



# An assessment of tourists' risk perceptions visiting conflict zones: A study of the Kashmir Valley

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## Abstract

The notion of a tourist destination risk perception study has gained considerable prominence over the past decade. The issue of safety and security for some destinations has become a major apprehension for policy makers and legislators as well as for marketing and business people. These concerns are magnified in the case of destinations that are under perpetual threat and affected by geo-political unrest and acts of terror. For such volatile destinations, assessment and understanding of tourist risk perception might assist in the formulation of marketing strategies that will consider the various dimensions of risk perceptions and that will mitigate some of the psychological barriers to travel. Therefore, it is important to know the multi-dimensional risk perception of domestic tourists towards destinations like Kashmir and to understand the impact of identified dimensions of perceived risk on overall risk perception. A quantitative method has been adopted in this study and the final outcomes are an extension in the conceptual framework of risk.

**Keywords:** Risk, safety, security, crises, Kashmir, India.

## Introduction

Tourism being a service industry is defined by its product characteristics of intangibility, inseparability, variability and perishability which make it all the more vulnerable to risks. Moreover the tourism industry is susceptible to the effects of a wide range of natural and man-made risk events such as natural disasters, contagious diseases, wars and terrorist attacks (Chew & Jahari, 2014; Lehto, Douglas & Park, 2008; Sönmez & Graefe, 1998b). Awareness of these events might have heightened the level of risk perception and discouraged people from travelling internationally to a tourism destination or even to an entire region or country (Fuchs, 2013; Lehto et al., 2008; Sönmez & Graefe, 1998b). Given that, safety and security has become a determining attribute for international travelers (Omar, Abukhalifeh & Mohamed, 2015). Besides, the impact of such events affects not only the natural environment and the immediate local communities, but also the minds of potential travelers (Lehto et al., 2008).

The notion of a tourist destination risk perception study has gained considerable prominence over the past decade. The issue of safety and security for some destinations has become a major concern for policy makers and legislators as well as for marketing and business people (Pizam & Mansfeld, 1996). These concerns are hugely magnified in the case of destinations that are under perpetual threat and affected by geo-political unrest and acts of terror. For such volatile destinations, assessment and understanding of tourist risk perception might assist in the formulation of marketing strategies that will consider the various dimensions of risk perceptions and that will mitigate some of the psychological



barriers to travel. Therefore, it is important to know what risks tourists perceive during their visit or the multifaceted nature of perceived risk, how each dimension contributes to the overall perceived risk the extent to which these dimensions affect the visiting decision in destinations that have historic richness, cultural values and different tourism products, but are perceived as risky to visit due to geopolitical and terrorist incidents. Fuchs and Reichel, (2006) have stated that the knowledge of the sub-dimensions of the destination risk perception would make the destination marketing strategies effective and reduce the obstacles ahead of visiting the destination.

Nevertheless, the existing literature has largely conceived that safety and security risks are the most important concerns as far as tourists are concerned (Floyd et al., 2004; Lepp & Gibson, 2003). For instance, Pizam and Mansfeld (2006) identified four types of security incidents that are malevolent to the industry: crime, terrorism, war, and civil/political turmoil. Considering recent abductions and political turmoil in Jammu and Kashmir the associated travel bans, and the inconsistent risk perception tourists hold towards the area necessitates a timely study to investigate tourists' risk perception pertinent to safety and security in the affected area. Kashmir has being referred as "paradise on the earth" which has rich, interesting and a great wealth of geographical, anthropological, historical and cultural tourist attractions. Conflict and instability in Jammu and Kashmir have been a major hindrance to its development and progress levels. History has shown that political instability in Jammu and Kashmir is the product of India and Pakistan's inability to resolve their dispute regarding which country has possession of the state which has a tremendous impact on the state's tourism industry. This impact is more confined to Kashmir province only and thus makes Kashmir a volatile destination. The present study sought to address the various risks perceived by domestic tourists while visiting Kashmir valley and how each dimension of perceived risk contributes to the overall risk. Such an assessment is crucial for crisis management teams and destination managers to successfully improve the positive of destination by altering perceived risk levels. However, despite the abundance of literature on risk perception still there is dearth of knowledge regarding the conceptualization of overall risk perception and impact of various risk dimensions on it. Therefore, the objectives of this study were:

- (1) To determine the multi- dimensional risk perception of domestic tourists towards Kashmir.
- (2) To ascertain the impact of identified dimensions of perceived risk on overall risk perception.
- (3) To suggest and recommend the measures to mitigate the various risk perceptions of domestic tourists towards Kashmir as competitive destination.

### **Literature Review and Conceptual Framework**

An important stream of the tourism literature that is related the tourist behavior is the perception of risk. The term 'perceived risk' was first introduced in marketing literature by Bauer (1967, cited in Quintal & Polczynski, 2010). He introduced the concepts of risk and uncertainty in marketing when he stated, "consumer behavior involves risk in the sense that any action of a consumer will produce consequences which he cannot anticipate with anything approximating certainty, and some of which at least are likely to be unpleasant". "It is a situation in which anything can happen and one has no idea what" (Hofstede, 2001). Perceived risk refers to the perception by an individual of the consequences related to uncertainty of buying a product or service (Dowling & Staelin, 1994), the practice of an activity or a choice of lifestyle (Reisinger & Mavondo, 2006). Tourism is expected to be strongly impacted by risk. Perceived risk has been suggested as an important inhibitor to

travel. Travel risk is experienced and perceived by a tourist while purchasing and consuming services at a destination (Tsaur, Tseng & Wang, 1997). Thus, perceived risk refers to a consumer perception of the overall negativity of an action that if beyond an acceptable level might affect travel behaviour (Mansfeld, 2006; Reichel et al., 2007). Mitchell and Vassos (1997) and Irvine and Anderson (2006) found that the risk perception, rather than the facts or actual risk circumstances, influences visitor behaviour to avoid or cancel travel to a particular destination because individuals are concerned with only a few of the possible outcomes (related to themselves) rather than the total outcome (Budescu & Wallstein, 1985). Thus, perceived risk has become an important factor when considering international travel (Sönmez, 1998; Sönmez & Graefe, 1998a; Lepp & Gibson, 2003; Reisinger & Mavondo, 2005, 2006; Kozak et al., 2007). Tourists tend to avoid destinations they perceive as risky and choose ones they consider to be safe (Sönmez & Graefe, 1998a). Tarlow (2011) states, that there is no standard or predictable risk determined for the tourism industry. Instead, risks associated with tourism have a dynamic nature that changes over time and varies from one location to another.

### **Perceived risk as a multidimensional construct**

Research on risk perception in tourism has been pioneered by Roehl and Fesenmaier (1992) by studying the relationship between vacation travel and perceived risk. They comprehensively examined risk by drawing on seven types of risk that have been identified in consumer behavior literature i.e. equipment, financial, physical, psychological, satisfaction, social, and time risks. Using factor analysis, they defined the perceived risk in three dimensions (physical equipment risk, vacation risk, and destination risk) for pleasure travel. They found that perceptions of risks and travel behavior appear to be specific to situation, suggesting that tourists perceive risks differently toward different destinations and thus, the need to study destination-specific risk perceptions. Extending this work, Sönmez and Graefe (1998b) examined three additional risks, namely, health, terrorism, and political instability risks, and thus identified the risk types for international travel in 10 categories including:

1. Equipment and functional risk— the possibility of having a problem with an organization and equipment during travel.
2. Psychological risk—psychological— the fear that the product will not be compatible with the self-image of the consumer.
3. Social risk— consists of choices that a traveler makes which influence the opinions of others.
4. Financial risk— the traveler's experience, which does not provide value for the money spent.
5. Time risk— the amount of time that the traveler spends traveling to or from the destination.
6. Physical risk— the risk of danger or injury to the traveler.
7. Health risk—the possibility of becoming sick while traveling.
8. Political instability— the risk of political turmoil in the country being visited.
9. Terrorism risk— the possibility of being involved in a terrorist act.
10. Satisfaction risk— the travel experience will not provide personal satisfaction / self-actualisation.

They investigated whether these risk types affected future travel plans for different destinations, focusing mainly on political unrest and terrorism. It was found that tourists avoided revisit plans to Asia and South America due to political unrest. The same applied to the Middle East and Africa because of the high risk of terrorism. Dolnicar (2005) determined

five types of risk in a study involving tourists travelling domestically and internationally. These risks are political, environmental, health, planning and property related risks. Reisinger and Macondo (2006) analyzed the risk in the tourism sector and defined a total of thirteen different types of risks of a different nature that are unique to this industry, these are cultural, functional, financial, health, physical, political, psychological, satisfaction, social, hijacking, bomb explosion, biochemical attack and time waste.

Fuchs and Reichel (2006) examined risk perceptions of international tourists to a risky destination (Israel) and identified six detailed risk factors, namely, human-induced, financial, service quality, socio-psychological, natural disasters and car accidents, and food safety problems and weather. However, Simpson and Siguaw (2008) proposed 10 different perceived risk categories. These are health and well-being, criminal harm, transportation performance, travel service performance, travel and destination environment, generalized fears, monetary concerns, property crime, concern for others, and concern about others. Pennington-Gray and Schroeder's (2013) study on international tourists' perception of safety and security suggested seven categories of travel risks, which include crime, disease, physical, equipment failure, weather, cultural barriers and political crises. A study by Cetinsoz and Ege (2013) demonstrated the perceived risks of foreign tourists during their holidays while visiting Alanya. According to the authors' the perceived risks of the 559 tourists included in the study could be interpreted in 5 dimensions. These risks consisted of physical risks, satisfaction, time risk, socio-psychological risks and functional risks.

Finally, the *overall risk perception* expresses the general attitude about the risk of a particular tourism destination. Numerous re- searchers have assumed that overall risk is somehow composed of all the aforementioned risk types. It is not clear, however, if it is the result of all risk types or rather a summation or a multiplication of these items or categories (Dowling, 1986; Mitchell, 1998; 1999). The literature is clear about the difference between the different forms of perceived risk and overall risk, as illustrated by Fuch and Reichel (2006). In any event, the assumption is that each destination is characterized by both an overall risk perception, as well as by specific categories or items. Some scholars have measured the overall risk perception by taking few items or by one item, for instance Fuchs and Reichel (2006) took five items to measure overall risk perception. Whereas Rohrer (2011) and Qi (2005) took only one item: "how would you rate the overall degree of risk associated with travelling to these destinations?" to gauge the meaning of overall risk perceptions.

It is evident from existing literature that perceived risk is multidimensional construct and there is no ultimate list of perceived risks as scholars have been revisiting the risk classification from time to time to better reflect the changes of the external settings of tourism. It is also quite obvious from the literature that the tourism experience is not only influenced by consumer risks but it is also prone to be influenced by particular events such as adverse weather, natural disasters, contagious diseases, political unrest, hostile locals and crime, among others (Reichel et al., 2007; Simpson & Siguaw, 2008). Thus in the present study five dimensions of perceived risk were considered these were: physical risk, political risk, socio-psychological risk, functional risk and performance risk.

Therefore, on the basis of the existing literature a list of five hypotheses were proposed:

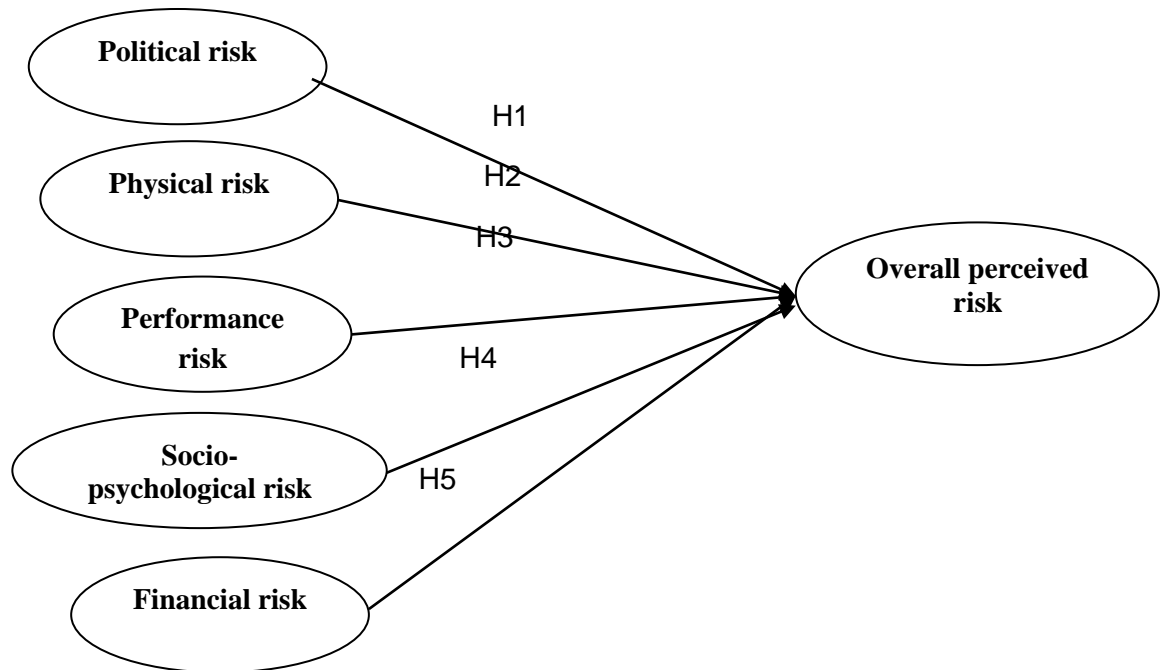
*H1: Perceived political risk contributes positively towards overall risk perception.*

*H2: Perceived physical risk positively contributes towards overall risk perception.*

*H3: Perceived socio-psychological risk positively contributes towards overall risk perception.*

*H4: Perceived performance risk positively contributes towards overall risk perception.*

*H5: Perceived financial risk positively contributes towards overall risk perception.*



**Figure1.** Conceptual framework of the study

## **Methodology**

### **Generation of statements for survey instrument**

The main purpose of this study was to examine the destination risk perceptions of tourists about Kashmir. In this context, the destination risk perceptions scale (DRS), Consisting of 25-questions derived from risk-related literature (Fuchs & Reichel, 2004, 2006; Han, 2005; Lepp & Gibson, 2003; Reisinger & Mavondo, 2005; Rittichainuwat & Chakraborty, 2009; Roehl & Fesenmaier, 1992; Simpson & Siguaw, 2008; Soñmez, 1998; Soñmez & Graefe, 1998a, 1998b; Tsaur et al., 1997). Overall risk perception was measured by five items using the scale of Fuchs and Reichel (2006).

All the items were measured on five point Likert scale where (1 – strongly disagree to 5 – strongly agree). Thus, the survey which was used as a data collection technique consisted of three sections. The first section involved individual characteristics of the participants (gender, age, marital status, education level, occupation, and number of visits). The second section consisted of 25 items and five basic dimensions in terms of perceived risk scales (socio-psychological risk, political risk, physical risk, financial risk, performance risk). The third section of the survey consisted of five statements regarding the overall risk perception.



## Survey and sample

The study was conducted in June 2018– September 2018 and the sample consisted of domestic tourists from the different states of India (with at least seven days of stay in Jammu and Kashmir in selected star hotels) to gauge the perception regarding Kashmir region as a tourist destination. The criteria of seven days stay were fixed to get an insightful experience of the different factors of the tourist destination, which is in line with research of Chahal and Devi (2017). Pretesting was carried out in accordance with the procedure of Clark and Watson (1995), on a sample of 90 tourists who were conveniently selected from the Srinagar city of Jammu and Kashmir. The pretest helped in refining the survey instrument based on the suggestions of the domestic tourists, and accordingly the survey instrument was revised to reflect the pretest findings. This whole process resulted in a 31-item instrument, covering different aspects of dimensions perceived risks, and overall risk.

The sample size for the study was determined on the basis of the following assumptions:

1. Most researchers consider a sample size of 200–500 respondents adequate for most of management researches (Hill & Alexander, 2002; Tabachnick & Fidell, 2007).
2. The sample size was determined on the basis that the number of items in questionnaire for each item five to ten respondents is adequate (Hair et al., 1998).
3. Further taking population size into consideration, the sample size was calculated using the formula given by Yamane (1967):

$$SS = \frac{N}{1 + N(e)^2}$$

where:-

SS is the sample size,  
N the population which is 3215  
e the acceptable sampling error taken as 0.05

Based on the values, sample size of 355 was reached. The questionnaire were distributed through proportionate random sampling with appropriate proportions from Srinagar, Gulmarg and Pahalgam as they are the main and prominent tourist destinations of Kashmir divisions of the state. Data were collected through a survey conducted at various locations within the different four- and five-star hotels in each Srinagar, Gulmarg and Phalgam. Domestic tourists from four- and five-star hotels operating in these destinations were treated as the population of this study.

Thus, Grand Lalith Vivanta by Taj, Khyber Resorts, Radisson Blu, Best Western and Holiday Inn were approached for data collection. The questionnaires were given to the reception employees of respective hotels to disseminate and to be filled in by the hotel guests before they left. In this context a survey which was used as a data collection technique was applied on 400 domestic tourists taking into consideration survey forms which would be incomplete, erroneous and not returned and a total of 315 survey forms were assessed representing response rate of 78.75 percent.

## Results and Findings

Follows on next page...



		Frequency	Percentage (%)
<b>Age</b>	18 to 28 years	82	26.03
	29 to 38 years	97	30.79
	39 to 48 years	95	30.15
	49 to 58 years	25	7.93
	59 & above	16	5.07
<b>Gender</b>	Male	212	67.30
	Female	103	32.69
<b>Number of visits</b>	First Time	76	<b>24.12</b>
	2 <sup>nd</sup> time	163	<b>51.74</b>
	3 <sup>rd</sup> time	45	<b>14.28</b>
	More than 3 <sup>rd</sup> Time	31	<b>9.84</b>
<b>Marital status</b>	Single	137	<b>43.49</b>
	Married	178	<b>56.50</b>
<b>Education</b>	Elementary school 1	38	<b>12.06</b>
	High school	54	<b>17.14</b>
	Bachelor's degree	117	<b>37.14</b>
	Master's degree	97	<b>30.79</b>
	PhD and higher	9	<b>2.85</b>
<b>Occupation</b>	Govt..employee	83	<b>26.34</b>
	Private job	119	<b>37.77</b>
	Business owner	25	<b>7.93</b>
	Student	54	<b>17.14</b>
	Homemaker	34	<b>10.79</b>

**Table1.** Demographic Profile of respondents

As shown in Table 1, 67.30% (n=212) of respondents were male while as 32.69% (n=103) were females. The results showed that the majority of the respondents were in the age of 29 to 38 years (30.79%, n=97). Majority of the tourists were married (n=178, 56.50%). Private Job was the main occupation of the respondents (n=119, 37.77%). The results depict that majority of the respondents were repeat visitors (n=239, 75.86%).

### Results of Reliability

Reliability analysis of perceived risk scale resulted in a reliability value (Cronbach Alpha Coefficient) of 0.901. The Cronbach's alpha for all factors were above 0.7 which is considered as an acceptable cut-off value (Nunnally 1978; Hair, et al., 1998) meaning that all factors in this study were reliable. The Cronbach's Alpha values of the factors ranged from 0.854 to 0.908 which indicated that the scale is reliable (Hair, et al., 1998). As a result of the reliability analysis, the general reliability value of the data relevant to the dependent variable's scale about overall risk perception (Cronbach Alpha Coefficient) was found to be 0.852. The results of the reliability test are shown in table 2

**Table 2.** Results of Reliability test

Dimension	No. of items	Cronbach Alpha Value
Performance Risk	04	.854
Financial Risk	04	.828
Physical Risk	05	.908
Socio-Psychological Risk	05	.876
Political Risk	05	.871
Overall Risk	04	.852

## Results of Factor Analysis

Factor analysis was applied to determine the factors of tourists' risk perception visiting Kashmir. The principal components analysis and Varimax rotation (vertical rotation) techniques were used to determine the factor structure and to obtain significant interpretable factors. The data with eigenvalue higher than 1 and the data with factor load higher than 0.50 were taken into consideration. Out of 25 items exposed to factor analysis, 02 items got deleted i.e. *The holiday in Kashmir costs too much for my budget (FIN4)* whose communality value was .260 and *I am worried about being affected by infectious diseases (PHR5)* communality value .286 that is below commonly accepted value .50 (Nunnally 1978). The remaining 23 items got reduced to 05 factors. As a result of the factor analysis, factors were classified based on their original names. Political Risk, Performance Risk, Physical Risk, Financial Risk and Socio-Psychological Risk this is in line with tourism literature that the risk factors (physical, performance, financial, political and socio-psychological risk that is used by Fuchs and Reichel (2004, 2006), Roehl and Fesenmaier (1992), and Sonmez and Graefe (1998a, 1998b) was determined.

The values of Kaiser-Meyer-Olkin value were .754 and Bartlett test of Sphericity (Chi-Square = 5052.872; df: 253; sig. = 000) indicate the data adequacy for factor analysis. The extracted factors accounted 69.752% of variance. Similarly factor analysis was conducted on overall risk comprised of five items one item got deleted Overall Kashmir is not absolutely safe for tourists whose communality value was .082 well below the recommended value 0.5 thus overall risk consists of four items. The values of Kaiser-Meyer-Olkin value were .814 and Bartlett test of Sphericity (Chi-Square = 556.149; df: 6; sig. = 000) indicate the data adequacy for factor analysis. The extracted factors accounted 69.585% of variance.

**Table 3.** Results of factor analysis

Attributes	Factor loading	Mean	Standard Deviation	KMO	VE
<b>Factor 1: Physical Risk</b>					
(PHR2) There is theft, snatching and crime at this destination.	.959	2.58	1.037	<b>.754</b>	<b>32.739%</b>
(PHR4) There are problems about food and drink safety in Kashmir.	.872	2.72	1.351		
(PHR3) There are natural disaster risks (earthquake, flood, fire) in Kashmir.	.847	2.52	1.300		
(PHR6) There is lack Overall hygiene and cleanliness.	.765	2.54	1.297		
(PHR1) 11 There is a potential risk for traffic accidents Kashmir.	.720	2.50	1.101		
<b>Overall Mean &amp; S.D.</b>		<b>2.570</b>	<b>1.109</b>		
<b>Factor 2 : Socio-Psychological Risk</b>					
SPR3 This destination does not suit my personality.	.848	2.59	1.272		<b>11.576%</b>
SPR4 I am worried that my trip to Kashmir will change my reputation in the eyes of my friends.	.786	2.59	1.321		
SPR2 I am worried that my trip to Kashmir will change my reputation in the eyes of my family and relatives.	.759	2.66	1.285		
SPR5 This destination does not suit my social status.	.732	2.54	1.328		
SPR1 Vacationing here gives me a feeling of unnecessary tension	.701	2.39	1.219		
<b>Overall Mean &amp; S.D.</b>		<b>2.554</b>	<b>1.051</b>		
<b>Factor 3 : Political Risk</b>					
PoIR4 Kashmir is not secure place for tourists	.798	2.51	1.275		
PoIR3 I am worried about being exposed to danger	.779	2.48	1.283		





due to protests ,violence in Kashmir					
<b>PoIR5</b> There are terror actions in Kashmir	<b>.769</b>	2.54	1.247		<b>11.229%</b>
<b>PoIR2</b> There is political unrest in Kashmir	<b>.742</b>	2.35	1.269		
<b>PoIR1</b> I feel extreme fear being exposed to the physical threat at this destination	<b>.701</b>	2.36	1.160		
<b>Overall Mean &amp; S.D.</b>		<b>2.44</b>	<b>1.012</b>		
<b>Factor 4 : Performance Risk</b>					
<b>PerforR3</b> This destination provides unfriendly hosts	<b>.823</b>	2.54	1.297		<b>7.672%</b>
<b>PerforR2</b> there is Lack of tourism facilities and equipment	<b>.814</b>	2.56	1.207		
<b>PerforR1</b> The hotels in Kashmir aren't satisfactory for service quality	<b>.786</b>	2.49	1.298		
<b>PerforR4</b> Kashmir is a crowded destination	<b>.724</b>	2.28	1.449		
<b>Overall Mean &amp; S.D.</b>		<b>2.469</b>	<b>1.096</b>		
<b>Factor 5 : Financial Risk</b>					
<b>FinR1</b> this destination charges more for visiting attractions ,activities and entertainment	<b>.860</b>	3.30	1.317		<b>6.535%</b>
<b>FinR3</b> I do not get full value of travel money	<b>.813</b>	3.35	1.354		
<b>FinR2</b> There is High transport, accommodation and food cost.	<b>.806</b>	3.29	1.351		
<b>FinR5</b> I think Kashmir is more expensive destination as compared to other destinations	<b>.706</b>	3.29	1.372		
<b>Overall Mean &amp; S.D.</b>		<b>3.308</b>	<b>1.095</b>		
<b>OVERALL RISK</b>				<b>.814</b>	<b>69.58</b>
<b>OR4</b> my friends and relatives see Kashmir as risky place to visit	<b>.874</b>	2.68	1.27		
<b>OR3</b> i perceive Kashmir as most dangerous than other places around the world	<b>.872</b>	2.57	1.22		
<b>OR5</b> considering your experiences in kashmir so far, in terms of risk i would evaluate most dangerous place	<b>.829</b>	2.71	1.24		
<b>OR1</b> I think my friends would worry about my safety while visiting Kashmir	<b>.756</b>	2.40	1.30		
<b>Overall Mean &amp; S.D.</b>		<b>2.597</b>	<b>.9221</b>		

In summary, Factor 1 “Physical Risk” comprised 05 items that explained 32.739% of the variance. The eigenvalue was 7.530 and the overall mean was 2.570. For Factor 2 “Socio-Psychological Risk”, there were 05 items explaining 11.576% of the variance, the eigenvalue being 2.662 with a overall mean of 2.554. There were 05 items under the heading Factor 3 “Political Risk” which explained 11.229% of the variance. The eigenvalue of this factor was 2.583 and the overall mean was 2.446. Factor 4 “Performance Risk” was composed of 04 items that explained 7.672% of the variance, 2.469 being the eigenvalue and 2.469 the mean. Lastly, 05 items explained 6.535% of the variance under the section Factor 5 “Financial Risk”. The eigenvalue was 1.057 and the overall mean was 3.308.

A study of the arithmetical averages in Table 2 shows that the average value for the perceived risk dimensions of domestic tourists in Kashmir is less than 3 on a scale of 1- 5 points. These values show that the risks perceived by foreign tourists in the sample group in Kashmir were low except financial risk. The highest perceived risk dimension for the tourists was determined as “financial risk” (mean =3.30) while “political risk” (mean =2.44) was included in the lowest risk dimension. The average for overall risk perception was  $x=2.59$  indicates that respondents disagree that Kashmir is risky place to visit.

### Correlation Analysis

Pearson correlation analysis was used to examine the relationship between the factors determined by factor analysis. The results of correlation analysis are shown in Table 3. If

correlation coefficients are between 0.70-1.00, there is high relation; if it is between 0.70-0.30, there is moderate relation; if it's between 0.30-0.00, there is a low relation (Büyüköztürk, 2012). As shown in Table 4, there are moderate and positive correlations between Performance Risk & Political Risk, Performance Risk & Socio-Psychological Risk, Physical Risk & Overall Risk, Political Risk & Overall Risk and Socio-Psychological Risk & Overall Risk.

**Table 4.** Correlation results

	Performance Risk	Financial Risk	Physical Risk	Political Risk	Socio-Psychological Risk	Overall Risk
Performance Risk	<b>1</b>	.212**	.298**	.459**	.431**	.473**
Financial Risk	.212**	<b>1</b>	.199**	.109	.299**	.265**
Physical Risk	.298**	.199**	<b>1</b>	.384**	.321**	.430**
Political Risk	.459**	.109	.384**	<b>1</b>	.484**	.532**
Socio-Psychological Risk	.431**	.299**	.321**	.484**	<b>1</b>	.526**
Overall Risk	.473**	.265**	.430**	.532**	.526**	<b>1</b>

\*\* Co-relation coefficient is significant at 0.01 level

### Regression Results

Multiple regression analysis was carried out using overall risk perceptions as a dependent variable and risk factors as independent. It can be stated that there is no multiple correlation problem since the tolerance values are higher than 0.1. The Durbin-Watson coefficient, which indicates whether autocorrelation problem among the variables in the model exists or not, and it should be less than two (Durbin & Watson, 1950). In our model, the Durbin-Watson coefficient is 1.805 (Table 6). Within this context, there is no autocorrelation problem among the variables (Deniz, 2016). The regression model is significant ( $R^2$ : .449;  $F$ : 50.349;  $p < 0.05$ ) (Table 5). The model explains 44% of the dependent variable. According to the results, Political Risk perception has a significant effect on the overall risk perception ( $\beta$ : .253;  $p < 0.05$ ).

**Table 5.** Regression Results

	B	T	Sig.	Tolerance	VIF
(Constant)	.454	2.864	.004		
Performance Risk	.179	3.584	.000	.716	1.397
Financial Risk	.091	2.029	.043	.883	1.132
Physical Risk	.184	3.919	.000	.807	1.239
Political Risk	.253	4.805	.000	.644	1.554
Socio-Psychological Risk	.240	4.621	.000	.660	1.515

**Table 6.** Model Summary

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.670 <sup>a</sup>	.449	.440	.69009	1.805
a. Predictors: (Constant), Socio- Psychological Risk, Financial Risk, Physical Risk, Performance Risk, Political Risk					
b. Dependent Variable: Overall Risk					

### Discussion and Conclusion

This section of research aimed to understand the multi dimensional factors about the risk perception of domestic tourists towards Kashmir and to ascertain the impact of identified

dimensions of perceived risk on overall risk perception in a conflict situation. To achieve these objectives, this study adopted the Pearson's correlation and Multiple regression to explain, relationship levels between the different forms of risks, that have come out from the literature scanning. Also, the impact of these identified factors/risks on the overall risk perception is ascertained.

SPSS software was used in this study to analyze the data and to test the influence of identified risks on overall risk perception. The principal components analysis and Varimax rotation (vertical rotation) techniques of factor analysis were applied in order to find out the factors based on their variation differences and their loading as per the items in their respective factors. The Multiple regression was applied in order to assess the influence of identified risk on overall risk perception. The respective loadings of identified factors were assessed corresponding to their variables in the factor analysis. The setting of 0.5 as cut-off value showed the loading is considered as significant (Hair et al., 1998). The items with loading values less than 0.5 were removed. The factor loadings for all items except 02 items 01 item whose factor loadings as well as communality value were below .50 factor loading .476 communality value.260 and other item whose communality value was below .50 communality value .286 were got deleted and the remaining 23 items got reduced to 05 factors namely Political Risk, Performance Risk, Physical Risk, Financial Risk and Socio-Psychological Risk. The results confirmed that the factor analysis is valid as the factor loading of all the items in the particular factor are within the range. The Cronbach's alpha for all factors were above 0.7, which is considered as an acceptable cut-off value Nunnally (1978) meaning that all factors in this study were reliable. The Cronbach's alpha values for identified risk factors are ranged from 0.854 to 0.908. Also, the Cronbach's Alpha value for overall risk is .852 indicating that scales are reliable.

Secondly, multiple regressions showed the casual relationships between the constructs and specify the constructs that are related to each other. The coefficient of determination ( $R^2$ ) was used to measure the predictive accuracy of the model. The  $R^2$  value is the per cent of the variance in the dependent variable that is explained by the independent variables. As suggested by Hair et al. (2013), the  $R^2$  value is classified as substantial (0.75), moderate (0.50) and weak (0.25) in the study. In this model, In this study, the  $R^2$  of), Socio-Psychological Risk, Financial Risk, Physical Risk, Performance Risk, Political Risk on Overall risk is 0.44, the above identified risk perception explains the 44 per cent of the variance in overall risk perception. Therefore, indicating that the model has a moderate predictive accuracy.

The results showed that there is positive effect of above identified risk perception on overall risk perception of a destination in a conflict situation. That means if the risk perception of tourists on the dimension of perceived risk increases, the overall risk perception also increases. According to the results of multiple regression analysis political risk has a greater positive impact on overall risk perception with beta = .253 i.e. on one unit increase in political risk leads to .253 units in overall risk perception this is because being a conflict zone political risk emerged as a significant contributor in overall risk perception. The results are also in line with Pizam and Mansfeld (2006) who identified four types of security incidents that are malevolent to the industry: crime, terrorism, war, and civil/political turmoil. The next dimension of perceived risk contributing to overall risk perception is socio-psychological risk with beta =.240. Similarly physical risk beta =.184, performance risk=.179. Finally financial risk with beta=.091 thus financial risk is not contributing much in explaining the variation in overall risk perception. Therefore it is inferred from this study, that more control and more awareness about these identified risks leads to more control on the overall risk at a destination in a conflict situation and also clarifies that the overall risk is quite different from the individual above stated factors of risk. These finding were also validated by the research



of Israeli and Reichel (2003) who established a positive relationship between identified risk perception and overall risk in the conflict like situation.

The results of the study revealed that the tourists believe that Kashmir is a safe place to visit as risk perception of tourists on various dimensions of perceived risk and overall risk perception is low as can be seen from table 2 except financial risk with mean =3.30. This is because the study focused on tourists' perception of risks during their travels or while consuming tourism products at the destination. The perception of travel risks such as political risk physical risk, socio- psychological risk, financial risk, and performance risk may differ from the situation in reality (Roehl & Fesenmaier, 1992) because media plays a key role in forming consumers' risk perceptions through information dissemination of affected destinations. Thus, it is necessary for destination marketers and planners to place an emphasis on promotional activities to familiarize tourists about the general political, economic, socio-cultural environment of destination and its products, services and other offerings. This is because information plays a vital role as far as risk reduction strategies are concerned. Byzalov and Shachar (2004) found that exposure to advertising increases customers' tendency to purchase the promoted products, because the informative content of advertising resolves some of the uncertainty that "risk averse" consumers face and thus reduces the risk associated with the product. In this regard, various commercialized sources of information like travel agent tour operator's brochure trade shows and familiarization trips can help the destinations to reduce risk associated with destination especially those that are in conflict zone.

The study also revealed that the highest perceived risk dimension for the tourists was determined as "financial risk" (Mean=3.30). The fact that the dimensions of financial risk are higher than the other risks means that tourists are subjected to a financial risk during their holiday. Therefore, it gives a signal to the destination marketers and tourism planners to monitor the activities of various service providers regarding their pricing strategies and quality control operations so that tourists will get full value for money and reduce their financial risk perception.

Although 75.8% of the participants were repeat visitors, they consider Kashmir to be safe. The results are in line with Kerstetter and Cho (2004), who considered repeat visits as past experience with the destination. Campo-Martinez, Garau-Vadell, and Martinez-Ruiz (2010:3) suggest that based on numerous studies the best prediction tool of future behavior is the frequency of past behavior: "This would be due to the fact that when a tourist has already visited a destination, their perception of risk declines and their costs to other destinations increase". As such, past experiences are a significant factor in the tourist destination choice and tourist activities (Baker & Crompton, 2000; Kozak, 2001; Petrick, Morais, & Norman, 2001; Snepenger, Meged, Snelling, & Worrall, 1990). Thus, it was found that tourists with more travel experience perceive lower risk towards Kashmir as a tourist destination.

## **Conclusion**

In conclusion, the fact that the tourists visiting Kashmir perceived minimal risks during their stay at the destination is a positive and significant result for Kashmir as a tourist destination. Furthermore, it is a significant result for the managers/marketers of a destination as well as tourism operators that different types of risks perceived by the tourists are different from the construct of overall risk and this has significant impact on the overall risk perception. Thus understanding of tourist's perceptions on various dimensions of perceived risk can help destinations that are in conflict zone to design their marketing and branding strategies effectively At this point important tasks fall on both destination managers as well as tourism operators. Managers and tourism operators should take necessary actions to maintain the



determinants of risk for Kashmir at the lowest level and alter the negative perceptions and foster the positive perceptions.

The present study contributes to expand empirically to examine the influence of dimensions of perceived risk overall risk perception and has been conducted under certain limitations. First, the study was conducted on a sample of domestic tourists of India from four- and five-star hotels. Thus, only high budget tourists were targeted and this limits its scope. Second, perceived risk in tourism was studied primarily as it pertains to “risk averse” tourists. Third, influence of various factors like demographic variables, motivation and destination familiarity on perceived risk have not been explored in the study as tourist’s perception of risk varies with respect to change in demographic variables motivation and destination familiarity. Therefore, future research must be conducted to analyze those tourists who consider themselves to be risk seekers or allocentric tourists and the influence of demographic variables, motivation and destination familiarity on perceived risk associated with volatile destinations.

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