

Perceived and encountered risks and travel risk reduction among Finnish backpackers'

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MASTER'S THESIS	
Arcada	
Degree Programme:	Master's Degree in Global Health Care
Identification number:	
Author:	Julia Perä
Title:	Perceived and encountered risks and travel risk reduction among Finnish backpackers'
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Abstract:	
<p>Backpacker tourism is a global phenomenon and by that it's also affected by global risks. This thesis is study of backpacker tourism and risks among Finnish backpackers. It examines Finnish backpackers' views about the perceived and encountered risks in backpacker traveling, how the backpackers are prepared for risks and what kind of risk reduction strategies they have.</p> <p>The data for the study was collected from a Finnish internet backpacker travel forum called Pallontallaajat.net. 6 different conversations and altogether had 912 messages that were under the topic: risks, safety and security in travelling were chosen for the study. Internet conversations were chosen as the data because on them the backpackers' have genuine and relevant communication about backpacker traveling. The data was analyzed by content analyze.</p> <p>The perceived and encountered risks were categorized into 8 different risk categories: environmental, political, crime and financial, social and cultural, physical, health, expectation and other. The study results show that Finnish backpackers' stories were similar about the perceived and encountered risks in terms of environment. Backpackers were aware of the environment risks that certain places might have and the dangers of the nature as well as traffic and they had also encountered many different types of environment related risks and threats. The backpackers were not that afraid of the physical risks and they didn't see themselves getting into a physical situation. Yet, many of them told about situations where they had been physically assaulted. In terms of travel risk preparedness and reduction strategies, getting information about the travel destination and its' risks, was the most mentioned way to be prepared for different type of risks that the destination might have. Backpackers mentioned variety of different kind of equipment that they used to reduce their travel risks. Backpackers used the risk reduction strategy of blending in, when they were trying to disguise themselves to look more local and less like a backpacker. The results of the study were in many aspects at the same line as the previous studies about tourism and risks but they also bring out cultural perspective to backpacker tourism from a Finnish backpackers' point of view, for example to a Finnish backpackers in this study social factors were not seen as travel motivations but as travel risks.</p>	
Keywords:	Backpacker tourism, travel risk perception, risk reduction, perceived risk, travel risk preparedness
Number of pages:	57
Language:	English
Date of acceptance:	

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1 INTRODUCTION

Should I stay or should I go?

That is a question that every backpacker and other international independent traveler have asked for themselves before starting their travels because as everything in life the backpacker tourism is not without risks. Yet, these days more and more people are leaving their everyday life and choosing the life on the road. For them travelling and always being on the road has become their lifestyle and that is why they are also been called 'Global Nomads'. Like every form of lifestyle, the life on the road is not the safest kind and involves many risks. These perceived risks can then be the preventing factor that makes a backpacker traveler to stay safely home.

For the past twenty years' backpackers have been a growing crowd and the World Tourism Organization has estimated that these days' backpacker tourism is about 20-25 percent of all the tourism forms. Thus it can be said that backpacker tourism is a global phenomenon and by that it's also affected by global risks. This thesis was done as a part of master's degree studies in Global Health Care. In those studies, we learned a lot about different aspects of safety and security management as well as risk and disaster reduction and preparedness. As backpackers are a group of global travelers, it is important to understand the phenomena of this type of traveling and its risks. The interest for this thesis also became from my other study (Perä 2017) of the Finnish backpackers and their lifestyle traveling, which in itself seeks to go to riskier places than the ordinary tourist would. I myself have traveled nearly hundred different countries around the world and have always considered myself to be a bit of a research traveler. This thesis is study of backpacker tourism and risks among Finnish backpackers'. It examines Finnish backpackers' views about the perceived and encountered risks in backpacker traveling, how the backpackers are prepared for risks and what kind of risk reduction strategies they have.

According to Reisinger and Mavondo (2006) risk should not be confused with uncertainty. Risk has a known probability and uncertainty lacks a precise probability. There are two types of risk that can be identified: absolute (real) and perceived (subjective) risk. In the context of tourism, risk has been defined as what is perceived

and experienced by the tourists during the process of purchasing and consuming travel services. The biggest risks to tourism are: terrorism, war and political instability, health, crime and cultural as well as language difficulties. These risks are becoming the most concerning issues in the global tourism environment and present threats not only to tourists but also host societies and the tourist's home nations. Safety and security are vital to the tourism industry. Safety and security for both domestic and international travelers are global concerns in today's world.

In recent years' tourism and risk have become more closely interlinked. Wars, criminal activities, terrorist attacks and violent acts aimed against tourists have been disastrous for the tourist destinations. Risk and crisis management have become more formalized in tourism study. Understanding the relationship between tourist's behavior and perceived risk is complicated. (Hunter-Jones et al. 2007)

Today, the likelihood of risk that an individual will be a victim of terrorism, international conflict, health hazard or natural disaster is higher than ever before. It has become really important global issue to understand how different types of travelers perceive the concept of risk and safety as related to tourism. Especially in the current political and socio-economic situation when tourists are facing an increasing risk when they are traveling around the world. (Reisinger & Mavando 2006)

According to Adam (2015) the perceived risk of backpackers is relatively unstudied area and the issues that affect backpackers risk reduction strategies are even more largely unexplored. So, there is a need for more research about how the perceived risks are influencing backpackers travel decisions, what kind of risks there are in the backpacker tourism and how the backpackers are prepared for these risks.

2 BACKPACKER TOURISM AND RISKS

This chapter serves as a literature review for this thesis. It brings out the previous studies and literature made about backpacker tourism and risks. It is divided into two parts, where the first part focuses on backpacker tourism in general and the second part tourism and risks in terms of travel risk perception and reduction.

2.1 Backpacker Tourism

The term backpacking is used to denote a form of low-cost independent international travel. Backpacker traveling differs from the other forms of tourism by costs, using minimal budget and staying in inexpensive hostels, the longer duration of the traveling compared to package tours and multiple destinations on the journey. The name comes from the backpacks that these types of travelers normally carry to ensure better mobility, flexibility and easiness to carry it for a long distance. (Cohen, 2011)

Richard & Wilson (2004, 3) use the term “global nomad” when describing backpackers and their lifestyle. According to them backpackers have become one of the cultural symbols of the increasingly mobile world of today. Backpackers can be found in every corner of the globe, from remote villages in the Papua New Guinea to the centers of Bangkok or Berlin. While they are traveling backpackers carry with them the physical baggage that gives them their name but also their cultural baggage; the backpacker lifestyle. Backpackers as travelers are individuals but their lifestyle can be communal in terms of their travel destinations, accommodation and traveling habits.

Backpackers form a community that doesn't have a specific time or place and because of this there are no specifically defined rules in their community. But there is a certain ideology in their community that is traveling on a low budget, sense of freedom and openness, tendency to meet different people, organizing the trip independently and traveling as long as possible. (Welk 2004, 80.)

The guidebooks designed especially for independent travelers like the Lonely Planet and Rough Guide are said to have three different symbolic values among backpackers.

They ease and create communication within the backpacking community, they represent the right kind of and desired backpacking behavior and enforce the backpacking mentality and togetherness in the community. (Currie et al 2011)

According to Mustonen (2006) there are no specific demographic features that could describe a typical backpacker since they represent both genders and all ages. Even though cheapness and traveling on a budget way are features of backpacker tourism modern-day backpackers are not hippies or bums. In fact, most of them are middle class and quite well educated people.

Backpackers have individual risk tolerance levels. Backpacker traveling is seen as an adventurous lifestyle that will give the traveler stronger sense of identity and knowledge about the world and different cultures. One of the quests of their traveling is to find the true “self” when leaving the everyday life and getting away from rest. Backpackers see themselves as the “real travelers” in comparison of the mass and package tourist. (Elsrud, 2003)

Backpackers are known for their search for novelty, which often leads them into wandering “off the beaten track”. Despite of this feature they are still conscious of risks in their travels. Backpackers like all travelers do encounter risk in their travels. It has just been said that their risk tolerance levels may be higher than what the mainstream tourists have. (Adam 2015)

For backpackers especially the individual characteristics such as gender and past backpacking experience influence their perceptions of risks that are involved in traveling. Previous backpacking experiences increase the sensitivity to risks such as physical harm and destination related threats. Backpackers’ intentions to travel to risky destinations are also influenced by contextual characteristics of their local dangers and risks. (Desivilya et al. 2014)

Adam's (2015) study results showed that backpackers who travel to Ghana are confronted with six kinds of perceived risk: expectation risk, physical risk, health risk, financial risk and political risk. To him this was an indication that backpackers, despite their search for novelty and adventure have concerns on places they visit. His study also pointed out that backpackers are not homogenous group because certain background and travel characteristics such as religion, level of education, continent of origin, travel arrangements, and repeat visit influenced their perceptions of risk on Ghana.

According to Elsrud (2004, 19-33) backpackers almost spontaneously refuse the term tourist when talking about their traveling. They see their way of traveling more cultural and more authentic than being on the package tour in a mass tourism destination. But in the end also the backpackers have to accept the fact that their way of traveling is one of the forms of tourism even though it differs from the mass and package tourism.

Welk (2004) says that backpackers call themselves travelers instead of tourists because they see their form of traveling as a lifestyle. According to him the title "traveller" is a professional term, almost as describing their profession. The biggest difference between tourism and backpacker traveling is that tourism is something temporary whereas backpacking is more permanent way of traveling.

Adkins & Grant (2007) have said that backpacker tourism differs from the generic idea of tourism or the regular tourist because the backpacker is expected to search risks on purpose rather than to avoid them. According to them there is a difference between acceptable and avoided risks. Acceptable risks are those that are self-imposed and controlled by the individual whereas avoided risks that are imposed by others. This logic of risk is one of the factors that motivates backpackers to travel because it helps their self-creation by constituting a way of testing and displaying the capacity to cope with risk appropriately. This has been as another feature that distinguishes backpacker from the institutionalized tourist.

2.2 Tourism and risks

It is certain that international travel will be characterized by higher travel risk factors in the future. Tourism scholars have identified several types of travel risks. In the tourism literature travel risk is defined as the possibility of experiencing a danger while engaging in travel. (Park & Reisinger 2010)

Many factors influence to the ways people evaluate risks. Exposure to the terror events and other negative emotions and events affects and influences to a variety of risk perceptions. Tourists with prior memories of negative events tend to view any kind of traveling risks more serious than tourists with no prior negative exposure. There are various factors that have been studied that affect tourists' motivation to travel, including gender, age, previous experience, culture and different risks. (Desivilya et al. 2014; Dolcinar 2005)

Over recent decades the globalization of tourist markets has increased and that has contributed to the escalation of global risks. In terms of global risk factors tourism is seen as one of the most susceptible activities to them. There have been many recent historical examples to it, including political instability and war in Egypt and Tunisia, health threats such as influenza, as well as crime, violence, and terrorism felt globally after the September 11 2001 attacks in the US, the natural disasters in Japan and Thailand and earthquakes in Haiti and Nepal. (Korstanje & Clayton 2012; Seabra et al. 2013)

According to Lepp & Gibson (2003) tourists can be the specific targets of terrorist organizations. To the terrorist organizations tourism represents capitalism and conspicuous consumption and an attack against tourists signifies ideological opposition to these western values. Also in the countries where tourism is a state sponsored industry and vital part of economy an attack on tourists can symbolize an attack on the government.

The study made by Hunter-Jones et al 2007 showed that war is the most significant factor that influences destination choice, because a trip to the war zone or to a destination that was under imminent threat of war would cause such a high risk to personal safety and security.

Härkönen (2012) has studied travelers' safety experiences. According to her safety and security affects every traveler and they have to ponder different aspects of it all the time; for example, when crossing the street, choosing restaurant or place to stay or whether to traveling alone or with a companion. Many times these safety choices are done unconsciously and they don't stop tourists from traveling but when something big happens like a terrorist act in a major city travelers are forced to think about the risks and security and that can prevent them from traveling to the place, like New York after 9/11.

Crime can be perceived as a universal problem, almost being something that every tourist must accept. It is widely thought that tourists are "easy targets" for criminals. This is partly because tourists typically carry large sums of money; engage in "risky" behaviors (frequent nightclubs, consume alcohol, move through strange places, etc.); are ignorant of local languages, signs, and customs; and lack local support groups. (Lepp & Gibson, 2003)

2.2.1 Travel risk perception

Risk perception is a complex phenomenon. Lepp & Gibson (2003) point out that the issue of perceived risk raises many questions as how different types of tourists perceive international tourism in terms of risk and safety, and what factors influence this perception.

In the context of international tourism there are different types of perceived risks. They can range from social risks to health, psychological, satisfaction, physical, financial, equipment or functional, mechanical, organizational problems, political instability and terrorism. Perceptions of risks in international tourism also vary by nationality. Tourists' perceptions of risk can also depend on cultural, religious, and political factors. Backpackers of different nationalities may perceive the same risk differently. (Adam, 2015)

Perceived risk is a strong predictor of avoiding a particular region. For example, tourists that perceive terrorism as a risk are more likely to avoid the Middle East. Past experience also has a significant impact on touristic decisions and experienced international tourists are said to perceive less risk. The more experienced tourists seek to

satisfy higher order needs, while less experienced tourists are more likely to be occupied with lower order needs such as food and safety. There is also a link between travel career and life stage, assuming that older tourists may be more experienced. (Lepp & Gibson, 2003)

Country's political instability and war increases the perception of risk at a destination. War and political instability can also affect neighboring countries that are not directly involved in any conflict. This generalization effect can sometimes reach incredibly far, for example during the Persian Gulf War destinations as far removed as Kenya and Tanzania were negatively impacted. (Lepp & Gibson, 2003)

When thinking of health related dangers Europe and North America are regarded as relatively safe by tourists and on the other hand Africa and Asia are seen as breeding grounds for various infections and diseases. In that way the generalization effect also applies to health related risks and an entire continent can be generalized as dangerous or safe. (Lepp & Gibson, 2003) In terms of safety and security, Africa has been noted to be associated with civil wars, political instability, and tropical diseases such as malaria and currently Ebola, among others and is generally perceived to be unsafe because of these perceptions. (Adam, 2015)

Lepp and Gibson (2003) have pointed out that a tourist seeking familiarity is likely to view alien environments as riskier than a tourist seeking novelty. Each tourist understands the situation differently depending on his or her need for novelty or familiarity. Also tourists vary in the amount of novelty they wish to experience. Novelty is seen as one of the pull factors affecting destination choice. Novelty seeking might be associated with a tourist's lifestyle or environmental characteristics and that tourists differ in the degree to which they seek novelty and familiarity in travelling. The level of novelty associated with a particular destination may act as a pull factor for some individuals like the backpackers and conversely may repel other tourists.

Roehl and Fesenmaier have classified tourists into three groups based on their perception of risk: risk neutral, functional risk, and place risk. The risk neutral group does not consider tourism or their destination to involve risk. The functional risk group considered the possibility of mechanical, equipment, or organizational problems as the major source of tourism related risk. The place risk group perceived vacations as fairly

risky and the destination of their most recent vacation as very risky. The risk neutral group emphasized more of a need to experience excitement and adventure when on vacation than the other two groups. These tourists are able to frame uncertainty or risk as part of the excitement of tourism and their vacations, like the backpackers. (Lepp & Gibson, 2003)

Park & Reisinger (2010) have stated that the increased number of natural disasters occurring around world and their destructive power have made many tourists perceive that travelling is in fact dangerous and risky. This risk perception is realistic since natural disasters have killed thousands of tourists as well as local residents all around the world.

Tourist's perceptions towards natural disasters are complicated because tourists tend to vary in their reactions to them. Still the threat of a natural disaster has little impact upon young people travel decision, because natural disasters were considered unpredictable, uncommon and something not to worry about. (Hunter-Jones, et al, 2007)

The study done by Park & Reisinger (2010) explored the socio-demographic and economic differences in the perceived influences of natural disasters and travel risk on international travel. Their purpose was to determine whether there are significant differences in the perceived influence of natural disasters and travel risk on international travel among tourists with different socio-demographic and economic profiles. According to them low-educated tourists may perceive a higher risk of natural disasters and feel more vulnerable than educated ones.

Previous studies have showed that tourists' perceptions of different travels risks also differ depending on education in a way that more-educated tourists perceive lower travel risk than less-educated tourists. This can be explained by that the better-educated tourists are likely to have more information about travel risks and hold fewer misconceptions about the real risk than less-educated tourists. (Park & Reisinger 2010)

The study done by Reisinger & Mavando (2006) explored differences in perceptions of travel risk and safety, anxiety and intentions to travel among international tourists from Australia, Canada, Greece, Hong Kong, the United Kingdom, and the United States To their study they selected 13 major types of travel risk to their study, including cultural

risk, crime risk, equipment/functional risk, financial risk, health risk, natural disaster risk, physical risk, political risk, psychological risk, satisfaction risk, social risk, terrorism risk and time risk. Their results showed that there are significant differences in perceptions of travel risk and safety, anxiety and travel intentions among tourists from different countries.

Lepp and Gibson (2003) say that in order to thoroughly understand the perception of risk among international tourists and tourist role age, gender, past touristic experience and nationality should all be considered. Health concerns are also significant factor when thinking about the travel destination. Places that are associated with health risks, illness, disease and hygiene related hazards are more likely to be avoided. Cultural barriers, the political and religious dogma surrounding the destination contributes to the perception of risk.

2.2.2 Travel risk reduction

During their travels and life on the road backpackers do encounter many risks and the more tricks, frauds, manipulation and lying they see on their travels the more cynical they become. But this cynicism is not the something that would stop the backpacker from traveling, in fact, it can be seen as one of their risk reduction strategies. Risks are known part of backpacker lifestyle and thus when they happen they deal with them and move on. (Kannisto 2012, 185)

Adam (2015) has stated that backpackers risk reduction strategies vary by perceived risk. According to him reading independent travel reviews and purchasing some kind of travel insurance are said to be the two most useful risk relieving strategies used by tourists. Risk reduction strategies in tourism can be conceptualized into two categories: consumption behavior modification and information search. Modification of consumption behavior means that tourist is adjusting his or her behavior in order to avoid a particular risk or minimize its impact. Information search are the situations where tourists gather information on how to avoid or minimize a perceived risk.

The best sources of information about the travel risks for backpackers are the internet and its fellow backpacker sites, word of mouth and written travel guides, especially the Lonely Planet and Rough Guide. (Hunter-Jones, et al, 2007)

Tourists may also seek travel advice and information from the consulates of their home countries. Information offices of the National Tourism Organizations (NTOs) provide useful information to tourists that can help to reduce the perceived risks associated with a destination. At the travel destination tourists may ask information from the local security and law enforcement agencies in order to avoid or minimize risks. (Adam, 2015)

There are many risks associated with international tourism and governments, travel agents, and the news media regularly issue warnings about them. Tourists are urged to buy and get insurances, guidebooks, bottled water, and to obtain necessary vaccinations as precautions against risks in travelling. (Lepp & Gibson, 2003)

Some of the risk reduction strategies that tourists use are; searching information from the internet (travel forums, blogs and other travel sites), getting information from experts such as travel agents and getting advice from friends and family who have first-hand experience of the destination. (Adam, 2015)

Many tourists are making an effort to “blend in” with the locals. This is done in order to avoid becoming victims of crime. This means keeping a low profile, dressing more casually, eliminating conspicuous consumption, and not identifying themselves with other foreigners. Still blending in is difficult for tourists, whose behavior, language and the places they visit easily separate them from locals. (Lepp & Gibson, 2003)

Dressing like locals, using the services of the local trusted guides, travelling in groups, avoiding crowded places, limiting late night outings and avoiding public transportations when alone are all risk reduction strategies that tourists use. (Adam, 2015)

Backpackers also know how to modify their behavior in order to reduce risk. Safety precautions like not walking alone at night, leaving valuables in safety deposit boxes and wearing money belts are acknowledged. (Hunter-Jones, et al, 2007)

Different risk reduction strategies may be used by different tourists for the same kind of perceived risk. The risk reduction strategy adopted is dependent on the individual's subjective assessment of the risk. (Adam, 2015)

3 PURPOSE OF THE STUDY

Traveling to the off-beaten tracks is essential to the backpacker lifestyle and that is one of the reasons why the possibility of different kinds of risks is higher in backpacker tourism form. Backpackers are accepting certain kinds of risks and are aware of the risks that they should avoid; this can be seen as being part of their risk reduction strategies.

Perceptions of risks in international tourism vary by nationality. Tourists' perceptions of risk can also depend on cultural, religious, and political factors. Backpackers of different nationalities may perceive the same risk differently. Studying about the risks in backpacker tourism from a cultural and national perspective was one of the main motives to this study. I was interested to see what kind of perceived and encountered risks there were in Finnish backpacker conversations and if they would differ from the previous studies made in other countries.

The purpose of this study is to review backpacker tourism and risks among Finnish backpackers'. It aims to examine Finnish backpackers' views about the perceived and encountered risks in backpacker traveling, how the backpackers are prepared for risks and what kind of risk reduction strategies they have.

Research questions to this study are:

1. What kind of risks the Finnish backpackers have encountered in backpacker tourism?
2. How do Finnish backpackers experience risks in backpacker traveling and how they are prepared for them?

4 RESEARCH METHODOLOGY AND DATA

This chapter describes how this thesis was done, first telling about the literature review and the research methods and approaches that were chosen for this study. It also talks about the internet as a research environment and ends at telling about the data and describing how it was analyzed.

4.1 Research approach and methods

The literature review is an essential part of the research process and it is important and valuable for almost every operational step of the process. According to Kumar (2014, 48-60) for a study the literature review has many helping functions. In the beginning of the study it gives theoretical roots and background to the study and helps to develop and improve the research methodology. Literature review also broadens researcher's knowledge about the study subject and identifies the main themes from the previous studies relevant to the study. Later in the research process it helps to integrate the findings of the study to the existing body of knowledge and to either support or contradict the earlier research. Literature review contextualizes the study findings. In this thesis, the literature review served all those study purposes. Especially creating the categorization matrix for the perceived and experiences risks and in the discussion part.

To this thesis the database EBSCO Host was mostly used for the literature review. The keywords used for the literature research were: **tourism, risk, backpacker traveling, disasters and preparedness**. At the beginning of the literature research not so many relevant articles or studies were found. After that the snowball technique was used where the few relevant articles and their references lead to more and more purposeful articles. Altogether 53 suitable articles were found with the snowball technique and about 13 of them were critically examined and read for the thesis. (Noy, 2008)

The article selection process took place in stages. Articles compatibility towards the research questions were mainly examined on the abstract level and some on the full text

level. Studies and articles were excluded if they were not academic, if they were only focusing on specific region, if they were marketing studies and if the focus was not on risks. (Kiteley & Stogdon 2014)

This thesis is a qualitative study. The qualitative approach was chosen because it emphasizes the description and narration of feelings, perceptions and experiences and the aim of the study was to get an in-depth view of the research object and communicate the findings in a descriptive and narrative manner. The research approach and methods should reach and give answers to the research object and questions. (Kananen 2014, 81; Kumar 2014, 14; Silverman 2013)

Content analysis is one of the main methods used to analyze qualitative data (Kumar 2014 p. 367). According to Elo & Kyngäs (2008) content analysis is a method that can be used with either qualitative or quantitative data and in an inductive or deductive way. The purpose of the study determines the way that is used. The research question and the aims of the study are the main guides that lead the researcher when choosing analyzed content. Content analysis is a method of analyzing written, verbal or visual communication messages and thus can also be used to analyze internet forum messages. The deductive approach to content analysis is beneficial when the aim is to test earlier theory or concepts in a different situation or compare different categories in different time periods. (Elo & Kyngäs 2008)

According to Laaksonen & Matikainen (2013, 208) the purpose of the internet travel forum content analysis is to categorize and find themes from the contents of the different conversations and constitute the most comprehensive general view of the research subject as possible.

Content analysis can have both quantitative and qualitative methods and many times when doing a content analysis from internet forum conversations those methods are mixed together. The quantitative method of content analysis means that different themes or words are counted from the texts. Its purpose is to find regularities from the text and make generalizations from them concerning the research subject. The results from the quantitative content analysis can be presented as numbers and graphic tables along with the text. The qualitative content analysis seeks to understand the research subject more deeply from the observations about the data. (Hakala & Vesa 2013, 217–223.)

According to Egberg Thyme et al. (2013) qualitative content analysis can be done with various degrees of interpretation and with various focuses. When using qualitative content analysis, the aim is to interpret variations through identifying differences and similarities in content, which are expressed as categories and themes at various levels of abstraction. The analysis process deals with condensation and abstraction. Condensation aims to shorten the verbal meaning units, and abstraction aims to reconstitute them at a higher logical level for each step of the analysis, through code, category, sub-theme, and theme.

Egberg -Thyme et al.(2013) have said that, in each text there are manifest messages to be described and latent meanings to be interpreted. The manifest messages and latent meanings both require interpretations. The manifest message interpretations consist the actual words and their denotations, where the latent meanings interpretations are the ones that are implied but not present in the text. When the researcher interprets the latent content from the text he/she must be very familiar with the text and its context to perceive all the latent references. In my study, I have interpreted the manifest forms of content from the backpacker conversations. The conversations were very straight forward and since I was not taking part of them it would have been impossible for me to interpret the latent forms of content.

4.2 Internet as a research environment

The Internet is providing researchers many opportunities for primary data collection as well as being almost the primary source of information and academic literature. It's also becoming a rich source of information in terms of personal experiences like illness, motherhood and traveling. There are an increasing number of studies that use internet as a repository of primary data. (Seale et al. 2010)

As a method of data collection the Internet has many advantages when compared to traditional data collection methods. The relative anonymity of the Internet might make persons to reveal things that they would not discuss in a face-to face research situation. The easy access to the Internet makes it possible for people in remote areas to participate to the research. The Internet also makes it possible to collect large amounts of research material in a short space of time. This was also one the reason why I chose

to collect my data in the Internet. Backpackers are very often traveling and not in Finland but they are still participating on the internet travel forum conversations. The Pallontallaajat.net travel forum provided me large amount of conversations about travel risk among Finnish backpackers, probably more data than I could have gathered by interviewing or doing a survey. (Seale et al. 2010)

Communications in the Internet travel forums are story-making opportunities for its participants. The forum creates opportunities to give and receive emotional and informational support, share experiences, and most importantly ask questions from fellow travelers. In that way the internet travel forums are used for travel risk reduction as the Finnish backpackers were doing. (Seale et al. 2010)

Virtual communities have been the object of research since they started to emerge to the Internet. They are mainly used to share information among their members who have similar interest. An online virtual community is defined as a group of people with a similar interest, interested in relationship building, transaction and trying to achieve certain purposes, under certain rules by using Internet as their means. Virtual community is a gathering of individuals who interact around shared interest. The interaction in them is guided by certain rules and protocols and is in most cases supervised by moderators. (Illum et al. 2009)

Internet discussion forums are good for sharing and comparing of information between participants. It is also a place for negotiating meaning of different travel terms, like the backpacker. Finnish backpackers on the Pallontallaajat.net travel forum are very active on communicating with each other and they talk about wide variety of different aspects to backpacker and independent traveling. (Marra et al. 2004)

The Internet discussion forums provide interesting material to study different kind of phenomena like backpacker traveling and risks. The nature of the communication in the discussion forums is communal and reflexive. The communication on them can be seen as sort of a base for cultural information sharing, from which ideas, experiences and thoughts are spread among the participants like backpackers. Thus it can be said that discussion forums provide a way to research people's perceptions and ways to discuss about something like risks in traveling. (Hakala & Vesa 2013, 217-218.)

4.3 The Data

Pallontallaajat.net is a Finnish travel internet forum for Finnish backpackers and other independent travelers where they can have conversations with each other have and share travel blogs and get ideas, information and tips for travelling. The forum requires registration and everyone to create an own profile and alias. The forum is password protected. All the conversation on the forum is done by using the alias but there is a chance to have private conversations between the members. The forum has over 40000 registered members and it is the biggest one in Finland. There are rules to the forum and conversations are moderated and the site moderators have the right to remove conversations and even remove profiles if the rules are not followed.

There are all kinds of travel conversations on the site and they are categorized under different titles. The conversations used for this thesis were under the title: Health and Security. The whole section has 230 topics and 7632 messages. For this thesis the following conversations were chosen:

- “the most threatening situation in traveling” – 427 messages, 01.09.2004 – 07.09.2013
- “ the reasons for not to go traveling” – 340 messages, 23.09.2007 - 27.8.2015
- “ safety in big cities at night” – 63 messages 07.97.2002 – 28.07.2010
- “what are you afraid of when traveling” – 32 messages -07.07.2006 - 12.08.2006
- “do you read the Finnish foreign ministry security reports” – 36 messages, 20.12.2006 – 08.02.2007
- “the worst risks in traveling” – 14 messages + a vote with 84 answers, 09.11.2006 – 14.11.2006

Altogether 912 messages from six different conversations became the data for the study. The conversations were chosen in terms of their suitability for the research questions and the amount of messages in in each topic. There were many separate health and security related questions with not so many messages in them, so they were excluded because of that. Health related topics in general could have been an own research subject itself.

4.4 Data analysis

The data was analyzed by content analysis. In internet discussion forum content analysis, the main themes are identified from the messages, given answers to the research questions. A code was assigned to each theme and they were counted by how frequently they occurred in the conversations. All the results from the data analysis were presented in writing, numbers and tables.

The data analysis was started by using deductive content analysis approach. According to Elo & Kyngäs (2008) deductive content analysis is used when the researcher wants to retest existing categories, models or hypotheses in a new and different context. The first step for this analysis approach is to develop a categorization matrix for coding the data according to the categories. The matrix was unconstrained and after the categories were created the analysis followed the inductive content analysis approach and abstraction was done.

Coding is a technique used in a content analysis. It means that content analysis quantifies information from texts or other social artifacts like pictures. It a process that makes the study results more comprehensible. When coding the text, the researcher must decide to code for manifest and latent content. To this thesis I have coded the manifest contents from the backpacker conversations. The content coding was a slow process, since I didn't use any computer programs that could have coded the conversations automatically. I did the coding in a way that from each message I found the different categories and marked them to an Excel spreadsheets and from them counted the sums and did the tables. An example of the message coding can be seen at the Appendix 1. (Egberg -Thyme et al. 2013)

Data analysis process started from searching answers to the first research question about the encountered risks. The conversations “the most threatening situation in traveling” and “the worst risks in traveling” were chosen to be analyzed for this. The categorization matrix that was first done, used categories from the study by Reisinger and Mavando (2006) about different risk types and two categories were added to it: environment and other. The data from these two conversations was reviewed and coded by the matrix.

Altogether 432 messages were coded according to the categories. The messages could have one or several of the risk types mentioned. There were also few messages that did not talk about risk types at all and they were coded as blanks. The first categorization matrix of different risk types and the number of identified suitable responses can be seen from, Table.1.

Risk types	Number of responds
Crime	77
Cultural	49
Equipment	64
Financial	23
Health	21
Performance	4
Physical	68
Political	60
Psychological	27
Satisfaction	4
Social	14
Terrorism	5
Time	18
Environmental	27
Other	160

Table. 1. First categorization matrix

From the table it can be seen that this categorization matrix was not really functional for analyzing the data because some categories only had few responds and the “other” category had double the amount of responds compared to other categories.

After this a new analysis matrix was developed by using the risk types presented in the Adam (2015) study and modifying them more suitable for this study. The data of the two conversations was then reviewed and coded by the new matrix, which can be seen from a Table 2.

Risk types	Number of responds to: Perceived risks	Number of responds to: Encountered risks
Environmental	91	111
Political	11	65
Crime and financial	97	100
Social and Cultural	83	63
Physical	24	68
Health	32	31
Expectation	60	61
Other	79	132

Table 2. Categorization matrix for the Perceived and Encountered risks

To review the perceived risks in the data the conversations topics “the reasons for not to go traveling” and “what are you afraid of when traveling” were chosen to be analyzed. The same categorization matrix was operated that was used to analyze the encountered risks. This was done in order to make comparisons between encountered and perceived risks. 376 messages and their responses were coded. They are also shown in the Table 2.

To examine the travel risk preparedness, the conversations “safety in big cities at night” and “do you read the Finnish foreign ministry security reports” were analyzed. To analyze this new categorization matrix was made by modifying the categories from the previous matrix. Also some suitable responds from previous conversations were added to this matrix. All together 104 messages and their responses were coded to this matrix. It can be seen from the Table 3.

Risk preparedness categories and number of responds	
Information	31
Company	13
Health	19
Time	16
Cultural	21
behavior	
Environment	21
Equipment	23
Other	17

Table 3. Categorization matrix for the “Risk preparedness”.

5 STUDY RESULTS

This chapter presents the straight results of the study. It first brings out the perceived risks that the Finnish backpackers had. Secondly it tells about all the risks that the backpackers had encountered in their travels. Thirdly it shows what kind of risk reduction ways the backpackers used to be better prepared. From the results of the perceived and encountered I made a figure that shows how the abstraction process went and summarizes the results to them. Figure 1.

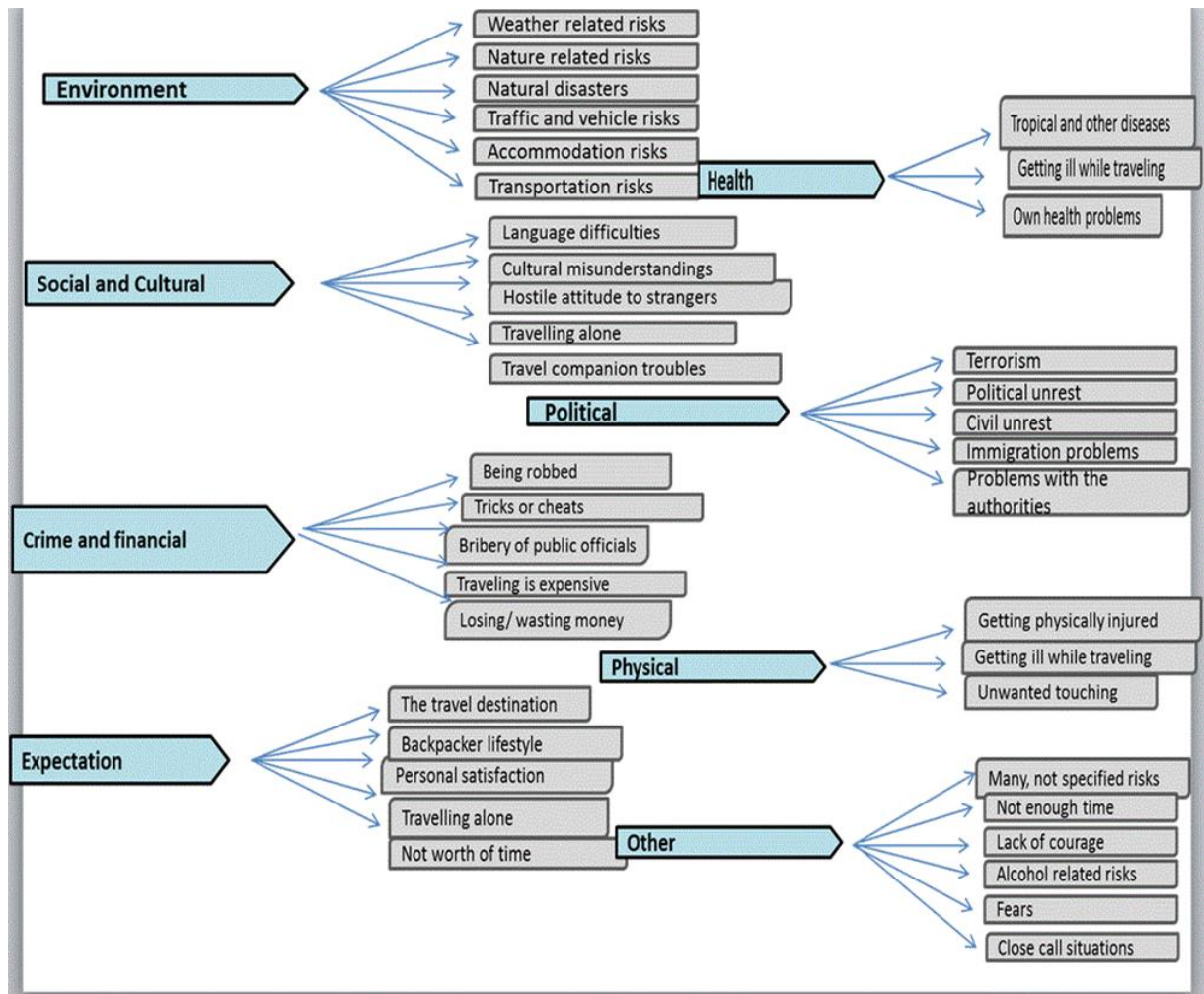


Figure 1. Summary of the results from perceived and encountered risks

5.1 Perceived risks

Backpackers were talking about perceived risks in two conversations: “the reasons for not to go traveling” and “what are you afraid of when traveling”. Perceived risks in backpacker traveling were something that the travel forums participants considered as risks that they might encounter on their travels or things that could prevent them traveling altogether. All together 367 messages were written to these two conversations. They were categorized into 8 different risk categories: environmental, political, crime and financial, social and cultural, physical, health, expectation and other. How the responds distributed to each category can be seen from the Table 4.

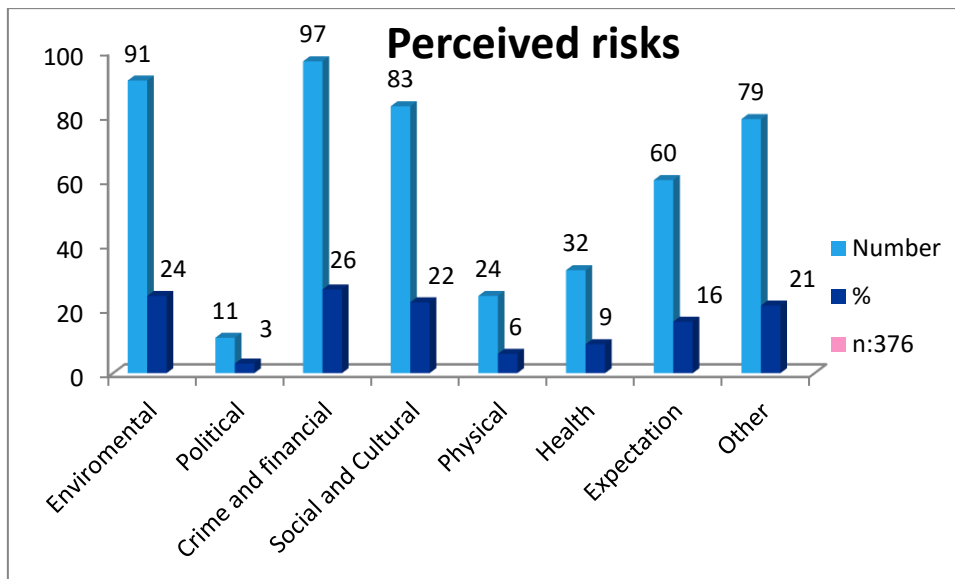


Table 4. The number of responds to perceived risk types

Crime and financial perceived risks was the category with the most responds, 97. Financial reasons were mentioned in most of the messages in this category and the risk of crime in not so many occasions. The backpackers considered not having enough money as their biggest obstacle for not being able to travel as much they would have wanted and to the places they would have wanted to travel. Not being able to earn money while travelling was also mentioned in many times. Not having enough money for travelling was not a perceived risk itself but it was a factor that was a preventive measure for the backpacker lifestyle.

There was a consensus on the messages that backpacker travelling is a low cost way of traveling and that it can be done with a little amount of money if you are willing to bend on the travel amenities to the extreme. Not everyone wanted to do this and they were saving money in order to sleep in better places, travel more comfortably and to see and do more while traveling. Spending all the money on traveling was seen as a lifestyle choice. There was some debate among the backpackers if spending all the money on traveling would be worth it and if it was necessary for the backpacker lifestyle.

Losing money by being robbed or being tricked or cheated was not perceived as a big risk. It was mentioned on some occasions but never as a factor that would prevent backpackers from traveling. Being afraid of robberies in general was mentioned more.

Environmental perceived risks were the second biggest category with 91 responds. For backpackers as well as other tourists the travel destination environment can represent many different kind of perceived risks. Perceived environmental risks were talked from low interest of a certain place, worrying about the traffic and to the fears of a foreign environment that prevents traveling to the destination.

Traffic related perceived risks were the most mentioned in this category and seen as a biggest risk in traveling. Backpackers were concerned about getting involved and hurt in a traffic accident. Driving in a foreign country and possibly breaking the local traffic rules was also perceived as risk. Worries about the transportation vehicle getting broken were commonly shared among the backpackers. The talked vehicles were mainly cars and busses but in a few occasion boats and ferries were also mentioned and the risk of getting into a sea distress. Some were afraid of flying but that did not stop them from traveling.

Terrain of a certain place was also perceived as a risk, for example, mountains, deserts and proximity to the sea were seen as places where accidents could happen. The nature and especially wild animals were something that some of the backpackers were afraid of. Being afraid of dogs was mentioned few times too.

The possible risk of natural disasters like earthquakes, hurricanes and tsunamis were only mentioned few times. They were seen as something that might happen but not something that would stop them from travelling.

Weather was considered as one of the reasons for not traveling to a certain destination. Places where the weather is extremely hot were something that some of the backpackers didn't want to travel. Also heavy rains, high humidity and cold weather were seen as risks for a pleasant trip. Since Finland is so cold climate country most of the respondents did want to travel somewhere warm.

Accommodation related risks were mentioned when the backpackers talked about spending money while traveling. Sleeping for free in a park, station or beach was considered to be possibly quite risky. Hostels were seen as safer places but not without risks. Even hotels were sometimes seen as risky places depending on a country where they were pictured to be.

Perceived *social and cultural* risks were almost as big category as crime and financial and environment with 83 responds. Social and cultural factors influence greatly on the backpacker travel experience and its perceived risks. Language difficulties were mentioned many times. The inability to speak the local language or even English was seen as a factor that could cause different kind risks and troubles. For some backpackers this factor prevented them from traveling to places where English was not spoken. Not having a mutual language could lead to other kinds of cultural misunderstandings for example in restaurants and cafes. Unknown cultural traditions were also something that caused concerns about the travel destinations. Not knowing how to behave correctly in situation raised anxiety among some of the backpackers. At the same time, they were also worrying how will the local people act towards a Finnish backpacker. Own risky and culturally disrespectful behavior like being under the influence of alcohol was also perceived as problematic.

Travelling alone or with a companion was mentioned in almost every message in this category. Backpackers seemed to be well aware of the risks that traveling alone can cause but still many of them would prefer travel alone than with someone who might not be a good company for traveling. Different travel interests were the main reason for going on a trip alone and many backpackers also said that the possible arguments and troubles on the trip could then ruin a good friendship and they didn't want that. For some it was also so that they would not want to travel alone but could not find a person or persons to travel with. Backpacker traveling as a family and with kids was not considered to be impossible but with a different risk than traveling solo. Family, friends, partners and even pets were mentioned sometimes being the reason for not to go on a backpacker trip because of not wanting to be away from them.

The perceived risk related to *expectation* was the category that came after social and cultural risks with 60 responds. Backpacker's expectation towards a certain travel destination can act as motivation to go aboard but also discourage from traveling. Some places were also perceived as not interesting and therefore not worth of spending time or visit. There was a whole other topic about countries that backpackers did not want to go. The expectations for the backpacker lifestyle were mostly cohesive and something that was desired. There were some who were doubtful whether the life on the road would actually be something that they would want to do and if it was suitable for them. They were also wondering if the whole backpacker travel experience would not be fun after all and if there would be still too many people and it would be agonizing. These were the novice backpackers who didn't have so much traveling experience.

Perceived *health* risks were mentioned 32 times. Backpackers were mostly worried about how traveling would be possible with their own medical problems, like epilepsy, diabetes and mental disorders. They were worried about their medication getting lost or damaged and no being able to find right kind of medicines from the travel destination. Getting sick while traveling and being treated in poor hospital settings were also some concerns that were mentioned. The possibly to catch a tropical and other disease was in some cases seen as a preventive factor for traveling to that destination.

The backpackers were not really worried about the *physical* risks in backpacker traveling and they were mentioned 24 times. Getting physically injured for example in a robbery was seen as a thread in some destinations but also something that could happen in Finland. Violence and getting involved in a violent situation was something that some backpackers were afraid of. Especially female backpackers mentioned the fear of getting physically assaulted or raped. Unwanted touching from a stranger was also something that the female backpackers considered as awkward.

Political perceived risks were the least mentioned risk types and they were only mentioned 11 times. Political and civil unrest in a certain country were factors that could prevent the backpackers from traveling to that destination. Same thing applied if there was a risk of terrorism.

The *other* perceived risks were mentioned 79 times. They were the type of risks that were not suitable for the other categories. Time related perceived risks were mentioned 36 times. Mainly in a same sentence with money “if only I would have enough time and money, then I would travel”. Also some of the conversationalist thought that the time in their life was not right for traveling, for example because of their studies or work. There was a small minority that the time spend in travelling was not worth it and that there are other more fun things in life.

Alcohol was mentioned 21 times and it was seen as one of the major factors of increasing the possibility to encounter different types of risk or end up in a risky situation. Going on a trip for the sake of just drinking was not considered to be acceptable. It was said that drinking can be done in Finland not while travelling. The fact that people can do stupid things when they are drunk was widely talked about.

Being afraid of strange and new things and lacking the courage to go traveling were also mentioned on a several occasion as other reasons of not to start traveling. Life in Finland was considered being so good and safe that it was hard to leave everything behind and leave home for the sake of traveling.

5.2 Encountered risks

The Finnish backpackers had encountered and experienced various travel risks. The conversations: “the most threatening situation in traveling” and “the worst risks in traveling” were analyzed for this section. In total 432 messages were written in the conversations. The messages were analyzed by the same 8 risk categories as the perceived risks. How the responds distributed to each category can be seen from the Table 5.

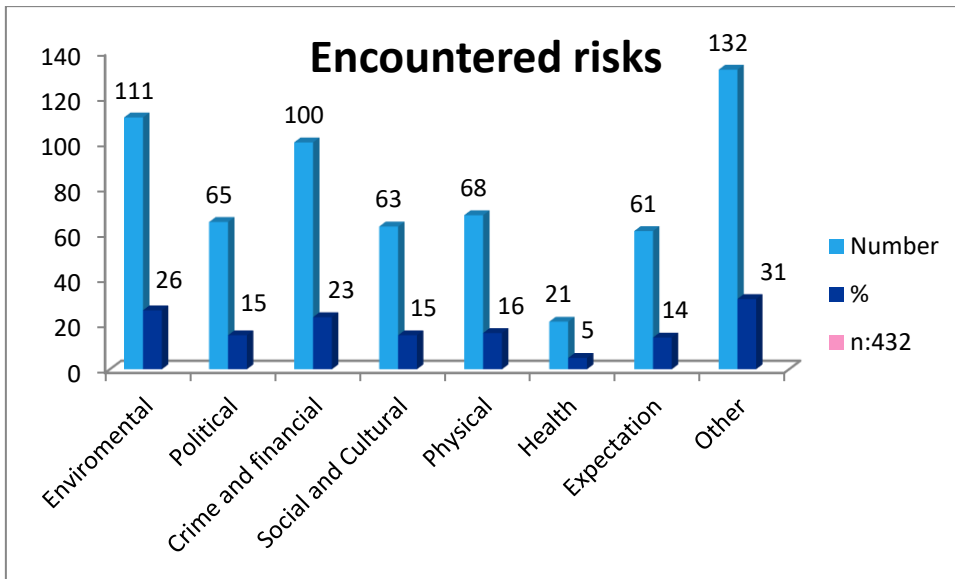


Table 5. The number of responds to encountered risks

111 responds of the encountered risks or risky situations were something that was due to the *environment*. The backpackers had been in a many risky situations in terms of traffic and public transportations. Many of them told about reckless bus and taxi drivers and different kind of accidents that they had experienced. In general traffic was seen as the most dangerous thing in traveling.

20 of the participants told about risky situations when they had encountered angry dogs and had been very afraid of them, some even attacked and bitten. Being attacked by other kind of animals and insects were also mentioned.

Finnish backpackers had encountered some natural disasters, like earthquakes and hurricanes. Nothing really dramatic had happened to them because of natural disaster. Mainly transportation and getting around had caused them troubles.

Crime and financial risks were also something that the Finnish backpackers had encountered quite often. They were mentioned 100 times of which 77 were crime related. There were many stories about stolen bags and other valuables in a various situations.

Finnish backpackers had also been tricked or cheated on their travels. Losing money in this way was seen as irritating and scurvy. Also having to pay bribery for a public officer was considered as an uncomfortable situation.

Physical risks were mentioned 68 times. The backpackers had gotten into physically risky situations mostly then when they had been drinking alcohol and were in a bar, these were fights and happened to men. But the participants had also encountered violence without being drunk in a clear daylight. Some unwanted touching had happened too.

Encountered **political** risks were mentioned 65 times. Getting into trouble with the local authorities was something that had happened to many backpackers. They had also encountered corrupted law enforcement officers and other public authorities in various places. Troubles in immigration and getting into a country had also been experienced.

Finnish backpackers had also been involved in both political and civil unrests in their travels destination. They mentioned situations where they had involuntarily got involved in a riot or demonstration.

The category **social and cultural** risks got 63 responds. Language related problems had occurred in many cases among Finnish backpackers and even as close as in Estonia. Many of the backpackers told how being on the trip with a wrong person can cause a risk of ruining the whole trip. That is why many of the travel forum backpackers mentioned that they prefer travel alone. Backpackers own behavior had also influenced the backpacking experience. Not knowing how to act on a certain situation had let them into some unexpected and uncomfortable situations.

The **expectation** risks were mentioned 61 times. These types of risks had happened when for example certain place or a country had not turned out to be what the backpacker had picture it to be. Also other backpackers stories about certain places were not experienced the same way and that had been a disappointment.

Health relates risks were only mentioned 21 times and these were only said if something had happened on the trip and the backpacker had been sick or ill. This is because health related problems were widely discussed in different topics on its own.

The **other** category was the biggest one because into it was coded all the alcohol related risks that the backpackers had encountered and there was 70 responds of them. Many of the stories about the risky situations started with the saying; “this happened when I was drunk...”. Being under the influence of alcohol had let the backpackers into many type

of risky situations, like being lost in a risky neighborhood alone, getting into a verbal and maybe even physical assault and losing valuable things.

The backpackers had also encountered many “close call” situations, where there had been a threatening situation that could have led into a much more serious outcome, like when someone had been chasing them and they got away from it into a safe place.

There were quite many stories from the female backpackers that they had encountered flashers in their travels and this was something that had always made them feel uncomfortable, vexed and stunned. There was a debate whether a flasher could be a possible rapist and the conclusion was that nobody had ever stayed around a flasher to know that. Many of the women had reported the local authorities about them.

In the other category were also the cases when the backpackers mentioned that they had encountered many different types of risks but they did not specify them. Also many of them said. *“Oh, I have had many stupid and dangerous situations in my trips but I am too ashamed to talk about them”*. They just said that getting into a risky situation had been their own fault.

5.3 Risk preparedness

The conversations “safety in big cities at night” and “do you read the Finnish foreign ministry security reports” were examined when viewing the Finnish backpackers travel preparedness. Altogether 104 messages were related to this subject. The backpackers risk preparedness and risk reduction strategies were categorized by the perceived and encountered risks into 8 categories. The categories and how the answers distributed to them can be seen from a Table 6.

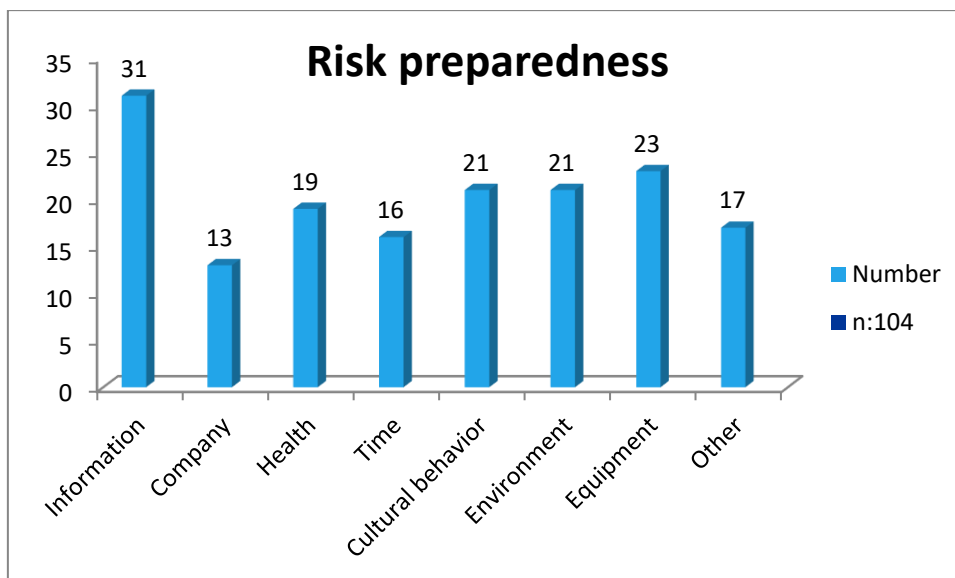


Table 6. Risk preparedness categories and the number of responds to them

Getting *information* about the travel destination and its' risks was the most mentioned way to be prepared for different type of risks that the place might have. Guidebooks like the Lonely Planet and Rough Guide were said to be the mostly used ones. Also the Pallontallaajat.net discussion forum was considered as a good source of actual information.

In the thread about the Finnish foreign ministry security reports and travel advice most of the backpackers said that they read the reports when planning on a trip. Only four persons said that they do not read them. The security reports and advices were found somewhat useful but many said that they give a too dangerous picture about the place and its' threads. Some even said that if a person is not an experienced traveler those reports can prevent someone from going on a trip.

Getting information from a fellow backpacker and friends was also being done. Other internet sites such as TripAdvisor and Lonely Planet's Thorn Tree were something that the backpackers often used.

Backpackers mentioned variety of different kind of **equipment** that can be used to reduce the travel risks. Using different methods to hide money and other valuables were something that everyone had done while they had been travelling. The backpack itself should have had many places to hide things.

There was a quite long conversation whether having a pocket knife like The Leatherman was a good thing. In many cases it was said that it is a good thing to carry a knife and that it can be used for many things and it can be used for self-defense. The talks against carrying a knife argued that it can also create and provoke violent situations and that you can hurt yourself with a knife. Pepper spray and safety whistles were also mentioned.

Environment can be risky for a backpacker in many ways. Trying to avoid risky places was one of the most given advices. It was advised to avoid traveling somewhere when there is civil or political unrest.

Cultural behavior meant in many cases that the backpackers were trying to disguise themselves to look more local and less like a backpacker. Taking language courses were also recommended. It is important that your travel **company** is reliable. Backpackers were trying not to travel alone in risky places and being extra cautious if that was not possible to do.

Several **health** precautions were mentioned. Having your own personal medication with you was said to be a necessary thing for when going on trip. Getting all the necessary vaccinations was also mentioned.

The **time** of day can be a major safety issue when travelling. Avoiding being outside when it is dark was one of the most mentioned ways to be safe in a risky place. Also trying not to travel on a night time was advised. Having enough time and not being in a hurry would reduce stress and risk of for example losing things. For the **other** risk reduction strategies, the backpackers mentioned the use of “common sense” when traveling and always being alert but still having an open mind about things. Taking language and self-defense courses were also recommended. Not getting drunk was also mentioned here as a major risk preventive measure.

Only one of the backpackers had actually made a risk reduction plan.

6 DISCUSSION

This discussion chapter is the final one for this thesis. It starts the discussion from looking at the study results and reviewing and analyzing them with the previous studies and literature. It then moves on to talk about the reliability, validity and study limitations that the thesis has and also its ethical considerations. The thesis ends by concluding the implications of the study and brings out some future research ideas.

6.1 Perceived and encountered risks and travel risk preparedness

The study done by Park & Reisinger (2010) found out that there are significant differences in the perceived travel risks on international travel among tourists with different cultural background and socio-demographic and economic profiles. Tourists' perceptions of different travel risks also differ depending on age. Older tourists perceive lower travel risk than younger tourists. For this thesis the socio-demographic and economic profiles were not analyzed mainly because they would have been almost impossible to find out from the conversations about the risks. I do know from my previous study (Perä 2017) that the backpackers on the Pallontallaajat.net travel forum are mainly young 16-30 years old, about 60 percent of them are women and 40 percent men, about most of them are either at work or studying or doing both and the majority of them are from Finland.

Finnish backpackers did a poll in one of the conversations called: *According to you what are the worst risks in traveling?* The poll had 87 responds and it was held in November 2006. The responds are similar to the larger conversations about the perceived travel risks analyzed in this study. The poll results can be seen in the Figure 2.

The worst risks in traveling	Number of votes
Traffic safety	25
Violent robberies	19
Minor diseases like; diarrhea, fever, flu	17
Falls, tripping on stairs, self-inflicted injuries	11
Serious diseases like; malaria, HIV, Ebola	8
Other risk factor	4
Fights, random violence	2
Medical emergency in place with no hospitals	1
Fires	0
Natural disaster; tsunami, earthquake, hurricane	0

N:87

Figure 2. The travel forum poll about the worst travel risks

6.1.1 The perceived and encountered risks among Finnish Backpackers

When looking at the results it is interesting to see that the backpackers' stories about the perceived and encountered risks in terms of environment go hand in hand. Finnish backpackers seem to be well aware of the risks that certain places can have and the dangers of the nature and traffic. In terms of the environment they have also encountered many different types of risks and threats. So their perceptions have been right. Because the backpackers know about the risks in the environment, they are also better prepared for them. Guidebooks like the Lonely Planet always have the section called "dangers and annoyances", where there is a wide description about the possible threats and risks that can happen that place.

The national culture has influence to the backpacker tourism. The Finnish national culture can be seen in many aspects in the travel forum messages about travel risk perceptions, for example physical risks were not perceived that much, yet many backpackers had encountered them. In many times the physical risks had happened

under the influence of alcohol and unfortunately “the Finnish way” of drinking was present among backpackers too and their traveling. Another cultural aspect was the backpackers’ willingness to travel alone and be almost fearless towards traveling. A study done by Reisinger & Mavando (2006) aimed to examine whether there are any significant differences in travel risk and safety perceptions, anxiety, and intentions to travel among six national groups of tourists; and to assess whether the differences in travel risk and safety perceptions anxiety, and travel intentions are due to the influence of national culture or demographic characteristics of the respondents, such as age and gender. Their study concluded that the concept of the national culture should be used to identify differences in the travel risk and safety perceptions, along with age and gender. Because according to them, gender seems to be a controlling variable in some risk and safety perception, especially anxiety and travel intention items. Age, on the other hand, seemed to control only a few measuring items in the study. Their final conclusion was that the differences in risk and safety perceptions, anxiety and intentions to travel occur due to the influence of national culture.

Also the study done by Adam (2015) demonstrated that nationality and also culture both have influence on backpackers' perceived risk. This influence of national culture towards traveling and risk perceptions can be well seen among Finnish backpackers, especially when looking at social and cultural risks. In my other study (Perä 2017) about the Finnish backpackers, I noticed that seeing other people was almost the least mentioned motivation to their traveling, whereas other nationality backpackers are highly motivated to go traveling because of seeing other people. In fact, to Finnish backpackers in this study social factors were not motivations but risks, and actually perceived as third highest risk category. This can be partially explained because of the language difficulties and that Finnish people tend to be and see themselves as shy, quiet and antisocial people. Park & Reisinger (2010) study indicates that tourists with low educational attainment perceive a greater influence of social risk than high- and middle-educated tourists. According to them this is perhaps because they have relatively less social skills and are less confident about their vacation choice. This is not true about Finnish backpackers because they are at least middle-educated and still perceive the social risk quite highly.

Backpackers' perceptions about destination risks are the ones that the tourism industry is the most interested about. Destination risk perceptions are naturally higher among backpackers that are first time visitors than those who are repeat visitors. From the study results it became obvious that backpackers perceive certain places much different than an "average" tourist. For backpackers the places where package tours are operated are actually the risk places that they would avoid and never willingly travel. Also the Finnish backpackers perceived expectation risks for example towards a certain places were right because they had encountered the same amount of disappointments in different locations. This finding is supported by many previous studies for example Elsrud (2004) who found out in her study that the backpackers seem to be constantly sort of protecting their traveling lifestyle and avoiding the risk of being called tourist and mass tourist places in every possible way. Also backpacker travel destinations do have the certain features that they all have in common and even in the bigger western cities like New York or Paris there are plenty of backpacker hostels and activities designed for them and that is where the backpackers will go to separate themselves from ordinary tourists.

Testing oneself sometimes draws backpackers to exotic and dangerous countries like Afghanistan, Iran, Columbia and African countries. The 30 Global Nomads that Päivi Kannisto (2012, 276) interviewed for her book, over half of them were not excluding any countries from their traveling. They thought that every place would have something to give to them and be a worth the visit. Less than third of them were concerned about their safety and didn't want to travel to countries where there would be wars, crimes or infectious diseases. Part of the nomads had to avoid certain places because of their own nationality. The Finnish backpackers do have strong opinions about certain places and there even was a conversation titled "Destination that Doesn't interest you" with nearly 800 messages and in those there were all kinds of answers and opinions but they were also in line with the global nomads' opinions some avoiding certain places for personal reasons and others wanting to travel everywhere. Finnish backpackers are in good position in terms of nationality because the Finnish passport is one of the most accepted in the world.

Another interesting notion from the results is that backpackers are not that afraid of the physical risks and they do not see themselves getting into a physical situation. Yet, in reality so many of them told about the situations where they had been physically assaulted and in many cases they didn't even know why. Of course there were many of the incidents happened under the influence of alcohol. This notion is similar as in the study made by Seabra, et al. (2013) were international travelers seemed to be a relatively care free group, who didn't feel any significant risk dimension. They made a conclusion that risk perceptions are highly subjective in nature and often they do not reflect real risk. Also Korstanje & Clayton (2012) study implicated that crime does not have the same effect as terrorism in terms of deterring tourists from certain places and tourists in general demonstrate a willingness to travel countries where security risks are significantly higher than in their home countries.

Weather was one of the travel risk perceptions that the backpackers were worried about but they did not mention that they would have encountered weather related risks. This might be explained so that the persons who have issues with the weather in a certain destination do not travel there. Also since the Finnish backpackers are mainly young they might not want to spend their money on traveling to place where the weather might be bad. In the study results by Park & Reisinger (2010) low-income tourists feared of spending their hard-earned money and losing valuable vacation time because of natural disaster or weather hazard. According to them low-income tourists perceive a greater influence of both types of natural disasters, 'Snow and fire' and 'Wind and water', than middle- and high-income tourists.

Natural disasters were not perceived as risks that would prevent backpackers from traveling or something that they were concerned about. In that way Finnish backpackers' perceptions were similar as found in a study by Hunter-Jones et al. (2007) where the threat of a natural disaster had little impact upon young people travel decision, because natural disasters were considered unpredictable, uncommon and something not to worry about. Finnish backpackers are all quite highly educated and that can also be why they don't perceive natural disasters as such a big risk because as said in the study made by Park & Reisinger (2010) it is the low-educated tourists that may perceive a higher risk of natural disasters and feel more vulnerable than educated ones.

It has been studied that a companionship plays a role of a cushion against potential risks when travelling but this was not the case among the Finnish backpackers and many of them wanted to travel alone and actually the possible travel companion was also seen as a risk. Although travelling alone was considered as bliss to some backpackers it was also seen to possess many risks. Park and Reisinger (2010) had similar kind of findings in their study showing that tourists who travel alone perceive a significantly higher influence of psychological and social risk than tourists travelling in groups or with a partner. According to them solo traveler may feel more vulnerable in the new environment and without travel companions, it may be hard to manage the stress of psychological and social risk experienced on vacation.

When asked; what kind of risks the global nomads take on their journeys, they would see that as a relative question and asked again a counter question; what is risky and dangerous? Statistically most of the risks happen at home, so global nomads are avoiding those risks by leaving home and not having home at all. The Finnish backpackers on the Pallontallaajat.net travel forum were similar to the global nomads that Kannisto interviewed in terms of that they didn't want to emphasize or romanticize the risks that they had encountered. To them traffic accidents, robberies and diseases were something that they would just casually mention. For them the risks were more "mental" or spiritual like if they were not able to travel or would get drawn back to the routines of the society. (Kannisto 2012, 276-277)

One of the reasons why the health risks were not so mentioned so often is probably because there are so many just health related topics and conversations in the forum otherwise.

6.1.2 Backpacker risk reduction strategies

According to the Finnish Ministry for Foreign Affairs more than one-third of Finnish independent travelers travel without insurance and slightly over 50,000 in ten million submit a travel notification. The backpackers on the Pallontallaajat.net travel forum had

read the travel advices from the Ministry for Foreign Affairs website but some of them considered them to be almost too negative and “intimidating”. The Ministry for Foreign Affairs had noticed that independent travelers don’t visit their site that much and that is probably why they have launched a project together with Madventures that gives voice to backpackers. The project’s primary target group are independent travelers and it wants to remind the backpackers of the importance of travel insurance, travel advice, travel notification and travel documents—the four big Ts of safe travelling. The project has different kind of correspondents reporting from the world’s metropolises, jungles and tourist attractions on themes such as the safety of European cities and the American continent, travelling with small children, politically precarious destinations, football tourism and road trips, without forgetting people who prefer package tours, and world-wise travelers can use the blogs to share their tips and help each other. This project will most likely make the Finnish backpackers visit the Ministry for Foreign Affairs website more because the Madventures television show and their backpacker guide books are strong motivating and influencing actor to the Finnish backpackers on the Pallontallaajat.net travel forum. Many of them have become backpackers and started to travel especially because of the Madventures.

The risk preparedness of the global nomads like Päivi Kannisto (2012, 278) differs from the normal tourist because over half of them don’t have travel insurances and don’t even believe in them and to the safety that they are supposed to provide. Again this has to do with the fact that they are accepting the possible risks and prepared to deal with them when they do, without dealing with the insurance companies.

Since Finnish backpackers are quite highly educated they are also better prepared for risks and have done so especially by getting information. In the study made by Hunter-Jones, et al (2007) the best sources of information about the travel risks for backpackers are the internet and its fellow backpacker sites, word of mouth and written travel guides, especially the Lonely Planet and Rough Guide. These results go hand in hand with the sources that the Finnish backpackers use for information search. But what is notable about the Madventures again is that it gives information and advices in Finnish and same with the Pallontallaajat.net travel forum and that can be very important to a backpacker who doesn’t speak English that much.

In the study done by Adam (2015) the risk reduction strategies that the backpackers used varied based on the type of perceived risk. The risk reduction strategies used by the backpackers were consumption behavior modification and information search. Modification of consumption behavior means that tourist is adjusting his or her behavior in order to avoid a particular risk or minimize its impact. Information search are the situations where tourists gather information on how to avoid or minimize a perceived risk. The Finnish backpackers use both of the risk reduction strategies. Information search as a risk preparedness method was the most used one among the Finnish backpackers and much talked about in previous chapters. Consumption behavior modification strategy of risk reduction on the other hand meant for the for the Finnish backpackers that they would try to disguise themselves to look more local and less like a backpacker or tourist. Consumption behavior modification risk reduction strategy is also something that was called as “blending in” at the Lepp & Gibson (2003) study.

6.2 Reliability, validity and study limitations

Thesis results must be reliable. This means that all the phases of the research process have to be done in a correct way. The trustworthiness of the research can be evaluated by two concepts: reliability and validity. According to Roberts et al (2006) reliability and validity are ways of showing and communicating the accuracy of the research process and the credibility of the research findings. The validity of the study means that right things have been researched and the reliability means that the study results are stable meaning that the same results can be obtained with the same research methods at the next time. (Kananen 2014, 179)

Laaksonen and Matikainen (2013,209) say that the researcher can't fully make direct conclusions about the study participants experiences and motives from the internet forum's conversations. According to them such information would better researched by doing an interview or questioner study. But on the other hand the anonymity and not face to face characters of the internet forum conversations can better bring out things

and opinions that would not be said in face to face interview. (Hakala & Vesa 2013, 223.) I feel that in the internet travel forum the Finnish backpackers can actually talk more freely about all the aspects of the backpacker tourism and in the forum they are talking quite openly about their private experiences like health and violence risks that they have encountered. I don't believe they would have told me about all of the risks if I had interviewed them.

Data that is internet based has disadvantages too. First of all inequalities in access to the Internet can inhibit persons without internet connection from not participating. The researcher is unable to ask follow-up questions from the participants. There is no guarantee that a person who is writing about his or her experiences has actually had that experience. The postings on the internet forums might not be so detailed, rich, and contextual than in a traditional interview. (Seale et al. 2010)

Hakala & Vesa (2013,239) bring out the fact that the internet forums do offer rich and interesting source of research data because the conversations on them can be done very freely and are only limited by the moderators when necessary. This freedom of writing can be a bit problematic to a researcher doing content analyses because the conversations can sometimes start to straggle and go off the original topic. The Pallontallaajat.net is an active internet forum and the backpackers there discuss about all the varieties of backpacker traveling. They are also very critical and analytical and sometimes the conversation goes off topic and it's then marked with the letters OT. This happened on the "the reasons for not to go traveling" conversation when the conversation drifted to a talk about what is actually considered as backpacker traveling. This happened in about twenty messages.

I feel that, the articles, books and other literature used for the literature review and the conversations for the data were sufficient and large enough to give answers to my research questions. From them I was able to find the categories and the answers started to saturate. For researcher internet forum conversations can be problematic because he or she can't influence on them or ask more precise questions as in a face to face interview. I had previously thought about doing some backpacker interviews to compliment my data but now I feel that I got enough answers to my study from the internet conversations and literature.

It is always the researcher who makes the decision, by his or her interpretation what matters are put to the same category when doing content analysis. (Elo & Kyngäs 2008) The categorization matrix that was done for the encountered and perceived risks in backpacker traveling could have worked better if alcohol would have been made as an own category, instead of putting them as part of “other” risks which now became a biggest category in the encountered risks.

Räsänen (2005,87) has said that in a qualitative study also the researcher is understood as an important part of the research subject. In this thesis I have done something that can be called “scientific tourism” where the researcher is also a traveler and a backpacker. All my backpacker travels around the world have given me an insider perspective to the study subject and helped me to better understand the backpacker conversations. (See: Slocum et al. 2015)

According to Hakala & Vesa (2013, 220) the problem in the quantitative content analyses can be that the results of the study subject can condense too much and become too “simple”. I noticed this in my study when I started to question whether the categories that came out from the data were too obvious and that almost made me not to mention them at all, especially when analyzing travel risk reduction. (See: Stepchenkova et al. 2009)

It is common that when doing the content analysis almost too many things are seen from the data and to a researcher this can sometimes feel overwhelming. At this point it’s important for the researcher to stick to finding answers to the research questions and leave everything else for future studies. This happened to me when I started to find a lot of different kind of health risks from the backpacker conversations. (Tuomi & Sarajärvi 2006, 94)

The messages in the different topics varied from few sentence messages to a really long description of a different risk situations while traveling or own perceptions about the travel risks. From some of the messages it was easy to tell if the writer was a male or female and some of them mentioned it in their messages. Also age was not mentioned except the novice travelers would point out their young age and some mentioned that they were more “matured” than the rest of the writers, in their own opinion. Maybe the origins of the encountered risks could have been counted while reviewing the data.

Even though some of the answers to the conversations about backpacker tourism and risks were over ten years old they were still the same kind that are going on in today's society. Thus it can be said that the research phenomenon is still valid.

This thesis was constructed together in two phases. The literature review and the study results were already written and presented in a seminar November 2015. Then the thesis went on hold due to a personal life event and was finally continued this spring. Because of the break being so long I had to reread all most of the literature and get back into my results in order to write the discussion part properly. That break can make the text in this thesis a little fragmented.

6.3 Ethical considerations

According to the Finnish Advisory Board on Research Integrity every study must follow the good academic scientific practice methods. In order to do so, the researcher must apply liable and academic research and information search methods and report the study results objectively and openly. (Turtiainen & Östman 2013, 49)

When conducting a study every researcher must ponder upon on different research ethical questions. Especially if the study is being done on the internet, the research ethical evaluations on publicity and data quality must be brought up in the study. The line between private and public is fickle and erratic on the internet. (Järvinen-Tassopoulos 2011)

In the internet discussion forums, the researcher can't influence on the topics that the participants are talking about. The participants themselves can raise and respond to issues that they have experienced and that matter to them. That is why the internet web forums can be a valuable resource to the research with a sensitive topic, for example health issues. The potential of Internet sources are being more realized. (Seale et al. 2010)

The internet provides anonymity where persons can create virtual identities and present him/ herself as another person. (Illum et al. 2009) All the conversations about independent traveling and backpacking tourism at the Pallontallaajat.net internet travel

forum can't be seen as sensitive or harmful to its participants because everyone is writing under an alias that can't be recognized in real everyday life. Pallontallaajat.net is something that can be seen as semi structured internet forum that has its creator, administrator and moderators. All the participants on the internet travel forum can freely choose how much they want to share about their experiences and control their anonymity simply by not revealing information about themselves or answering all the questions proposed on the forum. (Järvinen-Tassopoulos 2011)

I have saved all the data conversations as print versions, so that the possible profile pictures, the number previous of messages and the so called "traveler status" can't be seen. By doing this I was able to read and analyze every answer neutrally and without any preconceived ideas or bias. For my other study about the Finnish backpackers I have used straight quotes from the travel forum participants when they were talking about backpacker traveling in general and as a lifestyle. For this thesis I choose not to use any direct quotes because in this study the backpackers are talking about risks that they have personally encountered and could be then possibly recognized even though they are writing under their alias.

It would have been nearly impossible for me to ask about the informed consent from the internet forum participants because some of the conversations were started over ten years ago and maybe not all the participants are active in the forum anymore. I also felt that there was no need for me to ask about the permission to use the conversations as data from the administrator because there are over 40 000 registered users in the travel forum and thus the conversations are quite openly usable and readable for large amount of people.

Postings to the Internet are in general regarded as materials that are in the public domain. That is why the researcher can go on with the research process without asking for an ethical approval or informed consent from the research participants. Also the anonymity of the people there makes this almost impossible. (Seale et al. 2010)

As a researcher I have used all the conversations completely neutrally without taking any part of them. I feel that the conversations that I have used as my data and the

analyzed results from them are not in any way harmful or disrespectful to the Pallontallaajat.net internet travel forum and its participants. I consider myself as so called “investigating participant” when I have been reading the conversations on the forum. (Järvinen-Tassopoulos 2011)

Of course my own choices have influenced the data because I personally chose all the used conversations and what were left out of the study. I feel that my own background as a backpacker and all my travels to nearly hundred different countries around the world helped me to better find the relevant conversations for the data because I myself have pondered many different issues considering backpacker tourism and risks over my years of traveling.

6.4 Conclusion and implications of the study

The purpose of this study was to review what kind risks there are in backpacker tourism among Finnish backpackers. It aimed to examine Finnish backpackers’ views about the perceived and encountered risks in backpacker traveling, how the backpackers are prepared for risks and what kind of risk reduction strategies they have. The study subject was current because backpackers are a growing crowd of international tourists. Also the study by Reisinger & Mavando (2006) confirmed that the issues of travel risk and safety are global concerns of international and backpacker tourism and those issues should be looked at by various approaches. The results of the study were in many aspects at the same line as the previous studies about tourism and risks but the results also bring out cultural perspective from a Finnish backpackers’ point of view.

Seabra et al. (2013) have pointed out that travelers’ risk perceptions about their personal safety have a major impact on patterns of tourism demand. Safety should be recognized as one of the most fundamental conditions for the development of tourism destinations. As learned from this and previous backpacker tourism studies it is also important to study and pay attention to backpackers’ safety and risk perceptions, since backpacker tourism has become a big part of tourism industry. The better knowledge about

backpackers' risk perceptions helps to create and maintain safe and secure backpacker places and activities.

Some of the answers in the discussions in the data were from a long time ago and maybe today's opinions about certain travel places might be different, for example traveling to big European cities like Paris, Berlin and Brussels after the terrorist attacks to them. In the study by Kozak, et al. (2007) the majority of travelers were more likely to change their travel plans if the destination had an elevated risk. In their study findings international travelers appeared to be sensitive towards the occurrence of any type of risk in their evoked destinations. According to Adam (2015) backpackers, despite their high risk tolerance levels are wary of certain risks at destinations they visit. It would be interesting to study if the backpackers risk perceptions towards Europe and North America have changed in the event of recent global events.

In the previous studies for example, Lepp & Gibson, 2003, it has been said that tourists that perceive terrorism as a risk are more likely to avoid the Middle East. The study done by Adam (2015) indicated that religion is a strong determinant of perceived risk among backpackers. He argues that the religious undertone of some terrorist acts may have contributed to making religion a determinant of perceived risk. In the light of the recent terrorist acts to major European and other cities like St. Petersburg, it would be also interesting to study if terrorism is a perceived risk in all over the world now.

Health risk is a great concern among international tourists. There is always intensive media coverage on health diseases and natural disasters when they are occurring around the world. The travel destination image in terms of health risk and safety has a deterring impact on the likelihood of international visitors to travel to such places that are perceived as under a health related risk. AIDS, litter, garbage, deforestation, pesticide use, malaria, mosquitoes, the West Nile fever cause potential health hazards and pose far greater demand for safety and hygiene than ever before. It is known that the risk of HIV infection and growing numbers of AIDS cases discourages tourists from traveling to some destinations in Africa. Another example of a health risk perceptions is the fear of disease or the lack of sanitation and that means the competitive disadvantage between developed and undeveloped countries will remain as long as health, hygiene and sanitation issues are concerned. (Kozak et al 2007; Reisinger & Mavondo 2006) As

Lepp and Gibson (2003) have noted health concerns are also significant factor when thinking about the travel destination. Places that are associated with health risks, illness, disease and hygiene related hazards are more likely to be avoided. Health risks in backpacking tourism were widely talked at the Pallontallaajat.net travel forum and it would very interesting area to study more, especially from a global health point of view.

Päivi Kannisto (2012, 147) is a Finnish global nomad backpacker and to her the nomadic lifestyle of constantly being on the move and traveling is actually the one when she feels the safest. During her travels she has encountered many of the same risks as the travel forum backpackers. For her the safety comes from knowing that she doesn't have to regret the life that she didn't live and that she didn't bury her dreams. To a nomad backpacker getting lost is not a risk; instead it is an exhilarating experience. The nomadic life on the road is not for everyone and in the end to only a few chooses it as a permanent lifestyle. So a counter question to the question: "should I stay or should I go?" should be "why would you go?". To a nomadic backpacker travel motivations are so strong that they win all the life's restrictions both mental and physical. (Kannisto 2012, 167) This was true to the most of the Pallontallaajat.net travel forum backpackers too, they knew the risks and had even encountered them, yet that hadn't stop them from traveling but it had made them better prepared for the risks.

The nomadic backpacker lifestyle is not safe and has many risks but so does life everywhere. Backpackers have learned to cope with the uncertainties and instability of their lifestyle. Nomads have no place to call home or no "normal" everyday life's safety net. Yet they have accepted this as part of their life and are living every day with the motto; "Live like you would die tomorrow". Death is always around when traveling. To some people it is the reason to stay home and for others like backpackers the motivation to leave and travel. (Kannisto 2012,188, 275)

When the backpackers perceive and read that there are not so much threats in a certain destination it encourages them to travel more. There can be many risks on backpacker traveling but that should not be a reason for not leaving to a trip. It is a known fact that home is statistically the riskiest place. Many backpackers said that there are actually more risks happening in Finland than abroad because here you are not so prepared for

them as you are when traveling. In the end one of the best risk reduction strategies is common sense and for a Finnish backpacker not to drink too much alcohol when traveling. So, the answer to the introduction question: “Should I stay or should I go?” according to the study results is definitely: Yes for going, as long as you are well prepared for it.

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APPENDICES

Appendix 1: Example of the coding

Coding categories for perceived and encountered risks: Environmental, political, crime and financial, social and cultural, physical, health, expectation and other

"If the traveling includes flying, I'm afraid of it absolutely the most. I'm also afraid of the earlier mentioned bus rides, especially if they are happening somewhere in the high altitudes, like in Slovakian mountains. I don't like losing control of the situations. I'm not really concerned about losing my stuff but I also try to carry them in a way that the risk wouldn't be so high. With losing things I mean thefts etc. Sometimes at nights in the strange cities in unfamiliar areas I'm afraid of the men that stare and other weirdoes. That is why I don't move in those kinds of places after dark."

"I'm often afraid of that some kind of accident (for example in traffic) might happen. In Holland I was almost hit by a truck in a parking lot when I was a kid. I'm even more afraid of moving in the dark, thinking about robberies and rapes. Money and passport are secondary matter if life is in danger. So I'm most afraid of violence and sexual crimes. If I'm traveling to somewhere far, I'm afraid of the tropical diseases and insects etc. I take all the possible vaccinations, so I don't have to worry so much."

"There have been many threatening situations. In New York I was robbed and in a Greyhound bus somewhere in Alabama by another passenger threatening me with a big knife. Those situations are never nice but you can't act against the robbers because the situation can escalate into something worse"

"Many situations but the worst have been here in Finland. It's safer at the world! In Pittsburg at nighttime my money belt was stolen but the robbers were nice enough to leave me with my plane tickets (where I had hidden some money). My backpacks have been stolen in Budapest and at the train to Poland, in Italy some money got stolen etc."

Coding categories for risk preparedness: Information, Company, Health, Time, Cultural behavior, Environment, Equipment and Other.

" I have tried to avoid safety problems before hand and I don't get into troubles when traveling. That doesn't mean that I wouldn't dare to go almost anywhere but street smartness and creditability are a good thing and I try not to look like a tourist, even though my camera gives me away"

"When I was younger I used to move and walk quite carelessly in strange places but now days I have a rule that I don't move alone outside after sunset and when choosing

a hostel room, I always check that windows and doors can be closed also from the inside and that there are more than one exit in case of fire.”

“I have always money stashed in various places along with the money belt, like in the backpack and inside pocket of my pants”