DECIPHERING TOURIST'S CONUNDRUM: UNVEILING INFLUENCE OF PRIVACY RISK PERCEPTION ON TRAVEL INTENTIONS AND DECISION DYNAMICS

Decifrando o dilema do turista: revelando a influência da percepção de risco à privacidade nas intenções de viagem e na dinâmica da tomada de decisão

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ABSTRACT

Privacy, a fundamental human need, significantly shapes travel decisions. This study innovatively compares perceived risk factors, notably privacy, often overlooked in prior research. This departure enriches our understanding of risk perception in travel. Exploring tourists' privacy preferences and residential locations as novel determinants, it offers crucial insights into travel behavior. Through quantitative methods involving 236 respondents, the study highlights privacy's pronounced impact on travel intentions. Variances in privacy perception across geographic landscapes underscore the interplay between privacy concerns, geography, and individual preferences. Advocating for privacy prioritization alongside traditional factors, it suggests tailored approaches to enhance trust, visitor satisfaction, and sustainable industry growth within our evolving technological era.

KEYWORDS

Perceived Privacy risk; Travel intention; Tourist residence; Privacy preference; Travel behaviour.

RESUMO

A privacidade, uma necessidade humana fundamental, molda significativamente as decisões de viagem. Este estudo compara de forma inovadora fatores de risco percebidos, notavelmente a privacidade, frequentemente negligenciada em pesquisas anteriores. Essa abordagem enriquece nossa compreensão da percepção de risco nas viagens. Ao explorar as preferências de privacidade dos turistas e suas localizações residenciais como determinantes inéditos, oferece percepções cruciais sobre o comportamento de viagem. Por meio de métodos quantitativos envolvendo 236 participantes, o estudo destaca o impacto acentuado da privacidade nas intenções de viagem. Variações na percepção de privacidade em diferentes paisagens geográficas ressaltam a interação entre preocupações com a privacidade, geografia e preferências individuais. Ao defender a priorização da privacidade juntamente com fatores tradicionais, sugere abordagens personalizadas para aumentar a confiança, a satisfação dos visitantes e o crescimento sustentável da indústria em nossa era tecnológica em evolução.

PALAVRAS-CHAVE

Risco de privacidade percebido; Intenção de viagem; Residência turística; Preferência de privacidade; Comportamento de viagem.

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INTRODUCTION

Tourism is one of the largest and fastest growing economic sectors in the world (Wijesekara, Tittagalla, Jayathilaka, Ilukpotha, Jayathilaka, & Jayasinghe, 2022) and regarded as one of the major contributors to world economy (Naseem,2021). However, ensuring sustainable growth in tourist flow has become a critical challenge for the tourism industry. A prominent concern influencing tourists' decisions is risk perception and sense of safety. With leisure travelers accounting for nearly 53% of international travel (World Tourism Organization, 2023), their risk perceptions which significantly influences travelers' decision-making processes (Nazneen, Hong & Din, 2022). Leisure travelers, often traveling to unfamiliar places, are more likely to evaluate the risks associated with their travel (Roehl & Fesenmaier, 1992).

As human beings, tourists harbor apprehensions about various types of risk or losses, encompassing physical harm leading to injury or fatality, financial setbacks, contracting illnesses due to unhygienic conditions or diseases, facing disapproval due to societal judgments on their decisions, experiencing regret for their own choices, encountering service disruptions such as delays or cancellations, and grappling with inconveniences stemming from high demand and limited availability (Bae & Cheng, 2021; Kim, Lee & Patrick & Lee, 2020). Within this landscape, privacy risk emerges as a profound concern. Although privacy is a fundamental human need and a critical component of dignity and autonomy (Pedersen, 1999), the potential for privacy loss has become an increasingly salient factor shaping behavior and decisions (Afolabi, Ozturen & Ilkan, 2021).

Privacy risk, in particular, has gained attention as a growing concern in the tourism sector (Resolver, 2023; D'Acunto, Volo & Filiery, 2021). The increasing reliance on information and communication technology in modern lifestyles has significantly impacted the tourism sector, heightening privacy vulnerabilities. Tourists' dependence on mobile and internet-based technologies, combined with the transient nature of their travel in unfamiliar destinations, exacerbates privacy risks (Tussyadiah, Li & Miller, 2018). The interconnected operations in tourism require tourists to share valuable personal information with unfamiliar service providers. Additionally, the non-repetitive nature of tourists' consumption patterns challenges trust-building with service suppliers. The rising number of tourists in popular destinations and the adoption of surveillance systems to protect against anthropogenic hazards further expose tourists to privacy infringements (Masseno & Santos, 2018).

Existing studies have addressed privacy risks primarily within the context of smart tourism or information-based privacy, with a focus on how digital technologies and location-based services impact tourist trust and behavior (Tiwari, Misra & Tiwari, 2024; Dogra & Adil, 2022; Afolabi, Ozturen & Ilkan, 2021; Femenia-Serra, Ioannou, & Tussyadiah, 2021; Tussyadiah, Li & Miller, 2018, Yi, Yuan & Yoo, 2020; Masseno & Santos, 2018; Apthorpe, Reisman, Sundarsan, Narayan & Feamster, 2017, Park & Tussyadiah, 2017; Anuar & Gretzel, 2011; Junglas, Johnson & Spitzmuller, 2008). For instance, studies by Afolabi, Ozturen, and Ilkan (2021) and Femenia-Serra et al. (2021) have examined privacy concerns related to location-based services and technological risks in smart destinations. Similarly, Park and Tussyadiah (2017) and Yi, Yuan, and Yoon (2020) have highlighted the role of privacy risk alongside other perceived risks, such as financial or performance risks, in influencing tourists' adoption of technology-driven services while D'Acunto, Volo & Filiery (2021) studied hotel guest privacy concern. However, most of these studies focus narrowly on smart tourism or information privacy or on hotel based privacy leaving a critical gap in understanding the broader context of how privacy risk influences conventional tourism and failed to explore how such risk influence tourists' future travel intentions in comparison to other perceived risks.

Additionally, while factors influencing risk perception, such as technology trust and past experiences, have been explored (Tiwari, Misra & Tiwari, 2024; Junglas, Johnson & Spitzmuller, 2008) previous research has largely overlooked how the nature of urbanization in tourists' residential areas—rural, semi-urban, or urban—might influence their privacy risk perceptions. Socio-geographical factors, such as the economic advancement of an area, could significantly shape individuals' sensitivity to privacy concerns and their subsequent travel behaviors. This dimension, however, remains underexplored, limiting the ability to design location-specific strategies that address the nuanced risk perceptions of diverse traveler segments. Thus this study addressed the critical gap in existing literature by examining privacy risk in a broader tourism context rather than focusing solely on smart tourism or information privacy. It explored the comparative importance of privacy risk perception vis-à-vis other perceived risks (e.g., financial, physical, and psychological risks) in shaping leisure travelers' future travel intentions and investigated how privacy risk perceptions differ across travelers based on the degree of urbanization (rural, semi-urban, urban) of their residential areas.

This study aims to fill these gaps by offering a comprehensive understanding of privacy risk's role in travel decision-making and uncovering the influence of socio-geographical factors on risk

perception. The findings will contribute valuable insights for policymakers and tourism stakeholders to design strategies that enhance trust and mitigate privacy-related apprehensions among diverse tourist demographics.

LITERATURE REVIEW

THE SIGNIFICANCE OF STUDYING RISK FACTORS IN TOURISM

Tourism and risk are inherently intertwined, as the consumption of tourism products inherently involves certain inherent risks. This is particularly pronounced due to the service-oriented nature of tourism products, wherein consumers perceive greater risks compared to goods (Garg, 2013). Tourism, often construed as a form of consumer activity, necessitates an understanding of risk perception and its implications (Cui, Leu, Chang, Duan & Li, 2016).

The concept of risk, while originating in economics in the 1920s (Hasim, Noor, Awang, Aziz & Yusof, 2018; Han, 2006), gained prominence in consumer behaviour research in the 1960s, and was subsequently introduced to the leisure domain by Jacoby & Kaplan in the early 1990s (Seabra, Dolnicar, Abrantes & Kastenholz, 2013) and in Tourism by Roehl & Fesenmair in 1992 (Fuchs & Reichel, 2006). Risk perception has since emerged as a critical determinant of consumer behaviour, particularly in the context of leisure and tourism (Matiza, 2022).

Perceived risk in tourism has progressively escalated over time, with tourists' perceptions of risk playing a pivotal role in destination selection and travel behaviour (Karl, Muskat & Ritchie, 2020; Ritchie & Jiang, 2019; Yi, Yuan & Yoo, 2019; Karl,2018; Hasan,Ismail & Islam, 2017; Garg, 2015; Jonas, Mansfeld, Paz & Potasman, 2011; Hall, Timothy & Duval, 2003; Sonmez & Graefe, 1998). This perception is multi-dimensional, encompassing various facets(as shown in Table: 1) such as financial, social, physical, psychological, satisfaction, time, health, cultural, privacy, and inconvenience risks (Lim, Myoung-Jae, 2022; Kim, Lee, Patrick & Lee, 2021; Zhu & Deng, 2020; Chua, Al-ansi, Lee & Han, 2020; Alfadi, 2020; Khan, Chelliah & Ahmed, 2018; Artuger, 2015; Chew et al, 2014; Seabra, Dolnicar, Abrantes & Kastenholz, 2013; Pennington-Gray, Lori & Schroeder, Kaplanidou, 2012; Gupta, Gupta & Arora, 2010; Park & Reisinger, 2010; Fuchs & Reichel, 2006; Reisinger & Mavondo, 2006; Han, 2005; Floyd, Gibson, Pennigton-Gray & Thapa, 2004; Sonmez & Graefe, 1998; Roehl & Fesenmaier, 1992).

Perceived risk is more than a mere calculation of negative probabilities; it encapsulates tourists' beliefs regarding potential negative outcomes, uncertainty, and consequences associated with their travel decisions (Yang & Nair, 2014). Importantly, tourists' perceptions of risk can differ

based on individual characteristics, destination attributes, and situational factors (Chua et al., 2021; Hasim et al, 2018).

Understanding the significance of different types of risk among tourists is paramount, as it directly influences their attitudes, intentions, and behaviours (Matiza, 2022; Artuger, 2015). Tourists often make travel decisions based on their perceptions of potential risks rather than objective realities, emphasizing the importance of risk management strategies in the tourism industry (Karl, 2018; Hasan et al., 2017).

Moreover, tourists may perceive varying levels of risk across different types of risks (as depicted in Table.1), and their risk perceptions may evolve throughout different stages of the travel process (Quintal et al., 2010). Individual differences in risk perception underscore the need for nuanced approaches to risk management and destination marketing (UNISDR, 2009).

Thus, studying risk factors in tourism is indispensable for understanding tourists' decision-making processes, destination preferences, and behaviours. Risk perception not only shapes tourists' perceptions of safety and security but also influences their overall satisfaction, intentions to revisit, and likelihood to recommend destinations to others (Garg, 2013). Thus, comprehending and effectively managing perceived risks is essential for fostering a conducive environment for tourism and ensuring positive tourist experiences.

Table 1. Summery of Risk dimensions identified in previous research

Sl.No.	Author	Year	Perceived Risk Dimension Studied
1	Roehl & Fesenmaier, 1992	1992	Physical, Financial, Social, Psychological, time, Satisfaction, Equipment
2	Sonmez & Graefe, 1998	1998	Physical, Financial, Social, Psychological, health, Satisfaction, Equipment, terror, political instability
3	Floyd, Gibson, Pennigton-Gray & Thapa, 2004	2004	Physical, Financial, Social, Psychological, health, terror, crime, natural disaster
4	Han, 2005	2005	Physical, Financial, Social, Psychological, time, health, Satisfaction, Equipment, communication, terrorism, political instability
5	Fuchs & Reichel, 2006	2006	Physical, Financial, Socio-psychological, time, performance
6	Reisinger and Mavondo, 2006	2005	Physical, Financial, Social, Psychological, time, health, Satisfaction, Equipment, cultural, terrorism, political instability, terror (airplan hijack, bomb explosion, biochemical attack), political
7	Park & Reisinger, 2010	2010	Physical, Financial, Social, Psychological, health, Satisfaction, Equipment, cultural, terror, political instability, crime, natural disaster
8	Gupta, Gupta & Arora, 2010	2010	Physical, Financial, Social, Psychological, time, health, Satisfaction, Equipment, cultural, terrorism, political instability
9	Pennington-Gray, Lori., & Schroeder, Kaplanidou,2012	2012	Physical, Financial, health, Equipment, cultural barrier, terrorism, political instability, crime, natural disaster, disease, food safety & weather
10	Seabra, Dolnicar, Abrantes & Kastenholz,2013	2013	Physical, Financial, Social, Psychological, health, Satisfaction, terror, political instability
12	Chew et al,2014	2014	Physical, Financial, Socio-psychological
13	Artuger,2015	2015	Physical, Financial, Socio-psychological, time, performance
14	khan, Chelliah & Ahme,2018	2018	Physical, Financial, Socio-psychological, time, performance
15	Alfadi,2020	2020	Physical, Financial, Socio-psychological, time, performance
17	Zhu & Deng,2020	2020	Physical, cost (Financial+time), Social, Psychological, performance, Equipment
18	Kim, Lee, Patrick & Lee.2021	2021	Physical, Financial, performance & privacy
19	Lim, Myoung-Jae,2022	2022	Physical, social, performance
20	Golets, Farias, Pilati & Costa,2023	2023	Health
21	Fuchs, Efrat-Treister & Westphal,2024	2024	Health

Source: Author's compilation based on reviewed literature (2024).

SIGNIFICANCE OF VARIOUS RISK TYPES FOR TOURISTS

Tourists' perceptions of risk are not uniform; rather, they hinge on the type of risk and its relevance to the individual consumer (Reisinger & Mavondo, 2006). Gupta et al. (2010) conducted a comprehensive study on 11 risk dimensions, revealing that equipment/functional risk, satisfaction risk, terrorism risk, and cultural risk are perceived as most significant, while

health risk, psychological risk, social risk, and time risk rank lower on the scale. Chew and Jahari (2014) affirm a direct relationship between physical risk and revisit intention, and highlight a significant indirect relationship between socio-psychological and financial risks and revisit intention. Interestingly, perceptions of performance and time risks associated with travel to India negatively influence potential travellers' intentions, while perceptions of physical risk have no significant impact on visit intentions. Roehl and Fesenmaier (1992), as cited in Sonmez and Graefe (1998), underscore the selectivity of tourists in prioritizing certain risk dimensions over others; while physical risk and the risk of crime may weigh heavily on some tourists' decisions, others may prioritize financial risk or the risk of not receiving value for money spent.

Tourists may confront a myriad of risks or combinations thereof while traveling, with their perceptions varying based on individual experiences and preferences (Reisinger & Mavondo, 2006). Floyd et al. (2004) identify social risk as the most significant factor negatively impacting travel intentions, suggesting that concerns about social dynamics play a pivotal role in tourists' decision-making processes. Conversely, Artuger (2015) posits that financial risk is the most salient concern among tourists, while socio-psychological risk ranks lowest in perceived importance. Matiza (2022) argues that any perceived risk, whether singular or multifaceted, can shape tourists' attitudes towards a destination and influence their intention to travel.

In essence, the multifaceted nature of risk perception underscores the need for tourism stakeholders to address a diverse array of concerns to mitigate apprehensions and foster positive perceptions among travellers. Understanding the nuanced interplay between different risk types is imperative for devising targeted risk management strategies that resonate with tourists' preferences and priorities.

THE NEXUS OF RISK PERCEPTION AND TRAVEL INTENTION

Intention stands as a pivotal precursor to behaviour, particularly in the realm of travel. Defined as the perceived likelihood of visiting a specific place within a defined timeframe (Hasim, Noor, Awang, Aziz & Yusof, 2018), it serves as a barometer of tourists' inclinations. However, this intention is intricately intertwined with perceived risk, which can significantly dampen travel aspirations (Neuberger & Egger, 2021).

Research by Matiza (2022) underscores the detrimental impact of perceived risk on travel intentions. Floyd, Gibson, Pennington-Gray & Thapa (2004) highlighted the negative relationship

between risk perception and tourists' safety concerns, influencing both their decision to embark on a journey and their willingness to return to previously visited destinations. Similarly, Chaudhary and Islam (2021) emphasize the inverse correlation between risk perception and travel intention, noting that heightened risk perceptions diminish tourists' desire to visit not only affected areas, but the entire regions.

The advent of COVID-19 exemplifies the profound influence of risk on travel intentions, as Gupta, Chayhanto, Sajnanti & Shah (2020) observe its impact on Indian travellers, leading to postponements and cancellations. Chiu and Lin (2011) reveal that perceptions of victimization risk deter tourists from revisiting or recommending destinations. Even seasoned international travellers are not immune, as evidenced by Sonmez and Graefe's (1998) findings.

Artuger (2015) underscores the significant influence of risk on travel intentions and destination selection criteria, emphasizing the imperative of understanding tourists' risk perceptions. High-crime destinations suffer reputational damage, dampening tourists' intentions and engendering negative word-of-mouth (Amir, Ismail & See,2015). Gray and Wilson (2008) affirm a robust link between perceived risk and travel deterrence, indicating that risk perceptions wield substantial power over travel behaviours.

Furthermore, George (2003) posits that perceptions of risk and safety profoundly shape tourists' behaviour at destinations. Unsafe perceptions may curtail engagement in activities, confining tourists to the safety of hotels or dissuading further exploration.

In sum, the intricate interplay between risk perception and travel intention underscores the need for destinations to address and mitigate perceived risks to foster a conducive environment for travel and tourism. Failure to do so not only deter tourists but also tarnishes destinations' reputations, underscoring the urgency of risk management strategies in the tourism industry.

PRIVACY LOSS AS A CRITICAL RISK FACTOR

Understanding and prioritizing privacy is paramount for businesses across all sectors, including tourism. Early conceptualizations by Altman (1970) cited in Pederson (1979) and Westin (2003) delineate privacy as the control over personal information and the individual's determination of what to share. Lucaks (2016) emphasizes protection from unwanted access or disclosure, while Roesller (2018) underscores privacy as autonomy and freedom from observation and control.

Privacy encompasses various facets, including bodily features, behaviour, communication, data, thoughts, emotions, location, space, and relationship rights, as elucidated by Friedwald, Wright & Finn (2013). Goldie (2006) extends this to encompass individual needs in decision-making, information, and expression.

The prospect of privacy loss poses significant risks for customers, eliciting fastidiousness and mistrust, particularly when dealing with unfamiliar suppliers or infrequent interactions. This skepticism can lead to undervaluation of guest experiences, impacting satisfaction, repurchase intentions, and recommendations, despite innovative initiatives by service providers and destinations (Tussyadiah & Miller, 2018). Perceived privacy risk, as defined by Afolabi, Ozturen, and Ilkan (2021), revolves around customers' negative perceptions of potential unwanted outcomes stemming from personal information transactions during product or service purchases.

Perceived privacy risk significantly influences tourist behaviour, eroding trust in service providers and destinations, thus impeding service utilization and revisitation, as noted by Anuar and Gretzel (2011). Incidents of privacy violation can further erode trust, not only in service providers but also in destinations, exacerbating the impact on travel intentions. Thus,

Hypothesis H1 of this study posits that privacy risk perception exerts a stronger influence on leisure tourists' travel intentions compared to other perceived risks, such as financial, health, social, psychological, time, cultural, satisfaction, convenience, and physical risks. This hypothesis underscores the centrality of privacy concerns in shaping tourist behaviour and destination choices, highlighting the need for proactive measures to safeguard privacy and foster trust in the tourism industry.

EXPLORING THE NEXUS OF RISK PERCEPTION AND PRIVACY NEEDS

In the digital age, privacy has evolved into a multifaceted construct, encompassing dimensions such as solitude, intimacy, anonymity, and reserve, as articulated by D'Acunto, Volo, and Filliery (2021). Smith et al. (1996), cited in Tsai et al. (2011), further delineate consumer privacy concerns into four dimensions: collection of personal information, unauthorized use by third parties, errors in data, and improper access. Rossler (2018) adds nuance with decisional, informational, and local privacy dimensions, while Goldie (2006) introduces informational, accessibility, and expressive privacy.

In the realm of tourism, Femenia-Serra, Ioannou, and Tussyadiah (2022) shed light on privacy risks, including data mismanagement, scams, leaks, hacks, and excessive pressure to disclose information, all of which color tourists' risk perceptions. Park and Tussyadiah (2017) note heightened risk perceptions in online purchases versus traditional methods, while Tsai et al. (2011) find a preference for websites offering moderate to high privacy levels. Tussyadiah and Miller (2019) reveal that privacy-concerned consumers are more inclined to adopt protective measures, corroborated by Yi, Yuan, and Yoo's (2020) finding of privacy risks dampening sharing economy adoption.

Anuar and Gretzel (2011) raise concerns about mobile and internet users' heightened privacy risks, particularly regarding location data leakage, which threatens individual safety and well-being. D'Acunto, Volo, and Filiery (2021), studying US hotel guests, identify demographic variations, with privacy concerns peaking among those traveling with family or friends, older guests, and females. They observe diverse coping mechanisms, from regulatory behaviours to seeking personal space, highlighting the nuanced ways individuals safeguard their privacy.

Drawing on these insights, hypothesis H2 posits that the impact of privacy risk perception on tourists' future travel intentions is contingent upon their specific privacy needs. This hypothesis underscores the dynamic interplay between individual privacy preferences and risk perceptions, emphasizing the importance of tailoring privacy measures to diverse traveller profiles to foster a secure and fulfilling tourism experience.

INDIVIDUAL DETERMINANTS OF RISK PERCEPTION

Perception of risk varies significantly among individuals, influenced by a myriad of factors encompassing geographical, cultural, and psychological dimensions as well as past travel experiences (Hasan, Ismail & Islam, 2017). This divergence in risk perception is further shaped by personal attributes such as nationality, demographic characteristics including income and education, age, travel arrangements, cultural background, and religious beliefs (Agarwal, Page & Mawby, 2021; Garg, 2013).

Scholars concur that personality traits play a pivotal role in shaping individuals' privacy concerns and risk perception (Anuar & Gretzel,2011; Junglas, Johnson & Spitzmuller, 2008). Personality,

being a cornerstone in the decision-making process, intertwines closely with privacy concerns, influencing how individuals perceive hazards and undertake measures to mitigate risks.

Moreover, the physical environment also leaves an indelible imprint on human personality, with geographic location playing a crucial role in shaping personality traits (Gotz et al., 2016; Alik & McCrae, 2004).

Research indicates disparities in risk perception (as shown in Table 2) among residents residing in different locales, be it rural, urban, or suburban areas (Mahmud, 2023; Chauhan et al., 2021).

As per World Bank data, nearly 56% of the world population or around 4.4 billion lives in urban areas and expected to increase to 68% by 2050 (Ov erview, n.d.).

Zeljkovic (2022) in his study titled "Urban-rural disparities in travel during the covid-19 pandemic: The case study of Serbia' found that tourist from urban and rural area differ in their need, risk perception, intention and travel behaviour. They found due to risk of COVID-19, rural residents perceive greater risk of traveling by air than urban dwellers. Urban people shown greater willingness to travel during COVID-19, intends to travel longer destination, travel frequently and make international trip compared to rural residents. They found rural residents prefer to avoid travel due to fear of COVID or prefer to travel nearer places. They posits urban resident may change travel plan to continue their trip, shown greater adaptability to change themselves to get acquainted with local norms during travel and travel more responsibly than rural resident.

Rakauskasa, Warda & Gerberich (2009) in their study 'Identification of differences between rural and urban safety cultures' suggest rural people are less sensation seeker but higher risk taking attitude as compared to urban dwellers. They also found rural people do not perceive safety intervention like technological initiatives or enforcement related support as useful compared to urban population.

Table 2. Determinants of risk perception examined in past research

Sl.No.	Author	Year	Objective	Determinants of risk perception studied
1	Roehl & Fesenmaier,1992	1992	Risk perception about Pleasure travel	Age, Gender, Income, Distance Travelled, No of participant in group,
2	Sonmez & Graefe,1998a	1998	Influence of Past Travel exp, Type of risk perception on travel intention	Past Travel Experience
3	Floyd, Gibson, Pennigton-Gray & Thapa,2004	2004	Risk perception & Travel intention of pleasure traveler	Age, Gender, Income, Education, Past Travel Experience
4	Han,2005	2005	Relationship between personal factor, destination	Age, Gender, Income, Education, Past Travel Experience, child in household, marital

			knowledge & Purchase decision	status, knowledge about destination language, familiarity with destination
5	Fuchs & Reichel,2006	2006	Risk perception about Israel	Age, Income, country of residence, religion
6	Reisinger and Mavondo,2005	2005	Influence of culture, personality, attitude & motive on risk perception and risk perception on international travel intention	Age, Gender, cultural orientation, personality, lifestyle, motivation
7	Qui, Gibson & Zhang,2009	2009	Risk perception on Travel intention	Gender, past travel experience
8	Park & Reisinger,2010	2010	Influence of travel risk on international travel	Age, Gender, Income, education, marital status, employment status, travel partner
9	Gupta, Gupta & Arora,2010	2010	influence of perceived risk, safety, anxiety on travel intention	Age, Gender, region of origin
10	Pennington-Gray, Lori., & Schroeder, Kaplanidou,2012	2012	influence of past travel experience, web information search on travel intention to USA	Age, Gender, income, past travel experience, employment status
11	Seabra, Dolnicar, Abrantes & Kastenholz,2013	2013	Identifying heterogeneity of risk perception of tourist	Age, Gender, education, past local & international travel experience, Past risk experience, nationality, motive
12	Kapuscinski,2014	2014	Effect of factors influencing risk perception and willingness to leisure travel	Age, Gender, travel partner, travel destination, benefit sought from tour
13	Chew et al,2014	2014	Mediating role of destination image between risk perception and travel intention	Age, Gender, Income, education, past travel experience, marital status
14	Artuger,2015	2015	Influence of risk perception on foreign tourist revisit intention	Age, Gender, Education, marital status, nationality
15	khan, Chelliah & Ahme,2018	2018	Role of perceived risk, motive, constraint to travel intention in prospective travel to India	Age, Gender, Income, Education, Past Travel Experience in India, Nationality, Religion, Motive, ethnicity, Travel constraints
16	Alfadi,2020	2020	influence of perceived risk on revisit and recommend intention	Age, Gender, Income, Education
17	Chua, Al-ansi, Lee & han,2020	2020	Moderating role of mental welbeing, attitude towards international travel & perceived uncertainty in relationship between risk perception and travel avoidance	Age, Gender, Income, Education, past travel experience, marital status, ethnicity
18	Zhu & Deng,2020	2020	mediating role of risk perception and attitude in relation between risk knowledge and rural travel intention	Age, Gender, Education, marital status

19	Kim, Lee, Patrick & Lee.2021	2021	Influence of perceived risk on behavioral intention during HongKong protest	Age, Gender
20	Lim, Myoung-Jae,2022	2022	Effect of perceived risk on attitude & travel intention	Age, Gender, employment
21	Golets, Farias, Pilati & Costa,2023	2023	Influence of health risk & uncertainty on travel intention	Gender, Income, Education, Past Travel Experience
22	Fuchs, Efrat-Treister & Westphal,2024	2024	Moderating role of Psychological distance (social, spacial & temporal) in relationship between risk perception and travel intention	Travel Partner

Source: Author's compilation based on reviewed literature (2024).

Chauhan, Silva, Salon, Shamshiripour, Rahimi, Sutradhar, Khoeini, Mohammadian, Derrible and Pendyala (2021) in their study 'COVID-19 related Attitudes and Risk Perceptions across Urban, Rural, and Suburban Areas in the United States' suggest significant differences in attitudes and risk among people living in urban, suburban, and rural areas in US. They found rural people perceive lower risk compared to urban resident. They found rural people perceive higher risk than urban and sub urban resident in traveling by air or using public transport while sub-urban resident perceive greater risk of using hailing taxi on the road and urban people perceived higher risk in shopping and walking & biking.

Atherton, Wilroth, Graham, Luo, Mroczek & Lewis-Themes (2024) in their study titled as 'Rural-Urban Differences in Personality Traits and Well-Being in Adulthood' male delineation between urban and rural area in terms of two dimensions: number of population and distance from metropolitan area. They posits rural and urban differences in residential characteristics of individual shapers their personality. They found that rural and suburban population tend to have lower conscientiousness and openness as compared to urban population. They suggest those who living in densely populated region tend to have higher openness to experience. While those who live in rural area tend to have higher neuroticism and lower level psychological wellbeing as compared to urban populace.

Ambali, Areal & Georgantzis (2021) found residents living in rural area were less risk takers compared to those living in well-developed urban setting.

Davanzo, Justus & Ferro (2021) in their study titled 'Neighborhood and Safety Perceptions: The Urban–Rural Divide in Brazil' posits safety is a primary component of quality of life and has important contribution on individuals wellbeing. They also suggest individual from rural are who

experienced victimization at home tend to feel less safe compared to resident from urban area or in other word, victimization at home has greater impact over feeling of unsafe on rural people compared to urban dwellers., contrasting findings suggest that urban residents could exhibit a propensity for risk-taking behaviour (Sahoo, 1985). Thus, it is plausible to posit that:

H3: The impact of perceived privacy risk on future travel intention is contingent upon the residential location of individuals, whether rural, suburban, or urban.

Building upon this foundation, hypothesis H3 posits that the impact of perceived privacy risk on future travel intentions hinges upon individuals' residential settings, be it rural, suburban, or urban. This hypothesis, bolstered by empirical evidence, underscores the need to account for environmental contexts when deciphering the intricate interplay between risk perception and travel behaviour.

RESEARCH METHODOLOGY

RESEARCH SETTING

The study explores the complex interplay between perceived risk factors and their impact on the future travel intentions of individuals with prior travel experience. Data were meticulously gathered through field survey from respondents aged 18 or above at various esteemed tourist destinations in West Bengal, Bihar & Odisha, India as well as from respondents other states of India (Jammu & Kashmir & Uttar Pradesh) and from countries outside of India (Bangladesh, Russia & Mongolia). This involved engaging participants while they were situated in their hotels, taking leisure breaks, or enjoying scenic spots. To ensure inclusivity, the questionnaire was meticulously developed in consultation with a seasoned tourism professor from a reputable university, with versions available in both English and Bengali languages. Furthermore, extensive pilot testing among 32 tourists in Midnapore Town validated the effectiveness and refinement of the survey instrument, ensuring its suitability for the final study.

RESEARCH INSTRUMENT

Respondents were presented with five response options on a Likert scale to gauge their perceived risk factors and their influence on future travel intentions, ranging from 'Definitely I would Go' to 'Definitely I would not Go.' This method was chosen based on the recommendation by Losby & Anne (2012) for studying attitudes, perceptions, or beliefs.

The questionnaire included dimensions such as financial risk (Reisinger & Movondo, 2006), physical risk (Quintal, Lee & Souter, 2010), health risk, social risk (Park & Reisinger, 2010; Floyd, Gibson, Pennigton-Gray & Thapa, 2004), psychological risk (Sonmez & Graefe, 1998), time risk (Hashim, Noor, Awang, Aziz & Yusoff, 2018), cultural risk (Chaudhary & Islam, 2021; Han, 2005), satisfaction (Riechel, Fuchs & Uriely, 2007), as well as privacy (Pederson, 1999) and inconvenience risks drawn from non-tourism based studies.

The study focused solely on perceived risk factors, disregarding hazard-based risk factors, as the author believes that Author believes that risk refers to potential loss and tourist perception about a particular hazard and resulting loss cannot be tested and treated equally as same hazard or hazardous event can cause various types of losses like a terror attack can cause financial loss, physical loss, social and psychological loss, convenience loss or satisfaction/expectation mismatch loss etc. To address the issue that risk perception varies across situations and destinations, respondents were asked about 'How likely your travel intention to your desired destination will be influenced if you perceive the following risk factors there?'.

SAMPLING TECHNIQUE

Given the non-probabilistic sampling approach, the sample size was determined based on the minimum requirement needed for quantitative analysis. A sample size of 236 respondents meet the recommendations of Preko (2021) which were diligently collected through meticulously conducted field surveys between December 2023 to February 2024. Crucially, participants were selected based on their prior travel experience, a vital criterion aligned with the study's focus on understanding perceived risk factors.

DATA ANALYSIS

In-depth data analysis was conducted using non-parametric statistical tools such as the Wilcoxon Signed Rank and Kruskal Wallis Test. These techniques were chosen to handle the ordinal nature of the data collected through the 5-point Likert scale. Rigorous normality tests underscored the non-normal distribution of the data, necessitating the utilization of non-parametric tests to maintain methodological rigor. As result of normality test of Kolmogorov-Smirnova and Shapiro-Wilk test statistic all have significant result which symbolizes non-normality of data. However, researchers argue that if sample size is >30 parametric analysis tool can be applied. While in order of such assumptions to be met each group must have at least 5-10 observation (Faizi, & Alvi, 2023; Lazar, Feng & Hochheiser, 2017; Sullivan & Artino Jr., 2013) which were also not being

met here. Additionally, post hoc tests, including Dunn's post hoc test (Techniques for Dealing With Non-Normal, Categorical, and Ordinal Data – Quantitative Analysis in Exercise and Sport Science, n.d.), were employed to discern significant differences between groups. The comprehensive analysis was facilitated through Jamovi 2.6 statistical software package, ensuring the robustness of the findings.

RELIABILITY AND VALIDITY TEST

The validity of the research instrument was ensured through a multi-step process encompassing content, construct, and criterion validity.

Content Validity – To ensure content validity, the instrument was reviewed by two experts in the field of Tourism Management, who are serving as associate professor in a public university both having more than 15 years of experience. The panel evaluated the relevance, clarity, and coverage of the instrument items concerning the study objectives. Adjustments were made based on their feedback, such as rephrasing ambiguous questions and adding items to address overlooked dimensions of the construct.

Construct Validity – Construct validity was examined using Exploratory Factor Analysis (EFA) on a pilot sample of 51 respondents. The analysis, conducted using Jamovi 2.6 version, applied Principal Component Analysis (PCA) with Varimax rotation. Confirmatory factor analysis (CFA) was performed to examine the factor structure and to verify the convergent and discriminant validity of the construct. The cross-validity and criterion-related validity of the scale were also examined. The standardized factor loadings of each item surpassed 0.6 and were statistically significant at the level of 0.01; The composite reliability (CR) of each dimension exceeded the recommended 0.7 threshold; and the average variance extracted (AVE) of each dimension was above the cut-off value of 0.5. This model modification indices explain a better factor structure shown below: Chi-Square (χ^2): 43.3, df = 50 p <0.001; RMSEA: 0.058 (90% CI: [0.045, 0.070]), CFI: 0.995, TLI: 0.992, SRMR: 0.065 and GFI: 0.91, all supporting adequate fit.

These indices collectively indicate that the hypothesized factor structure aligns well with the observed data, supporting the model's construct validity. Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was 0.88, indicating suitability for factor analysis, while Bartlett's test of sphericity was significant ($\chi^2 = 802$, $p < 0.001$). Three factors with eigenvalues greater than 1 emerged, cumulatively explaining 72.5% of the variance. Each item demonstrated strong factor loadings (≥ 0.6) on the intended constructs, supporting the theoretical framework underpinning

the instrument. For discriminant validity, the correlation coefficients between constructs should be less than 0.85 and should be lower than the square root of the average extracted variances (AVEs) of each construct. The ten constructs of the Tourist Perceived Risk scale were all correlated at the significance level of 0.01, which confirmed the predictability of each construct at the theoretical level and demonstrated nomological validity.

Criterion Validity – The criterion validity was confirmed by the correlation with relevant scales. Each item was anchored on a Likert five-point scale, ranging from one (Definitely I would go) to five (Definitely I would not go) based on travel experiences. the Cronbach's alpha values surpassed the cut-off value of 0.7, and PR and its dimensions were found to be positively correlated with Tourist Perceived Risk factors.

Reliability – The reliability of the instrument was determined using multiple methods to ensure the consistency and stability of the measurements.

Internal Consistency – Internal consistency was assessed using Cronbach's alpha for the multi-item scales. The overall alpha value was 0.91, indicating excellent reliability (Using & Interpreting Cronbach Alpha | UVA Library, n.d.), with subscale values ranging between 0.85 and 0.89. These results suggest a high degree of homogeneity among items within each construct.

DEMOGRAPHIC VARIABLES

Strategic incorporation of demographic variables enriched the questionnaire, offering profound insights into the characteristics of the respondents. Recognizing the pivotal role of demographics in shaping perceptions of safety and security in tourism contexts, this inclusion enhanced the study's depth and comprehensiveness (Preko, 2021).

RESULTS

FREQUENCY DISTRIBUTION AND PROFILE ANALYSIS

The research conducted a comprehensive examination of respondent profiles to gain insights into their characteristics (Table 3) and assessed mean and median values for each variable measured in the study (Table 4).

Table 3. Frequency distribution of respondents nature of residence, privacy preferance and privacy risk perception

Nature of Residence			
		Frequency	**Valid Percent**
Valid	Rural	79	33.3
	Semi-Urban	32	13.6
	Urban	125	53.1
	Total	236	100
Privacy Preferences/Need			
		Frequency	**Valid Percent**
Valid	Facelessness Privacy seeker	15	6.2
	Loneness privacy seeker	67	28.4
	Outlying Privacy seeker	15	6.2
	Togetherness Privacy seeker	52	22.2
	Data-vigilant privacy seeker	76	32.1
	Latitudinal Privacy Seeker	12	4.9
	Total	236	100
Privacy Risk Perception			
		Frequency	**Valid Percent**
Valid	Definitely I will go	15	6.2
	I may Go	26	11.1
	Neutral	26	11.1
	I wont go	58	24.7
	Definitely I will not go	111	46.9
	Total	236	100

Source: Prepared by the author (2024).

Exploring privacy-related needs, the study revealed diverse inclinations among respondents: 6.2% identified as Facelessness seekers (‘I wish that no one can recognize me during the trip or that my identity will be kept confidential by the travel service provider and the destination authority’), prioritizing anonymity during travel; 28.4% identified as Loneliness seekers (‘I don't want others to see what I'm doing when I travel or stay in hotels and enjoy or rest in tourist sites’), preferring privacy during their leisure activities; 6.2% identified as Outlying seekers (‘I want to enjoy by staying away (Physically distant) from others during rest and relaxation’), seeking physical distance from others; 22.2% identified as Togetherness seekers (‘I want to get undisturbed by others while with my friends and family members during tour’), valuing undisturbed time with loved ones during trips; and 32.1% identified as data-vigilant privacy-seeking tourists (‘I don’ want unauthorized access or use of my personal information by any individual, destination authority or official or service supplier at destination or share information to unknown’) and 4.9% identified as latitudinal privacy seeker (‘I want to act or behave as per

my will if it does not lead to any harm to others during tour.') expressing concerns about unauthorized access to their personal information.

Concerning intentions for future travel and privacy risk perception, a significant portion of respondents (46.9%) affirmed their strong avoidance to destinations which can pose perceived privacy risks. Descriptive statistics (Table 4) further elucidated respondents' perceptions of various risk factors. Privacy risk emerged as the most significant concern, with respondents indicating a strong reluctance to travel to destinations where such risks were perceived (Mean: 3.95; Median: 4). Health risk ranked second (Mean: 3.62; Median: 4), followed by physical risks and Financial risk ranked as 3rd & 4th (Mean: 3.58; Median: 4 and Mean:34.2; Median:4). Other factors, including time, satisfaction, social, convenience and psychological risks, were also considered, albeit to a lesser extent. Cultural risks waw perceived as relatively less influential on travel intentions.

Table 4. Descriptives statistics of different risk perceived by repsondents

	N	Mean	Median	SD	SE
Privacy	236	3.95	4	1.26	0.057
Satisfaction	236	2.95	3	1.52	0.0691
Cultural	236	2.53	2	1.46	0.0662
Convenience	236	2.88	3	1.45	0.0659
Psychological	236	2.83	3	1.37	0.0621
Social	236	2.93	3	1.5	0.068
Health	236	3.62	4	1.41	0.064
Time	236	2.99	3	1.38	0.0624
Physical	236	3.58	4	1.36	0.0617
Financial	236	3.42	4	1.44	0.0653

Source: Prepared by the author (2024).

Overall, the findings underscore the complex interplay between individuals perceived risks, and travel intentions, highlighting the paramount importance of privacy concerns among respondents and their implications for future travel behaviour.

Hypothesis 1 – The Wilcoxon Signed Ranks test, employed as an alternative to the paired t-test, was conducted to determine whether respondents' ratings regarding the influence of perceived privacy risks on their travel intentions to desired destinations were equivalent to ratings given for various other perceived risk factors.

Table 5. Paired Samples T-Test showing comparision between privacy risk perception and other perceived risk

			Statistic	df	p
Privacy	Satisfaction	Student's t	12.39	235	<.001
		Wilcoxon W	45813[a]		<.001
	Cultural	Student's t	16.48	235	<.001
		Wilcoxon W	62946[b]		<.001
	Convenience	Student's t	13.75	235	<.001
		Wilcoxon W	44247[d]		<.001
	Psychological	Student's t	15.19	235	<.001
		Wilcoxon W	50733[e]		<.001
	Social	Student's t	12.45	235	<.001
		Wilcoxon W	47274[e]		<.001
	Health	Student's t	4.08	235	<.001
		Wilcoxon W	34080[a]		<.001
	Time	Student's t	13.14	235	<.001
		Wilcoxon W	43566[d]		<.001
	Physical	Student's t	5.1	235	<.001
		Wilcoxon W	25488[f]		<.001
	Financial	Student's t	7.09	235	<.001
		Wilcoxon W	32466[g]		<.001

Source: Prepared by the author (2024).

Note. H_a $\mu_{Measure\ 1 - Measure\ 2} \neq 0$
[a] 156 pair(s) of values were tied
[b] 108 pair(s) of values were tied
[d] 168 pair(s) of values were tied
[e] 150 pair(s) of values were tied
[f] 210 pair(s) of values were tied
[g] 186 pair(s) of values were tied

The results (Table 5) demonstrate statistically significant differences in the median values between perceived privacy risks and other perceived risk factors (including health, physical, financial, time, social, psychological, satisfaction, and convenience risks). This indicates that respondents' intentions not to travel are significantly influenced by perceived privacy risks more than by any other perceived risk factors. Thus, Hypothesis 1 is supported.

Hypothesis 2 – The Kruskal-Wallis test was conducted to investigate whether the influence of privacy risk perception on future travel intentions depends on tourists' privacy needs. Additionally, Dwass-Steel-Critchlow-Fligner's post hoc test compared pairwise comparisons between six independent groups: Facelessness seekers, Loneliness seekers, Outlying seekers,

Togetherness seekers, Data-vigilant and latitudinal privacy seeker concerning their influence over perceived privacy risks. The results (Table 6) suggest a statistically significant difference in the influence of perceived privacy risks among various privacy-seeking tourist groups.

Table 6. Kruskal-Wallis statistics for group difference among various privacy seeking tourists

	χ^2	df	p	ε^2
Privacy	37.7	5	<.001	0.0778

Source: Prepared by the author (2024).

Post hoc tests (Table 7) further revealed significant differences in perceived privacy risks between Latitudinal privacy seeker and Loneness seeker, Latitudinal and Data Vigilant and Laitudinal and Outlying privacy seeker, Latitudinal and Facelessness seeker, Togetherness and Loneness seeker, Togetherness seekers and Data-vigilant and Togetherness seekers and Facelessness seekers.

Table 7. Pairwise comparisons – different Privacy seekers

		W	p
Latitudinal Privacy Seeker	Togetherness seeker	-2.02	0.71
Latitudinal Privacy Seeker	Loneness Seeker	-6.14	<.001
Latitudinal Privacy Seeker	Data Vigilant Privacy seeker	-5.649	<.001
Latitudinal Privacy Seeker	Outlying seeker	-4.635	0.013
Latitudinal Privacy Seeker	Facelessness	-7.589	<.001
Togetherness Seeker	Loneness Seeker	-4.521	0.017
Togetherness Seeker	Data Vigilant	5.207	0.003
Togetherness Seeker	Outlying seeker	-3.559	0.119
Togetherness Seeker	Facelessness Seeker	-5.246	0.003
Loneness Seeker	Data Vigilant	0.765	0.994
Loneness Seeker	Outlying Privacy seeker	0.457	1.00
Loneness Seeker	Facelessness Privacy seeker	-2.547	0.465
Data Vigilant	Outlying Privacy seeker	-0.529	0.999
Data Vigilant	Facelessness seeker	-2.006	0.716
Outlying Privacy seeker	Facelessness seeker	-1.718	0.83

Source: Prepared by the author (2024).

Moreover, mean rank values and median values in (Table 8) indicate variations among different privacy-seeking categories.

Table 8. Descriptives statistics of different privacy seeking groups

	Privacy-Need	N	Missing	Mean	Mean Rank	Median	SD	Minimum	Maximum
Privacy	Facelessness Privacy seeker	30	0	4.6	138	5	0.498	4	5
	Loneness privacy seeker	138	0	4.09	564.4	4	1.217	1	5
	Outlying Privacy seeker	30	0	4.2	126	5	0.997	3	5
	Togetherness Privacy seeker	108	0	3.5	378	4	1.431	1	5
	Data-vigilant privacy seeker	156	0	4.08	636.5	5	1.242	1	5
	Latitudinal Privacy Seeker	24	0	3.25	78	3.5	0.847	2	4

Source: Prepared by the author (2024).

Latitudinal privacy seeker who want to enjoy their trip at their own will without being intervened by destination authority or service suppliers perceive less influence than Loneness seeker, Data Vigilant and Outlying group and Togetherness seekers, who prioritize privacy while enjoying with family or friends during tours, exhibit less influence and fear regarding privacy risks compared to Loneness seeker, Data-vigilant seekers and Facelessness seeker. These findings support Hypothesis 2, indicating that tourists' privacy needs significantly influence their perceptions of privacy risks and subsequent travel intentions.

Hypothesis 3 – The Kruskal-Wallis test, an alternative to one-way ANOVA, was conducted to investigate whether the perception of privacy risks influences the future travel intentions of tourists in relation to their residential locations. Additionally, Dwass-Steel-Critchlow-Fligner's post hoc test was computed to compare pairwise comparisons between three independent groups: rural, semi-urban, and urban residents, concerning their influence on perceived privacy risks.

The results (Table 9) indicate a statistically significant difference in perceived privacy risk perception based on tourists' location of residence, as evidenced by the test statistic ($\chi^2 = 8.92$, DF = 2, Asymptotic Sig. = 0.012).

Table 9. Kruskal-Wallis result for group difference among respondent's residential area

	χ^2	df	p	ε^2
Privacy	8.92	2	0.012	0.0184

Source: Prepared by the author (2024).

Post hoc analysis (Table 10) revealed significant differences between perceived privacy risks among rural and urban resident tourists (Sig. = 0.021 <0.05) and Rural and Semi-urban residente (Sig. = 0.043 < 0.05). However, no significant difference was found between semi-urban-urban residents.

Table 10. Pairwise comparisons – Perceived Privacy risk between respondets of different residential area

		W	p
rural	semi-urban	3.393	0.043
rural	Urban	3.777	0.021
semi-urban	Urban	-0.405	0.956

Source: Prepared by the author (2024).

Moreover, mean rank values and median values (Table 11) further illustrate differences among tourists from different residential areas. Semi-Urban tourists exhibited a lower mean rank (139.52) compared to Rural tourists (289.93) and urban tourists (502.5).

Table 11. Descriptives statistics showing mean differences of perceived privacy risk among respondents of different residential area

	nat_res	N	Missing	Mean	Mean Rank	Median	SD	Minimum	Maximum
Privacy	rural	79	0	3.67	289.93	4	1.419	1	5
	semi-urban	32	0	4.36	139.52	4	0.485	4	5
	Urban	125	0	4.02	502.5	5	1.25	1	5

Source: Prepared by the author (2024).

The median values also show a similar trend, with rural and semi-urban tourists displaying a lower median (4.00) compared to urban tourists (5.00).

This suggests that urban tourists perceive privacy risks more significantly and are more influenced by them in shaping their future travel intentions compared to tourists from rural & semi-urban areas. Thus, Hypothesis 3 is supported, indicating that there is indeed a difference in the perception of privacy risks among tourists based on their residential locations.

DISCUSSION

The first objective of the study was to know whether privacy risk factor is influential or not in shaping future travel intention of tourist as like other perceived risk factors? Result shows that tourist perceive comparatively greater risk than any other widely studied and acknowledge perceived risk factors namely financial, physical, health, time, social, psychological, cultural,

satisfaction or convenience risk factors) or it can be said no other perceived risk factor is as influential in shaping future travel intention of tourist towards their intended destination as perceived privacy risk factor has or perceived privacy risk frighten tourist more than any other perceived risk factors which is consistent with the study of Park & Tussyadiah(2017) who found privacy with security risk as a single construct and performance risk are two factors most influencing consumers purchasing travel product online while it is contrary to the findings of Kim, Lee, Patrick & Kim (2020) who found performance risk is the most influential risk factor shaping risk perception of tourist out of four risk factors: physical, privacy, financial and performance risk. It may be because privacy risk belongs to ownness, dignity and individuality of a tourist as human being which are more precious to every human being than any other losses. Thus, they may consider privacy risk most important consideration among perceived risk factors. Secondly, it studied whether privacy risk perception of tourist differ by their privacy requirement during their tour or not? The finding also reveals significant result stating tourist privacy need can be a key factor than can shape privacy risk perception in shaping future travel intention of tourist. This study is consistent with the study D'Acunto, Volo & Filiery (2021) who found tourist privacy concern depend on two types of privacy need: restrictive and outcome state. Those who wants personal space while enjoying time with their friends or family without being disturbed by third party found perceived least privacy risk which have influence over future travel intention as compared to other privacy seeker this may be because they are only consider not being disturbed while with family or beloved once rather than considering privacy factors for their whole touring process. Third objective of the study was to explore whether tourist area or residence in terms of urbanization or rurality have any role in shaping their privacy risk perception or not? The result indicates significant result referring tourist of semi-urban or suburban area perceive greater privacy risk as compared to tourist who resides in urban or it can be said that urban tourist are comparatively risk takers as compared to their suburban counterpart. This result contradict the previous study (Chauhan et al, 2021) which opined urban people perceive greater risk. This may be because urban people are habituated of maintaining a life with limited space, restrictions and living a live with facelessness they tend to be found less influenced by privacy risk as compared to suburban tourist who still enjoy more liberty, not familiar with urbanized tradition thus are suspicion of being victim of privacy risk thus concern most.

CONCLUSION

In an era dominated by technological advancements and the omnipresence of information and communication technology, the issue of tourist privacy risk has become increasingly pertinent. As tourists rely more on mobile devices and the internet for their travel needs, concerns about data privacy and security have escalated. This study not only explores the theoretical underpinnings but also offers practical insights that can revolutionize how tourism destinations are managed.

Firstly, the study underscores the critical role of privacy risk perception in shaping tourists' behaviour and future travel intentions. It suggests that privacy risk is not just another dimension of perceived risk but holds significant sway over tourists' decision-making processes. This finding challenges conventional wisdom, highlighting the need for destination managers to prioritize privacy concerns alongside other well-established risk factors.

Moreover, the study reveals that privacy risk perception may outweigh other perceived risks, such as financial or physical risks, in deterring tourists from traveling in the future. This emphasizes the urgent need for tourism stakeholders to address privacy concerns comprehensively, ensuring that tourists feel secure and confident in their travel decisions.

Furthermore, the research delves into the nuanced nature of tourists' privacy needs, showing how these needs can vary significantly among different traveller segments. Understanding and catering to these diverse privacy preferences are crucial for destination managers seeking to enhance tourists' overall satisfaction and experience.

In addition, the study explores the influence of tourists' residential location on their privacy perceptions. This finding challenges stereotypes and underscores the need for context-specific approaches to addressing privacy concerns.

From a practical standpoint, the study offers actionable recommendations for tourism stakeholders. These include enacting strict privacy laws, ensuring liberal treatment with tourist in respect of maintaining a particular lifestyle, while getting entertained or enjoying destination services, keeping disturbing micro-traders away from tourist while enjoying or relaxing by deploying zonation, implementing robust data protection measures, and enhancing transparency in data collection and usage practices. Additionally, the study advocates for the development of tailored tourism experiences that cater to different privacy needs, such as secluded villa accommodations for privacy-conscious travellers.

Overall, this research highlights the complex interplay between privacy perceptions, travel behaviour, and destination management. By embracing a holistic approach to addressing privacy concerns, tourism stakeholders can foster trust, enhance visitor experiences, and propel the industry towards sustainable growth.

While our study sheds valuable light on the influence of privacy risk perception of Indian and foreign tourists, it's essential to acknowledge its limitations.

Firstly, the geographical scope of the study was confined to India and few foreign nations, which may limit the generalizability of the findings to wider world. Future research could expand the study to include a more diverse range of destinations, allowing for a broader understanding of how privacy concerns vary across different cultural and geographical contexts.

Additionally, future studies could delve deeper into the nuances of privacy concerns by considering various demographic factors such as ethnicity or socio-economic status. Exploring how different tourist groups perceive and respond to privacy risks based on their cultural background could yield valuable insights for destination management strategies.

Furthermore, examining tourists' privacy perceptions across different types of destinations (metropolitan cities, small towns, etc.) could offer a more nuanced understanding of privacy dynamics within the tourism sector.

In conclusion, while our study offers valuable insights into the privacy risk perceptions of Indian domestic tourists and few international travellers, there is ample room for future research to expand and refine our understanding of this complex phenomenon. By addressing these limitations and exploring new avenues of inquiry, researchers can contribute to the development of more robust and inclusive strategies for managing privacy concerns in the tourism industry.

SIGNIFICANCE OF THE STUDY

Previous research has often overlooked privacy risk as a perceived risk factor in conventional tourism studies, despite its universal importance and the potential for privacy breaches during travel. While existing studies have focused on factors that most concern or frighten tourists, they have failed to fully grasp the significance of privacy risk in comparison to other potential harms. This research addresses this gap by examining tourists' prioritization of privacy risk and its impact on their decision-making processes. Furthermore, we investigate how tourists'

residential locations and their desired privacy preferences influence their perception of risk. Drawing on insights from non-tourism literature, which suggests that risk-taking tendencies can be shaped by individual personality traits influenced by environmental factors, we explore how these factors interact in the tourism context. By delving into these dimensions, our study offers a deeper understanding of the role of privacy risk in tourists' behaviour and decision-making, bridging the gap in existing literature and providing valuable insights for both academia and industry stakeholders.

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