

Correlation Study on Domestic Travel of Finnish People during Epidemic

Focus on Scandi Travel

LAB University of Applied Sciences
Bachelor of Business Administration
Degree programme in Business Information Technology
Spring 2022
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Abstract

Author(s) Yanling Han	Publication type Bachelor's thesis	Published 2022
	Number of pages 34	
Title of Publication Correlation Study on Domestic Travel of Finnish People during Epidemic Focus on Scandi Travel		
Degree and field of study Bachelor of Business Administration		
<p>The Covid pandemic negatively affected the tourism industry in many countries around the world. Finland is not spared. International travel was greatly disrupted but even the local tourist numbers fell drastically. In 2020 the number of overnight stays by domestic Finnish tourists fell as compared to 2019 figures. For understanding how this disruption realized itself in Finland, a local case of a Finnish travel agency, Scandi Travel, is chosen for closer examination. The thesis uses a mixed methods approach to assess the recovery and development of Finnish tourism in the post pandemic era by focusing on Scandi Travel. Data was collected through a questionnaire.</p> <p>Results showed that on average, Scandi Travel and its customers that took part in the study expect the tourism sector to recover between January and March next year. The perceived government performance was associated with a quicker recovery but thematic analysis showed that the company expects lower number of tourists in the post pandemic era. Further findings showed that the company is unsure about the real extent that the pandemic will have on tourism. They expect their operations and tourist behaviours to be impacted. Scandi Travel can increase customer engagement. The Covid-19 reaction is an excellent opportunity for Scandi Travel to become involved in their local environment. The company can copy examples from several tours and travel organizations which are stepping forward to help those in need of medical assistance. It is a good opportunity for positive publicity.</p>		
Keywords Covid-19, Tourism Events, Efficacy, Recovery, Crises & risks, correlation		

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1 Introduction

Europe is considered one of the world's most important tourist regions in the world. One of the main reasons is that the Mediterranean and Northern Europe regions have major holiday tour destinations in Europe (Centre for Climate Adaptation, 2021). The Finnish government has recognized tourism as a major growth contributor to its economy. In 2017, the consumption expenditure of tourism in Finland was valued at EUR 15 billion after contributing (Organization for Economic Co-operation and Development, 2020). The tourism industry in Finland employs more than 123,500 people, which equals to 5.5% of the total national labour force. In 2019, businesses operating in the tourism sector in Finland recorded an estimated turnover of over EUR 9.7 billion (Organization for Economic Co-operation and Development, 2020). This shows that tourism is a vital economic pillar industry to Finland. The tourism industry has benefited from the works of the Ministry of Economic Affairs and Employment. It drafts legislation on tourism and works closely with other ministries to maintain favourable international relations.

With the COVID-19 virus, the 20th century has brought the world to times where we are seeing tourism struggling. International travels were impeded by measures put in place to curb the spread of the virus. Considering that tourism is all about travelling, tourism took one of the greatest hits among the major economic sectors on which nations' commercialize on. Being unprepared for this pandemic, nations were forced to put their economic pursuit on tourism aside to save lives. However, nations practicing responsible governance have been able to convince tourists that their destinations are safe to visit without the fear of infection. Even after the acute decline of operations in the tourism sector, some nations have managed to revive their tourism industry for their sake of their economic aptitude (Behsudi, 2020). In fact, revamping the tourism sector in nations has been used to quantify governments' ability to restart their economies. In this thesis, the efforts of the Finnish government in reviving the tourism sector after the pandemic have also been examined.

The Covid-19 pandemic has negatively impacted global tourism and Finland data shows that it is no exception. Between March 21st and 27th, 96% of tourism and hospitality companies received booking cancellations because of Covid-19 (Statista, 2021). At some point, the Centres for Disease Control and Prevention (CDC) had classified Finland as a level 3 country in terms of Covid-19 prevalence. That likely depressed the number of international tourist arrivals. Domestic tourism was also greatly affected since Covid-19 resulted in internal travel restrictions. Data by Clausnitzer (2021) showed that in 2020 the number of overnight stays by domestic Finnish tourists fell as compared to 2019 figures.

Clausnitzer (2021) also highlights that in December 2020 the number of overnight stays by domestic Finnish tourists fell by 29% as compared to December 2019. In July this year, local Finnish tourists accounted for over 310,000 overnight stays as compared to 18,000 overnight stays of international tourists. For this reason, the current thesis focuses on the Scandi Travel; a Finnish travel agency. The current thesis assesses the recovery and development of Finnish tourism in the post pandemic era by focusing on Scandi Travel. The thesis culminates in recommendations to base on the study findings that will help Scandi Travel improve its operations.

1.1 Background

1.1.1 Event Tourism in Finland

Event tourism in Finland is the development and marketing of planned events as tourist attractions, place marketers, catalysts, and image makers (Getz, 2014). Players involved in the event tourism space create, facilitate, and manage portfolios of events as destination assets.

Finland is the home to a number of tourism events. Finnish tour operators assist both local and foreign tourists to attend such events by helping them with booking and in other ways. One such tour operator, Scandi Travel, assists individuals and groups to attend annual events and festivals. The events are mostly cultural and held in the expansive natural environment. Some of those events are Sodankyla Midnight Sun Film Festival, Kiruna Snow Festival, The Arctic Comics Festival, Jutajaiset International Folk Festival, Pyha Unplugged, Savonlinna Opera Festival, and Soroya Deep Sea Fishing Festival.

1.1.2 Government Measures to Combat Covid-19 in Finland

Since the current paper has a keen interest in how perceived government performance in combating Covid-19 affects people's expectations about tourism recovery in the post pandemic era, it is important to provide a short overview of the Finnish Government's Covid-19 response.

Finland got the first case of Covid-19 on 29th January 2020. Since the first case, the disease has evolved with the country having an average daily infection rate of 1007 people. So far, Finland has lost about 1,302 people from Covid-19 and a total of 180,000 have been infected (Clausnitzer, 2021). The government of Finland has developed various initiatives to combat the rising rate of infection in the country and the worrying rate of

death in the people infected by the disease. The universal ways of containing Covid-19 are screening, suppression through quarantine or isolation and mitigation through wearing of masks, sanitizing and avoiding crowded places (Tiirinki et al., 2020). These researches analyses the various initiatives that the government of Finland has implemented to combat Covid-19.

It is worth noting that the Finnish government enacted measures which were grounded on key regulatory mechanisms. The Communicable Diseases Act (1227/2016) mandates the various arms of government to enforce restrictions that would help curb the spread of a communicable disease (Moisio, 2020). It was therefore right for the government to come up with the restrictions such as travel bans and reduction in the number of people gathering in a place (Moisio, 2020). Article 23 of the Finnish Constitution (1731/1999) gives the government the right to curtail the freedom or the rights of individuals when there is a state of emergency or a national attack (Moisio, 2020). Denying the Finnish people some of their personal rights would in the end help protect their health and the economy from losses occasioned by the loss of the disease. Lastly, the government applied the Emergency Powers Act in d which gave it the freedom to exercise drastic measures in a state of emergency such as the one of COVID-19.

In the first set of the restrictions that Finland had put in the country, all incoming citizens were forced to go on fourteen days quarantine (Kimmel & Ballardini, 2020). The prime minister also prohibited people from going outside the country and advised the Finnish people who were abroad to return to the country (Tiirinki et al., 2020). The quarantine would mean that the citizens returning from abroad would have not mingle freely with the other citizens upon their return. Freight and shipping continued normally during this time only that it would had some limited movements and people were expected to only conduct necessary business. Restaurants were also ordered to provide take away means to reduce the gathering of people (Tiirinki et al, 2020). During the period, the measures were effective and Finland is reported as one of the European countries with the least number of infections and deaths globally.

During the same time in March 2020, the government had restricted the gathering of people to only ten and people were not allowed to visit hospitals or nursing homes (Tiirinki et al., 2020). Further, all swimming pools, museums, national theatres, libraries, places of and other entertainment joints were closed. The Finnish people were prohibited from hanging around public places and were only required to conduct the necessary matters and go back to their place of residence (Kimmel & Ballardini, 2020). People that would previously commute to work in the various towns were encouraged to work remotely and avoid using public transport. The police men were deployed in major towns to ensure that people adhered to the directives of the government.

In March 2020, all the education institutions were closed (Tiirinki et al., 2020). All the learners were therefore ordered to attend classes online. Schools and day care centres often have a high population and serve as a good ground for the spread of any virus (Georgieva et al., 2021). The global trends of the virus were worrying at that time and it was only prudent that the children learn from home and avoid mingling with others. During this same time, the government restricted hospital admissions and visits to curb the spread of the virus (Kimmel & Ballardini, 2020). All non-emergency visits to the hospitals were banned and people were advised to seek the medical services online. Further, visits to the elderly health care centres were prohibited as this class was the most vulnerable to the disease.

Finland also locked the southern province of Usama on March 27th 2020 to restrict movements and contain the spread of Covid-19. During that time, the province had reported about 600 cases which accounted for about 45% of the total reported cases in Finland (Tiirinki et al., 2020). Locking up the place would hence ensure that the disease does not spread to other areas such as in the capital Helsinki because it would translate to more losses and deaths (Kimmel & Ballardini, 2020). All borders were closed and transport from the province stalled to affect the decree by the Prime Minister Sana Marin. Police were spread out in the areas to patrol the roads and highways (Kimmel & Ballardini, 2020). There were however some exceptions which included allowing outsiders in the province. The containment measure worked for that time seeing that people had restricted movement and that had never been done before.

Most importantly, Finland embarked on vaccinating all her citizens. Since the discovery of the Vaccine in December 2021, the nation has intensified the vaccination drive and it has vaccinated about 4.2 Million people in the country especially in Helsinki and Usama area (Policy Responses to COVID-19). The first vaccine that was rolled out in Finland was the Pfizer/Biotech which had been approved in the European Countries. There were some priority groups that were targeted for the vaccine. Individuals who were at risk if coming into close contact with the Covid-19 patients were vaccinated. Social workers and people who work in care homes were also given the first priority. The vaccine was given in the order of priority and to those individuals who were willing but were not in the age or social bracket. The vaccine has so far proved to be effective and it has prevented people from getting the virus.

The aim of the vaccine was to prevent people from getting Covid-19 and in the event that they get it, then it would mean that they do not get devastating effects. The vaccine targeted older people above the age of 70 years and especially those that have underlying conditions like diabetes, cancer or high blood pressure (Georgieva et al., 2021).

Individuals that desire to get the vaccine in the country must be 12 years and above (Kimmel & Ballardini, 2020). However, over time, there have been high cases of people above the age of 50 years willing to take the drugs. Before the discovery of the vaccine, people were dying globally and most cases were reported in European countries and Finland did not want to be part of the devastating statistics.

From 2020, the Finnish government has embarked on radical testing of the people who have Covid-19 (Georgieva et al., 2021). Testing has helped to save people because it has enabled them to get the right treatment on time. Individuals find with the virus are isolated and treated following the guidelines given by the world health organization. The minimum required period of isolation is fourteen (14) days after which the patient undergoes another test before resuming normal operations (Kimmel & Ballardini, 2020). Looking at the Covid-19 statistics as reported by the WHO, Finland continues to witnessing a rising number of infections which has also necessitated more testing for the disease.

Just like the rest of the world, Finland has introduced and continues to follow measures that will ensure containment of the Covid-19. Most recently, the country has been trying to ensure that at least 80% of the citizens are vaccinated by November 2021. Some of the measures that the government introduced were closing down schools, social spaces and restricting movement of people in and out of the country. The government has continued to encourage people to work remotely and avoid loitering. The measures have ensured that Finland is not badly hit by the disease and it can effectively manage the virus.

1.1.3 Event Tourism on Scandi Travel

Scandi Travel offers a wide range of products for its clients. There are numerous destinations that clients can choose from for their tourism experience.

Baltic Cruises

One of the great travel packages offered by Scandi travel is Baltic cruises. The product offers clients an opportunity to enjoy the Baltic region's beautiful scenery and be charmed by its rich history (Scandi Travel, 2021). One had a selection of different cruises to the region to choose from based on the preference and get to enjoy the unique landscape as well as the captivating sea air from the comfort of their cabins on the company's luxurious cruise ships. The cruises are accompanied by guided sightseeing tours that introduce to the region's rich cultural history, modern architectural brilliance, cathedrals, castles, co-existing medieval, and museums. In addition, the visit to the region can also provide one

with an opportunity to experience the ancient folklore of the land. Some of the places that can offer one a great experience includes St. Petersburg, Tallin, Stockholm, and the spectacular coastline between. The accommodations offer value for money as they are luxurious and comfortable. The length of the cruises varies depending on one's needs. Other benefits include tax-free shopping, spa treatments, premier restaurants, and other wonderful activities that keep one entertained.

Lapland Activities for Families

Lapland is an area located in Finland Northern region with unique wilderness that offer great experience for those who love nature whether it is a lone-adventurer, a family, or a couple looking for a romantic getaway they are likely to this a perfect tourist experience that will leave with great memories. Some of the tours Scandi Travel offers to the Northern Lapland region include Santa Claus village, Northern light safari, and Husky Safari, as well as a chance to spend a night in an igloo (Scandi Travel, 2021). There are numerous outdoor activities that one can pursue during the day in this region. The Pike Science Center offers wonderful exhibitions exploring the wilderness and examining issues relating to forests in the Lapland region. There are other exhibitions at the Arctic Science Centre and Arktikum Museum located in Rovaniemi. The two exhibitions showcase the Arctic and the North including the region's culture, history, and environmental science (Scandi Travel, 2021). One can get to learn about the superstitions and legends of the brown bear and Eurasian elk, Old Rovaniemi's homes, and the North's realities.

1.1.4 How Past Crises Shaped Tourism

Swine Flu Crisis

Tourists from neighbouring countries may flood Finland's clinic to get the inoculated, a situation popularly known as vaccine tourism. The intentional failure to vaccinate tourists was to help avoid such as scenario as it was not desirable. However, there were some exceptions to the rule as was the case with tourists already in the country but on extended stay (Martikainen, 2012). The policy impacted tourism in the country by limiting the number of tourists strictly to those who are genuinely in the country to visit and explore the country and what it has to offer instead of limiting the reason of their visit to vaccine jobs as this would not have significant economic benefits to the country.

Global Financial Crisis (GFC)

In 2008, the world experienced several rare contradictory events happening within the same year due to the economic crisis that happened in the first of the year. In the first half there was an increase in oil prices as well as a rise in the dollar Euro exchange rates. However, during the second half of the year, what were initially signs of a financial crisis evolved into a full-blown economic crisis impact all countries across the globe in all the sectors of their economies. Many people lost their jobs as an economic recession hit various countries.

The 2008 global financial crisis also severely impacted the global tourism industry with Finland the experiencing the effects on its tourism sector. The GFC led to a general bad mood across countries due to a drop in the performance of their economies. The shock resulting from the GFC had a far-reaching impact on tourism (Khalid, Okafor, & Shafiullah, 2020). International arrivals suffered a major setback. The number of tourists visiting the country dropped significantly. Some of the initial bookings were cancelled while new bookings dropped. Many people were economically constrained by reducing incomes and some of the austerity measures instituted in their countries to help keep the situation in check and them to manoeuvre through the tough economic times. Most people had less disposable income and had to do shelf some of their plans especially those that don't constitute necessities in favour of expenditures on essential commodities and services necessary for them to lead a normal life.

Less tourists also meant less jobs within Finland's tourism industry. With reduced arrivals, many companies had to shed off excess capacity to remain viable. Some employees were laid off while some had to take a break on the promise of being recalled once things return to normal. Companies in the sector recorded losses due to underutilization of the available capacity. When capacity is not exploited to the efficient level, there is a high likelihood of increased costs to the affected firm. Some of the costs relate to the maintenance of the facilities and a higher impact of the overhead costs. Services rendered to tourists also tend to make business sense on a large scale as this helps in spreading the cost.

A common feature with the major past crisis impacting Finland's tourism sector is that they were unplanned often finding it unprepared. The industry and the participants did get early warning signs that would have prepared them for the coming events. As such, it was difficult to manage the crisis while adequately cushioning the most affected persons. For instance, the job losses experienced during such events have persisted during each subsequent crisis putting to question the country's priorities when it comes to preparedness for unseen events. People who lose their source of incomes during such times are often ill-

prepared to face the challenge of meeting their basic needs. The effects on some of the companies are also at times too hard for them to recover. They end up closing their operations leaving a dent on the tourism sector that may take an extremely long time to correct.

Despite the negative effects of the crisis on the different sectors, it is often difficult to respond adequately within good time due to the unique aspects of each of the crisis. For instance, a response to a disease outbreak has unique features compared to the kind of response one can expect in the case of an economic crisis. A disease outbreak affects almost the whole economy meaning that the resources set aside by the government for such an event have to be spread to cover almost all sectors and regions of the country. A disease outbreak also tends to make it difficult for many industries to generate normal output as they all affected. The implication is that government can source for resources from some sectors and dedicate them to other since they are all equally affected. As for a financial crisis, it can affect specific sectors of the economy more than others. Its effect is also often less life threatening according different agencies and sectors of the economy time to come up with more thought-out plans with increased viability.

Swine Flu

In the case of the swine flu pandemic that rocked Finland's tourism industry in 2009, the government was dealing with an issue that has both internal and external components that had to be addressed differently and with varying potential for success. The first issue was that to dealing with the spread of the swine flu locally and had to dedicate resources to the testing and treatment of the affected persons. In addition, the government had to ensure it avoids undesirable outcomes such as the influx of vaccine tourists who would not only strain the country's health system but also potentially increase the spread of the flu in the country. Vaccine tourism, as noted earlier, made little economic sense. In this case, the government had considerable control over the issue and the outcomes of its effort and was as such easier to influence.

The second issue was that of influencing tourist numbers positively in the case of international arrivals. The fear around the world due to the swine flu outbreak had caused fear among travellers as noted earlier who as a result chose to change their plans. The government could not help the tourism sector much in helping to attract higher tourist numbers. Tourist arrivals were constrained by factors outside the government's control. Even though the agencies concerned with marketing the country's attractions could continue with such marketing, they had no control over some of the restrictions imposed by other

countries to contain their situation in their jurisdictions. For instance, if the UK makes it difficult for its citizens to travel to areas considered hotspots, there would be little the agencies could do to get the potential tourists to travel and help boost the tourism industry.

Evidently, crisis brought about by disease outbreaks have had far more severe consequences compared to those resulting from financial-related events or natural disasters such volcanic ash. The potential impact of disease outbreaks has proved to be more severe and widespread. Volcanic ash can only affect a limited area. A financial crisis on its part offers more time for the concerned agencies to develop appropriate measures that ensure more viable responses. The impact of a financial crisis also varies depending on the type of crisis in question such as inflation, bank or debt crisis, stock market crisis, or a blend of crisis. For instance, a debt crisis may culminate in the devaluation of currency leading to lower cost of services which is accompanied by increased flow of tourism. Such a turn of events is in contrast to a scenario that would be witnessed in the case of a crisis caused by inflation. Inflation has tendency to make the products and services offered by the tourism industry more expensive causing decreased inflow of tourists. Distinguishing the nature of a financial or economic crisis is as such crucial in the determination of potential impact and development of appropriate policy responses.

Further, it is important to consider whether a crisis is local or international to determine its effect, magnitude, and the ability of the relevant agencies to respond timely and adequately. For instance, a hyperinflation such as the one experienced in Zimbabwe in 2008 can have worse effects on the local economy compared to a global recession (Khalid, Okafor, & Shafiullah, 2020). However, Finland has for the most part managed to maintain control over local events and ensure a flourishing economy that is great for the success of the tourism industry. The benefits of a strong local economy have been seen in the way the country has managed to manoeuvre through the 2008 global financial crises as well as the swine flu epidemic.

1.2 Goals and Objectives

To understanding how Covid-19 pandemic realize itself in Finland, a local case of a Finnish travel agency, Scandi Travel, is chosen for closer examination. The papers explore how the Finnish government's response to the Covid-19 pandemic impacts how the Staff and customers of Scandi Travel expect the tourism sector to recover and develop after the pandemic. By analysing other papers that have explored the same subject, the current

thesis looks at the relationship between government performance, self-efficacy, and tourism development and the independent variable which is recovery period.

To attain the state aims, two main research questions: The first research question is: what is the association between government performance on pandemic recovery and Scandi Travel's expected recovery time of Finland's tourism sector? The second one is: How does the Scandi Travel team expect the development of the tourism sector to be permanently impacted by the Pandemic?

One interesting goal of the paper is to generate recommendations based on the findings related to the study's research questions. Recommendations based on the second question will focus on helping Scandi Travel to improve their operations.

2. THEORETICAL FRAMEWORK

2.1 Tourism Recovery

2.1.1 The Micro-Performance Theory: Linking Government Pandemic Performance and Tourism Recovery

The government's role in shaping a positive outlook of tourism recovery is a crucial one. It is thus important to understand the mechanisms through which that happens. The public usually forms perceptions about how the government has dealt with the recovery from a pandemic. If the public believes that the government performed well, then it gets confidence on the ability of economic agencies to recover the economy.

According to the micro-performance theory, the attitude toward the government's performance in one government agency is ultimately projected to other agencies (Fong, Law, & Ye, 2020). In the case of the pandemic, it is postulated that the Finnish government's response through the health and immigration departments affects the public's attitude toward the recovery of the tourism industry. For the papers, this calls for an establishment of the public's view about how well they think the government is performing (government performance) in dealing with the pandemic. Then, establish how such a view affects the public's view of how well the tourism industry will recover (tourism recovery).

2.1.2 Cognition-Affective Model

The cognitive affective model is an empirical model used to explain the consumer's decision-making process. Mehran & Olya (2019) highlighted that cognitive variables like perceived quality, overall image, and alternative attractiveness in combination with affective variables like emotion and satisfaction greatly determine the consumers decision to buy. Fong, Law, & Ye's (2020) highlighted that cognition and emotion (an affective variable) are key mental mechanisms that link stimuli and responses.

2.1.3 Self-Efficacy

Self-efficacy, described as an individual's belief concerning his ability to influence the events in his life, is a cognitive construct that influences how one forms expectancies about environmental/social events (Fong, Law, & Ye, 2020). The concept of self-efficacy allows for the linking of government actions to deal with the pandemic and the build-up of positive expectations about social events (Lau, Griffiths, Choi, & Tsui, 2010). In the context of the pandemic, self-efficacy relates to the individual's belief in their ability to avoid infections. A positive assessment of the government recovery efforts results in improved self-efficacy levels that in turn positively affect the public's anticipated recovery period. This thesis will thus look at the relationship between self-efficacy and anticipated tourism recovery.

2.1.4 Governmental Efficacy

Government efficacy will be assessed to establish the participants opinion about the Finnish government's ability to effectively recover the local tourism industry after the pandemic. For the current paper, government efficacy is measured using a single question retrieved from Fong, Law, & Ye (2020) and modified for the current study. As previously highlighted, there is a direct positive relationship between perceived government performance and perceived governmental efficacy.

2.1.5 Literature Review on Government Performance, Self-efficacy, Perceived Government Efficacy, and Tourism Recovery

Results by Fong, Law, & Ye (2020) established that the positive evaluation of government performance by the participants who took part in their study positively affected their expectations of tourism recovery. Specifically, their positive evaluation made them to expect a quicker recovery.

2.2 Tourism Development after Covid-19 Pandemic

Tourism after the covid-19 pandemic will be different in some ways. Some emergent patterns will include health tourism, rural tourism, and regional tourism (Wang, Lai, Zhou, & Pang, 2021). The interest in how the changes in traveller behaviour during the pandemic will affect long term travel behaviour is attracting more attention among scholars. For instance, Shakib, Hawkins, & Habib (2020) investigated the likely long-term effects of the disruption of people's normal lives by the Covid pandemic. In another study, Dianat, Hawkins, & Habib (2020) explained that the covid-19 pandemic is unique in terms of its wide geographical distribution and lasting disruption. It is thus not reasonable to assume that the disruption in activity-travel behaviour will revert back to previous habits as has been the case with other events that caused disruptions to people's lives. Dianat, Hawkins, & Habib (2020) further pointed out that there is a strong case for the belief that the new patterns will continue even after the pandemic.

2.2.1 Perceived Risk and Travel in the Post-Pandemic Era

Matiza (2020) investigated the future development of tourism using the concept of perceived risk. The article highlighted that the residual effects of the pandemic on post-pandemic travel and tourism will be in the form of perceived risk associated with tourism and travel. However, studies are yet to establish how the perceived risk will influence post-pandemic travel and tourism (Matiza, 2020). The scarcity of studies that have modelled tourists' behaviour after past global health-related crises makes it even harder to understand the effect of post-crisis risk perceptions on tourism patterns.

2.2.2 Literature Review on Tourism Development After the Covid-19 Pandemic

An article by Fallows et al. (2020) presented the views of scholars and leaders about the future of tourism after the pandemic. The views showed that most of them expect the pandemic to change tourism permanently. James Crabtree, an associate professor who gave

his views, pointed out that pandemic records will change the attractiveness of destinations. In fact, it is expected that those destinations that will have impressive pandemic records will use the records to market themselves. Another contributor of the article, highlighted that the faster launch and distribution of disruptive technologies during the pandemic will also impact tourism just as it has impacted other sectors. For instance, he expects that leisure travel will be impacted by virtual worlds technology. In the absence of tourism, locals in tourist destinations have gotten a taste of how life would be like in the absence of tourism. Fallows et al. (2020) highlighted that the absence of tourism has shown locals living around tourist destinations that with little tourism environments are cleaner, it is less chaotic with less crowds, and a return of wildlife. As a result, local and national governments are likely to implement measures to keep tourist numbers low and tighter environmental protection regulations on tourists and tourism industry players. The case for more sustainability in the tourism sector is also championed by Sharma, Thomas, & Paul (2021) who expect the tourism sector to grow more sustainably after the pandemic. Interestingly, the article contributors also thought that not all health protocols will be removed. The health systems put in place will then affect how tourists view the destinations. Good governance will also affect how potential tourists view an area.

In an article by Saad (2020), it was highlighted that Bali, a highly popular tourist destination, will have a markedly different tourism industry after the pandemic. As Saad (2020) further explains, the pandemic has made players in the industry to think of new offerings. For instance, Stakeholders in Bali's tourism sector have been rethinking about adjusting the tourism model in the destination to become one that has greater impact on less-privileged areas, especially rural villages.

A report by the World Bank (2020) about the tourism sector post recovery, at least in the medium term, highlighted a number of measures to help in the recovery of the tourism sector. A key highlight of the report is the need for making tourism in the future more resilient and better placed to deal with future shocks. The article shows that the pandemic is a wake-up call for the sector in terms of being prepared for future disruptions. Some of the measures proposed include more focus on sustainability, well thought out crisis management programs, have a crisis escrow account, investment in renewal of tourism assets, and investment in geographical diversification. Also, the structure of the tourism sector is expected to change permanently. Specifically, long-term consolidation in the industry is expected and that will likely make the sector smaller in terms of numbers of service providers and range of products offered.

For Scandi Travel, a particular focus concerning the change in tourism will be on how tourists' behaviours will be changed by the pandemic. Fallows et al. (2020) points out that

tourists are likely to stay longer and take fewer trips. They are also likely to be more passionate travellers and feel more responsible about the impact of their travel activities. Perhaps Scandi Travel has already seen such partners.

Internally, Scandi Travel might already have its own take about how tourism will be different after the pandemic. It is also a possibility that they may think that tourism will be the same after the pandemic. This paper will particularly seek to establish how Scandi Travel thinks event tourism in Finland will be different in the post pandemic period. In particular, the second part of the questionnaire will seek to establish how the Scandi Travel team thinks government regulations in the sector will change, how technology use in the sector will change, and how traveller preferences (especially in terms of sustainability/environmental impact) will be different.

3. CONCEPTUAL FRAMEWORK

The thesis' conceptual framework is presented in figure 1. The framework uses correlational analysis to test the relationship between the three variables (government performance, self-efficacy, and perceived government efficacy)

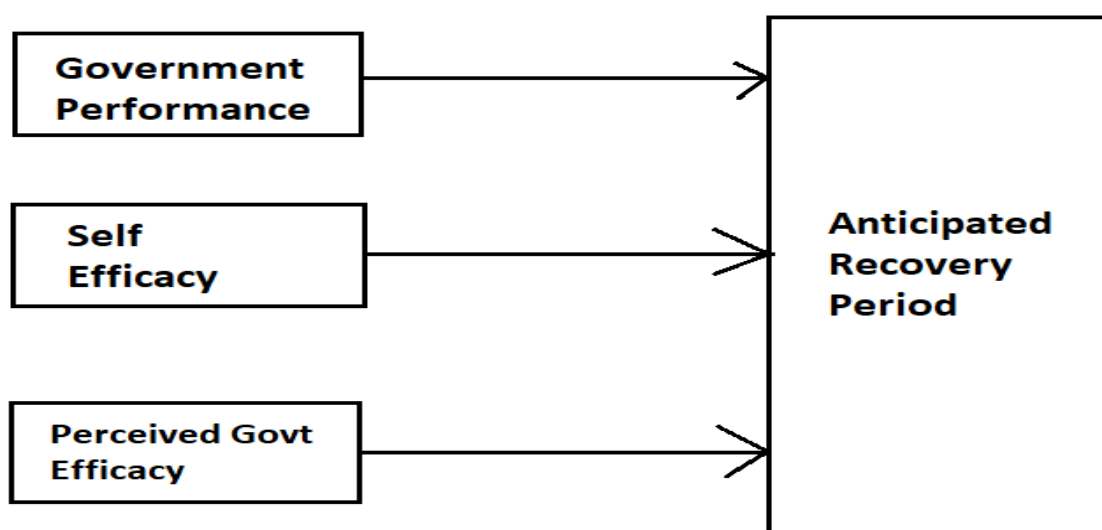


Table 1: Conceptual framework

3.1 Hypotheses to test the framework

The current paper hypothesises that the anticipated duration of tourism recovery depends on how the public views the government's performance to contain the pandemic. The paper postulates that people's belief in their own ability to avoid infection is negatively related to the anticipated duration of tourism recovery. The third hypothesis is that perceived government efficacy is related to a shorter recovery period.

4. METHODS

The current paper focuses on Scandi Travel to assess the tour operator's staff and customers' views about how they think the tourism sector will recover and develop in the post-pandemic era. The respondents will be Scandi Travel staff. Data collection will be collected through an online questionnaire survey.

4.1 Data Collection

Data collected from the participants will be both qualitative and quantitative in nature. Quantitative data will be collected using a survey questionnaire instrument based on items created and tested for validity (Fong, Law, & Ye, 2020, and Lau et al. 2020). Initially created and used in the context of the H1H1 epidemic, the items were adapted for the Covid-19 pandemic. All item responses are measured on a 7-point Likert scale. For each construct (government performance, self-efficacy, and perceived government efficacy, the final score is calculated by getting the average of the item scores. The data collection exercise will take place online via google forms. To ensure anonymity, the participants will be instructed not to use their real names. Rather, they are to combine the first letters of their first name with the last three digits of their phone numbers. For instance, a possible name would be Jo567.

On the other hand, qualitative data would be collected via questions asking for 50-words responses.

This will be in the form of short paragraphs written by Scandi Travel about how they think the development of the tourism industry will be after the pandemic.

	Please evaluate Finland's Government's performance in dealing with epidemic in the following aspects (1: very low–7: very high):
	Timeliness of prevention measures

Government performance	Effectiveness of prevention measures
	Explaining clearly to general public
	Adequacy of quarantine procedure
	Collaboration between governmental departments
	Please indicate your level of confidence in the following items (1: very unconfident–7: very confident):
Self-efficacy	I will not contract COVID-19
	My family members will not contract COVID-19
Perceived govt efficacy	To what extent are you confident that Finnish Government has the ability to effectively recover the local tourism industry? (1: very unconfident–7: very confident)
Anticipated recovery period	What is your anticipated time period of local tourism recovery?
	1: Oct –Dec of this year,
	2: Jan–March of next year,
	3: April–June of next year,
	4: July–Sept of next year,
	5: The period after

Table 2: Measurement items and constructs

Please respond to the questions below in about 50 words for each reply
How do you think the corona virus will permanently change event tourists' behaviour when it comes to enjoying their events?
How do you think the corona pandemic will permanently change the operations of Scandi Travel in terms of technology?
How do you think the corona pandemic will permanently change the operations of Scandi Travel in relation to government regulations?
How do you think the corona pandemic will permanently change the travelling behavior of event tourists in Finland?

Table 2: Future development of event tourism (Source: author's)

4.2 Data Analysis

4.2.1 Correlational Tests

Analysis of the data collected using the questionnaire presented in table 2 would be done using SPSS statistics software. In specific, correlational data analysis to establish the existence of the relationships mentioned by the research questions will be done. Correlational tests are used to establish whether there are associations between the variables of interest. Results of the correlational tests provide the correlation coefficients which indicate the direction and strength of the relationship between the variables. The confirmation of a statistically significant association between variables does not confirm causation.

In order to perform the correlational data analysis there are pre-test conditions that must be met. This is because there are different correlation coefficient types and each correlational test is ideal for different data (Sarmento, 2020).

For the current papers, Pearson and Spearman's rank coefficients will be used. Pearson's correlation coefficient is ideal for normally distributed data while Spearman's rank correlation is ideal for data that is not normally distributed. The normal distribution can be tested in SPSS using the explore option. The hypotheses for the normality test are provided below. A p-value more than 0.05 confirms normality.

H_0 : data is normally distributed

H_1 : data is not normally distributed

Correlations are also categorized based on whether they are bivariate. In the current study, only bivariate correlations are used. Bivariate studies are used when the focus is only in the relationship between two variables.

4.2.3 Thematic Analysis

Analysis for questions in table 2 will be done using thematic analysis based on steps provided by Braun & Clarke (2006). As highlighted by Braun & Clarke (2006), thematic analysis is concerned with the assessment of patterns and themes found in qualitative data.

The study points out that themes capture important aspects about the data in relation to the study question. It is up to the researcher to establish what themes are present and thematic analysis gives the researcher the flexibility in the approach they want to use to identify the themes. Using well laid out procedures for thematic analysis is necessary if the researcher is to attain rigor.

Braun & Clarke's (2006) provides six phases for conducting thematic analysis. The first phase involves familiarizing yourself with the data. The familiarization begins from the data collection part. Once data is collected, the researcher should read through the data collected at least once before theme extraction begins. It is at this phase that the ideas to use for data coding should start to be established. The second phase focuses on the generation of initial codes. The codes are narrower than the themes and identify the most basic elements of the raw data or information. This phase begins the analysis part of the process since it allows the researcher to organize data into meaningful groups. It lays the foundation for the generation of themes in the next phase. Braun & Clarke's (2006) pointed out that the codes and themes that follow in the next phase can either be theory or data driven. For the current study, the existing 'pre-themes' are technology, government policy, and sustainability driven traveller behaviour changes. Phase three and four involve categorizing the codes into themes and reviewing themes respectively. The last two phases involve defining and naming of themes and producing the report.

5. RESULTS

5.1 Data Preparation

The collected data was first put into excel to create an initial dataset. Four incomplete responses were deleted to create this dataset of 41 in sample size. That initial dataset is presented in appendix one. To create the final dataset, averages for the items making up the final variables were calculated using the excel average function. The results of the averages helped generate the final variable data provided in the appendices. This final data was then input into excel for the data analysis. In SPSS the data was set as numeric.

5.2 Tourism Recovery

Analysis of the data started with the testing of normality using SPSS analysis tab and choosing the explore option. Then, all the variables were chosen for analysis and the 'Normality plots with tests' box under 'plots' was ticked. The results of the normality tests are shown in table 3. Based on the p-values, only self-efficacy and government performance were normally distributed. Therefore, Pearson's correlation coefficient was not used to test the correlation between any of the two variables.

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statis- tic	Df	Sig.	Statis- tic	Df	Sig.
Self-Efficacy	0.120	41	0.145	0.963	41	0.201

Government Performance	0.124	41	0.114	0.979	41	0.656
Govt-Efficacy	0.208	41	0.000	0.928	41	0.012
Recovery Period	0.276	41	0.000	0.879	41	0.000

a. Lilliefors Significance Correction

Table 3: Tests of normality

Correlations between Variables

Table 4 presents the correlation coefficients between study variables. The full SPSS outputs are presented in the appendix. Only the coefficient between recovery period and government efficacy was not significant.

	Government Performance	Self-Efficacy	Govt-Efficacy	Recovery Period
Government Performance	1			-0.461128
Self-Efficacy		1		-0.410656
Govt-Efficacy			1	-0.303235 (not significant)

Table 4: Correlations between study variables

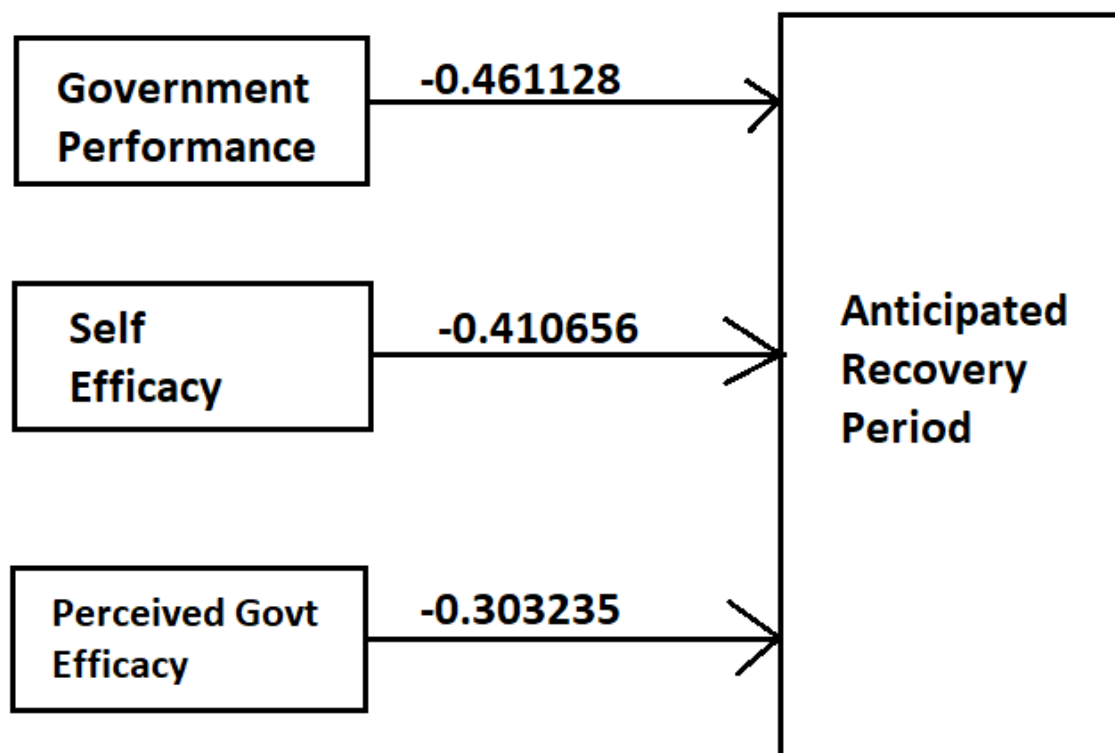


Table 5

Descriptive statistics

The descriptive statistics of the variables are presented in the table below. They tell how the participants scored in the different variables.

	N	Minimum	Maximum	Mean	Std. Deviation
Government Performance	41	2.20	5.60	3.9707	.81309
Self-Efficacy	41	1.50	6.00	3.6707	1.07593
Govt-Efficacy	41	1.00	6.00	3.5122	1.09822
Recovery Period	41	1.00	5.00	2.4878	.97780
Valid N (listwise)	41				

Table 6: Descriptive statistics

5.3 Results of Thematic Analysis

Starting with a general question, the participants then had to answer more specific questions. The emerging themes are discussed below.

Theme 1: Unknown technology impact

The participants made it clear that they think most tourists will be more tech savvy in the post pandemic period and that will likely affect how what they expect from Scandi travel. One participant said that: "they now want to stream everything they are doing. They want friends to see that they are having fun. Especially the young travellers"

Sub-theme 1: marketing impact

Technology will change how Scandi Travel packages its offerings but the company is yet to determine that. One participant mentioned that "we need to capitalize on the tech impact".

Theme 2: Introduction of innovative and advanced technologies.

All participants stated that they think the corona pandemic will permanently transform the technical operations of Scandi Travel. The participants expected Scandi to upgrade and introduce more innovative technologies. One participant said: "I expect Scandi Travel to introduce innovative technologies which will be used to test individuals whether they have the virus." Another participant stated that: "I expect Scandi to introduce more technology that will assist individuals in booking to avoid overcrowding and promote social distancing."

Theme 3: A change in operations

Most participants stated that the government regulations due to the coronavirus pandemic would impact the operations of Scandi Travel. One participant commented that: "I expect our operations will change to conform to the government regulations. For instance, clients have to book their lots before to ensure spaces are not overcrowded. As you well know, the government requires us to observe the rule of social distancing."

Theme 4: New behaviour patterns for tourists

Participants stated that they expect behaviour patterns of tourists in Finland to drastically change due to the corona pandemic. One participant highlighted that: "I expect to see fewer people traveling." Another participant said "I expect tourists will not be interested in

traveling to areas that have reported high cases of COVID-19." In addition, another mentioned that "travellers are likely to be more concerned about the impact of their travels ... they might want more meaning from their travels". This finding might be the result of the long amount of time that the people spent locked up. Perhaps it is the result of so much alone time.

6. DISCUSSION

The results from the correlational tests were largely as expected. The main surprise is the weak relationship between perceived government efficacy and recovery period. On average, Scandi Travel and its customers that took part in the study expect the tourism sector to recover between January and March next year. The perceived government performance was high so it explains why there were high hopes of a quicker recovery. The company should thus make plans that match the expected quick recovery. The results also showed that the average self-efficacy score was 3.67. Since the ranking was from 1 to 6, that just shows that the people at Scandi Travel and its employees still have some moderate level of doubt about protecting themselves from the pandemic. This also indicates that their perceived ability to protect themselves from the pandemic is something that should not be ignored. The same is confirmed by the lowering of the coefficient between government performance and anticipated recovery period after controlling for self-efficacy. For Scandi Travel, this means that it is not just government performance and a reduction on the negative effects of that will affect performance, but the staff's thoughts about the pandemic will also be a factor.

The thematic analysis provided interesting findings. Some of the recommendations that will assist Scandi Travel to survive the corona pandemic include;

Scandi Travel can increase customer engagement - the Covid-19 reaction is an excellent opportunity for Scandi Travel to become involved in their local environment. The company can copy examples from several tours and travel organizations which are stepping forward to help those in need of medical assistance, including Four Seasons, Delta, and Carnival Cruise Line. Additionally, Scandi Travel may learn from companies that invested in and emphasized marketing throughout previous recessions. The company may also hasten its post-recession recovery by increasing its value and recognition while the economy is still struggling. A great example is Last Vegas, which is now using this strategy with its #OnlyYou campaign (Yeh, 2020). The film shows a deserted Las Vegas strip and is meant to reassure viewers that the city will be waiting for them when they return.

Scandi Travel should make their contact centre more digital and efficient. Most organizations' call centers are seeing significant surges in activity as customers from all over the globe change or cancel their travel plans. A study team from Publicise Sapient, an online transformation organization, discovered that customers' mean waiting time was above two hours in March. The study also found out that a particular airline did not return as much as 55% of customer calls at a given time. Businesses can lower contact centre numbers by optimizing digital touchpoints and making it more straightforward for consumers to terminate and rebook their reservations via digital platforms. Several leading organizations have combined their digital and contact centre teams, streamlining artificial intelligence methods to monitor conversations and optimize client requests across channels in real-time (Yeh, 2020). Scandi Travel brands should use this pandemic period to simplify operations and diversify their business by rethinking their customer service practices, showing empathy, earning consumer trust, and improving their inventory and products for when things return to normal.

Scandi Travel should take a fresh look at their competition environment- the financial repercussions of Covid-19 are unavoidable. There will be financial difficulties and perhaps insolvency for a large number of smaller airlines, small- to moderate hotels, and tour operator's firms. Various sections of the globe are battling to limit the transmission of the virus on different timetables, which means that recovery will not be uniform around the planet. Domestic travel is expected to recover more quickly than global tourism, and some nations will reopen their doors to business and leisure travellers before others. This implies that companies will have to rethink the competitive environment when the economy has recovered. While it is challenging to forecast when things will happen, organizations in a position to do so should begin taking actions to ensure that they are prepared to increase market share, penetrate new markets, and introduce new products. Whilst entering new markets needs comprehending and recruiting new consumers, there is a lot of data available that enable businesses to evaluate customers' behaviour, identify the most qualified candidates, and search for indications that indicate when travel is beginning to pick up once again. Once these markets have been discovered, businesses may simplify their digital marketing and procedures to provide the most relevant messages to the most appropriate clients at the most appropriate time. Setting up dynamic segmentation and then aligning the right offers and promotions can assist businesses in recovering from adversity more rapidly. Businesses will probably find it increasingly vital to invest in straightforward digital channels with the shifting competitive environment. Cruise lines, for example, will have the option to sell directly to customers since many small cruise-focused travel agencies may not be able to repay their investments. It is also expected that direct hospitality

bookings would grow. Some tourists will be hesitant to book via online travel agencies or stay at Airbnb units to get more quality guarantees and greater flexibility in their online booking and cancellation possibilities. It is also expected that direct hospitality bookings would grow. Some tourists will be hesitant to book via online travel agencies or stay at Airbnb units to get more quality guarantees and greater flexibility in their online booking and cancellation possibilities.

Scandi Travel should use contactless technologies to bring health and well-being at the centre of the conversation. In the post-Covid-19 world, healthy lifestyle habits will no longer be called nice-to-have. All passengers will anticipate more outstanding standards to safeguard their well-being, and digital technologies will allow and enhance the number of current "no contact" solutions available. Take the example of mobile-first technology such as contactless payments, which have just recently entered the market and have had limited acceptance. In contrast, recent behaviours indicate an increase in adoption as customers become ever more comfortable with the behaviour and re-evaluate who and what they come into physical interaction within their daily lives. Mobile usage will significantly rise for both travellers and guests throughout the travel journey, from travel documents and boarding passes to the keyless hotel entrance and digital checkout at hotels, and will continue to grow. Aside from biometrics, multitouch gestures, and automation, hotels will need to increase their investments in "no-touch" information technology to personalize user engagement while enabling social distancing. China's Chengdu Shuangliu airport serves as a prominent example of this, with kiosks that already employ face recognition technology to assist visitors in checking their flight status. The truth is that the travel industry is in the midst of a transformation, and the future will be better but dissimilar from what we have seen in the past as we examine the economic repercussions of this event in conjunction with the explosion of innovations from 5G to artificial intelligence (Yeh, 2020). One can only but look forward to seeing how corporations adapt and develop and how the entrepreneurial community emerges from this event.

Due to the pandemic, Scandi Travel should negotiate with insurance providers for better travel insurance packages. The expense of the latest cancellations, medical expenditures, and the lack of personal belongings is covered by travel insurance. Because of the coronavirus pandemic, travel bans and other considerations are beyond the control of the individual traveller. Travel insurance providers respond to the coronavirus epidemic by designing much more flexible coverage to guarantee that travel is still feasible. As a consequence of the epidemic, travel insurance companies are adjusting their policies to make it easier to get a refund or cancel a trip. Travel insurance is becoming more popular than

ever, with 30% to 40% of American tourists expected to acquire it, compared with 25% before to the epidemic (Yeh, 2020). To better understand how a pandemic might affect traveller behaviours, three universities conducted studies: Shanghai University's Khe Zhang, Queen Mary University of London's Yubansi Hobu, and the University of Surrey's Gang Li. According to the researchers, tourists are more risk-averse under the possibility of an infectious illness, which subsequently intensifies their unpleasant emotional response. Travel organizations may use this information to design pricing plans based on how much visitors are ready to spend for various aspects of travel, such as insurance and reservations. Institutions of higher learning should educate their tourism and hotel students about the possible effect of infectious illnesses on the travel industry, even though such a pandemic is very unlikely to occur in our lifetime.

Sustainable recovery from the pandemic should be a major consideration for Scandi travel. Reduced international travel is seen as a chance for industries and companies that are concerned about the impact of climate change and natural disasters to rethink their operations. After the global coronavirus epidemic has subsided, consumers may find it more cost-effective and environmentally friendly to travel within the country, which boosts the tourist industry even as international travel recovers. Building a more environmentally friendly worldwide tourist sector won't be simple. According to some industry experts, it's time to rethink how we view travel, who have advocated for a shift from shorter trips to longer stays. Higher academia's tourism and hospitality curriculum must include sustainability as a core element in response to climate change's pressing urgency. This not only ensures that graduates working in this sector continue to prioritize sustainability all across their careers, but it also helps develop solutions to challenges faced by the sector as they try to become more self-sustaining. The travel and tourism industry will need to innovate and collaborate to recover. We still have a long way to go in the fight against the pandemic. Still, we must plan— involving the public, private, civil, and non-profit sectors – and be ready to adapt business models and institutional structures to meet new and different demands. Short-term efforts to restore shareholder and consumer sentiment will need to be communicated (Yeh, 2020). In the long run, it will be critical to improve long-term sustainability and resilience and more fairly distribute benefits. It is possible to revive the global tourism sector by combining these strategies and leveraging the power of the market to support economic systems, create jobs, and drive socioeconomic development that put individuals and communities first.

7. Conclusions

The Covid pandemic greatly impacted global tourism. Finland's tourism sector was also greatly impacted. The current paper provides an assessment of the recovery and development of Finland's events tourism. The reviewed literature had a particular focus on the role that government performance plays on tourism recovery. As a result, the paper's conceptual framework looked at the effect of government performance on tourism recovery. The results confirmed that government performance is significantly associated with shorter recovery times. The perceived government performance was high so it explains why there were high hopes of a quicker recovery. People's perceived view of their ability to prevent infections also reduced the expected recovery period. The Scandi Travel employee's perceived ability to protect themselves from the pandemic is something that should not be ignored.

Thematic analysis results generated interesting insight about the how the company expects the development after the pandemic to look like. Findings showed that the expected permanent impact of technology on travellers during the pandemic is largely unknown. Scandi Travel's operations are expected to change in a number of ways. This highlights that travel agencies should expect a lot of changes and the changes present opportunities for repackaging their products.

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Appendices

Appendix 1: Initial dataset and final datasets

Timeli-nessofP	Effective-nessof P	Clear Explan-ation	Procedure Adequacy	Govt Dept Collab	Govt Per-formance	Not Contract	Family Not Contract	Self Effi-cacy	Govt Ef-ficacy	Recovery-Period
4	6	6	3	3	4.4	3	5	4	5	1
6	2	1	1	1	2.2	1	2	1.5	2	4
3	5	5	2	2	3.4	2	3	2.5	4	4
3	5	5	2	4	3.8	5	4	4.5	4	3
6	2	1	1	7	3.4	6	1	3.5	4	4
7	1	1	1	3	2.6	7	1	4	3	4
7	1	1	7	6	4.4	3	2	2.5	2	5
3	4	4	4	3	3.6	4	5	4.5	4	2
6	4	4	7	7	5.6	6	6	6	5	1
4	3	3	3	7	4	3	7	5	4	2
5	4	4	7	6	5.2	3	7	5	6	1
5	6	4	4	2	4.2	3	2	2.5	4	3
6	2	2	7	1	3.6	3	4	3.5	3	3
6	1	2	7	1	3.4	7	1	4	2	2
4	4	6	5	2	4.2	6	3	4.5	3	2
6	2	7	6	6	5.4	2	1	1.5	4	1
6	3	6	4	7	5.2	4	4	4	5	2
4	7	7	1	6	5	3	5	4	4	2
6	4	3	2	6	4.2	4	5	4.5	3	3
4	7	6	1	4	4.4	2	5	3.5	4	3
7	3	3	1	2	3.2	1	4	2.5	3	3
4	7	7	1	1	4	2	5	3.5	3	3
7	4	7	1	1	4	2	7	4.5	5	2
4	7	6	7	1	5	5	3	4	3	2
6	7	2	4	1	4	1	6	3.5	4	2
6	5	2	7	1	4.2	3	3	3	5	2
6	6	5	3	1	4.2	1	7	4	3	3
7	1	4	7	1	4	5	7	6	5	2
6	1	3	4	1	3	4	3	3.5	2	2
5	1	6	7	1	4	5	2	3.5	4	2
5	6	2	7	1	4.2	6	2	4	2	2
4	7	5	5	2	4.6	5	4	4.5	4	3
7	6	1	6	1	4.2	7	1	4	4	2
3	7	6	6	1	4.6	2	5	3.5	3	3
6	3	3	1	1	2.8	3	3	3	2	2
5	6	2	2	1	3.2	2	1	1.5	2	2
7	3	4	1	1	3.2	3	3	3	1	2

4	7	6	6	2	5	6	5	5.5	3	1
6	7	4	1	1	3.8	3	3	3	4	2
4	6	2	2	1	3	1	5	3	4	4
6	2	2	1	1	2.4	3	2	2.5	3	4

The attached dataset

Final Dataset

GovernmentPerformance	SelfEfficacy	GovtEfficacy	RecoveryPeriod
4.4	4	5	1
2.2	1.5	2	4
3.4	2.5	4	4
3.8	4.5	4	3
3.4	3.5	4	4
2.6	4	3	4
4.4	2.5	2	5
3.6	4.5	4	2
5.6	6	5	1
4	5	4	2
5.2	5	6	1
4.2	2.5	4	3
3.6	3.5	3	3
3.4	4	2	2
4.2	4.5	3	2
5.4	1.5	4	1
5.2	4	5	2
5	4	4	2
4.2	4.5	3	3
4.4	3.5	4	3
3.2	2.5	3	3
4	3.5	3	3
4	4.5	5	2
5	4	3	2
4	3.5	4	2
4.2	3	5	2
4.2	4	3	3
4	6	5	2
3	3.5	2	2
4	3.5	4	2
4.2	4	2	2
4.6	4.5	4	3
4.2	4	4	2

4.6	3.5	3	3
2.8	3	2	2
3.2	1.5	2	2
3.2	3	1	2
5	5.5	3	1
3.8	3	4	2
3	3	4	4
2.4	2.5	3	4

Appendix 2: Bivariate correlations

		Correlations			
		SelfEfficacy	GovernmentPer- formance	RecoveryPeriod	GovtEfficacy
Spearman's rho	Correlation Coefficient	1.000		-.411**	.376*
	SelfEfficacy Sig. (2-tailed)	.		.008	.015
	N	41		41	41
	Correlation Coefficient		1.000	-.461**	.447**
	Government Performance Sig. (2-tailed)		.	.002	.003
	N		41	41	41
	Correlation Coefficient	-.411**	-.461**	1.000	-.303
	Recovery-Period Sig. (2-tailed)	.008	.002	.	.054
	N	41	41	41	41
	Correlation Coefficient	.376*	.447**	-.303	1.000
	GovtEfficacy Sig. (2-tailed)	.015	.003	.054	.
	N	41	41	41	41

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).