reflect on her time in Thailand. The curfew was in place throughout the entire country ever since martial law was declared. However, not very long after, the curfew was lifted from multiple tourist destinations, such as Phuket, Pattaya, and Kho Samui. This was due to complaints of a decrease within the tourism industry. It took a very short amount of time for the tourism industry to feel an impact caused by the political conflicts in the country and because tourism is one of the largest financial sources to Thailand, the curfew was lifted from these tourist destinations. (Telegraph, 2014.)

The research problem of this thesis can be defined through the following questions:

- 1) Does fear exist among tourists when traveling?
- 2) Is age a significant factor when having fear when traveling?
- 3) Which large scale crises in the tourism industry are the most frightening to the three age generations (generation Y, generation X and Baby Boomers)?
- 4) What are the most feared destinations at the moment amongst the different age generations of travelers?

1.2 Commissioner

This thesis is commissioned by Toiviomatkat Oy (Ltd.). They are a travel agent, specializing in organizing trips to destinations from the bible. Because of their specialization, most of their trips are to the Middle-East, the most common one being Israel. Israel is a destination which has been surrounded by wars and other disputes due to political and religious reasons ever since it was founded. This naturally has a large effect on Israel's tourism. Because of Toiviomatkat Ltd.'s specialization, it was thought that they would be a suitable commissioner for a thesis that focuses on crises in the tourism industry. This thesis will bring forward the fears that tourists have when traveling to different destinations. It will also gather some ideas to the commissioner of that they as a tourism service provider, could do to prevent these fears from occurring.

1.3 Structure of the thesis

This thesis consists of five larger chapters: Introduction, Theoretical Framework, Methodological Theory, Results and Conclusion.

The first chapter; Introduction, discusses the main topics of the thesis. It introduces the topic, research questions and a background story as to why this topic was chosen. It also presents the commissioner and what significance do the results bring to the commissioner and other similar types of companies. The first chapter also presents a brief discussion of the structure of the thesis.

Chapters 2 to 5 includes the theoretical framework of the thesis. It focuses on discussing theory and facts behind the topics of this research. The theory chosen for this thesis includes; definition of a crisis, crises in the tourism industry including natural disas-

ters, tourism & terrorism and personal security & tourism, perception of risk, information channels and behavioral patterns of the three age generations; generation Y, generation X and the Baby Boomers.

Chapter 6 discusses the methodological framework used in the research. The methodological framework consists of qualitative and quantitative methods, questionnaire, sample and population, validity and reliability and data analysis.

Chapter 7 includes the results of the research. They are presented in multiple graphs in addition to descriptive analysis of the results.

Chapter 8 is the conclusion of the entire thesis. Conclusions of the data and analysis will be drawn with descriptions of what has been established and learned through the research. It also includes suggestions for the commissioner and the author's personal reflections of the process of the thesis.

The thesis ends with a bibliography and an appendix which is the questionnaire used.

2 Crisis

The theoretical framework of this thesis will begin with defining the term crisis and other terms that have similar insights. Afterwards the focus will be on crises that are particularly related to the tourism industry.

2.1 What is a crisis?

A universally accepted definition for crises does not yet exist, however multiple authors and scholars have presented their own ideas of the term, and these different definitions all share similar characteristics.

Keown-McMullan (1997, 4-10) described a crisis as an event or phenomenon that either causes or builds a foundation for a significant change to occur within the original environment. He went on to describe crisis as something where the controlling party makes a realization that it cannot be controlled and that it is a threat to the organization facing the crisis.

The Cambridge Dictionary (2014) describes it as simply as “a time of great disagreement, confusion or suffering”. Whereas the Collins English Dictionary (2015) defines it as “an unstable period, especially one of extreme trouble or danger in politics, economics etc.” or “a crucial stage or turning point in the course of something, especially in a sequence of events or a disease.”

The word crisis derives from the Greek word “krisis” which means decision or turning point. Santana (2003, 299-321) describes crisis as something that disrupts the normal cycle unexpectedly. Laws and Prideaux (2005, 2) define crisis as an event or phenomenon that interrupts, no matter the size of it, the normal cycle of the origin where the crisis is occurring.

It seems that the key word in all of these definitions is “change”. Yet something that almost all of these definitions are missing is the element of negativity. The author herself would describe a crisis as a negative event or phenomenon that causes changes, normally to the worse.

Words that have similar characteristics to the word “crisis” include disaster, catastrophe and emergency. Disaster is defined as “a sudden accident or a natural catastrophe that causes great damage or loss of life” (Oxford Dictionaries, 2015a). Catastrophe does not differ much as it is defined as “an event causing great and usually sudden damage or suffering” (Oxford Dictionaries, 2015b). Emergency is also a synonym for crises, however there is a difference between these two words. Emergency is usually a less serious and a more easily controlled situation and it also involves a smaller mass of people. (Henderson, 2007, 3.)

2.2 Crises in the tourism industry

It has become clear that because of the characteristics of the tourism industry, it is very prone to different types of crises. The nature of the industry involves a lot of external factors which makes it vulnerable. The form that a crisis can take within the tourism industry is perhaps different than in other contexts. One significant difference is that a tourism related crisis is not necessarily sudden or unexpected. For example, global warming already has made an impact on the tourism industry. Because of the rising sea level some destinations are shortly facing tourism crises, even though it is coming at a slow pace.

Most of the crises that the industry faces do however come unexpectedly. Crises in the tourism industry can be divided into eight categories; economic tourism crisis, political tourism crisis, terrorism and tourism, socio-cultural conflicts and tourism, environmental tourism crisis, tourism and health crisis, technological failure and tourism, and commercial crisis (Henderson, 2007, 5-8). This thesis will focus on three of these large-scale crises; environmental tourism crisis, terrorism and tourism and a combination of crises that affect the personal security of a tourist.

2.2.1 Natural disasters

One of the focus points chosen to this thesis is natural disasters. This crises was chosen because of the large scale natural disasters that have already occurred within the tourism industry. Such events include the Indian Ocean Tsunami in 2004, hurricane Katrina in 2005, 2010 eruptions of Eyjafjallajökull and 2011 Tohoku earthquake and tsunami. All of these natural disasters had a huge impact on the tourism industry. Natural disaster has been defined as “an event caused by forces of nature such as weather which leads to a significant damage to the physical environment and may threaten human safety” (Henderson, 2007, 100).

The geography and location of a tourism destination both attract and at the same time frighten tourists away. Most destinations, depending on their location face some kind of an increased risk for a natural disaster. For example, winter locations, mostly mountain slopes, attract winter sports type of tourists, yet the same phenomenon, snow and cold weather, can cause deathly blizzards and avalanches. Similarly tropical weather and seaside attract tourists looking for a beach and hot weather, but at the same time these types of destinations can be associated with tsunamis, tropical storms and hurricanes. (Henderson, 2007, 93.)

The author would like to emphasize that even though tourism and the environment is a large scale issue, this section will focus only on natural disasters. Therefore, theories about how tourism effects the environment have been intentionally omitted from this section, due to the focus of the thesis being on fears that tourist might have when traveling caused by natural disasters and not how tourists affect the environment.

Natural disasters can be divided and categorized by multiple factors such as frequency, durations of impact, length of forewarning and type of occurrence (Baskar & Baskar, 2009, 12). The two most common categories for natural disasters are climatic disasters and geologic disasters. Climatic disasters are caused by extreme weather phenomenon and atmospheric changes. Such disasters include hurricanes, floods and droughts. Hurricanes are storms that form usually in the tropical parts of the world, where the water is warm. (Academia.edu, 2014.) A hurricane is characterized by strong winds, thunder-

storms, heavy rainfall and have a low pressured center (National Hurricane Center, 2014). Flooding is the result of excessive rain and can in especially lower parts cause landslides. Draught is caused by the lack of rainfall and can result in discontinued water supply and unattractiveness of the environment. (Henderson, 2007, 93.) It has been predicted that in the future droughts and floods will become a larger natural disasters if global warming continues to be in effect (Henderson, 2007, 94).

Climatic disasters can be more easily predicted due to satellite images and weather forecasts. However, it is important to distinguish that even though such phenomenon can be predicted they cannot necessarily be prevented. Furthermore, because such weather hazards do not work with the element of surprise, preparations and precautions, such as evacuations, can be made beforehand thus minimizing destruction and casualties.

Geologic disasters are caused by physical changes in the geological environment. Such disasters include earthquakes and volcanic eruptions. (Academia.edu, 2014.) Unfortunately, these types of disasters cannot be predicted beforehand so easily and thus work with the element of surprise, usually resulting in larger quantities of casualties (Henderson, 2007, 93). Earthquakes are caused by leaks of energy from the crusts of the earth, causing tremor of the ground. Volcanic eruptions form when volcanoes release gases and magmas up in the air. Both, earthquakes and volcanic eruptions can cause tsunamis. A tsunami is a large set of water waves caused by underwater tremor. (Academia.edu, 2014.)

The perhaps most memorable natural catastrophe that has occurred during the past decade is the Indian Ocean Tsunami in 2004. It was caused by an underwater earthquake, near Sumatra, and resulted in large waves hitting the shores of 12 countries. It has been said to be the largest natural disaster that not just the tourism industry but also the entire world had to deal with. (Henderson, 2007, 93.) As said, the tsunami had an impact on 12 countries, but the countries that were affected the most were Thailand, Sri Lanka and Maldives. Over 5000 people died in Thailand, of which 2000 were tourists. Largest destruction of buildings was witnesses in Khao Lak and the Phi Phi Islands. Both of these regions lost almost all of their accommodation providers. One

could expect that tourism decreased a significant amount after the tsunami, but in reality only arrivals from East Asia dropped by 5%. Naturally the first half year of 2005 did witness a drop in tourist arrivals as reconstruction was still underway. European markets were returned to normal or even to higher arrivals during the end of 2005. Scandinavian arrivals grew by 6% and the UK arrivals by 8%. (QUO Intelligence, 2011.)

The Indian Ocean Tsunami in 2004 taught nations and governments a lot. Several precautions have been submitted and placed in order after it to ensure that if something similar happens again, the destruction and casualties will not be as high. The author learned a lot about these precautions during her work placement in Thailand. The biggest impact was to people, with the death rate being 227,898 people. Therefore, the largest concern was to enforce a precaution system that would warn people of a possible tsunami. Therefore an alarm system has been installed to all shores, which gives out a warning signal if a tsunami is approaching the shore. In addition, signs to the closest tsunami evacuation point have been installed to a majority of the streets and alleys surrounding the shores.

The second largest impact after human lives was to buildings and other infrastructure. Many insurance companies offer now a separate insurance for destruction done by tsunamis. Multiple hotels and other services have taken this insurance into use, especially those located near to the shore. In addition, a new type of mobile application has also been established which warns its customers of a nearby earthquake, which could possible result in a tsunami. However, this type of a software has been criticized since it is a not a free service, and thus not everyone can afford it.

2.2.2 Tourism and terrorism

A standard definition for terrorism does not exist but it can be described as a premeditated act of violence motivated by political or religious factors targeted at civilians with the goal of influencing an audience (Henderson, 2007, 53). Ideological motives behind a terrorist attack usually involve less casualties. This is due to wanting the attack to result in a political change and these types of terrorist cells believe that casualties is not the way to go at it. Whereas a terrorist cell with a religious motive usually support acts

of violence which results in as many possible casualties as possible. Loss of life, especially representatives of another religion is not considered to be important, and in some cases it is even the goal to kill “non-believers” of the terrorist’s religion. (Terrorism Research, 2014.)

One objective of terrorists is to place in effect a new type of political philosophy. However, nowadays most terrorist attacks are motivated by religion. The aim of these types of terrorists is to eliminate infidels and convert others to their chosen religion. Religiously motivated terrorist cells are usually associated with Islam and Al-Qaeda. Al-Qaeda originated from Afghanistan in 1970s and its purpose is to promote jihad, which is translated as the “holy war”. Its intention is to endorse Islam to other parts of the Middle East and elsewhere. However, it should not be forgotten that there are multiple other terrorist cells that operate all over the world. Euskadi ta Askatsuna (ETA), Basque Fatherland and Freedom in Spain operate in Europe, Kurdish groups terrorize in Central Asia, Kashmiri separatists function in India and Maoists in Nepal. (Henderson, 2007, 53-54.) In general terrorism threatens the safety particularly in political, economic and social fields. Terrorism aimed at tourism can appear in many forms, such as suicide missions, hijackings, bombing and shooting. (Henderson, 2007, 55.)

The tourism industry is often associated with terrorism, and there are multiple reasons for it. First of all, terrorists target the tourism industry because it is diverse and large in size. Hitting the tourism industry has a large scale effect on not just one country, but multiple nations at the same time. (Henderson, 2007, 55.)

Another reason is that terrorism aims to economically disable their enemy country and by executing an attack on tourists visiting the country, initiates a chain reaction, which results in financially disabling the country hit. At first, a terrorist attack kills casualties which leads to a creation of a negative image for the destination. This therefore results in a decrease in tourism, which eventually causes a negative impact to the country’s economy. (Henderson, 2007, 55.)

A third reason for why terrorists target the tourism industry is that a terrorist attack on tourists, that represent multiple different nationalities, peaks the interest of multiple

large-scale media networks all around the world, giving a lot of attention to the terrorist cell and their demands. It also gives the terrorists an opportunity to appeal and demand from multiple nations, instead of just one. (Henderson, 2007, 55.)

Terrorism can also be caused because of feelings of inequality amongst poor and wealthy, and in many, especially Third World Countries, tourists represent the wealthy and are thus targeted by the terrorists to bring justice and to lower the gap between the poor and wealthy. In addition, tourists are also targeted because of their nature. Tourists are usually very easily recognized, and they gather in same places, such as hotels, airports, tourist attractions etc. Therefore, they are a very easy target for terrorists. (Henderson, 2007, 55.)

Furthermore, terrorism, which is not aimed at the tourism industry or more specifically at tourists, can still have an effect on tourism. Tourists may still associate a destination with terrorism even if the particular attack was not aimed at the tourism industry. This might then have an effect on the decision of a tourist to travel to that particular destination. Travelers might also become afraid of accidentally getting caught into a terrorist attack. (Henderson, 2007, 58.)

Media also works as a fear emphasize after a terrorist attack and due to the diverse nature of the tourism industry, this type of media will reach the interests of tourists from multiple nationalities. A lot of attention will be given to the crisis through the media, which can lead to highlighting the fears that tourists already have and may also cause a sense of ongoing danger in the destination. Media can at times also exaggerate the nature of the crisis, causing unnecessary fears in tourists, which will affect their traveling habits and decisions to travel. However, a terrorist attack as well as any other crisis in the tourism industry can also have a positive effect on some destinations. For example, after the Philippine Abu Sayyaf terrorists claimed responsibility of abductions and kidnappings in some Malaysian islands in 2000, some diving companies witnessed an increase in customers. This was due to young adventurous tourists that were not afraid of the attacks and took an advantage of the lowered prices due to the kidnappings. (Henderson, 2007, 58-60.)

In most cases, however, terrorist attacks and political unrests result in cancelled holiday packages (Henderson, 2007, 60). For example, during the autumn of 2014, travel agencies Aurinkomatkat and Apollomatkat reported that they will be cancelling their destination packages to Israel and Jordan. Aurinkomatkat reported the reason to be the high security risks due to the unrests within the area, caused by bombings and battles between Israel and Palestine (Taloussanommat, 2014). Apollomatkat reported that the reason is low demand for packages to these areas, which most probably is a result of tourists being too afraid to travel there at the moment (Turun Sanomat, 2014).

Tourists are warned of unrests and security risks in travel destinations through travel advisories. For example, in most countries, governments hold systems of travel advisories. In Finland, the Ministry for Foreign Affairs of Finland, in Finnish, Ulkoasianministeriö, publish travel reports for most travel destinations, which include warnings and suggestions of where not to travel (Ulkoasianministeriö, 2014). However, these types of governmental advisories have been criticized. Some claim that such platforms tend to generalize destinations, applying to country as a whole, instead of the specific part of a country where the possible unrests are ongoing. Additionally, governments may play a political role when publishing these warnings. For example, a government might not be so eager to post a negative image of an allying country or a country with whom they hope to improve relations, even if it would be necessary. (Henderson, 2007, 61.)

Even though terrorism operates with elements of unpredictability and surprise, this should not discourage officials to make preparations and action plans to minimize the chances of terrorism. Risk management is a large aspect when trying to minimize any type of crisis within the tourism industry, and it is constructed of four steps; recognition, evaluation, avoidance and threat reduction. When it comes to tourism and terrorism, the perhaps most effective way to prevent terrorism from occurring is effective security measures at all tourism related establishments. At the moment, airports are the most secured places out of all tourism service providers, this is due to the realizations made in lack of efficiency after the 9/11 hijackings. Security is tightened with the presence of air marshals, unbreakable cockpit doors, armed pilots and military forces. In addition, passengers and luggage are screened in a more thorough manner, sharp objects are forbidden in hand luggage and immigration and passport controls have been

made stricter. These types of innovations are also being introduced at accommodation providers. Tour operators and travel agencies are also encouraged to advise their customers about security matters. (Henderson, 2007, 63-64.)

Even though, the presence of such high security measures are in place for a reason it is important for the officials not to go overboard with them. The presence of large numbers of armed military forces and police officers may cause unnecessary feelings of insecurity within tourists and act as reminders of terrorism. These security measures should be effectively used, but they should not interrupt the general tourism experience to the point that tourists become more anxious than they actually should be. (Henderson, 2007, 64.)

2.2.3 Personal security and tourism

This section is a combination of different fears that tourist may have towards their personal security when traveling. It includes issues such as health risks, crime and political riots.

Health risks and tourism are these days highly correlated. The outbreak of multiple diseases such as SARS, Swine Flu and most recently Ebola, have had an impact on a tourist's decision making process. This section will focus on these large scale pandemics rather than smaller infections and accidents that tourist encounter during their trips. It is clear that such outbreaks of deathly diseases does have a negative impact on tourists and their travelling habits. For example, the spread of pneumonic plague in India in 1994 resulted in a 70% decrease in tourist arrivals afterwards. A similar outbreak of SARS in 2003 lead to a decline in the Canadian tourism industry as well as large parts of East Asian tourism industry. Both of these outbreaks affected a rather small quantity of people, yet they caused a mass decline within tourist arrivals. In the latter case, it has been claimed that governmental advisories were partly to blame due to their over-reaction and exaggeration of health warning about ground zero of the outbreaks. (Henderson, 2007, 108.)

Another large scale health crises that is associated with tourism is the spread of HIV/AIDS. This sexually transmitted disease is highly associated with tourism, as sex tourism is a rapidly growing phenomenon within the tourism industry. Many tourists travel to especially Third World Countries in persuade of sex. Sexually transmitted diseases are associated to these destinations. For example, a 2007 study in Bangkok showed that 19 % of sex workers carry the HIV virus (Avert, 2012). However, these types of health risks are different to other diseases due to the somewhat intentional nature that they are acquired through.

Crime against tourist is also a known and accelerating phenomenon in many travel destinations. Crimes against tourists usually include theft, kidnapping and assault. Crime and its effect on tourists has also been researched. As an example, it has been recognized that 22 million potential visitors were lost over a period of 5 years in South-Africa due to the destination having a reputation for violent crime. (Botterill & Jones, 2010, 189.)

It has been recorded that it is of vital importance to tourists that they feel safe from crime in their travel destination, and it does therefore affect their decision-making process. Furthermore, it has been established that not being absolutely safe from crime during a trip is a valid enough reason for tourists to turn to an alternative travel destination. (Baker & Stockton, 2014, 3.) Crimes against tourists can be a phenomenon that decreases tourist arrivals, which is why it is important to have a reputation that tourists will be taken care of and that local police are well equipped to assist tourists who are victims of crime (Center for Problem-oriented Policing, 2015).

Out of the multiple acts that fall under the term “crime”, theft has been recorded to have the highest connection with tourism. Tourists are very often victims of theft. However, tourists can also be victims of other criminal activities such as physical and sexual assault, credit card fraud and scams. (Huffington Post, 2014.) Finding accurate and comparable statistics of crime rates against tourism from different destinations is challenging, even the international police agency, Interpol don’t publish them anymore (Interpol, 2015). This is due to many reasons. First of all, not all tourist make reports of being victims of crime, thus it never reaches the officials. Secondly, different coun-

tries have different definitions of what constitutes as a crime, therefore they cannot be compared with each other. Lastly, confidentiality among police and other criminal officials differs in different countries, thus reporting acts of crime can be discouraging. (Huffington Post, 2014.) However, it has also been established that tourism related crimes are at the highest in locations where the overall crime rate is highest (Center for Problem-oriented Policing, 2015). Therefore, the a table has been drawn up of the latest crime rates in the ten most visited countries in Europe.

Table 2. The top ten most visited countries in Europe by tourist arrivals and their criminal records from 2009 (Eurostat, 2014; UNWTO, 2014).

Destination	Crimes recorded by the police 2009 (x1000)
France	3521,3
Spain	2339,2
Italy	2629,8
Turkey	1288,1
Germany	6054,3
United Kingdom (England and Wales)	4338,3
Russia	Could not be obtained
Austria	591,6
Ukraine	Could not be obtained
Greece	386,9

According to table 2, Germany, United Kingdom and France had the highest crime rates in 2009. These were crimes reported by police, and included larger crimes, misdemeanors were excluded completely. As it was said that tourism crime rates are highest at the destinations where the overall crime rate is highest, this would indicate that the most criminally unsafe destinations in Europe are Germany, United Kingdom and France.

The reason why tourists are often targeted by criminals is simple. First of all, tourists are known to carry with them larger amounts of cash and valuables such as passports

and electronics. Second of all, tourists are seen as relaxed and therefore off-guard because they are vacationing, thus they are vulnerable. Sometimes tourists can even be careless. Thirdly, tourists are not as likely to report actions of crime due to a fear of it altering their return back home. Lastly, tourist visit places that are usually crowded with other people, such as tourists attractions and hotels or dark nightclub scenes, where thieves can easily fade in. (Center for Problem-oriented Policing, 2015; Huffington Post, 2014.)

Some scenarios that are related to crimes against tourists have also been listed by several sources. Tourists can be accidental victims of crime, meaning they were simply in the wrong place at the wrong time. Location that a tourist visits can often be an easy scene for a thief, such a nightclub or a busy restaurant. Due to the relaxed nature of a tourists, they are more prone to taking risks and behaving in a unsafe way, which thus can lead to situations of crime. Tourist are also more prone to be victims of crime because they can accidentally or adventurously visit dangerous places in cities, leave valuable item for all to see and behave like a tourist. (Center for Problem-oriented Policing, 2015.)

Political riots can also have a negative effect on the tourism industry, and in specific to tourist arrivals of destinations that are facing political disputes. Whether or not a political dispute is of danger to tourist and thus affects decreasingly to tourist arrivals depend on the type of political dispute. Some of them are considered to be not of danger when others are extremely dangerous. The list below includes different types of political disputes, which can be harmful to tourists:

- Terrorism which targets tourists
- Armed attack events
- Political assassinations
- Bombings
- Change in the government
- Change in the political party
- Civil war
- Guerrilla warfare
- Hijackings

- Kidnappings
- Peaceful demonstrations
- Peaceful strikes
- Riots
- Successful coup d'état
- Mass arrests
- Unstable political situation/wars in neighboring countries
- Threat of war
- Unsuccessful coup d'état
- Censoring of media
- Declaration of martial law
- Restriction of political rights
- Arrests of significant persons
- Army attacks beyond the borders of the country
- Political illegal executions

(Henderson, 2007, 37.)

Such events usually initiate a large media coverage, which can affect the decision-making process of many tourists planning to travel to politically unstable destinations. As an example, the tourism rate saw a decrease in Israel after the Palestinian uprising in 2002. Tourist arrivals were nearly three million between 1999 and 2000 but decreased to below one million in 2002. (Henderson, 2007, 42.)

3 Perception of risk

In order to find the relationship between fear and travelling, it is first important to establish an understanding of how tourists perceive risks in their travel. This is an important factor in tourists, because it eventually effects tourist's decision making process, thus effecting the decision to travel to a destination. There are several types of risks involved in tourism, of which the following are the most common ones: cultural risk, equipment or functional risk, crime risk, health risk, financial risk, physical risk, natural disaster risk, psychological risk, political risk, social risk, terrorism risk and time risk. Some of these terms are self-explanatory, but a few of them will be explained below. (UK Essays, 2014.)

Cultural risk is associated with having misunderstanding due to language, religion, habit or other cultural barriers and differences. Financial risk is defined as tourists having fear of the trip not being worth the amount that financially has been paid, in other words having fear of not getting value for money. Physical risk has similar characteristics as the health risk, however the difference is that physical risk relates to accidents and injuries that tourists are prone to when travelling to a specific destination. Psychological risk implies that the trip might not reflect the tourist's personality thus damaging the tourist's self-image. Social risk includes disapproval and judgment of friends and family regarding the destination choice. Time risk implies a fear of wasting time in case the trip does not exceed expectations. (UK Essays, 2014.)

Understanding how a perceived risk affects the decision making process of a tourist is important, because this phenomenon has a high influence on tourist demand in destinations. Destinations that are associated with a high risks are less likely to be chosen as a travel destination, especially when there are so many other travel alternatives to choose from. High risk is also associated with a negative destination image. If tourists have a negative image of a certain destination they are again likely to choose another substitute destination instead, which thus results in a tourist drop in the destination with the negative image. (UK Essays, 2014.)

For example, after the second bombing in Bali, Indonesia in 2005, the island faced a serious drop in international arrivals during the last quarter of the year (October-December). There was a 52% decrease in Japanese arrivals, 53% decrease in Australians, 51% decrease in Taiwanese and 56% drop in Korean tourists. (DMO World News, 2006.) This was due to the fact that Bali's destination image shriveled after the bombing in the eyes of international tourists.

There are many theories as to what affects how tourists perceive and react to risks in travel. Some of these theories will be presented in the following paragraphs. However, the author would like to emphasize that many of these theories have been disputed by other scholars and thus there are some uncertainties and contradictions amongst these theories.

One theory is that gender has an effect on how tourists perceive risks. It is said that females have more doubts and concerns in terms of travel because of their gender. (Byrner, Miller & Schafer, 1999, 367; Leggat & Franklin, 2013, 2.) These doubts are especially strong within the health risks that certain destinations have. A claim is that females have more concerns over health and food risks when compared to males. In addition, males are claimed that have less fear about possible terrorism and natural disaster risks. (UK Essays, 2014.)

Another theory is that age plays a significant role when perceiving risks in travel. It is said that younger travelers have more doubts and concerns when it comes to travelling than older tourists. This is supported with a theory that older individuals have more personal and travel experiences, have a larger perspective on issues and have more life knowledge. However other scholars claim that there is no relationship between age and perception of high travel risk. Therefore, it is interesting to establish some insight of this relationship through this research. (UK Essays, 2014; Leggat & Franklin, 2013, 2.)

Some claim that cultural background and nationality are factors in perceived travel risks (Seabra, Dolnicar, Abrantes & Kastenholz, 2011, 503-504). Hofstede's theory of Uncertainty Avoidance (UAI) has been used to back up this theory. Tourists from a country with a high UAI are also more prone to a higher perception of risks, whereas

tourists from low UAI countries have a lower fear of risks. (UK Essays, 2014.) This can be supported by using logic from the Uncertainty Avoidance theory, that an individual with a high UAI is more afraid of unfamiliar and unexpected situations due to having anxiety and ambiguity (The Hofstede Centre, 2014).

Previous experiences of the destination also lowers the risk perception in tourists, taking that the previous visit was positive. This arises from having confidence and familiarity from the past experience. Experienced travelers also have a lower perception of risks, even if the destination is unfamiliar (Seabra, Dolnicar, Abrantes & Kastenholz, 2011, 503-504). If a trip has been successful and positive, tourists are also more prone to return to the same place because of feelings of safety and calm that were gained during the last visit. (UK Essays, 2014; Leggat & Franklin, 2013, 2.)

Another theory is that collectivists have lower perception of risks than individualists. This is due to the feeling of safety and security that fellow travelers (friends and family) establish. (UK Essays, 2014.)

Furthermore, it has also been introduced that educational background and financial state are also differentiators in perceiving risks (Seabra, Dolnicar, Abrantes & Kastenholz, 2011, 503-504). A tourists with a high education has the sense to distinguish real risks from unreal ones using relevant, current and truthful sources whereas low educated tourists are more easily misguided by sources that offer exaggerated and false information thus resulting in a higher perception of risks. In addition, high-income tourists have lower perceptions of risks due to the realization that any possible damages can easily be paid. (UK Essays, 2014.)

4 Information channels

As tourists these days are more and more self-imposed they seek information about their destinations on their own. Travel agents and advisories are no longer as highly used information sources as other more easily accessible sources are, such as the internet and books. A pattern has been established which explains the process of a tourist seeking for information. The information search has been divided into two sub-categories which are internal and external search. Internal information is the information that the tourist is already in possession of in her long-term memory. This information has been stored from previous searches and travel experiences. The internal information forms the prior knowledge, which is used first when information seeking begins. (Chen & Gursoy, 2000, 191-203.)

Gursoy and McCleary (2004, 353-373) divided the internal information into two segments; familiarity and expertise. Familiarity refers to the information that the tourists think they have of a destination and expertise refers to the ability to function like a tourist, performing for example tourism-related tasks. Therefore, the internal information is constructed from the "number of previous visits and amount of experience" (Lehto, O'Leary & Morrison, 2004, 801-818).

If an internal search is not successful or enough, and external search is performed. External search includes external information sources. These sources can be books, guidebooks, brochures, travel agents, word-of-mouth and most importantly the internet. The World Wide Web (www) has become the most used source for tourists seeking information. The advantages and inevitably the reasons why tourists use the online sources are low cost, customized information, easy to compare products, interactivity, virtual communication and around the clock accessibility. (Wang, Head & Arthur, 2002, 73-93.) It has been established that tourists use a mix of online and offline sources, the offline sources being books, referrals, tour agents, brochures and the online source being the internet (Seabra, Abrantes & Lages, 2007, 1541-1554).

As said, tourists are not usually satisfied with just using a single source. Instead multiple sources are used to create a thorough understanding. Especially the external search

includes a high range of different sources, such as family and friends, literature, media and travel consultants. (Snepenger & Snepenger, 1993, 830-835.) Balognu (1999, 81-90) also found that professional advice, word-of-mouth, advertisements and non-tourism books or movies are also used as external information sources, especially to gain information about a specific destination. In addition, third-party referrals for example recommendations by local residents of the destination are found to be highly trustworthy and expertise advice (Rompf and Ricci, 2005, 39-52).

As it has been established that the Internet is the most highly used external information channels, it is also worth exploring how information is being gathered from the Internet. Ho, Lin & Chen (2012, 1471) have summarized some methods that tourists use while searching for information online. They gathered this information based on earlier research about web search behavior and concluded that the following five characteristics and strategies are most commonly used; keywords, search engines, browsing, subject directories and known sites.

A most common strategy is to perform a keyword search. In keyword search, the searcher types in a single or multiple keywords to the www, which results in the www locating relevant websites for the searcher. The www functions with translating the keyword(s) into a query and looks for websites that match the information sought. An advanced keyword search can also be performed with the usage of “and”, “or” and “not”, to either link keywords together or to omit certain information. (Ho, Lin & Chen, 2012, 1471.)

Search engines are also a commonly used strategy, especially at the start of the search. A search engine is a website online, to which one can type in a query or a keyword. Search engines are most commonly used when seeking information about a very specific topic. Known search engines are Google and Yahoo and because most search engines, just like these two, have different functions and strategies for picking out websites, most searchers perform a cross search, meaning they use the same query on multiple search engines to collect as much data as possible and to compare the different results that each search engine offers. (Ho, Lin & Chen, 2012, 1471.)

Browsing the web is also a widely used method when searching for information. It has been established that such a method is especially used when searching for information that is already partially known to the searcher. In this case, the search is performed to increase the amount of information or to ensure that the information that the searcher is already in possession of, is indeed valid. Browsing the web include activities such as following multiple links, which are usually a result of a search engine or keyword searches, and clicking on hyperlinks at multiple sites. This technique requires skills to navigate to valid sites, to omit incorrect or unsourced information and to scan sites to pinpoint the sought out information from the other non-related information. (Ho, Lin & Chen, 2012, 1471.)

Subject directories are also used in information searches. A subject directory is a website, from which one can search for information and related websites from ready-made categories. They can also include a search engine, onto which one can type keywords, which are then used to scan through the desired directories. The main difference between a subject directory and a search engine is that subject directories are controlled and edited by humans and not computers, which also allows the results to be annotated. Known subject directory sites are for example Beaucoup and DMOZ. (USC, 2014.) Subject directories are usually up-to-date which makes the search result quite accurate. In addition, the search results are usually more relevant and fine-grained, allowing yet again for the searcher to get valid information. Subject directories are also divided into sections such as “what’s hot” and “what’s new”, allowing the searcher to view the newest and most trending websites and topics. (Ho, Lin & Chen, 2012, 1471.)

Furthermore, visiting known sites is also a used method for information search. It is usually used by searchers who are already partially in possession of the information they are searching for. They navigate to sites they are already familiar with and trust. (Ho, Lin & Chen, 2012, 1471.)

All of these five methods are quite often combined in searches to reach the desired results. However, it has also been established that no matter the technique used online for the search, the stages of the search stay the same throughout. The stages that usually appear are “recalling, selecting and inputting a search term (keywords or queries),

navigating and understanding the search results (browsing), judging the relevance of the results, making choices among the results and refining the search if necessary” (Ho, Lin & Chen, 2012, 1471.)

5 Age generations & behavioral patterns

This section will focus on presenting some behavioral patterns of the three age generations studied: generation Y, generation X and Baby Boomers.

5.1 Generation Y

Generation Y is the youngest generation that is included in this thesis. The birth range of the representatives of generation Y are not clear, but most scholars say the birth years to be from the early 1980s to the early 2000s. To make clear age distinctions in this thesis, the generation Y mentioned in this thesis, has a birth range from exactly 1980 to 2000. The generation Y has multiple other titles, such as the “me generation” and the “boomerangs”, but they are most commonly recognized as the “millennials”. However, for the sake of clarity, in this thesis they are referred to as generation Y. (Live Science, 2013.)

Some statistics will be presented to give an figurative description of generation Y. Eighty percent of the generation Y prefer to get on the spot recommendations and compliments, rather than written reviews. Fifty percent are already or want to be entrepreneurs, which however is contradicted by the statistic that they tend to change employment every two years. In addition 61% feel like they are personally responsible of making the world a better place. (Inc, 2015.)

The generation Y is said to have a lot of both positive and negative traits. Some positive ones include open-mindedness, supportive of gay rights and equal rights for minorities, confidence, expressive, liberal and receptive. These traits all support the hypothesis, that younger generations (generation Y) are more open-minded and receptive to new adventures, travel and destinations. They are also confident and less afraid of the different crises that they might face during their travels and additionally feel strongly about political issues, such as gay and women rights, which leads to conclude that traveling to politically unsafe areas thus will not probably, be of an issue. (Live Science, 2013.)

As mentioned before, generation Y is also known as the “me generation” and the “boomerangs”. Both of these titles are connected to the negative traits that generation Y is said to have. “Me generation” -title arises from the thought that generation Y representatives are selfish and self-absorbed. They have been said to be rather materialistic and less concerned about donating their own time to help the larger community. They have a larger focus on money, fame and image rather than communal concerns such as acceptance, group affiliation and community. Furthermore, they are known as the “boomerangs” because they tend to move back home rather easily due to financial reasons and they also seem to be reluctant to marriage and kids at the same age as their parents had them. (Live Science, 2013.)

Generation Y is the generation of technology. They have been brought up surrounded by new technological breakthroughs, making them also rely on technology. They thus hate to be sold anything, and instead purchase items themselves, using several reviews from online, including social media. Social media is probably the reason why generation Y representatives trust more their peers than their parents. They are closely networked with their friends through online platforms. (Inc, 2015.)

5.2 Generation X

Generation X representatives were born between the early 1960s and the early 1980s. The exact birth range is argued upon, however again, for the sake of clarity, in this thesis, generation X representatives are considered to be born between 1960 and 1980. (Bruce Mayhew Consulting, 2014.)

Generation X was the first generation to be brought up with technology. Even though generation Y is known as the generation of technology, generation X was the first to use CDs, remote controls and computers. They were also the first generation to have easy access to traveling, communication and news from worldwide. They are open to new things and changes. (Bruce Mayhew Consulting, 2014.)

They are also the generation to witness corporate downsizing, large-scale layoffs in their parents' work life, political scandals and come from families of divorce. There-

fore, they are used to facing changes and large and small-scale crisis. This can lead to one thinking that they are also equipped to deal with crises, thus making them less afraid of crises in travel as well. As they were brought up with hard-working parents, they got used to doing things and solving problems alone, thus making them independent and self-reliant. (Bruce Mayhew Consulting, 2014.)

Furthermore, as media and technology brought awareness of other ethnicities and cultures, the generation X representatives grew up seeking to get to know these other ethnicities and cultures. The combination of this awareness and easier access to world travel probably made the generation X intrigued to traveling, having little fear towards it. Generation X is also the first generation to save money and prepare for a rainy day. This is a trait they perhaps learned from their parents, who had to witness multiple sudden downfalls in working life. (Value Options, 2015a.)

As tourists and consumers, the generation X representatives are said to be creative and in seek of indulgence and well-being services. They are also large consumers of entertainment and enjoy doing things with their families. Therefore, generation X representatives are more likely to travel with their children, making them perhaps more afraid of different risks and crisis. They are the type of tourists who purchase holiday packages and are intrigued to travel to new places. (Mannila, 2012, 25.)

5.3 Baby Boomers

Baby Boomers generation is the generation born between the 1940s and the 1960s. Again, the actual birth range is debatable, but in this thesis individuals born between 1940 and 1960 are referred to as the Baby Boomers. (Value Options, 2015b.)

The Baby Boomers generation is called the generation of optimism. They were the first generation after the war to do whatever they wanted to. They had more educational, social and financial opportunities than any other generation before them. They became the first generation to attend higher educational schools and achieve steady-holding authority positions at work. They are very motivated and hard-working employees and

believe in long hours and are more work-oriented than family-oriented. (About Careers, 2015.)

A very strong trait of the Baby Boomers is that they are loyal. They stay loyal to same place of employment, companies and products. This trait also describes their consumer behavior. As they stay loyal, they are a hard crowd to sell something new to. They prefer the same traditional destinations for travel and are perhaps afraid to try out something new. This might therefore indicate that they are also more afraid when traveling, as they are prone to be afraid of new and changing circumstances. Crisis and risks in tourism are one of these changing circumstances, which leads to believe that the Baby Boomers generation is more afraid of crisis in tourism. (Bruce Mayhew Consulting, 2014.) As tourists, they are also described as nature-loving active hobbyists (Mannila, 2012, 25).

Baby Boomers are also said to be very independent, as they grew up in times of reform and were taught to think that they can change the world. This way of thinking made Baby Boomers also rather competitive, especially in the work field. (About Careers, 2015.) Baby Boomers are also somewhat traditional, as they have traditional and loyal beliefs (Value Options, 2015b).

6 Methodological framework

This section will focus on the methodological perspective of the research. Before a research is conducted, there are several aspects that need to be defined and explained. At first, quantitative and qualitative methods will be defined and explained. Differentiation among these two methods will also be presented. The research was conducted by using a mixed method of qualitative and quantitative methods and the reasoning behind this decision will be illustrated. The chapter will go further on to explain the actual method of gathering data, which in this research, is a questionnaire. Sample and population will also be discussed as well as the aspects that makes this a valid and a reliable research. This chapter ends with explaining the data analysis tools that will be used and why they have been chosen to be the best suitable ones for this particular research.

6.1 Quantitative and qualitative methods

Several authors have defined and differentiated among these two methods; quantitative and qualitative methods. The primary differences can be taken from the terms; a quantitative research stand for quantity and a qualitative research stands for quality. Punch (2005) explains the difference of these two methods being that in quantitative research the data appears in numbers and figures, whereas in qualitative research the data is presented in words and the meaning of these words. Walle (1997) argues that there are two different types of research, the other being a scientific research (quantitative) and the other a more flexible method (qualitative). He differentiates quantitative research to be of science and qualitative research to be of art.

To evaluate which method should be used for this research, the author has decided to examine Mayo's definitions of these two methods. Mayo (2014, 10-12) explains the largest differences in these two methods to be sample size, purpose, setting and method of analyzing data. As the purpose of a quantitative research is to be able to gather as much responses as possible in order to later generalize the findings, the sample size in quantitative research is much larger. Whereas in qualitative research the purpose is to

gather detailed in-depth responses from a smaller sample, to reach a thorough understanding of the findings. These findings are not intended to be generalized. The research setting is also a differentiation factor between these two methods. In qualitative research the setting and atmosphere should aim at being very natural and close to the respondents' real life surroundings. This is so that the setting wouldn't change the responses of the research. Whereas in quantitative research the setting is not of vital importance, and can thus be a setting of any sort. There is also a difference when it comes to analyzing the data. In a quantitative research the data aims to confirm an already existing theory, which is done by carefully analyzing and generalizing the data. In qualitative research, the purpose of the data collected is to further develop a theory or even bring forth a new theory. (Finn, Elliott-White & Walton, 2000, 8.)

Due to the fact that this research needs to bring forth numerical data in larger quantities in addition to more in-depth responses, a mixed-method of quantitative and qualitative methods have been chosen. A definition of a mixed-method is as follows: when two or multiple methods are combined to answer the research question simultaneously. Theory has also been established that a mixed-method is a practical method because it allows the strengths of both qualitative and quantitative methods to come forth, while at the same time omitting the weaknesses of both methods. Because the primary part of the research is to investigate the fears that travelers have, qualitative method had to be used to establish a deep understanding of the fears. In addition, due to the fact that age was also a key factor in the research, quantitative methods also had to be used. Furthermore, to add to the validity of the research, the sample had to be as large as possible, which supports the features of a quantitative method. (Finn, Elliott-White & Walton, 2000, 9.)

6.2 Questionnaire

The data collection method chosen for this research is a questionnaire. Several scholars and authors have argued about the usage of a questionnaires in a research. Surveys and questionnaires have been in usage since the 1960s. However, in most cases, for convenience, the actual procedure of using a questionnaire has changed from a face-to-face interview/survey to a self-administrated survey. A self-administrated questionnaire

is a method which does not require face-to-face contact between the researcher and the target group. For this research, a web-based self-administrated questionnaire has been used. (Mayo, 2014, 171.)

The weaknesses of using a web-based questionnaire as a research technique is that even though it is quite simple to produce, carry out and distribute, it is rather challenging to control. Once it has been put online, it is challenging for the researcher to control to whom the questionnaire is available, in other words, the sample is hard to contain. (Mayo, 2014, 175-176.) To some extent it is possible to control the sample through the distribution channels. Social media and email was used to distribute the survey, in which case, the sample could partially be controlled. Generation Y and X were mostly reached through social media platforms, such as Facebook. Baby boomers generation representatives were harder to reach, as their presence in social media is more limited. Survey links were sent via email and a reasonable amount of baby boomers were also reached.

According to Mayo (2014, 174-176), the two primary challenges of a questionnaire are the amount of responses and selecting the sample out of the population. These two are directly connected and affect the validity and reliability of the research. Furthermore, as practical and easily distributed self-administrated online surveys are, a clear weakness is that they do not offer a chance for a follow up by the researcher in case of unclear responses.

The questionnaire contained both open-ended questions and closed-ended questions. Open-ended questions are questions where the respondent is given just a space to type in his/her answer. These types of questions gather detailed and in-depth (qualitative) data. Closed-ended questions are questions which offer the respondent a set of ready-made answers to choose from. These types of questions can easily be bias, if not constructed adequately. Therefore, in order to eliminate any possible bias or loaded questions, the author made sure that all types of answers were given as a choice. In addition, in questions where it was impossible to know whether the respondent would think of something else than was given, a box was offered, onto which the respondent

could type in their own answer. The close-ended questions offer the results some statistical data. (Dillman, Smyth & Christian, 2009, 72-73.)

Producing quality questions for the questionnaire is also important. Dillman, Smyth & Christian (2009, 68-71) have gathered some good advice to crafting good questions. First of all, as this type of a research has been done before in 2011 by Bagans, L. & Tapola, H. under the name of “Crises in the tourism industry and their effect on young travelers”, some kind of comparison is partially necessary. Therefore, as data will be partially compared to the previous research, questions needed to be rather similar. If the interpretation of a similar question in two different researches is different, the data obtained cannot be compared. Thus, questions and data that will be compared have not been modified to a large extent.

Secondly, motivation to properly answer to a question also effects the reliability and validity of the research. Aspects which may lead no blank spaces, incomplete responses and careless reading of the question are; difficult questions, complicated language, too personal topics or asking to evaluate or describe embarrassing/threatening behavior. To avoid incomplete responses, the following precautions were taken; a setting was used which did not accept responses with a blank spaces; categories were used to ask personal questions e.g. age and fears and it was made sure that the respondents knew that answers were submitted anonymously. In general, the respondents were motivated to reply openly by formulating the questions intriguingly and in a way that asks the respondents to tell their own story and experience. In most cases, people are eager to tell their story/experience if they have something to tell. (Dillman, Smyth & Christian, 2009, 68-71.)

The author will now explain all the questions included in the questionnaire to enlighten the reader as to why these questions were chosen and why they were formulated the way they were. Questions 1-5 are quantitative questions with close-ended answer options. The aim was to gather simple statistical data of the sample which can then during the data analysis be compared to the actual questions about fear and travelling. The first five questions were themed around age, gender, nationality, whether the respondent had children living at home and travel habits.

The respondents were offered three different age categories: aged between 14-34, 35-54 and 55-74+. The reasoning behind these divisions was simple: the three age generation being researched. Generation Y respondents are born between 1980 and 2000, and are thus at the moment aged between 14-34. Generation X respondents are born between 1960-1980, thus aged between 35 and 54. And the baby boomers generation respondents are aged between 55 and 74, therefore born between 1940 and 1960. The 55-74 alternative was completed with a “+” sign to signify that over 74 year olds were also welcome to complete the questionnaire. The author did not want to prohibit anyone from answering to the questionnaire.

Question 4 asks the respondent whether he/she has children living at home. This question was asked, because it was hypothesized that respondents traveling with children are more likely to fear certain things when traveling. However, the question does not necessary give data of whether the respondent usually travels with children. Therefore, there is some space for improvement in formulating this question.

Question number 5 collects data on the travelling habits of the respondents. This is asked in a form of “How often do you approximately travel abroad?”. The answer options are: “0 times a year”, “1-2 times a year”, “3-5 times a year” and “>5 times a year”. This is asked because it is hypothesized that the more one travels the less fear one has. This is based on the theory presented in section 3 Perception of risk. It suggest that one factor that decreases the amount of fear when traveling is the amount of experience in travel.

Question number 6 drove right into the topic of the questionnaire. The respondents were asked how much fear, if any, do they have towards specific crisis and risks in tourism. They were given answer options from 1 to 5. 1 being “not at all”, 2 being “a little bit”, 3 being “don’t have an opinion”, 4 being “quite much” and 5 being “a lot”. The specific tourism related crisis that were asked were diseases, terrorism within your means of transportation, terrorism at your destination, natural disasters, technical failures, theft, kidnapping and political disputes. The aim was to see if any fear exists, and to what extend has the fear grown. In addition, the research set out to investigate

which crises is feared the most at the moment. Furthermore, the results will be compared from all age generations, to see if age plays a significant role in having fear towards these crises when traveling.

Question number 7 inquired information about which sources the respondents primarily follow when reading about risks and safety instructions about their future travel destinations. This was asked to give suggestions to the commissioner as to what sources should be updated when information is shared to tourists. The question was a multiple-choice question, and the respondents were able to choose more than one option. This was also clearly stated to them below the question. The answer options were media, social media, ministry for foreign affairs, travel agency, airline, friends and family, books, internet or other, onto which respondents were free to type in their own answer. These results will be compared to the theory presented in section 4 Information channels.

Question 8 was asked to get information about whether or not the respondents are aware of governmental travel advisories, which publish country specific warning and guidelines. This was asked to a) enquire whether it is followed and b) to spread awareness of its existence. It is the author's hypothesis that the older generations are more aware of it than the younger generation.

Question 9 asks the respondent to type in what could the tourism industry service providers do to ease their fears of traveling. This was an open-ended question, so that a deep understanding of the desired actions would be established. Allowing the respondents to type in their own opinions in their own words gives them the opportunity to be as free as possible, neglecting any bias. Results from this question will offer some suggestions to the commissioner and other industry service providers as to what to do to ease the fears of tourists.

Question 10 enquires information about the destinations that are the most frightening to the respondents at the moment and why. The question was formulated as follows: "Which destinations would you be the most afraid of travelling to at the moment and why?". This was also an open-ended question, purely to omit any bias or loaded answer

options. This question not only gives information of the most feared destinations but of what crises are feared the most, as the respondents were also asked to state reasons for the fears towards certain destinations.

Question 11 offered ready-made answer options and gathered information about the actions that the respondents would take if a crisis would occur in their future travel destinations. This question was asked to get a further understanding of how afraid the respondents are of these tourism related crisis. The answer options were “I would cancel my trip”, “I would choose an alternative travel destination”, “I would change the travel dates” and “I would travel anyway”. The idea behind the answer options was that if a respondent replied with “I would cancel my trip”, the crises is highly feared; or if the respondents replied with “I would choose an alternative travel destination”, the respondent is slightly afraid of the crises, but would however still travel to another destination; or if the answer would be “I would change the travel dates”, the respondent is clearly slightly afraid, but not too afraid to travel to the destination later on; or if the answer would be “I would travel anyway”, the respondent clearly does not have any kind of fear towards the crisis. These responses will also be compared among the age generations, to once again investigate if age plays a role in having fear when traveling.

Question 12 encouraged the respondents to tell personal stories of experiences with traveling and crisis. It was also an open-ended question, to get a personal and in-depth answer. The author also wanted to once again measure if any fear exists, depending on the experience and action that was taken because of it.

6.3 Sample and population

Sample and population must also be defined, as they are also directly connected to the reliability and validity of the research. Population stands for the entire set of individuals who are being studied. However, as it is impossible to research the entire population, a sample is drawn out from the population to represent the entire population. Therefore, a sample is a part of the population, carefully selected to take part in the research.

(Finn, Elliot-White & Walton, 2000, 108-109.)

The population of this research is rather easily determined: leisure travelers aged between 14 and 74. The age gap covers all the three age generations studied in this research; generation Y, generation X and the Baby Boomers. The term “leisure traveler” is defined as someone who travels outside of their country of residence at least once a year in purpose of enjoyment. The reasoning behind the decision to target leisure travelers lies within the nature of their travel habits. A leisure traveler travels voluntarily and out of desire, whereas a business traveler travels out of a work requirement. However, this does not mean that a business traveler might not have fears when traveling, rather it means that these fears might not play such an influencing role when choosing to travel, due to the nature of the trip. Therefore, the focus lies more on leisure travelers, who are more easily influenced by fears.

The sampling strategies used will be presented in the following paragraphs. Finn, Elliot-White & Walton (2000, 111) divided sampling into two different questions, a) “how should the sample be obtained?” and b) “how large should the sample be?”. Question a) relates to estimating who or what should be sampled and when should the sampling take place. In this research, the “who” has already been defined within the population; leisure travelers aged between 14 and 74. However, the time of the research is yet to be evaluated. This topic was chosen due to it being a very current topic within the tourism industry during 2014 and 2015. This is due to the multiple crises that have occurred during the years of 2014 and 2015, such as spread of Ebola, multiple airplane disasters, and political disputes. However, due to the topic being so current and therefore most probably thought about more than usually by the target group, the responses might be slightly bias. Therefore, the timing of the research and sampling might influence the reliability of the research. It is suggested that if further research is done of the topic, it should be at a time when the topic is less current.

Some efforts should also be made to ensure that a single unit (in this case, one respondent) is answering to the survey alone. This is ensured by the distribution channels. Survey link was given out via social media, and people usually view these platforms alone, instead of in groups or pairs. (Finn, Elliot-White & Walton, 2000, 111.)

Sampling techniques are usually divided into two sub-categories; probability sampling and non-probability sampling. A probability sampling technique was chosen for this research due to its characteristics. In probability sampling it is ensured that each unit of the population has an equal chance of being selected to the sample. In addition, the sample is chosen by random. Because of the nature of this research, and due to the data collection tool being a self-administered survey, there is no need for a mechanical tool in order to choose random units from the population. (Finn, Elliot-White & Walton, 2000, 112.)

A certain type of probability sampling tool is used to enhance the data analysis. This type is called a stratified sampling. In order for one to use stratified sampling, one should have preliminary information about the population. As the population has been determined beforehand, the usage of this type of probability sampling is acceptable. In stratified sampling the population, whose analytical characteristics are known beforehand, is divided into sub-categories. A sample is then chosen by using a random sampling technique from each sub-group. In this research the population is divided into 3 sub-groups based on age; generation Y, generation X and Baby Boomers. A sample is taken from each of these sub-groups. (Finn, Elliot-White & Walton, 2000, 112, 115.)

In order for the research and data to be valid, the aim was to obtain a sample size of 90-120 units. This meant, 30 to 40 responses would be obtained from each three sub-groups.

6.4 Reliability and validity

In order for a research to be good, it needs to be both reliable and valid. Reliability of the research relates to the results being the same when a different researcher would research the same topic of the same population, in other words consistency. For this to be the case, the technique used and its aspects cannot be bias or misleading anyhow. Therefore, for example in a questionnaire, the questions must be clear and simple. The author tried to construct the questions within the questionnaire so that they would be easy to understand, and thus no confusion would occur upon completing the questionnaire. (Finn, Elliot-White & Walton, 2000, 28-29.)

However, in this particular research, where the topic is so personal and sensitive and is very experience-dependent, reliability is hard to estimate. Fear and especially fear in travelling is something that might change very easily and fast. One single bad experience can change one's opinion of the topic, and fear can suddenly become a very strong factor. Therefore, if this type of a research would be conducted again, using the same population, but at a different time, the results might be completely different, giving that attitudes and personal experience has changed the point of view of the sample candidates. However, giving that no changing factors have occurred, the reliability of this research is high, as the same results would occur again in a different occasion. (Mayo, 2014, 147.)

Validity measures the actual truthfulness of the research. Validity relates to the measuring instrument actually measuring what it is supposed to. In this research, the tool used was a questionnaire, and thus the validity can be measured through the questions. Did the questions yield the intended responses and if so, was it made sure that answers were not influenced by external factors. (Finn, Elliot-White & Walton, 2000, 28-29.)

As said, what can influence the validity and reliability of this research are biases. It was made sure that no biases would occur by constructing a self-administrated questionnaire, in other words no personal contact was made between the researcher and the respondents. In addition, responses were submitted anonymously, and the respondents were aware of this before starting the questionnaire. Questions were not misleading loaded or suggestive and questions, which had ready-made answers had a wide range of all possible answers. In questions, where answers were limited, a box of "other: what?" was offered, so that the respondents could type in their own answer.

The author believes that enough responses were obtained in order for the research to be reliable and valid. A goal was to obtain 90-120 responses. A total of 126 responses were obtained, from which 61 were in generation Y (aged between 14 and 34); 34 were in generation X (aged between 35 and 54) and 31 in Baby Boomers (aged between 55 and 74+). All responses were valid and reliable in terms of sample, as all responses can be categorized as "travelers" as none replied that they travel "0" times in a year. Howev-

er, a clearly lower response rate was obtained from the Baby Boomers, which might have affected the results. Therefore it is suggested that further research would be done with the Baby Boomers generation.

6.5 Data analysis

The data was obtained between 27th of October, 2014 and 31st of January, 2015. The total amount of responses was 126. The goal was reached, as 30 or more responses was obtained from each age generation.

The analysis began by using Webropol and Excel. Some preliminary graphs and tables were produced by transferring the data from Webropol to Excel to ensure that the analysis was going to be valid and reliable. As age was the key variable in this research, the analysis continued with comparing the age groups to all required data to get an understanding of the results.

7 Results

This section will present the data in forms of graphs. After each graph, analysis of the data will be conducted in order to reach the figurative and descriptive results of the research. The results section will begin with a sample profile, in which the general profile of the sample is presented. Afterwards the most feared crises will be examined with multiple graphs. Comparison among the age generations will also be done to reach an answer to whether age is a significant factor when having fear.

7.1 Sample profile

The data of the general questions, such as age, gender and nationality will be presented at first, to illustrate a general profile of the sample.

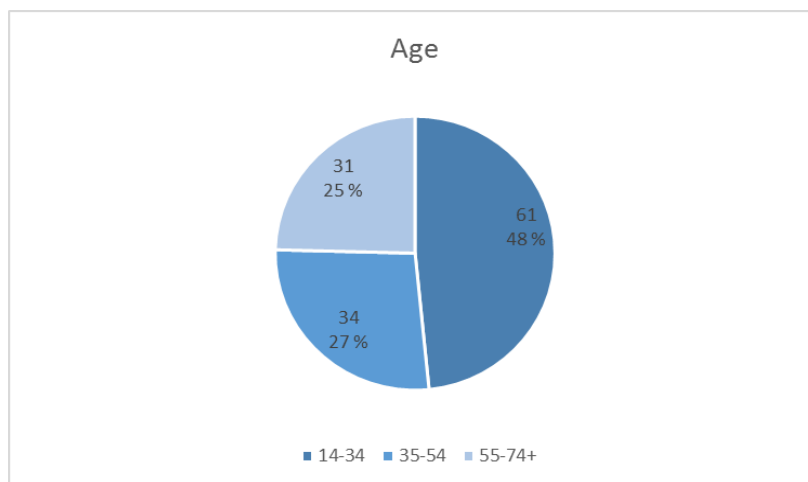


Figure 1. Age. N=126

Figure 1 illustrates the respondents divided into age categories. As can be seen, a significant amount of the respondents were aged between 14 and 34 (N=61) when compared to the other two categories, aged between 35 and 54 (N=34) and aged between 55 and 74+ (N=31). The author does realize that this has an effect on the reliability of the research.

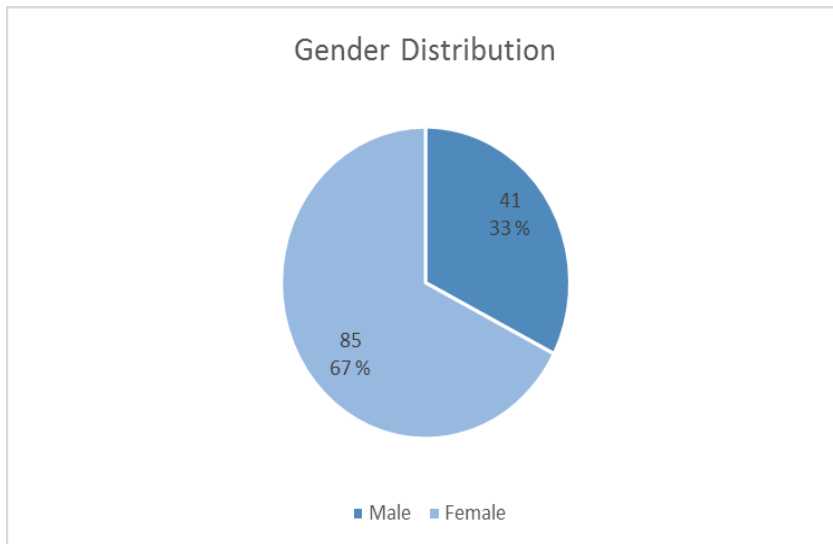


Figure 2. Gender distribution. N=126

Figure 2 presents the gender distribution of the respondents. It illustrates that 67% were female (N=85) and 33% were male (N=41). It is understood that this affects the reliability of the results, as the amount of males is much lower than the amount of female respondents. However, as the focus point of this research is on age, the lack of male respondents is not too crucial.

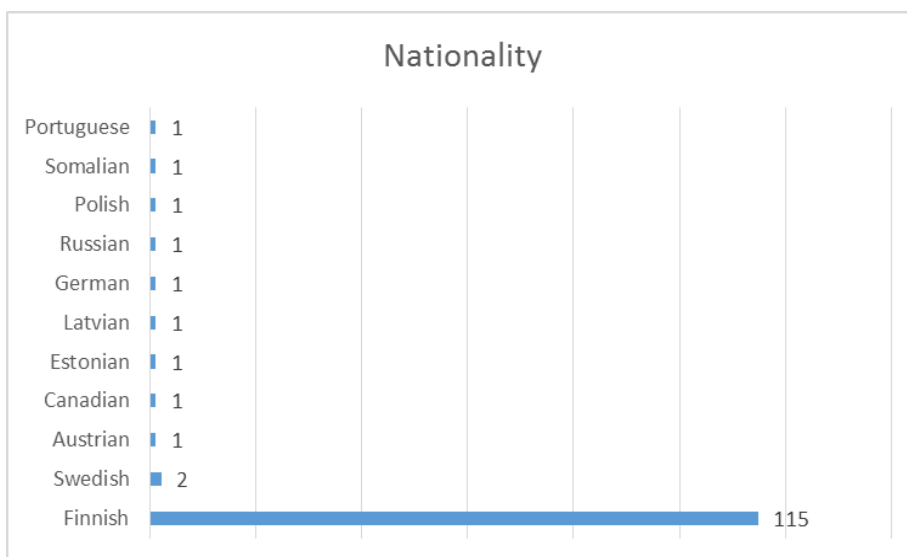


Figure 3. Nationality. N=126

Figure 3 categorizes the respondents according to nationality. The research question does not specify which nationality's attitudes were intended to measure, therefore this is not such a crucial piece of data. However, as figure 3 presents, 91% of the respond-

ents were Finnish. Therefore, this research can be generalized to Finnish people, as nationality does play a role in perception of risk, which is explained in chapter 2.2. Other nationalities included were Swedish, Portuguese, Latvian, Somalian, Estonian, Polish, Russian, Canadian, Austrian and German.

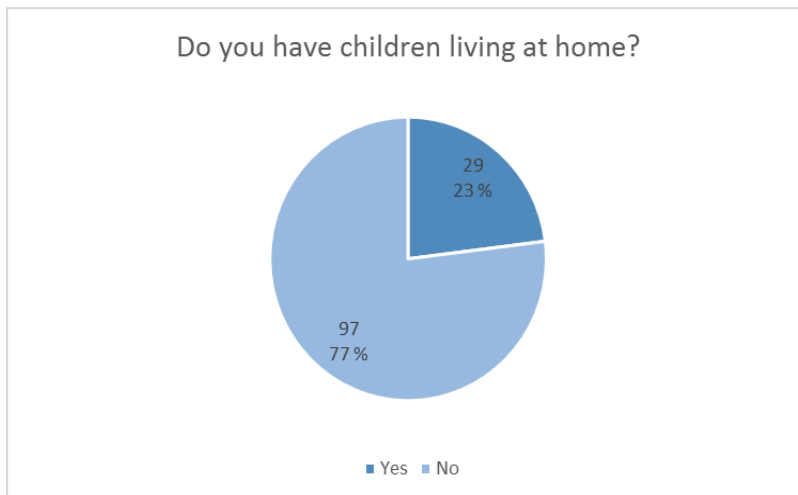


Figure 4. Respondents who have and don't have children living at home. N=126

Figure 4 demonstrates that 77% (N=97) of the respondents have children living at home and 23% (N=29) do not. As explained before, this was asked because it was the author's belief that respondents who travel with children have more fears. However, as it has been noted before, the form of the question does not necessarily bring forth information about whether or not the respondents travel with their children.

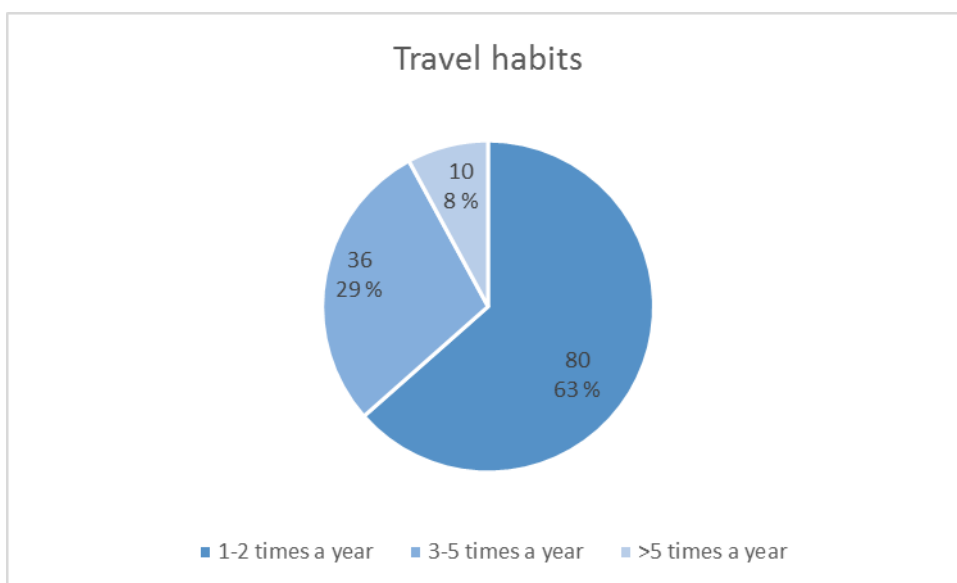


Figure 5. Travel habits. N=126

Figure 5 illustrates the traveling habits of the respondents. The respondents were asked how often they travel abroad within a year. The figure shows that all respondents travel abroad at least once a year, since no respondents replied to the question with “0 times a year”. 63% of the respondents (N=80) travel abroad 1-2 times a year, 29% (N=36) travel 3-5 times a year and 8% (N=10) travel abroad over 5 times a year.

7.2 Most feared crises

Now that the general profile of the sample has been demonstrated, a graph will be presented which demonstrates the fear rates of all participants towards each fear that was asked. Afterwards comparison between the three age generations will be presented and furthermore the author will seek to explain the answer to the research question: Do people have fears when traveling and is age a significant factor when having fear in traveling?

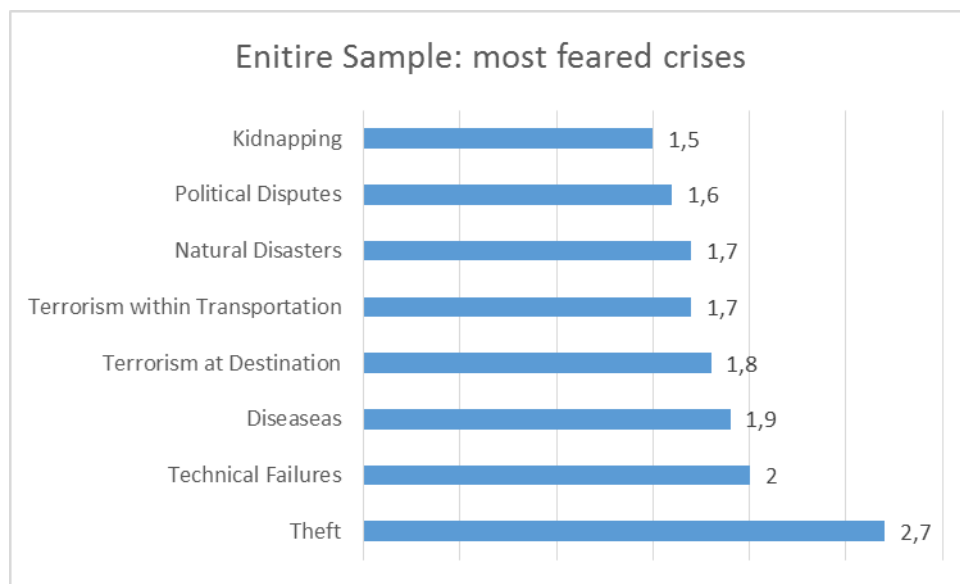


Figure 6. Most feared crises by the entire sample. N=126

Figure 6 presents the most feared crises by the entire sample. This information was established by counting the average of the responses. The question was “how afraid are you of the following crises”, and the responses of this question were from 1 to 5, 1 being “not at all”, 2 being “a little bit”, 3 being “don’t have an opinion”, 4 being “quite much” and 5 being “a lot”. This data establishes that that theft and technical failures

are the two most feared crises by the entire sample, since they have the two largest averages. Diseases and terrorism are the third and fourth most feared crises.

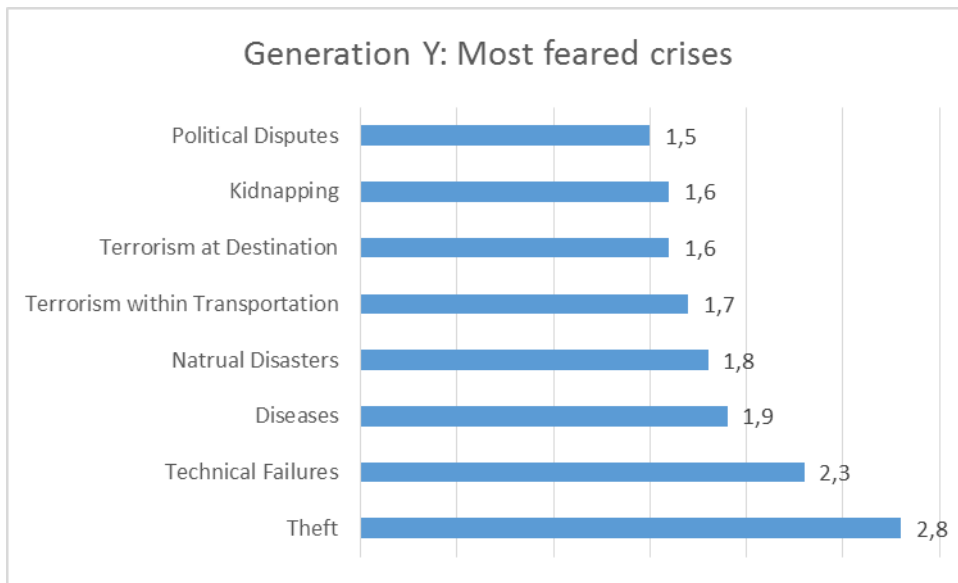


Figure 7. Generation Y: most feared crises. N=61

Figure 7 presents the most feared crises among generation Y. Theft and technical failures seem to be the most feared crises. The least feared crises are political disputes and kidnapping.

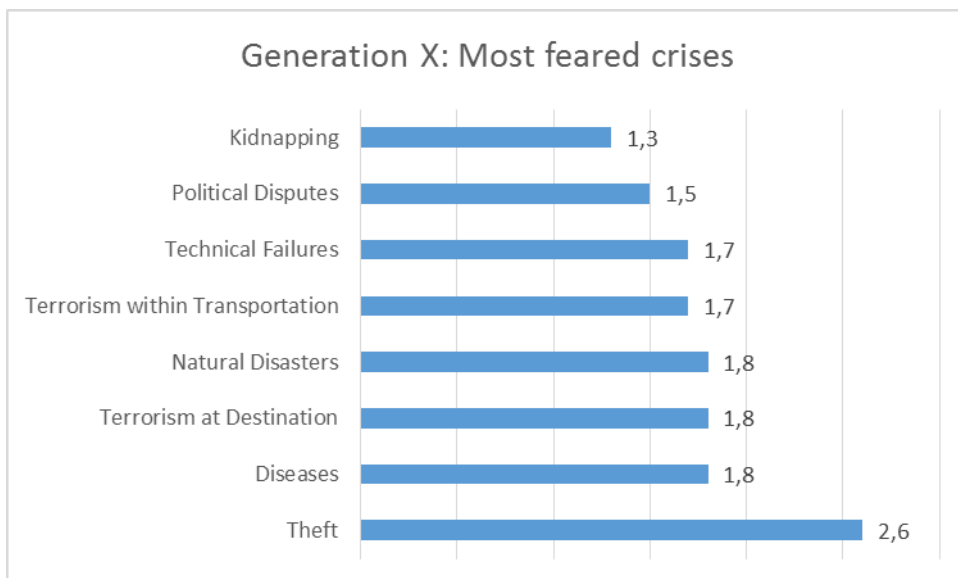


Figure 8. Generation X: most feared crises. N=34

Figure 8 presents the data of which crises are most feared by generation X. It seems that theft is again the most feared crisis, similarly to generation Y, however the second most feared crisis is diseases, which is different from generation Y. The two least feared crisis are the same as with generation Y: political disputes and kidnapping.

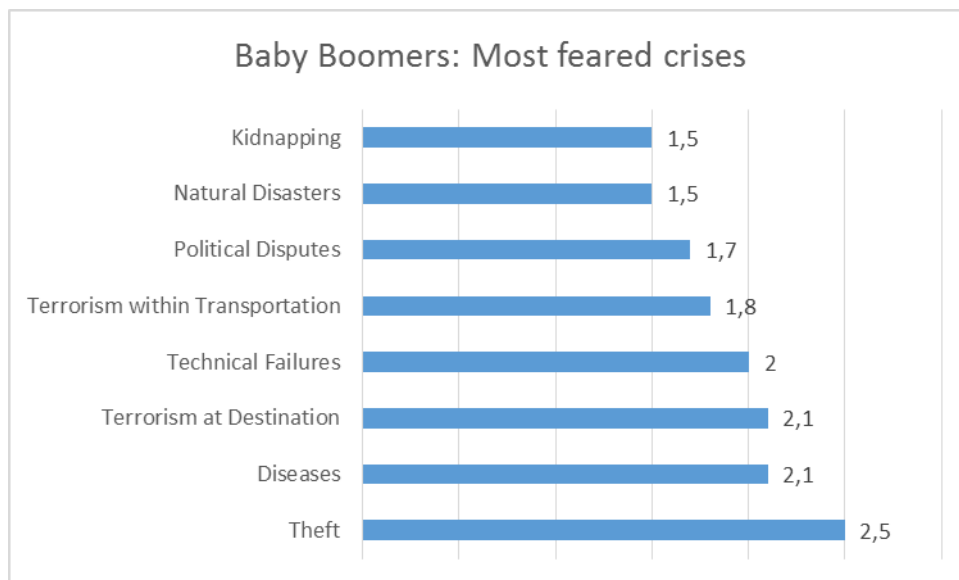


Figure 9. Baby Boomers: the most feared crises. N=31

Figure 9 presents which crises are the most feared by the Baby Boomers generation. The two most feared crisis are the same as with generation X; theft and diseases. These statistics indicate that the older generations are more afraid of diseases when traveling than generation Y is. There are also some differences in the other end of the scale, as natural disasters are the second least feared crises among the Baby Boomers, whereas it is the fourth most feared crises among both generation X and Y.

7.3 Amount of fear among each generation

The following eight figures will present the amount of fear that the respondents have on specific tourism crises. Each figure presents a crisis and the responses from each age generation. The respondents were asked about fear of diseases, terrorism, natural disasters, technical failures, theft, kidnapping and political disputes.

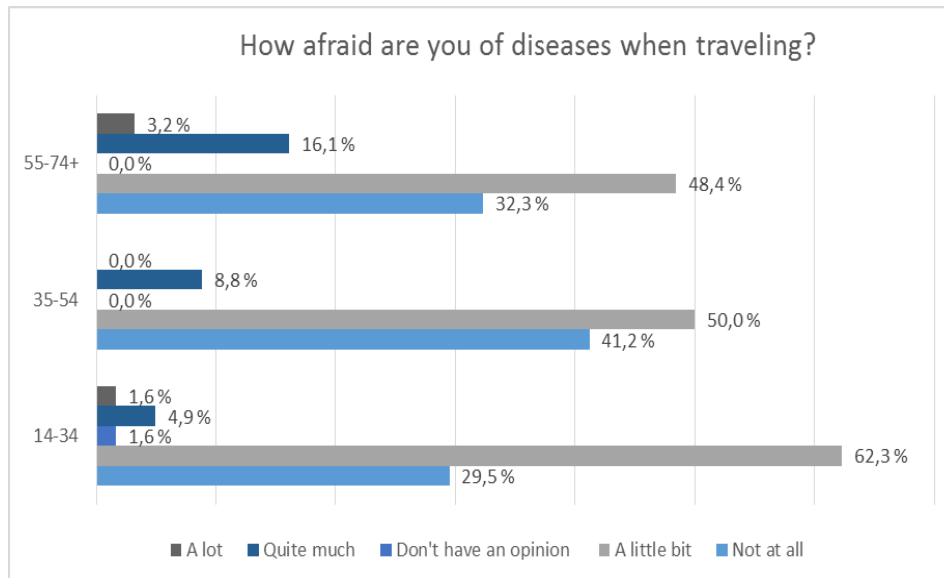


Figure 10. How afraid are you of diseases when traveling? N=126

Figure 10 presents the amount of fear that the respondents have towards diseases when traveling. In all age generations the most answered option was “A little bit” which gives an understanding that travelers have some kind of fear towards diseases when traveling, but it does not seem to be the most worrying fear. When it comes to whether or not age plays a role in when having fear of diseases when traveling, the results show that age is a significant factor. 16,1% of the Baby Boomers generation (aged between 55-74+) said to have fear “quite much”, whereas only 4,9% of the generation Y (aged between 14-34) and 8,8% of the generation X (aged between 35-54) said to have fear “quite much”. In addition, 3,2% of the baby boomers specified the fear as “a lot” when only 1,6% of generation Y replied with the same response. Therefore, it can be said that when it comes to diseases and traveling, the older one is the more fear one has.

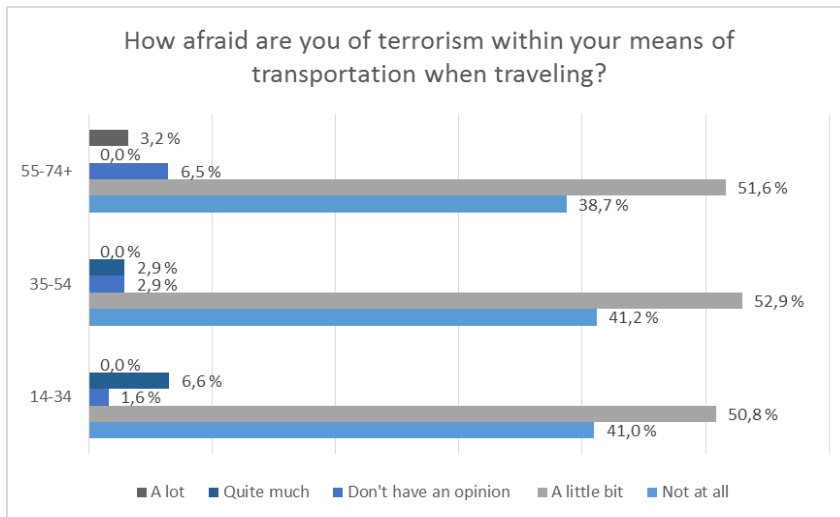


Figure 11. How afraid are you of terrorism within your means of transportation when traveling? N=126

Figure 11 presents the results of how much fear respondents have of terrorism within their means of transportation. It shows that with all age generations “a little bit” was the most answered option, demonstrating that most travelers don’t have high feelings of fear when it comes to this topic. Age does seem to play a small part as 3,2 % of the Baby Boomers replied with “a lot” whereas no respondents from the other two generations replied with the same answer. However, 6,6% of the generation Y and 2,9% of the generation X replied with “quite much” whereas, 0 respondents from the Baby Boomers replied with the same answer. Thus, age does seem to play a small role when having fear about terrorism within transportation, however, it is not such a significant factor as the differences between the generations are not big.

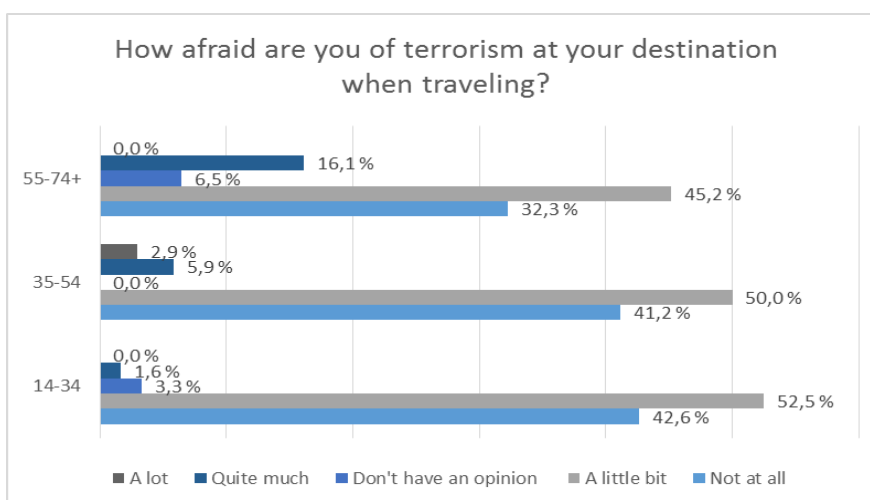


Figure 12. How afraid are you of terrorism at your destination when traveling? N=126

Figure 12 demonstrates how much fear the respondents have of terrorism at their destination when traveling. It illustrates that age is a factor in this section as 16,1% of the Baby Boomers replied with “quite much” whereas only 5,9% of generation X and 1,6% of generation Y replied with “quite much”. In addition, even though again the most answered option was “a little bit” within all generations, the percentage from the Baby Boomers that replied with “a little bit” was lower than within generation X and Y. These numbers suggest that age is a factor when having fear of terrorism at the travel destination.

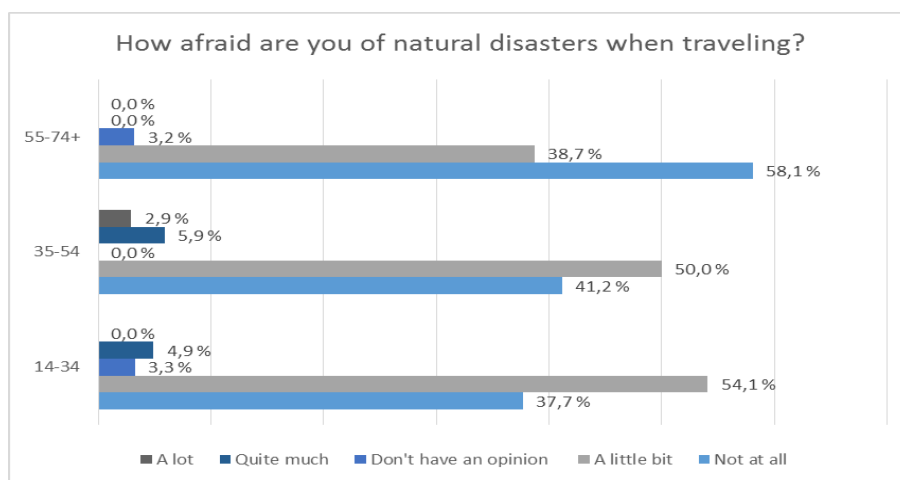


Figure 13. How afraid are you of natural disasters when traveling? N=126

Figure 13 shows the amount of fear that the respondents have towards natural disasters when traveling. It clearly presents that most respondents have non- to very minimal fear of natural disasters, as most answered options were “not at all” and “a little bit”. It also demonstrates that age does also play a role, however not in the hypothesized way. This figure shows that the younger you are the more fear you have towards natural disasters as 4,9% of the generation Y and 5,9% of generation X replied with a “quite much” whereas 0% of the Baby Boomers replied with “quite much” or “a lot”. In addition, the majority, 58,1% of the Baby Boomers replied with “not at all” whereas only 41,2% of the generation X and 37,7% of generation Y replied with “not at all”.

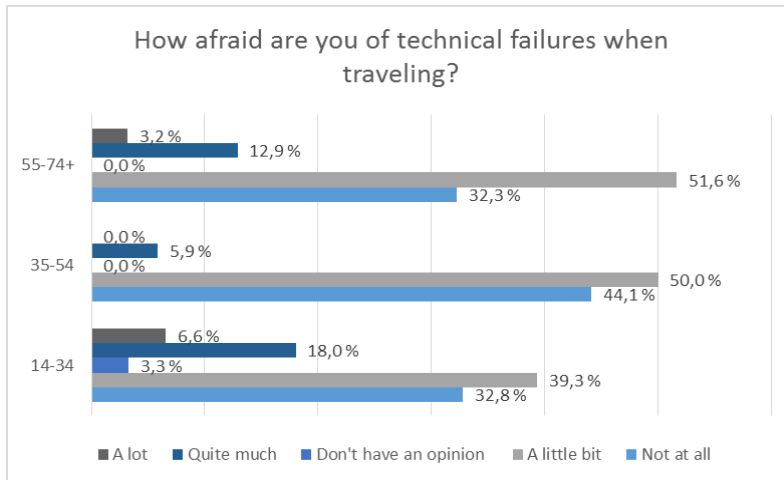


Figure 14. How afraid are you of technical failures when traveling? N=126

Figure 14 illustrates how afraid the respondents are of technical failures. With technical failures the author meant for example the breaking of an airplane. The figure shows that most of the respondents have slight fear towards technical failures, as the most replied option for all generations was “a little bit”. 18% of generation Y, 5,9% of generation X and 12,9% of Baby Boomers replied with a “quite much” further illustrating that some fear does exist. In addition, 6,6% of generation Y and 3,2% of baby boomers replied with “a lot”. This reaction and response rate might be the result of the multiple recently occurred airplane disasters. Figure 14 also presents that the youngest generation has the most fear out of the three towards technical failures, which illustrates that age is a factor when having fear towards technical failures, however not in the hypothesized way.

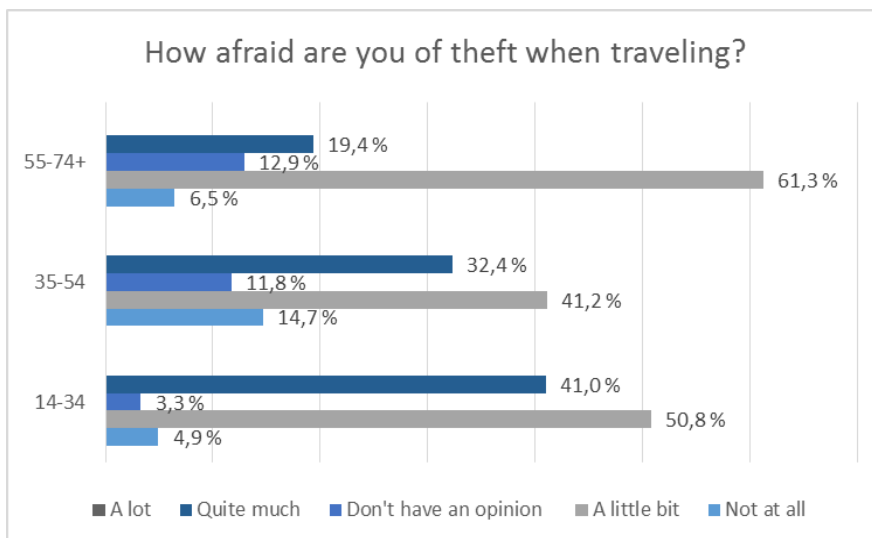


Figure 15. How afraid are you of theft when traveling? N=126

Figure 15 demonstrates how much fear the respondents have of theft when traveling. In all generations, the most answered option was “a little bit”. However, a significantly largely answered option was also “quite much”. 41% of generation Y, 32,4% of generation X and 19,4% of baby boomers replied with a “quite much” which illustrates that some fear does exist. Age appears to be also an factor, as the youngest age generation, generation Y, had the largest response rate in “quite much” and the oldest generation, Baby Boomers had the lowest answer rate of “quite much”.

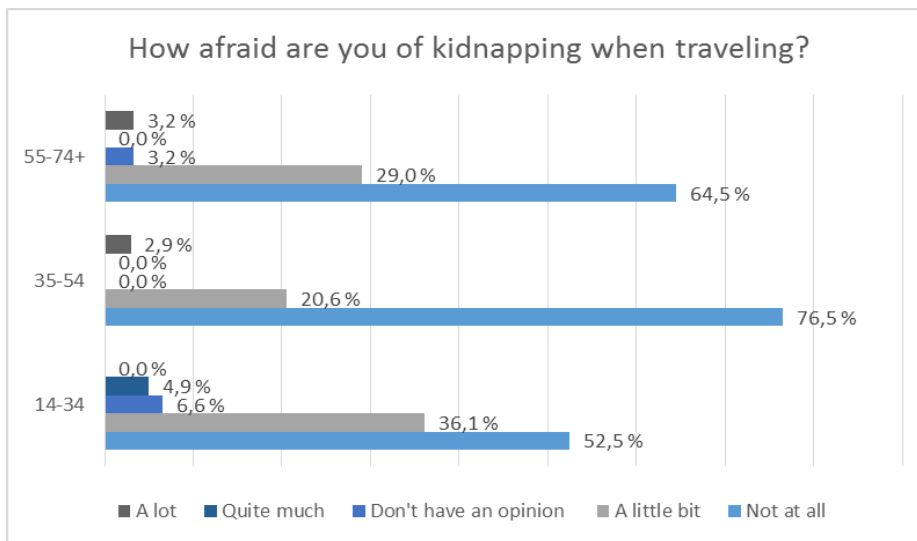


Figure 16. How afraid are you of kidnapping when traveling? N=126

Figure 16 shows how afraid the respondents are of kidnapping when traveling. It demonstrates that in all generations the respondents are mostly not afraid of it as the response rate for “not at all” for generation Y was 52,5%, for generation X 76,5% and 64,5% for the Baby Boomers. However, some fear does exist as 3,2% of baby boomers replied with “a lot” and 2,9% of generation X replied also with “a lot”. In addition, 4,9% of generation Y replied with “quite much”. These statistics also illustrate that age is a factor, as “a lot” was only answered by baby boomers and generation X.

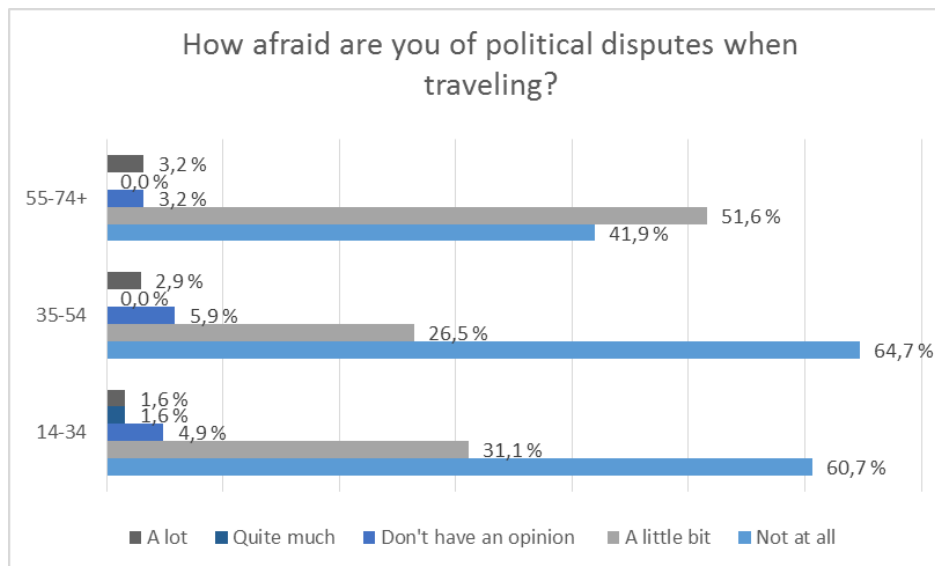


Figure 17. How afraid are you of political disputes when traveling? N=126

Figure 17 illustrates the fear rate of political disputes when traveling. From the statistics, it is quite clear that in all generations most are not afraid of it at all as for generation Y 60,7%, for generation X 64,7% and Baby Boomers 41,9% replied with “not at all”. However, it does seem like the Baby Boomers generation have more fear of this issue as the response which got the highest responses (51,6%) was “a little bit”. In addition 3,2% of the Baby Boomers replied with a “a lot”. It does seem that as age increases fear for political disputes also increases, as the response rate for “a lot” presents a steady increase between the age generations. 1,6% of generation Y replied with “a lot”, 2,9% of generation X replies with “a lot” and 3,2% of Baby Boomers replied with “a lot”.

To conclude question 6, it seems that fear for most of the crises does exist as the answer “a little bit” was answered the most in almost all of the crises. Kidnapping was the only risk, which does not seem to be a worrying phenomenon among the respondents, as the most answered option was “not at all” for all age generations. In addition, some differences were found in the answer options with natural disasters and political disputes. The statistics show that with natural disasters, Baby Boomers generation replied mostly with “not at all” and the younger generations replied the most with “a little bit”. Similarly, with political disputes, Baby Boomers replied the most with “a little bit” whereas the younger generations replied most with “not at all”.

To answer to the question of whether or not age plays a significant role when having fear towards these specific crises, the answer rates must be examined in more depth. For diseases, the statistics indicate that age is a factor when having fear towards it, as a larger percent of the Baby Boomers replied with a “quite much” than did generations X and Y.

For terrorism within the means of transportation, the results show that age is also a small factor as again a larger percent of the Baby Boomers replied with a “a lot” than did the other two generations. However, “quite much” was replied more by generations X and Y than was replied by Baby Boomers. Furthermore, these statistics do indicate that the older one is the more fear he/she has towards terrorism within means of transportation.

When it comes to terrorism at the travel destination, age does also seem to be a factor to how much fear one has. “Quite much” was chosen by a larger number of the Baby Boomers generation than was by generations X and Y. In addition, “a little bit” was chosen by far less of the Baby Boomers than was by the younger generations. These statistics indicate that the older one is the more fear there exists towards terrorism at a travel destination.

Natural disasters seem to be more feared by generations X and Y. The statistics illustrate that the answer option “quite much” was answered by a larger percentage of generations X and Y than was answered by the Baby Boomers. This indicates that age also plays a role in this scenario, however, not in the way the hypothesized manner.

When it comes to technical failures such as breaking of an airplane, the statistics show that some kind of fear does exist, as the most answered option among all the age generations was “a little bit”. Whether age plays a role in having fear towards this crisis, is unclear. Generation Y did have the most answers out of all generations of “quite much” and “a lot” however it cannot be said that the younger one is the more fear there is towards technical failures, because generation X had less replies of “quite much” and “a lot” than the Baby Boomers had. Therefore, a pattern cannot be seen.

Theft seems to be feared more by the younger generations than Baby Boomers. This can be seen from the statistics, as “quite much” was replied more often by generations X than Y than was by Baby Boomers. This indicates that age is a factor when having fear towards theft when traveling. It however does not present its self in the hypothesized way.

Kidnapping seems to be the only crises, which is mostly not feared by any of the age generations, as the most answered option was “not at all”. However, generation X and Baby Boomers had small percentages reply with “a lot”, whereas generation Y had non. This illustrates that if some fear does exist, it is felt more intensely by older generations, in other words, the older generations are more afraid of kidnapping when traveling.

According to the statistics political disputes when traveling is not feared by the younger generations, as both generation Y and X replied the most with “not at all”, whereas with Baby Boomers the most replied option was “a little bit”. In addition, to further advance this theory, a larger percentage of the Baby Boomers replied with “a lot” than did representatives from generations Y and X. This again proves that the older one is the more fear there is towards political disputes when traveling.

Therefore, the hypothesis was partially confirmed, as 5 out of the 7 crises where age was proven to be a factor when having fear, the Baby Boomers had more fear. This shows that the hypothesis; the older one is the more fear he/she has, was partially correct.

7.4 Sources followed

This chapter will focus on the data gathered about which information channels are followed when reading about risks and safety instructions in upcoming travel destinations. The data is will be presented from all generation’s perspective.

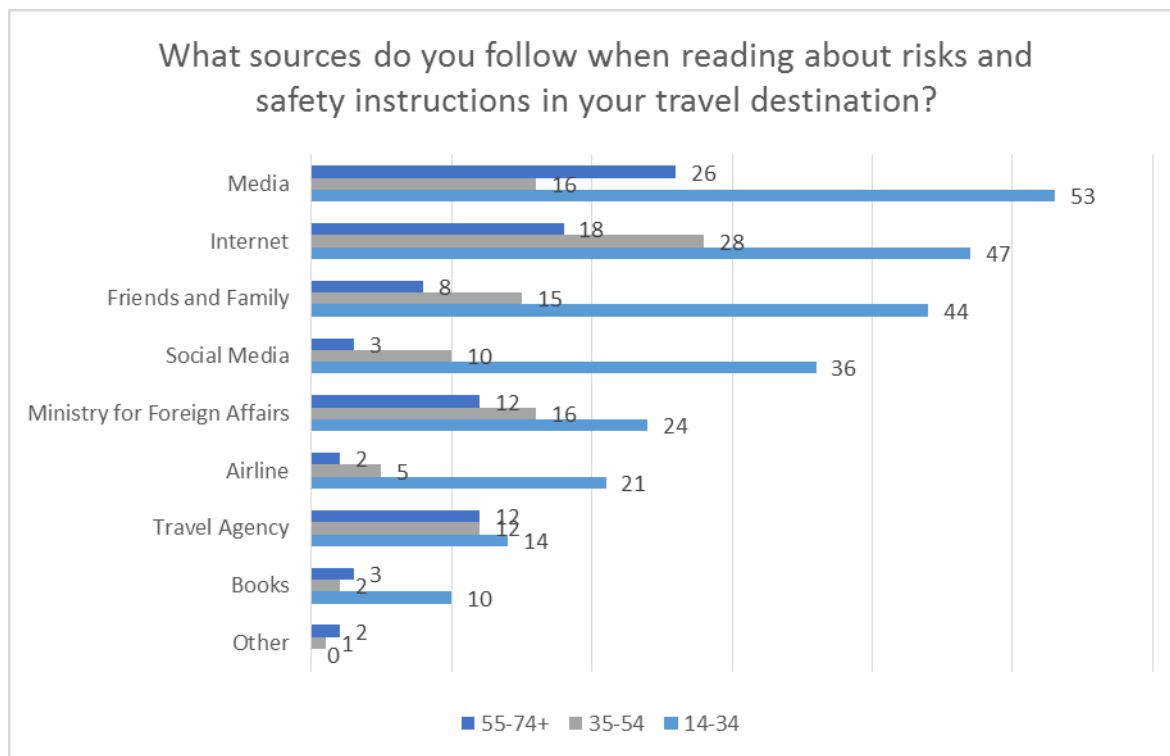


Figure 18. Sources used to obtain information about risks and safety instructions in a travel destination. N=126

Figure 18 presents the different sources that the respondents follow to gain information about risks and safety instructions when traveling. The question was a multiple choice question, thus the respondents could choose as many options as they wanted. Figure 18 illustrates the responses for each age generation. For generation Y, the best sources onto which publish information is media, internet and social media. Social media is clearly a more popular source among generation Y than the other generations. Generation X respondents prefer the internet, media and ministry for foreign affairs, which is not a surprising result, as governmental advisories are not well known among the younger generation, as figure 15 will demonstrate. Baby boomers generation seem to prefer the media, internet and ministry for foreign affairs. These statistics show that the most followed source is the media, which does not support the theory in section 4 Information Channels. The section mentions that the Internet is the most used source among searcher looking for tourism related information. However, Internet was the second most used source of the respondents, and for generation X it was the top used. Therefore, the data does partially match the theory provided above. The least followed sources for all generations are books, which illustrates that even the older generations follow the media and internet more preferably than books. In total, making

no differentiations among the age generations, media is the source that is followed the most. Therefore, travel agencies and other organizers should aim to make all travel risks accessible in all media platforms. Three respondents replied with “other” and the responses were: “WHO, CWT’s travel warnings, ”, “own experience”, “company internal info”

7.5 Awareness of governmental travel advisories

Chapter 7.5 presents statistics of whether or not the respondents are aware of governmental travel advisories, which publish country-specific warning and travel instructions.

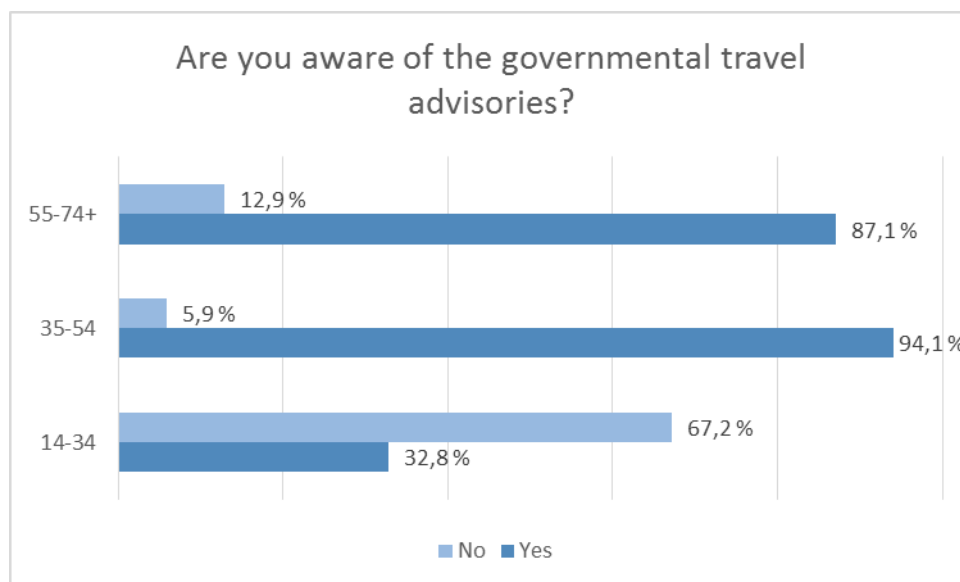


Figure 19. Awareness of governmental travel advisories. N=126

Figure 19 portrays the awareness of governmental travel advisories among the three different age generations. It is clear, that generation Y representatives are not nearly as aware of them as generation X and baby boomers as 67,2% of generation Y replied with a “no” whereas only 5,9% of generation X and 12,9% of baby boomers replied negatively. Therefore, the governmental travel advisories and their country-specific safety instructions should be advertised to the younger generations as well. Figure 18 demonstrates that the best platforms through which to reach the younger generation is media, internet and social media.

7.6 Possible actions taken by the service providers

The following chapter focuses on the possible actions taken by service providers to ease fears of traveling. The respondents were asked to describe with their own words any ideas or suggestions they might have to ease their fears of traveling.

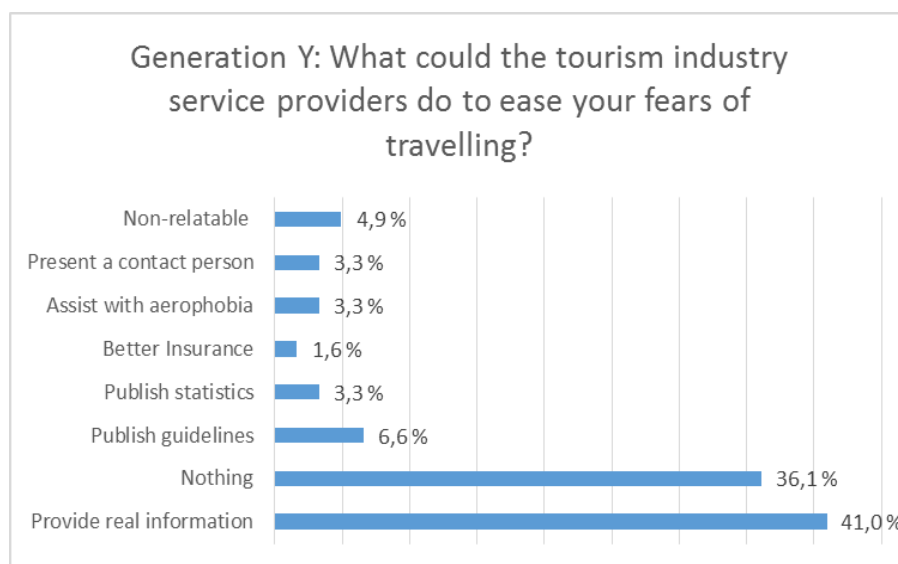


Figure 20. Generation Y: Preferred actions taken by the tourism industry service providers to ease fears of traveling. N=61

The data in figures 20-22 was collected in an open-ended question format, which means that respondents were not given a set of ready-made answers, instead they were free to type in their own responses. Figure 20 shows the data from the perspective of generation Y. The author has categorized and analyzed the responses into nine appropriate titles. Most common response (41%) among generation Y was “information”. This category includes responses such as: “Publish more information about countries. Most of the fears are because of a tremendous lack of knowledge and ignorance.”; “Give up the date information of the crisis of the destination.” and “Provide more specific info of how the situations are being handled and how they ought to be handled.”. Respondents whose answer was placed under the “provide real information” title especially requested information about the travel destination, possible crises or situation happening within a destination and possible dangers within a destination. These respondents also asked for the information to be reliable, up-to-date and non-bias in addition to it not being exaggerated nor downplayed. 32,8% responded with

“nothing” indicating that there was nothing the service providers could singlehandedly do to ease fears. It was a belief that most respondents that replied with a “nothing” partially meant that there was nothing else than what is already been done by the service providers to ease the fears. However, as most respondents did not clarify this, it cannot be assumed.

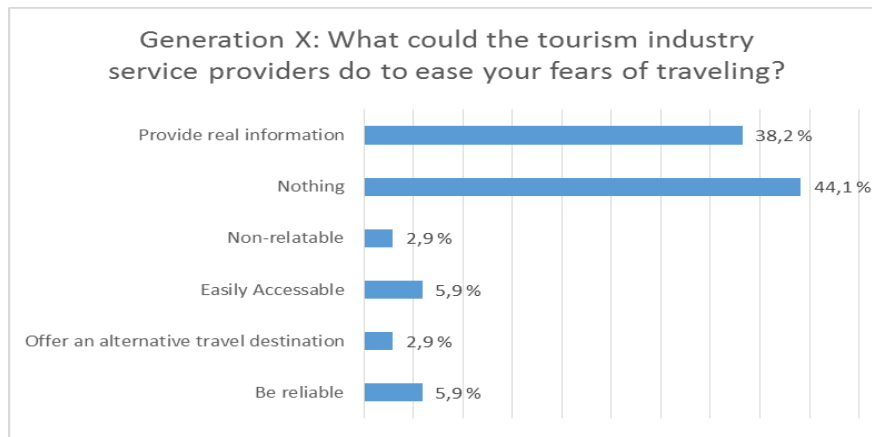


Figure 21. Generation X: Preferred actions taken by the tourism industry service providers to ease fears of traveling. N=34

Figure 21 presents the preferred actions of the service providers determined by generation X. As with generation Y, the categories have been determined by the accordingly. 44,1% replied with “nothing”, again it is the author’s belief that by “nothing” the respondents meant nothing that is already been done. 38,2% responded with “information” which included responses such as “More exact and realistic information of local conditions“; “Give as much information as possible.“ and “Perhaps try to give a honest picture of reality.” Other phenomenon that was asked for was for the industry service providers to have easily accessible information. Easy access to the required information was mentioned by 5,9% of the generation X respondents.

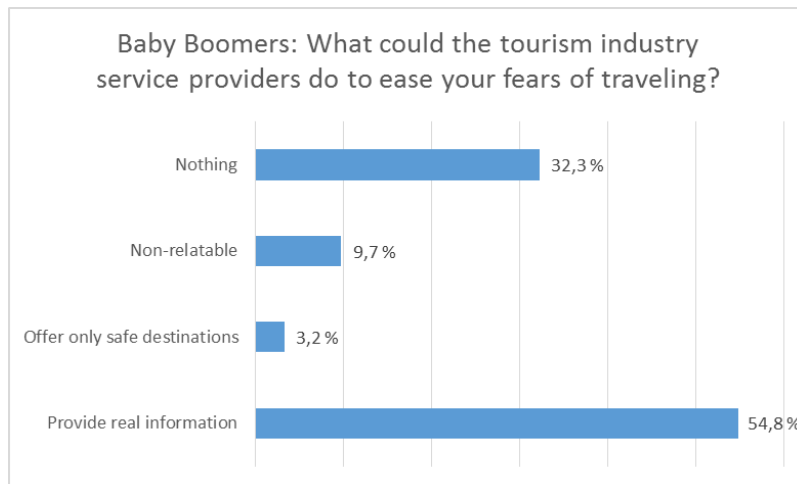


Figure 22. Baby boomers: Preferred actions taken by the tourism industry service providers to ease fears of traveling. N=31

The results for this question were very similar among all the three age generations. Figure 18 demonstrates that as generation Y and X, baby boomers generation also seek for reliable information (54,8%). The respondents especially asked for new, correct, neutral, constant, realistic and open information in addition to the information being unexaggerated or underestimated. 32,3% of the baby boomers also replied with “nothing”, once again giving an impression that what was meant was that nothing that is already been done.

It seems that age does not play a significant role in what is requested from the tourism industry service providers, as “provide real information” and “nothing” were the largest responses within all three age generations.

7.7 Most feared destinations

Graphs 23-25 present the destinations that are most feared at the moment by the respondents. The respondents were asked to mention which destinations they would be most afraid of traveling to at the moment and why. The descriptions below each graph present the reasoning that the respondents mentioned.

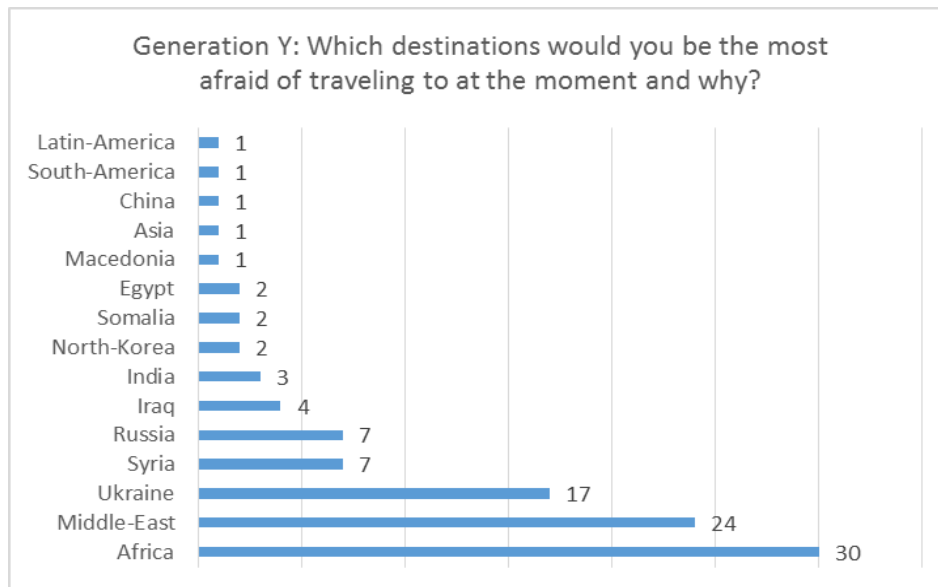


Figure 23. Generation Y: Most feared travel destinations. N=61

Figure 23 presents the data for generation Y about the destinations that the respondents would be most afraid to travel to. This question was an open-ended question, thus the respondents were free to type in their own answers. In addition, the question also asked to explain the reasoning behind the fear towards a travel destination. The most feared destination among generation Y was Africa, as 30 respondents mentioned it. The reason behind it was usually the spread of Ebola, but diseases, criminal activity, war and political situation was also mentioned. Quite many respondents had mentioned different parts of Africa, such as West-Africa and South-Africa, however as the reasoning was usually “Ebola”, it was decided to group all “Africa” responses under one single title.

24 of the respondents mentioned the Middle-East, which made it the second most feared destination among generation Y. The reasoning behind it was in most cases terrorism but others mentioned were ISIS, unrests, war, political situation, women’s position, bad situation for civilians, violence, crime and conflict.

Ukraine was mentioned 17 times, making it the third most feared destination at the moment. Reasoning behind it all related to the situation with Russia, things such as bombs, terrorism, war, violence, crime, political situation, conflict and crisis were mentioned.

Russia and Syria were both mentioned 7 times. The reasoning behind mentioning Russia included things such as violence, crime, situation with Ukraine, war and political reasons. Syria was mentioned due to ISIS, terrorism, kidnapping and war. Iraq and India were also mentioned a few times. Iraq due to ISIS, terrorism and kidnappings and India due to rape, violence, crime and women's position.

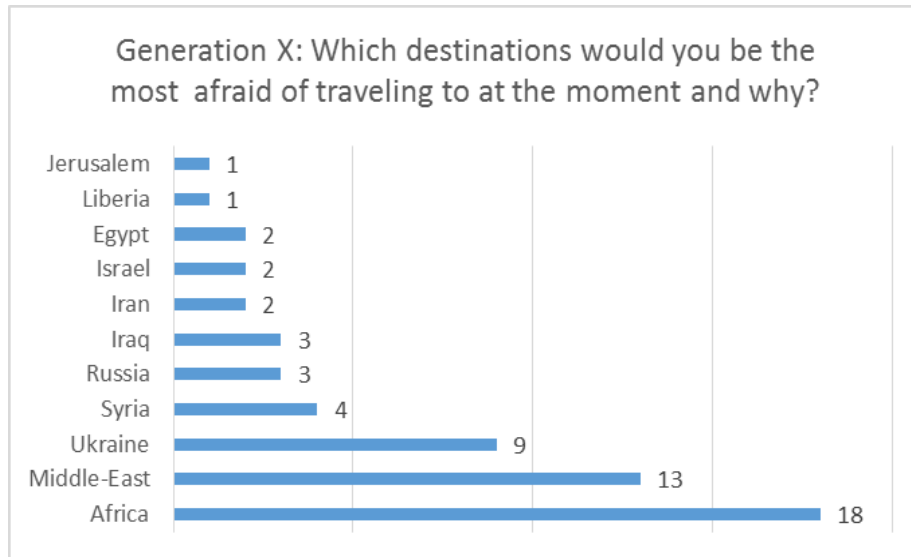


Figure 24. Generation X: Most feared travel destinations. N=34

Figure 24 presents the most feared destinations from generation X's perspective. The top five destinations seem to be the exact same as with generation Y. 18 respondents mentioned Africa, making it the most feared destination at the moment. Reasoning behind it included things such as Ebola, war, political situation and human rights violations. The second most feared destination was Middle-East, with 13 mentions. Feared aspects of Middle-East included war, terrorism, political situation, unrests, human rights violations, political situation and armed conflicts. Ukraine was also mentioned 9 times due to political situation, war and armed conflict. Russia and Syria were also both mentioned a few times. Russia is a feared destination due to its situation with Ukraine, war and lack of a proper justice system. Syria was mentioned due to unrests, war and violence.

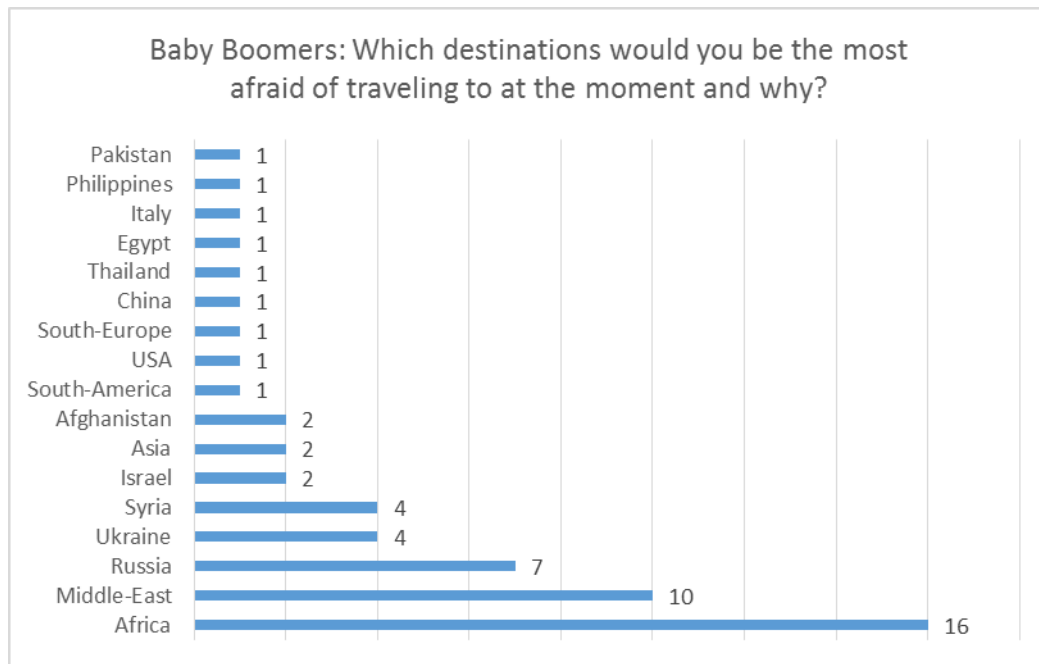


Figure 25. Baby Boomers: Most feared travel destinations. N=31

Figure 25 presents the destinations to which the baby boomers generation respondents would be the most afraid of traveling to. Africa is the most feared destination, with 16 mentions, Middle-East was mentioned 10 times and Russia 7 times. Africa was mentioned for the same reasons as with the other generations; Ebola, HIV, diseases, war, different bacteria base, unstable situation, unrests and political instability. Middle-East is feared due to riots, conflicts, political problems, war, terrorism and political instability. Russia was mentioned due to political problems, situation with Ukraine, military conflicts and crisis. The top two most feared destinations were the same as for the other two generations, however, Ukraine was replaced by Russia as the third most feared destination. Ukraine and Syria were both mentioned four times, Ukraine because of the situation with Russia, terrorism, war and military conflict and Syria due to terrorism, war and crisis.

It seems that there is not a lot of differences among the age generations when it comes to the most feared destinations, as Africa, Middle-East and Russia/Ukraine were the top 3 mentioned destinations. In addition, concluding from the answers of this particular question, the most feared crises at the moment are diseases, especially Ebola, terrorism and war, as they were mentioned the most out of all crisis.

7.8 Actions taken in the event of a crisis

Section 7.8 focuses on presenting the actions taken by the respondents in the case of a crisis occurring in their future travel destination. This was asked to further extend the understanding of the fears that the respondents have towards traveling. This section includes two sets of data. The first question was a close-ended question with ready-made answer options and the second question was an open-ended question in which the respondents were free to type in their personal responses.

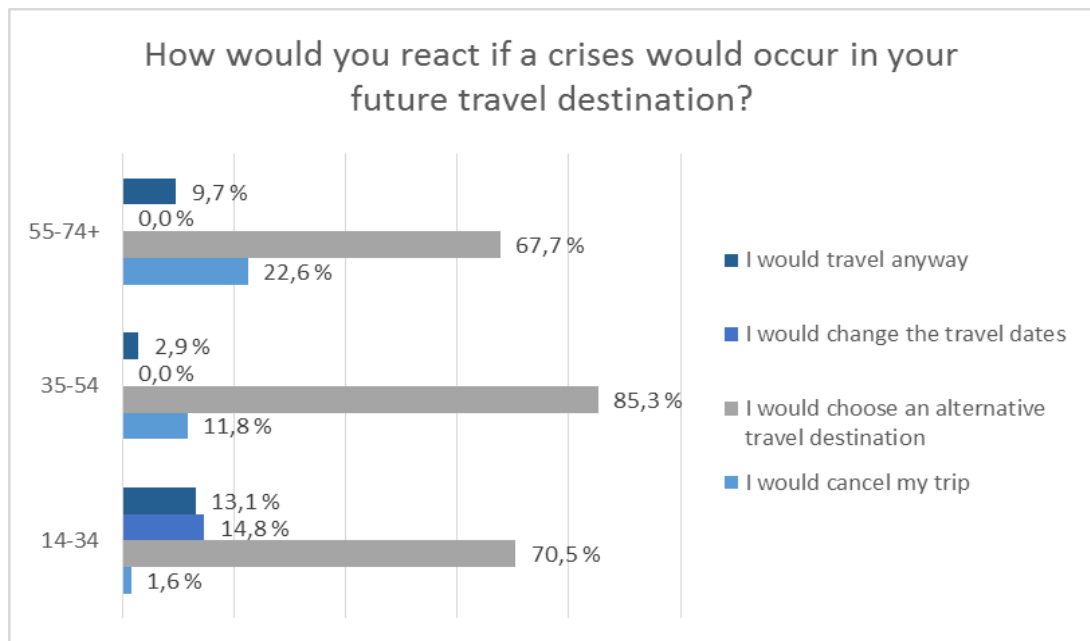


Figure 26. Reactions in case of a crisis would occur in a future travel destination. N=126

Figure 26 presents the data to the question “how would you react if a crisis would occur at your future travel destination?”. The respondents were given four answer options; “I would travel anyway”, “I would change the travel dates”, “I would choose an alternative travel destination” and “I would cancel my trip”. Figure 26 presents the answer rates for each option for all three age generations. For all generations the most common answer was “I would choose an alternative travel destination” which indicates that respondents do have enough fear for a tourism crisis to change their plans and travel to another destination. Furthermore, it seems that age is an factor in this section, as 22,6% of the baby boomers and 11,8% of generation X replied with “I would cancel

my trip” whereas only 1,6% of generation Y replied with the same response. This demonstrates that the older respondents have fear enough to cancel their entire trip.

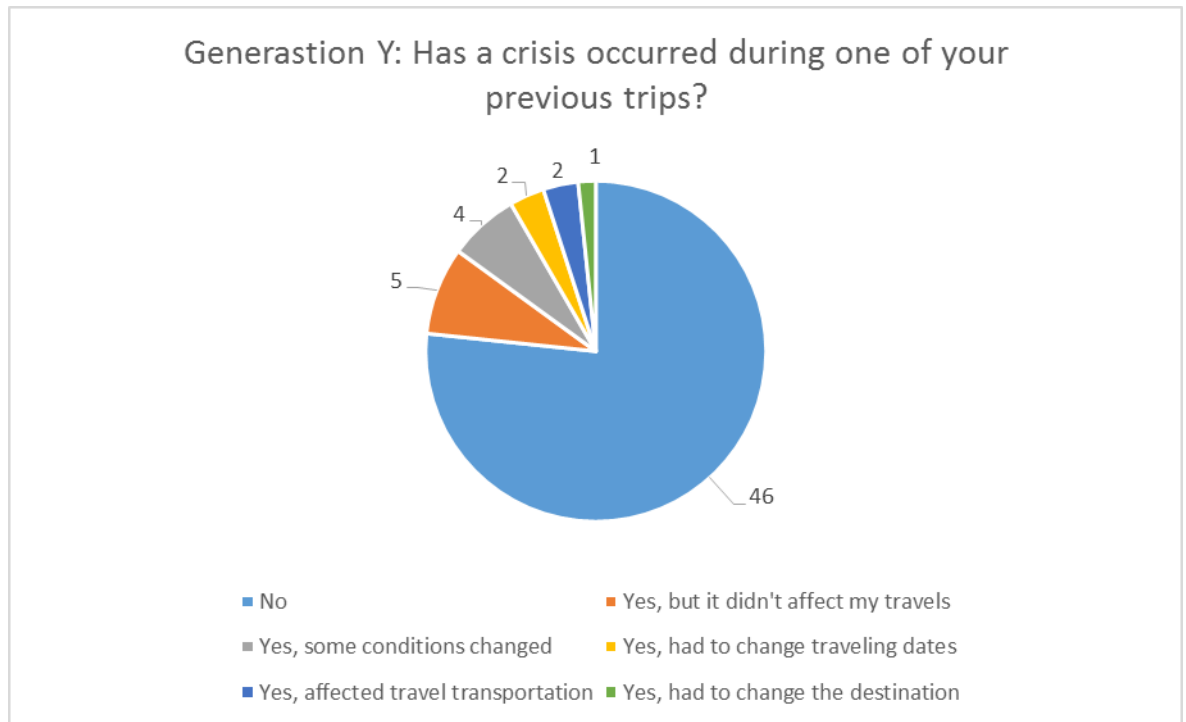


Figure 27. Generation Y: Has a crisis occurred during one of your previous trips?
N=61

Figure 27 illustrates the responses to the question of whether or not a crisis has occurred during a previous trip, and if one has occurred what actions were taken. Most of generation Y replied that they don't have personal experience of a crises occurring during a trip. Five replied that a cries did occur but it had no affect on their trips. Four respondents replied that a crisis changed some conditions at the destination, for example a curfew restricted leaving the hotel at night. Others replied that they had to either change their destination, traveling dates or transportation, which indicates that some fear does exist among these respondents.

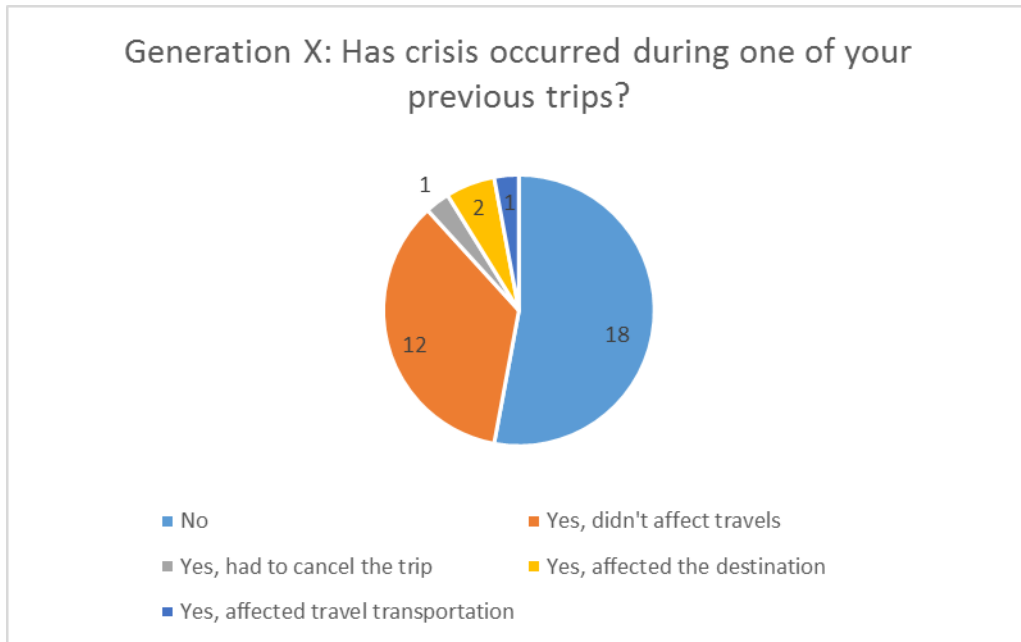


Figure 28. Generation X: Has a crisis occurred during one of your previous trips?
N=34

Figure 28 presents the data of question number 12, which asked whether the respondents had experienced any crisis during their previous trips. As can be seen from figure 28, 18 of the respondents replied that they had no such experience. 12 of the respondents replied that some larger or smaller crisis had occurred during their trips, but it didn't have any affect on their trips, meaning that no conditions changed at the destination or dates, transportation or destinations did not have to be changed. 2 replied that a crisis their experiences during a trip changed some conditions at the destination. These conditions were for example that tourist were not allowed to leave the hotels or the lives of tourists were threatened by local riots. 1 respondent mentioned that the travel destination had to be changed completely, indicating the some fear was existent. In addition, one respondent reporter that some changes occurred in their travel transportation.

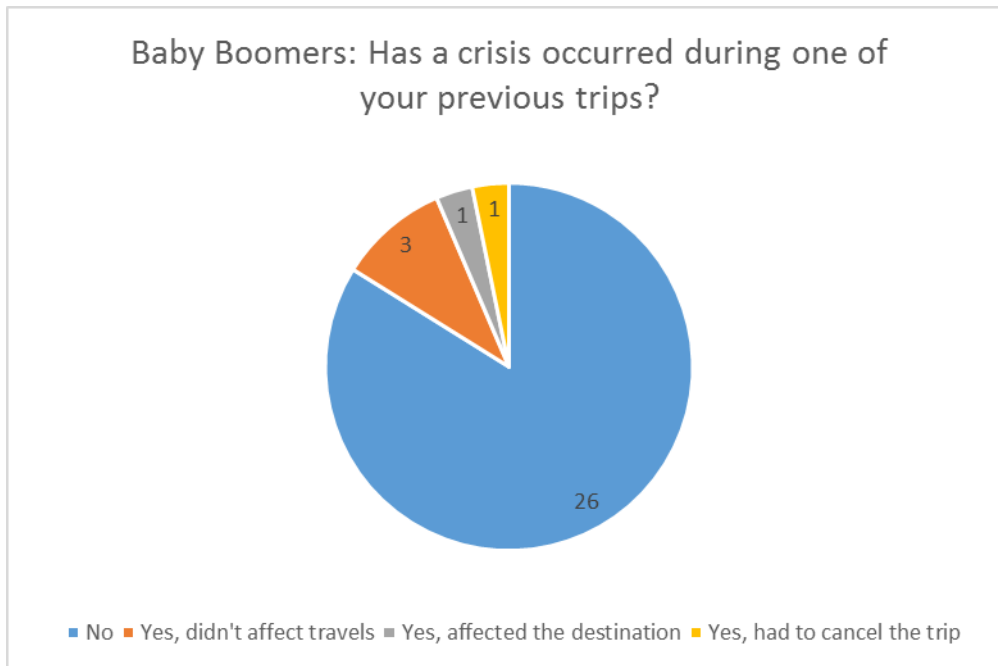


Figure 29. Baby Boomers: has a crisis occurred during one of your previous trips?
N=31

Figure 29 presents whether the Baby Boomers generation has experiences any crisis during their travels and if so what was done. 26 of the respondents replied that they had no such experience. Three replied that some crisis had occurred but it didn't affect the trip at all. One replied to have canceled a trip due to unrests and riots, indicating that fear was existent and another replied that a crisis changed some conditions at the destination.

8 Conclusion

The results of the research show that some fear does exist in tourists traveling to different destinations. In 7 out of 8 of all of the crisis that was asked about, the majority of the respondents replied to have “a little bit” of fear. These seven crisis were diseases, terrorism within means of transportation, terrorism at the destination, natural disasters, technical failures, theft and political disputes. Kidnapping was the only risk which had answer rates of “not at all” the most. This conclusion can also be drawn from the results of question number 11 which asked about the actions that the respondents would take if a crises would occur on their future travel destination. The most answered option was “I would choose an alternative travel destination” indicating, that fear does exist and its is as extensive as to choose to travel to another destination. In addition, some of the respondents replied that they would cancel their entire trip. Therefore, according to the results of this research, some fear does exist towards crises in the tourism industry. Different crisis are feared in different levels, but all except kidnapping are feared to some extent.

When it comes to the other primary research question of **“is age a significant differentiator when having fear when traveling?”** an answer was also obtained. According to the data collected, age is a factor in having fear when traveling. This was established through the statistics that in seven of the eight crisis that were asked about, a pattern could be seen with when comparing the age of the respondents to her/his response. 5 out of the 7 crises where a pattern with age was existent, the older generation, Baby Boomers, had more fear than the younger generations X and Y had. The fear rate usually had a rather steady increase when moving from generation Y via generation X to Baby Boomers. In one of the 7 crises, the pattern was the other way around, in other words the younger generation, generation Y seemed to have more fear. Furthermore, question number 11 also presented some support to the finding that the older one is the more fear he/she has. A larger percentage of the Baby Boomers generation replied with a “I would cancel my trip” than did generations X and Y, indicating that more fear towards a crises does exist among the older generation.

Theft and technical failures were the most feared crises in the entire sample and diseases and terrorism were the third and fourth most feared crises. However, there were some differences among the age generations. Generations X and Baby Boomers were most afraid of theft and diseases where as generation Y was most afraid of theft and technical failures. Question number 10 also presented the same results that diseases and terrorism are most feared. These responses were given when asked about which destinations would the respondents be most afraid of traveling to at the moment and why. The why part established that diseases and terrorism are most feared. Theft and technical failures of course could not be replied in this question as the reasons were asked to be related to the destination that was stated, and theft and technical failures cannot be connected to a particular destination.

The three most feared destinations by the respondents were also established through the data. The three most feared destinations at the moment were Africa, Middle-East and Ukraine. Reasoning behind these choices were also revealed. Africa is feared because of diseases, especially Ebola. Ebola was mentioned by many respondents, and most did mention that they would not travel to Africa at the moment. Different regions of Africa were mentioned, but the reasoning was almost always the same; Ebola. The second most feared destination at the moment is Middle-East. Middle-East is feared due to terrorism and war. Terrorism, especially Isis and Al-Qaeda were mentioned in addition to war, conflict, political instability and riots. Ukraine was the third most feared destination due to war and political situation with Russia.

There were not a lot of differences when it comes to the different age generations and most feared destinations. Both generation Y and X had the same top 3 feared destinations: Africa, Middle-East and Ukraine. Baby Boomers also mentioned Africa and Middle-East as the top 2, however, their third most feared destination was Russia. Ukraine ranked number 4 in their list. Therefore, even though age is a factor in having fear and in the amount that fear is experienced when traveling, it does not seem to affect the destinations that are feared.

In conclusion, the research questions **“is there fear when traveling”** and **“is age a significant factor”** were both answered through this research. Fear does indeed exist

among tourists when they travel, although it is not very high. Furthermore, age does seem to be a factor in having fear when traveling however it does not change the results of what destinations are feared the most. The hypothesis was partially proven to be correct, as it was believed that the older on is the more fear exists.

8.1 Suggestions to the commissioner

The primary suggestion to the commissioner is to be aware the tourists do have fears when traveling. These fears should be taken into consideration and attempts at minimizing them should be made. Data as to how fears could be eased by the industry service providers was also established, and it seems that travelers gain confidence and decrease feeling of fear when they are given the real information. Respondents also asked for the information to be reliable, up-to-date and non-bias in addition to it not being exaggerated nor downplayed. The channels through which the information should be given out are media and the Internet and generation X and Baby Boomers also prefer the Ministry for Foreign Affairs. Trips to Africa, Middle-East and Ukraine are most probably not very profitable at the moment, as most respondents are afraid of traveling to those destinations at the moment. Furthermore, the older generation is more afraid of the crisis in the tourism industry, therefore, destinations that are within high-risk zones should probably not be offered to them.

8.2 Author's personal reflections

Writing the thesis about this particular topic enlightened the author on some new facts about the topic and in addition confirmed some hypothesis and beliefs the author already had. Facts and figures found during the research for the theory section were surprising, especially the statistics of declining tourism figures after some tourism related crises. It was also surprising to the author that not a lot of previous research has been done of the topic. Therefore, searching for theory sources was challenging at times. The author also believes that conducting this research on this topic was both important and necessary, as tourism related crisis have occurred rather often during the past decade, and especially during the past year.

As said, the author also managed to confirm some of her previous beliefs and hypothesis on the subject. The author had hypothesized that some fears among tourists do exist and that fear is more extend among the older generation, Baby Boomers. These both hypothesis were either completely or partially confirmed. The author was however surprised about some other information that was established during the data analysis. The author was shocked that such a small amount of generation Y were aware of the governmental travel advisories. She also believes that the research managed to increase this awareness in the future. The author was also surprised of the most feared crises. In all generations, the most feared crisis was theft, which was surprising to the author. She had believed it would technical failures or diseases. The results of the research were interesting, and many respondents also approached the author with wanting to read the results as they were established. The author also believes that valuable information was gathered for the commissioner and other tourism industry service providers.

The author would like to thank all 126 respondents, without their input, the research would have failed and results would not have been reached. A special thank you also belongs to the commissioner, Toiviomatkat Ltd. as they gave the author valuable information through an interview. This research will hopefully provide useful information to the tourism service providers, and it will help them in figuring out methods of how to decrease these fears among tourists towards different crises in the tourism industry.

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Attachments

Attachment 1. Questionnaire

Crises in the tourism industry and their effect on different generations

Hello travelers of all age!

I am a tourism student in HAAGA-HELIA University of Applied Sciences and I am currently doing my Bachelor's Thesis on crises in the tourism industry and their effect on different age generations. My aim is to investigate which type of crises are you, as a traveler, most afraid of and why. In addition, I will explore whether there are any differences in these fears among different age generations.

All responses to this survey will be submitted anonymously and upon completion the thesis will be published in www.theseus.fi. All responses are valuable and will be much appreciated. Open-ended questions may be answered in Finnish. Answering to this survey will take approximately 5-10 minutes.

I thank you in advance for your time and effort. If you have any questions or comments relating to this survey or thesis, please do not hesitate to contact me.

Best regards,

Saara Peltomäki

saara.peltomaki@myy.haaga-helia.fi

- 1) Age: 14-34 35-54 55-74+
- 2) Gender: Male Female
- 3) Nationality: _____
- 4) Do you have children living at home? Yes No
- 5) How often do you approximately travel abroad?
- 0 1-2 times a year 3-5 times a year >5 times a year
- 6) On a scale from 1 to 5, how afraid are you of the following risks in travel?

1= Not at all 2= A little bit 3= Don't have an opinion 4= Quite
much 5= A lot

Diseases (SARS, Swine Flu, Ebola etc.)

Not at all A little bit Don't have an opinion

Quite much A lot

Terrorism within your means of transportation

Not at all A little bit Don't have an opinion

Quite much A lot

Terrorism at your travel destination

Not at all A little bit Don't have an opinion

Quite much A lot

Natural disasters (tsunami, earthquakes, flood, hurricane, volcanic eruptions etc.)

Not at all A little bit Don't have an opinion

Quite much A lot

Technical failures (e.g. the breaking of an airplane)

Not at all A little bit Don't have an opinion

Quite much A lot

Theft

Not at all A little bit Don't have an opinion

Quite much A lot

Kidnapping

Not at all A little bit Don't have an opinion

Quite much A lot

Political disputes (e.g. riots and demonstrations)

- Not at all A little bit Don't have an opinion
- Quite much A lot

7) What sources do you follow when reading about risks and safety instructions in your travel destination?

- Media
- Social media
- Ministry for Foreign Affairs
- Travel agency
- Airline
- Friends and Family
- Books
- Internet
- Other? What: _____

8) Are you aware of the governmental travel advisories (=ulkoasiainministeriö) which publish country-specific warnings? Yes

No

9) What could the tourism industry service providers do to ease your fears of travelling?

10) Which destinations would you be the most afraid of travelling to at the moment and why?

11) How would you react if a crises (terrorism attack, natural catastrophe, health crises etc.) would occur in your future travel destination?

- I would cancel my trip
- I would choose an alternative travel destination
- I would change the travel dates
- I would travel anyway

12) Has a crisis occurred during one of your previous trips? If yes, how did you react?

Thank you for answering!