Antecedents of Tourists' Perceived Risks: Experience from Tanzania

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Abstract

This study seeks to determine the perceived risks of tourists visiting Tanzania based on their demographic characteristics by using a five-dimensional framework of tourists' perceived risk. Data was gathered from 136 international tourists through convenient sampling. The perceived risks studied include political risks, performance risks, physical health risks, plan risks, and financial risks. This study has identified significant differences in the tourists' perceived risks because of gender, age, level of education, income, past travel experience, number of visits, travel companionship, and nationality, which are discussed in this paper. The findings are expected to assist the policymakers, marketing managers, tourists service providers and other stakeholders in Tanzania's tourism industry must consider. Other studies in the future may use different sampling techniques; also, a follow-up study may be carried out to find how the situation relating to the risks has improved over time. Finally, this study focused on five types of risks; thus, other studies may look at more types of risks

Keywords: Perceived risks; International tourists; Tanzania; Demographic variables

Resumen

Este estudio busca determinar los riesgos percibidos de los turistas que visitan Tanzania en función de sus características demográficas mediante el uso de un marco de cinco dimensiones del riesgo percibido por los turistas. Se recopilaron datos de 136 turistas internacionales a través de un muestreo conveniente. Los riesgos percibidos estudiados incluyen riesgos políticos, riesgos de desempeño, riesgos de salud física, riesgos del plan y riesgos financieros. Este estudio ha identificado diferencias significativas en los riesgos percibidos por los turistas debido al género, la edad, el nivel de educación, los ingresos, la experiencia de viaje anterior, el número de visitas, el compañerismo de viaje y la nacionalidad, que se analizan en este documento. Se espera que los hallazgos ayuden a los legisladores de políticas, gerentes de marketing, proveedores de servicios turísticos y otras partes interesadas en la industria turística de Tanzania. Otros estudios en el futuro pueden utilizar diferentes técnicas de muestreo; asimismo, se podrá realizar un estudio de seguimiento para conocer cómo ha mejorado la situación en relación con los riesgos a lo largo del tiempo. Finalmente, este estudio se centró en cinco tipos de riesgos; por lo tanto, otros estudios pueden analizar más tipos de riesgos

Palabras clave: Riesgos Percibidos, Turistas Internacionales, Tanzania, Variables Demográficas

1. INTRODUCTION

Tourist destinations largely compete based on tourists' perceived risks relative to their competitors (Hashim et al., 2018). Tourists typically plan their travel or decide to travel to a destination on the basis of certain perceived risks (Lepp et al., 2011). Studies have shown that perceived risks (Quintal et al., 2010) will affect tourists' decision to travel to a particular destination. Destinations differ in many respects, including in their historical experiences, locations, political instability, crime, and ethnic conflicts (Garg and Kumar, 2017). Therefore, studying perceived risks is important in developing tourism in Tanzania. This is due to the fact that Tanzania has a good geographical location and open borders with Kenya, Uganda, Mozambique, Malawi, Rwanda, Burundi, the Democratic Republic of the Congo, and Zambia. The country also borders the Indian Ocean in the east. According to Lepp et al. (2011), the perceived risks in most developing countries in Africa include terrorism, political and social instability, poor governance, cultural and language barriers, war, crime, health, unfriendly hosts, primitive conditions, and economic concerns, such as the instability of currencies. Lawson and Thyne (2001) show that these risks create a collectively accepted, negative image of a destination. For instance, ranking trends show little safety and security in both Kenya and Tanzania (Njiraini et al., 2015). These negative perceptions may affect the performance of the tourism industry in Tanzania. Therefore, this may make it difficult for tourism to flourish in the country. As a result, perceived risks discerned from the tourist's perspective that the requirement for wellbeing and security has turned into the principle variables while picking a tourist destination (Garg, 2015).

The tourism industry is the main source of foreign exchange earnings for Tanzania. As a tourist destination, Tanzania has such unique attractions as the Serengeti National Park (named by World Travel Awards as Africa's leading national park for three consecutive years: 2019, 2020, and 2021). In addition, the country has a free-standing mountain, i.e., Mount Kilimanjaro, the Ngorongoro crater, which is the world's largest intact volcanic caldera, and the beautiful beaches in Mainland Tanzania and Zanzibar. It is rich in natural resources, especially water bodies and dense forests. The fresh air, the pure water, the mountains, the scenic beauty, the villages, and the people make tourists come to Tanzania. Regardless of the uniqueness of the attractions, the perceived risks affect the competitiveness of the destination.

Understanding how tourists perceive the risks is vital to policymakers, marketing managers, service providers and other stakeholders. In order for policies and programs to have the intended effect, the policymakers and all stakeholders need to understand how individuals/tourists perceive the risks to themselves and to others (Andersson, 2011; Cummings et al., 2013). This study notes that not all tourists would react to and perceive risks in the same way. Some tourists will delay traveling, others will postpone their travel or avoid risks, and yet others may go to risky destinations (Kovaˇci´c et al., 2020).

The rest of this paper is organized as follows: Section 2 discusses perceived risk theory and presents the model guiding this study. Section 3 presents the research methodology, and section 4 analyzes the data and presents the findings of this study. Section 5 discusses the findings of the study. Section 6 concludes the study and shows the implications of the findings, the contribution of the study, as well as areas for further research.

2. LITERATURE REVIEW

2.1. Perceived risk theory

The term risk may be defined as the uncertainty that consumers face when they cannot foresee the consequences of their purchase decisions (Schiffman and Kanuk, 2000). For example, some of the tourists who travel to a certain destination might have heard about its reputation for robbery (known uncertainty). Still, others might not be aware of the safety status of the area (unknown uncertainty). Joffe (2003) argues that many definitions of the term risk share the view of anticipating future and uncertain outcomes. Although risks are what we naturally wish to avoid, the fact is that we experience risks on almost a daily basis by engaging in a range of activities, such as purchasing products, commuting to work, or even getting out of bed in the morning (Kapuscinski, 2014).

Different researchers use different terms when talking about risks, but they mean the same. For instance, Hsu and Lam (2003) used barriers instead of risks. Um and Crompton (1992) used inhibitors instead of risks. Mlozi (2011) and Mlozi et al. (2013) used constraints instead of risks. Likewise, several researchers (Kapuscinski, 2014; Lepp and Gibson 2008; Park and Reisinger, 2010) used the term risk.

Perceived risks were first studied by Bauer (1960, 1967) as the most important variable in consumers' purchasing preferences. Bauer (1960) believes that, due to the uncertainty in the consumer purchase process, some purchase results cannot meet consumers' expectations and thus make consumers unhappy. Later, many scholars, including Kaplan et al. (1974), Sweeney et al. (1999), and Tsanakas and Desli (2003), studied perceived risks as the most important variable in consumers' purchasing preferences. Kaplan et al. (1974) came up with five types of perceived risk: psychological, social, financial, physical, and functional. Stone and Gronhaug (1993) added time risk to the list. Since then, perceived risk theory has been widely applied and extended (Wang et al., 2020).

In tourism, perceived risks have been widely studied as a central issue when an individual decides to visit a certain destination. The tourism industry widely adopted this concept after the 9/11 attacks (Dolnicar, 2005; Paraskevas and Arendell, 2007; Boniface and Cooper, 2009). The intangibility of tourist products generates a high degree of uncertainty (Dolnicar, 2005), thus making this concept important to the tourism industry. In tourism, perceived risks may be referred to as tourists' perception of the negative result

of buying travel products. Perceived risks are a function of uncertainty and consequences (Moutinho, 2000), with some consequences being more desirable to tourists than others (Korstanje, 2015). Reisinger and Mavondo (2005) define a perceived risk as to the cognitive probability of one being exposed to threats and dangers. According to Menon et al. (2008), perceived risk is the negatively valenced likelihood assessment that an unfavorable event will occur over a specific period while one is traveling. In this paper, we adopt the definition provided by Sohn et al. (2016), who say that perceived risk is the probability of a misfortune occurring to tourists or a group of tourists during a trip or while they are in a destination.

The literature shows that perceived risks are a multidimensional phenomenon. Tourists may perceive risks differently due to their differences in psychology, culture, geography, and travel experiences, affecting their behavioral intention differently (Hasan et al., 2017). Perceived risks also differ in application, depending on the perceived risk type (Reisinger and Mavondo, 2005). Subjective and objective factors are two dimensions of perceived risks (Reisinger and Mavondo, 2006; Kozak et al., 2007). Cui et al. (2016) note that the subjective factors of tourism perceived risk may be grouped into two categories: demographic variables and individual cognitive abilities. Demographic variables include gender, age, level of education, academic background, level of income, social status, geography, educational experience, and social experience. By contrast, individual cognitive abilities include emotions, temperament, personality, values and outlook.

Furthermore, the objective factors of tourism perceived risk refer to the negative consequences of something that may happen during travel. Cui et al. (2016) note that tourists' perceived risks may be explained and studied from five to seven dimensions. First, the five-dimension risks they have identified are psychological risk, financial risk, performance risk, health risk, and social risk. Second, the six-dimension risks are performance risk, physical risk, financial risk, psychological risk, social risk, and time risk. Third, the seven-dimension risks are physical risk, economic risk, equipment risk, social risk, psychological risk, time risk, and opportunity loss.

Furthermore, Karl et al. (2020) and Kim et al. (2016) note that research has focused on tourists' perceived risks and their antecedents, such as socio-demographic characteristics, including the household income, level of education, gender, and nationality. However, according to Choe and Kim (2021), there have been mixed results on the relationship between tourists' socio-demographics and travel experience and their perceived risks. This has largely been attributed to differences in the type of risk studied and the characteristics of the destination of one's interest (Kim et al., 2016). Therefore, this study focuses on the relationship between the socio-demographic factors (gender, age, education, income, travel experience, travel companionship, and nationality) and the five-dimension perceived risk framework.

2.2. Demographic factors and perceived risks

Demographic factors refer to a tourist's gender, age, marital status, education, income, occupation, etc. Every tourist is unique because of these demographic factors. So, he/she cannot rely on the decisions made by others. Researchers and marketers widely use the demographic dimension to explain the differences in tourists' perceived risks and choice of the destinations to visit. Past research shows that various variables may influence the perceived risks and argue that demographic is one of the important factors that affect the risks (Reichel and Fuchs, 2011; Reisinger and Mavondo, 2006). Garg and Kumar (2017) reported that one's nationality, cultural group, education, and income were significantly related to the perceived risks in their study done in India. They also showed that the perceived risk was not significantly related to gender, age, occupation, marital status, travel companionship, mode of travel, occupation, length of stay, and the source of information.

Zilker et al. (2020) noted that older adults are more averse to risk than younger adults when they are facing a risky choice. The importance of age in perceived risk is different for a different kind of risk. For instance, Lu (2021) noted that senior tourists are concerned about declining psychological and physiological abilities; therefore, they usually have more travel difficulties and worries than others do. It is obvious that, as people get older, they lose their ability to do analytical thinking. Specifically, retired people prefer to enjoy their retirement rather than making any efforts to increase their financial income (Gumus and Dayioglu, 2015). Thus, increasing the perceived financial risk is also associated with traveling. Thus, this paper argues that, as tourists get older, their perceived risk increases and that they prefer to engage in less risky activities. Therefore, age is an important risk factor that deserves to be studied along with the perceived risks facing the tourists who visit Tanzania.

A number of studies reveal gender differences in tourists' perceived risk and risk-taking behavior (Yang et al., 2017). Specifically, female tourists were found to be more sensitive and vulnerable to certain types of risk, such as physical risk (e.g., sexual harassment and assault), when traveling (Park and Reisinger, 2010) to a place which has been identified as gendered and sexualized (Pritchard and Morgan, 2000) than male tourists. Considering the steady growth of the number of female travelers worldwide, the tourism and the hospitality industry may pay attention to women's perceived risk. Further, some luxury hotels have female-only floors, for instance, the Georgian Court Hotel in Vancouver and the Four Seasons Hotel in Riyadh. Sofitel in Luxembourg has reserved the top floor rooms for female travelers, and room service is delivered by female staff (Voyage, 2014). These strategies aim to provide female travelers with security and safety. However, they are criticized for being discriminatory and superficial because women still have to face risks when they stay in rooms that are not safe (Sathian, 2016). According to Yang et al. (2017), the industry needs to neutralize traveling in and minimize the gendered risk. Therefore,

this study argues that gender is an important factor to study, along with tourists' perceived risks.

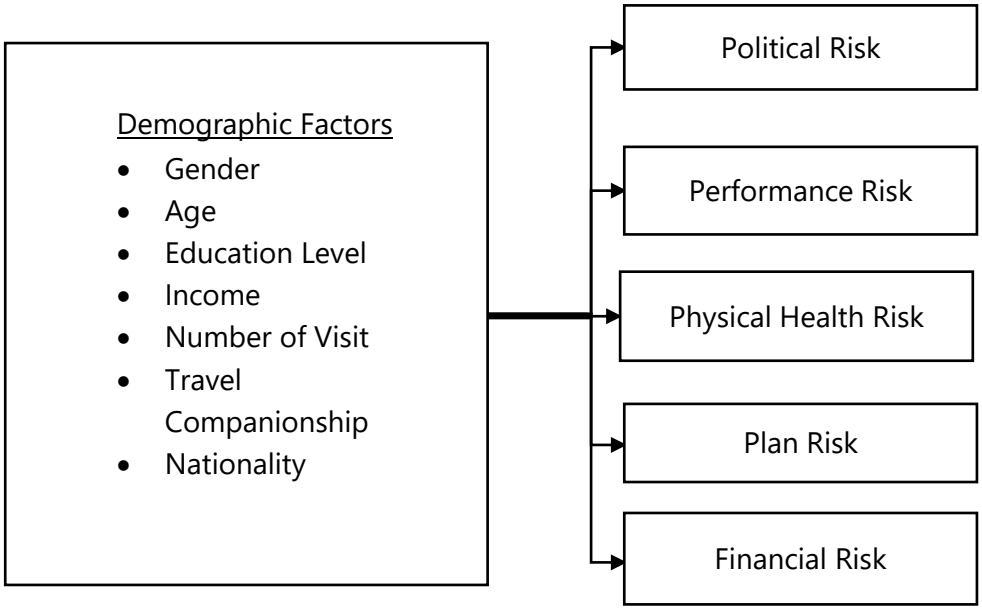
Previous studies indicate that perceived travel risks are affected by past travel experiences. Research shows that risk perception decreases when past travel experience increases (Sharifpour et al., 2014). Lepp and Gibson (2003) found that less experienced international travelers perceived higher risk in relation to health, terrorism, and food than more experienced travelers. Similarly, Sharifpour et al. (2014) found that past international travel experience is significantly related to the perceived risk. Their results show that less experienced travelers perceive more risks in relation to physical, destination-related, and general risks than more experienced tourists. This issue is addressed in the present study.

Arias-Febles (2016) argues that nationality is an important factor for tourists visiting Gran Canaria and considers the difference between types of tourists important. The study focused only on English and German nationalities because of the relative weight they have in the surveys and tourism figures pertaining to Gran Canaria. Previous studies indicate that perceived risks are influenced by personal factors such as gender, age, nationality, income, and education (Reisinger and Mavondo, 2006). Therefore, this study examines gender, age, education, past travel experience, travel companionship, and nationality as factors relevant to Tanzania's tourists.

2.3. Conceptual framework

The conceptual framework adopted in this study shows different perceived risks. The five-dimension risk model developed by Cui et al., (2016) is adopted by this study. According to Cui et al. (2016), the model includes psychological, financial, performance, health, and social risks. However, two types of risk, namely political and plan risk, are important to the Tanzanian tourism industry. These replace psychological risk and social risk in this study. Therefore, the five-dimension risk model used in this study includes political risk, plan risk, financial risk, physical health risk, and performance risk.

Figure 1: Conceptual framework



3. RESEARCH METHODS

This study focused on Dar es Salaam City. Dar es Salaam is the largest city in Tanzania and the country's industrial center. It is also the country's major port and the largest city in Eastern Africa by population. It has over six million people and is an important economic center in the region. Dar es Salaam is Tanzania's most prominent city with regard to fashion, arts, media, television, film, and finance. It is located on the Indian Ocean coast. Dar es Salaam has a number of attractions, including Mbudya Island, Bongoyo Island, the National Museum, the Village Museum, the Kivukoni fish market, the Azam Marine, and Coastal Fast Ferries, the Mlimani City shopping mall, and the Mwenge curio shops.

This study adopted a quantitative research design. Data was gathered in January 2020. A convenient sampling technique was used to obtain the sample. A total of 136 copies of the questionnaire were gathered from different accommodation facilities and attractions. The questionnaire was based on a comprehensive review of the literature. Demographic questions focused on gender, age, level of education, income, number of visits, travel companionship, and nationality. The respondents were requested to report the number of trips they had made to Tanzania on an ordinal scale (1 time, 2-3 times, and more than 3 times). Travel companionship was measured using two questions, i.e., traveling alone and traveling with company. The perceived risks were measured using 22 items developed from the literature that included a number of potential risks (Floyd et al., 2004). The respondents were asked to show their perception of certain risks when visiting Tanzania by placing a tick in a box. The responses obtained were measured on a 5-point scale ranging from 1 = not concerned at all to 5 = very much concerned. These perceived risks were developed using the frameworks developed by Cui et al. (2016). The

respondents were from different nationalities, the majority filled in the questionnaire in the English language without being assisted by anybody.

Data were analyzed using SPSS version 20. Descriptive statistics were calculated for gender, age, level of education, income, number of visits, travel companionship, nationality, and different risk types. A factor analysis of different types of risks was carried out to understand the tourists' perceived risks. However, there are general theories and literature on perceived risks, but no systematic study focusing on Tanzania as a tourist destination has been done. A multiple regression analysis of the data was done to determine the predictability of tourists' perceived risks in relation to Tanzania.

4. RESULTS

4.1. Respondents' characteristics

A total of 136 respondents were involved in this study: 66 males (48.5%) and 70 females (51.5%). The response rate is 68% since 200 copies of the questionnaire were distributed to the respondents. Most respondents (33.1%) were youth; their years of age ranged from 18 to 30. Twenty-five percent of the respondents were aged between 31 and 40, 19.8% were aged between 41 and 50, and 13.3% were aged between 51 and 60. A small percentage (8.8%) of the respondents were above 60 years of age. Slightly over half of the respondents had middle-level income (US $995 and $3,895). In regard to the countries of origin, 18.4% of the respondents were from the United Kingdom, 15.4% from the United States of America, and 14.7 from Germany. Others were from South Africa, Italy, and Spain. The rest were from China, The Netherlands, Kenya, and Uganda.

Table 1: Respondents' characteristics

Category	N (136)	Percent (%)
Gender		
Male	66	48.5
Female	70	51.5
Age		
18–25 (young adult)	45	33.1
26 – 40 (adult)	34	25.0
41 – 60 (middle age)	37	27.2
Age> 60 (older people)	20	14.7
Education		
Lower education (basic education and below)	15	11.3
Middle education (tertiary education)	75	55.1
Higher Education (university and above)	56	41.2
Income		
Low income (less than US $ 995)	-	-
Low-middle income (US $ 995 - 3,895)	72	52.9
Higher-middle income (US $3,896 - 12,055)	64	47.1

Number of visits		
First time	97	71.3
2-3 times	29	21.4
More than 3 times	10	7.3
Travel companionship		
Single	51	37.5
With company (family/friend/partner)	85	62.5
Nationality		
United Kingdom	25	18.4
United States of America	21	15.4
Germany	20	14.7
South Africa	18	13.2
Italy	16	11.8
China	10	7.35
Spain	9	6.6
Netherlands	8	5.9
Kenya	5	3.7
Uganda	4	2.9

4.2. Mean and standard deviation

Out of 17 perceived risk variables, four (23.5%) had a mean value below the midpoint of 3.0, suggesting that the respondents generally did not agree with the perceived risks that would concern them while visiting Tanzania (Table 2). The variables included "difficult access to health care is a concern to me" (2.675); and "I would be worried about the epidemic disease when choosing Tanzania as a visiting destination" (2.147) from physical health risk. Others included "I would worry about uncoordinated immigration procedures that may take too long" (2.439) from plan risk; and "purchase of wrong tourism products" (3.336) from financial risk. Thirteen variables (76.5%) had a mean value above the midpoint (3.0), suggesting that the respondents had the same opinions on the variables (Table 2). The political risk had three variables, including "terrorist attacks in Tanzania and neighboring countries concern me" (3.211), "I would be concerned about an unstable political environment in the neighboring countries and in Tanzania" (3.642), and "I would be worried about traveling to Tanzania if the country or the neighboring countries were at war" (3.790). The performance risk had three variables, namely "I would be worried about not being satisfied with my experience" (3.874), "I would be worried about services not meeting my expectations" (3.795), and "I would be worried about the quality of services" (3.988). Further, the physical health risk had four variables that is "I am worried about road accidents when traveling within Tanzania" (3.657), "I would be worried about drinking water right from the tap when visiting Tanzania" (3.213), "I am worried about food poison when I am in Tanzania" (3.105), and "petty thieves and pickpockets concern me when I am visiting Tanzania" (3.221). In regard to the plan risk, there was only one variable, i.e., "Unreliable flights (i.e., delays of domestic flights) concerns me when I am

in Tanzania" (3.712). Lastly, in regard to the financial risk, there were two items: the "overpricing of tourism products" (3.712) and the "making payments using a card is not safe in Tanzania" (3.854).

Description	Mean	SD
Political risk (POR)		
Terrorist attacks in Tanzania and neighboring countries concern me.	3.211	.847
I would be concerned about an unstable political environment in the neighboring countries and in Tanzania.	3.642	.921
I would be worried about traveling to Tanzania if the country or the neighboring countries were at war.	3.790	.863
Performance risk (PFR)		
I would be worried about not being satisfied with my experience.	3.874	.852
I would be worried about services not meeting my expectations.	3.795	.869
I would be worried about the quality of services.	3.988	.971
Physical health risk (PHR)		
Difficult access to health care is a concern to me.	2.675	1.002
I would be worried about epidemic diseases when choosing Tanzania as a visiting destination.	2.147	1.197
I am worried about road accidents when traveling in Tanzania.	3.657	.936
I would be worried about drinking water right from the tap when visiting Tanzania.	3.213	.915
I am worried about my food being poisoned when I am in Tanzania.	3.105	.874
Petty thieves and pickpockets concern me when I am visiting Tanzania.	3.221	.869
Plan risk (PLR)		
Unreliable flights (i.e., delays of domestic flights) concern me when I am in Tanzania.	3.731	.910
I would worry about uncoordinated immigration procedures that may take too long.	2.439	1.013
Financial risk (FIR)		
Overpricing of tourism products.	3.712	.873
Making payments using a card is not safe in Tanzania.	3.854	.991
Purchase of wrong tourism products.	2.336	1.195

Conversely, a slightly large standard deviation of two variables, "I would be worried about epidemic diseases when choosing Tanzania as a visiting destination" (1.197) and the "purchase of wrong tourism products (1.195)", indicate that the respondents had varying levels of perceived risks in relation to their tourism experience in Tanzania (Table 2).

Table 2: Mean and standard deviation

4.3. Accepting loading

Seventeen variables were analyzed further. Out of such variables, eight variables were above the generally agreed on limit of 0.7. According to Hair et al. (2002), they are satisfactory reliabilities. Nine variables had a loading of less than 0.7, where Bagozzi and Yi (1988) rule of thumb indicate that loading exceeding 0.5 but being less than 0.95 are acceptable. Thus, all the variables that had loading greater than 0.5 were included in the analysis.

Table 3: Acceptable loading (17 Variables; N=136)

	Loading					Reliability
Risk Type	**F 1**	**F 2**	**F 3**	**F 4**	**F 5**	
Political risk (POR)						
Terrorist attacks in Tanzania and neighboring countries concern me.	0.855					
I would be concerned about an unstable political environment in the neighboring countries and in Tanzania.	0.731					**0.711**
I would be worried about traveling to Tanzania if the country or the neighboring countries were at war.	0.676					
Performance risk (PFR)						
I would be worried about not being satisfied with my experience.		0.621				**0.627**
I would be worried about services not meeting my expectations.		0.651				
I would be worried about the quality of services.		0.610				
Physical health risk (PHR)						
Difficult access to health care is a concern to me.			0.754			
I would be worried about epidemic diseases when choosing Tanzania as a visiting destination.			0.591			**0.733**
I am worried about road accidents when traveling in Tanzania.			0.611			
I would be worried about drinking water right from the tap when visiting Tanzania.			0.843			
I am worried about food poison when I am in Tanzania.			0.695			
Petty thieves and pickpockets concern me when I am visiting Tanzania.			0.728			

Plan risk (PLR)				
Unreliable flights (i.e., delays of domestic flights) concern me when I am in Tanzania.		0.683		
I would worry about uncoordinated immigration procedures that may take too long.		0.715		
Financial risk (FIR)				
Overpricing of tourism products.			0.877	
Making payments using a card is not safe in Tanzania.			0.765	**0.755**
Purchase of wrong tourism products.			0.637	
% of variance explained	**11.43**			
Cummulative variance explained	**49.68**			

Regarding gender, the result of the Mann-Whitney U test (see Table 4) generally revealed that the male respondents expressed fewer concerns over the risks than the female respondents did. For example, the males were more concerned about the performance and health risks but were relatively concerned about three types of risk: political, financial, and plan risks. The greatest and most statistically significant differences were found in the health risk. In contrast, the female respondents were more concerned about the health and plan risks than other risks.

Table 4: Results of the Mann-Whitney test for perceived risks and gender

Risk type	**Gender (N=136)**		**MUW**	**Z**	**Asymp.sig**
	Perceived				
	Male (66)	**Female (70)**			
POR	108.02	109.76	12763.400	-1.068	.009
PFR	129.17	107.91	11342.500	-1.153	.005
PHR	130.33	101.03	10651.000	-1.556	.000
PLR	109.65	102.55	12608.500	-1.177	.013
FIR	109.82	107.25	12878.500	-1.056	.005

Regarding age group, ANOVA analysis indicated that the financial, physical health, and performance risks were significantly ($p<0.01$) different among the tourists in different age groups. The young adults perceived higher financial risk than the adults, the middle-aged, and the elderly (Table 5). In addition, the findings show that the elderly perceived higher physical health risk and performance risk than the middle-aged, the adults, and the young adults.

Table 5: ANOVA analysis for perceived risks and age-groups

Risk Type	Young-adult (19-25)	Adult (26-40)	Middle aged (40-60)	Elder (Above 60)	F	*p*
POR	3.17	3.09	2.91	2.85	1.65	.25
PFR	3.03*	3.39*	3.54*	3.77*	1.23	.00*
PHR	2.05*	2.21*	2.33*	2.63*	8.05	.00*
PLR	3.33	3.25	3.05	2.87	0.83	.29
FIR	2.30*	2.18*	2.02*	1.89*	5.06	.00*

In regard to the level of education, ANOVA analysis indicated that the political, performance, physical health, and financial risks were significantly ($p<0.01$) different among the tourists with different levels of education. Those with lower education perceived lower risks than those with middle-level education and higher education (Table 6).

Table 6: ANOVA analysis for perceived risk and education level

Risk Type	Low Education	Middle Education	Higher Education	F	p
POR	3.18	3.56	3.96	0.02	.31
PFR	2.11*	2.40*	2.71*	0.78	.00*
PHR	2.06*	2.37*	2.54*	1.35	.00*
PLR	3.01	3.19	3.45	1.31	.25
FIR	2.08*	2.32*	2.52*	0.95	.00*

In regard to income, ANOVA analysis revealed that the financial, plan and physical health risks were significantly different ($p<0.01$) among the tourists with different income levels. Low-income tourists perceived higher physical health, a higher plan risk, and a higher financial risk than the middle- and higher-income tourists did (Table 7).

Table 7: ANOVA analysis for perceived risk and income

Risk Type	Low Income	Middle-Level Income	High Income	F	p
POR	3.57	3.34	3.09	1.89	.45
PFR	3.23	3.18	3.01	0.96	.18
PHR	1.92*	1.85*	1.55*	2.89	.00*
PLR	2.78*	2.48*	2.02*	2.67	.00*
FIR	3.72*	3.61*	2.93*	1.45	.00*

In regard to travel companionship, the results of the Mann-Whitney U test (see Table 8) revealed that the tourists who travel alone (individualists) perceived higher risks than those who travel as a group, such as a family/friends (collectivists). Specifically, 'single'

respondents were more concerned about all the risks found in Tanzania, including physical health, plan, and financial risks, than those traveling as a group. The greatest and most statistically significant differences were found in the physical health risk.

Table 8: Results of the Mann-Whitney test for perceived risks and travel companionship

Risk Type	Travel Companionship (N=136)		MUZ	Z	Asymp.sig
	Single (N=57)	With company (N=79)			
POR	70.50	80.85	1956.000	-2.356	.055
PFR	68.59	80.40	1843.500	-2.539	.041
PHR	70.03	79.36	1920.000	-2.044	.000
PLR	69.10	78.90	1870.000	-1.988	.003
FIR	68.55	80.25	1930.000	-2.792	.002

In regard to the number of visits, the ANOVA analysis revealed that political risk, a health safety risk, a performance risk, and a plan risk were significantly ($p<0.01$) different in relation to the number of visits to Tanzania (Table 9). First-time visitors perceived higher risk in all three risks, namely political, physical health, and plan risks, while those who had traveled more than once perceived slightly lower risks.

Table 9: ANOVA analysis for perceived risks and number of visits

Risk Type	1-time visit	2–3-time visit	Visit > 3 time	F	p
POR	2.43*	2.01*	1.67*	1.03	.00*
PFR	2.91	2.65	2.21	2.89	.27
PHR	3.17*	2.92*	2.80*	3.43	.00*
PLR	2.59*	2.18*	2.07*	0.81	.00*
FIR	3.27	3.11	2.95	1.45	.53

Regarding nationality, the tourists came from the United Kingdom, the United States of America, Germany, Italy, Spain, and The Netherlands. Others were from China and from within East Africa. The ANOVA analysis revealed that the political, physical health, plan, and performance risks were significantly different ($p<0.01$) among the tourists of different nationalities (Table 10). The East African and non-western tourists perceived lower risks than the western ones.

Table 10: ANOVA analysis for perceived risks and nationality

Risk Type	Western	Non-Western	East African	F	p
POR	3.28*	2.64*	1.01*	1.08	.00*
PFR	3.11*	2.43*	1.43*	2.89	.00*
PHR	3.09*	2.21*	2.13*	3.43	.00*
PLR	2.88*	2.10*	1.18*	0.81	.00*
FIR	3.76	3.24	2.23	1.45	.53

The regression analysis revealed that the perceived risks (R^2 = 0.015, p < 0.01) concerned tourists when they visited Tanzania (Table 11). Specifically, the political risk (β = - 0.245, p = 0.020), the physical health risk (β = - 0.237, p = 0.031), the financial risk (β = - 0.133, p = 0.040), and the performance risk (β = 0.063, p = 0.01) indicated concerned tourists when they visited Tanzania.

Table 11: Multiple regression analysis

Risk Type	Beta	*t-value*	*p*
(Constant)		20.005	0.000*
POR	- 0.245		0.020
PFR	0.063		0.010
PHR	- 0.237		0.031
PLR	- 0.024		0.605
FIR	- 0.133		0.040
R = .031	Adjusted R^2 = 0.015		
F = 3.071	*p = 0.047*		

5. DISCUSSION

This study has looked at demographics as an important factor in determining the risks concerning tourists visiting Tanzania. Overall, the findings indicate that the perceived risks differ in relation to different demographic factors (gender, age, education, income, travel experience, travel companionship, and nationality). The findings are similar to Perpina et al. (2017); these scholars found that perceived risks varied across gender, age, education, and past travel experience when tourists traveled internationally. However, they did not consider travel companionship and nationality variables, which are important in the Tanzanian context.

The female respondents were more concerned about all the risks (political risk, performance risk, physical health risk, plan risk, and financial risk) than the male ones, and the most significant difference was in the health risk. Park supports these findings and Reisinger (2010), who also noted, for example, that female tourists see a greater influence of political, performance, and physical risks than male tourists, most likely because they feel more anxious about these types of risks than their counterparts. These

findings are also similar to those of Qi et al. (2009), (Sund et al., 2017), and Yang et al. (2017). According to Perpina et al., (2017), the physical risk is the only risk that differs according to gender, with women perceiving the risk more highly than men. This implies that perceived risks differ across gender and, therefore, tourism marketers should take differences in gender into account when they are doing their work.

In regard to age, the young adults perceived the financial risk more highly than the adults, the middle-aged, and the elders. This may be because of the fact that younger people have fewer financial resources. In regard to the physical health risk, the elders perceived the risk more highly than the middle-aged, the adults, and the young adults. Younger people tend to be more adventurous travelers; thus, they are not averse to risk (Gibson and Yiannakis, 2002). Further, in regard to age, Perpina et al. (2017) reported that the level of perceived risks among international tourists decreases with age, which Gibson and Yiannakis (2002) support. Sarkar and Sahu (2018) reported that age was an important consideration when one is deciding how much risk to assume. This implies that perceived risks differ across age groups and, therefore, tourism marketers should consider differences in age when they are doing their work.

The findings showed a significant relationship between one's level of education (low, moderate, high) and the risks (performance, physical health, and financial risks). The tourists with higher education perceived the risks more highly than those with moderate and low education. This finding is supported by Fernanda et al. (2019), who reported that individuals with higher levels of education are more likely to have a high perception of risk than those with lower levels. However, Sundblad et al. (2007) argue that education could increase someone's sense of control and thus lower the risks perceived. On the contrary, Sund et al. (2017) argue that education could also be systematically associated with the degree of accuracy regarding the probability and consequences of a risk, which could indicate either higher or lower risk perception, depending on the existence and degree of misperception of risks in the general population. This implies that the level or extent of perceiving risks differs regarding people's level of education. Therefore, tourism marketers should take differences in level of education when they are doing their work.

The findings showed significant differences in the financial, plan, and physical health risks in regard to income. The low-income tourists had a higher perception of their physical health, plan, and financial risks than the middle-income and higher-income tourists (Table 5). It is argued that higher-income tourists are less

worried about travel risks in a destination as they feel they can sacrifice and pay more for damages. Nevertheless, lower-income tourists probably have a high perception of financial risks because they do not have enough money and are more concerned about extra spending and financial losses (Park and Reisinger, 2010). This study is also supported by Fernanda et al. (2019), who reported that travelers with high income have a lower perception of risks than those with lower income. However, this study is not supported by Sönmez and Graefe (1998), who reported that the degree of perceived risks decreases with higher levels of education. This suggests that tourists' perceptions of risks differ across income levels and, therefore, tourism marketers should take differences in income levels when they are doing their work.

The findings revealed a significant association between travel companionship (single, with the company) and the risks (physical health, plan, and financial risks). The tourists who travel alone (individualists) have a higher perception of risks than those who travel with companions such as family members/friends (collectivists). Park and Reisinger (2010) noted that the single traveler may feel more at risk in the new environment, but the travel companions may help one to manage the stress. Thus, tourism marketers should consider travel companionship when they are doing their work.

Nevertheless, the findings revealed that the political, physical health and plan risks were significantly different in regard to the number of visits to Tanzania. Specifically, first-time visitors (the least experienced tourists) had a higher perception of risks than experienced tourists. This is similar to the findings of Perpina et al. (2017), who reported differences in perceived risks between more experienced travelers and less experienced ones; this was influenced by the number of past trips and continents one had visited. Qi et al. (2009) argue that past experience affects one's perception of risks. Experienced international tourists may perceive fewer risks (Kozak et al., 2007) than inexperienced ones.

Further, the findings revealed that the political, performance, physical health, plan, and financial risks were significantly different in regard to the tourists' nationalities. The tourists were categorized into western, non-western, and East African tourists. Specifically, the western tourists had a higher perception of risks (political, performance, physical health, plan, financial) than the non-western and East African tourists. This finding is similar to the findings of Garg and Kumar (2017) and Arias-Febles (2016).

The findings also revealed that the tourists were concerned about a number of risks when they visited Tanzania. This means that if people perceive more risks, they will fear traveling to Tanzania in the future (Mlozi, 2014). In addition, they would not recommend

the country to their friends and relatives. In regard to the political risk, the findings show the following: the "terrorist attacks in Tanzania and neighboring countries concern me", "I would be concerned about an unstable political environment in the neighboring countries and in Tanzania", and "I would be worried about traveling to Tanzania if the country or the neighboring countries are at war". These had a mean value above the midpoint of 3.0, which suggests that the respondents had the same concerns. It should be noted that Tanzania is a very peaceful country. However, the terrorist attacks, civil wars, unstable political environment, and riots in the neighboring countries affect tourism in the county. For instance, between 2011 and 2017, there were 60 attacks on average each year in Kenya, which different groups carried out. The attacks had a big negative impact on the tourism industry (Buigut, 2019). In 2019, Kenya suffered its worst terrorist attack in four years when al-Shabaab (AS) attacked the Dusit D2 hotel complex in Nairobi (Country Reports on Terrorism, 2019). The attack affected tourism in Kenya. The 2021 bombings in Kampala, Uganda (Atuhaire, 2021) also impacted the tourism industry. Lepp et al. (2011) found that a negative image of Uganda (i.e., political instability, disease, poverty, war, civil unrest, hunger) strongly influenced tourists' perception of the risks. The problem is that terrorist attacks, civil wars, an unstable political environment, and national riots portray an unfavorable image of the countries in East Africa in general and Tanzania in particular. Tsehai (2002) reported that Africa is defined almost exclusively through the media, which tend to concentrate on negative stories because Africa has done little to promote its destinations. Likewise, Zimmerman (2008) reported that Africa is hardly the ideal tourist destination because it still suffers from widespread diseases, corrupt governments, and forms of slavery, regardless of the fact that it has some of the world's most unique geography. It is important for the world to known what Africa and Prticular Tanzania has done to change this negative perception over time.

In regard to the physical health risk, the findings show the following "I would be worried about drinking water right from the tap when visiting Tanzania", "I'm worried about food poisoning when in Tanzania", and "petty thieves and pickpockets concern me when visiting Tanzania", "diseases (malaria) are a threat to me when I am choosing Tanzania as a destination", and "I am worried about road accidents when visiting Tanzanian". These had the mean value above the midpoint of 3.0, indicating that the respondents had the same concerns. Briggs (2010) reported that traveling in Tanzania carries a fairly high risk of getting a dose of travelers' diarrhea'. One will contract typhoid if one eats raw food, cold food, vegetable salad, and fruit salad that has not been appropriately cleaned and drinks water from the tap in a hotel, restaurant, etc. In addition, one can get food poisoning and diarrhea. This usually happens if cooks do not wash their hands properly after a trip to the toilet and if they are ignorant of basic hygiene. Visitor should always eat food that is properly cooked or treated when they are in Tanzania. The findings of this study are similar to the findings of Briggs (2010), who noted that malaria was the single biggest serious threat to the health of travelers in most parts of tropical Africa, including Tanzania. Malaria can be avoided by using a treated mosquito net, a repellent,

and mosquito killer spray in a room before sleeping. Khan et al. (2019) also said that, regardless of the diverse attractions found in India, there was a high perception of physical health risks, such as getting sick as a result of eating dirty food and drinking dirty water (a famous condition in Delhi Belly), epidemic diseases (such as H1N1 and air pollution), and physical and sexual attacks, especially on female foreign tourists.

Road accidents were also a concern for many tourists. Zhang (2019) reported that road accidents are major public health threats and that, without proper preventive measures, they are projected to increase significantly worldwide over the next 20 years. According to Kazeem (2019), sub-Saharan Africa is the global capital for road traffic deaths. In Tanzania, motorcycles lead in causing road accidents (Ngallaba, 2013). A study by Salum et al. (2019), conducted in Dar es Salaam, Tanzania, found that weekend motorcycle crashes are more likely to result in fatalities or severe injuries than a crash occurring during peak hours due to lower speeds caused by the high traffic volumes. The most vulnerable people are pedestrians and passengers (Komba, 2006). WHO (2015) also reported that pedestrians might be more affected in Africa due to bad road infrastructure, lack of pedestrian-friendly road signs, mixed traffic with other road users, and a general disregard for pedestrians by drivers compared to other continents.
Furthermore, a number of respondents were concerned about petty thieves and pickpockets when visiting Tanzania. This finding is supported by Palanca-Tan et al. (2015). These scholars found that the number of foreign tourist arrivals has a significant positive relationship to robbery and theft.

Regarding the performance risk, the findings show the following: "I would be worried about not being satisfied with my experience" and "I would be worried about services not meeting my expectations". These had a mean value above the midpoint of 3.0, which suggests that the respondents had the same concerns. This finding is similar to the finding of a study by Matolo and Salia (2021). These scholars indicated that the quality of service was below what tourists expected, which was concerning for tourists. This study argues that offering services that provide value for money are crucial for the prosperity of the tourism industry in Tanzania and elsewhere.

Regarding plan risk items of this study, "unreliable flights (i.e., delays of domestic flights) concerns me when I am in Tanzania" had a mean value above the midpoint of 3.0, showing that generally, respondents had the same concerns with this plan risk statement. This finding is similar to Stone (2016), who argues delay and cancellation of flights may reduce the amount of time an individual may have to spend on vacation together with causing inconveniences such as missing meetings, work, or school.

Regarding the financial risk, the findings show that "overpricing of tourism products" and "unsafely card payment" had a mean value above the midpoint of 3.0. This means that the respondents had the same concern. Overpricing of tourism products is common

practice in many destinations in developing countries since they do not have price tags. O'Neill (2013) notes that "tourist pricing" will not result in people traveling less to any chosen destination, but it does make tourists have a little bit of resentment. In regard to the same thing, Blanchette (2013, p. 407) says, "I do not mind tourist rates if it is a few dollars more, but $65 versus $1" is completely wrong. In regard to unsafely card payments, in Tanzania, a few major hotels and shops accept credit cards, but the locals, even those in the large urban areas, do not. Makhita and Ngobeni (2021) mentioned privacy and security as the top risk in online transactions, that consumers are concerned about the safety of bank cards and about the requirement that they provide personal information when doing online transactions.

6. CONCLLUSIONS

This study used 17 variables of perceived risks to contribute to the existing body of tourism knowledge for international tourists based on demographic characteristics. The variables included are drawn from the literature and those deemed relevant to Tanzania as a tourism destination. A five-dimensional framework was used, and all the variables were proven to be significant and to fit into the study. The framework was developed based on the model developed by Cui et al. (2016). This framework was used to determine the risks tourists are concerned about when visiting Tanzania. The five-dimensional framework included political, performance, physical health, plan, and financial risks. In addition, the resulting five-dimensional risk framework showed an adequate level of reliability and validity that made it possible to do further analysis. This study has identified significant differences in the perceived risks because of gender, age, level of education, income, past travel experience, number of visits, travel companionship, and nationality. Therefore, the findings of this study are important in promoting Dar es Salaam City as an important destination in Tanzania.

6.1. Implications

The findings have certain implications that tourist service providers, policymakers, destination managers, and other stakeholders in Tanzania's tourism industry must consider. The tourism industry operates in a very dynamic environment. Therefore, the players in the tourism industry should continue devising strategies that make them relevant and competitive.

From the policymaking perspective, the results could be useful in designing effective marketing materials that accurately reflect the studied risks; also, better destination management policies that ensure tourists' quality of services can be developed. Most importantly, tourism marketers should focus on alleviating negative perceived risks such as political risks regarding the destination. The findings also suggest a need for risk

communication strategies under the responsible ministry. Marketers need to be well prepared to assist existing tourists during the trip.

The risks are perceived differently by different groups of tourists, and thus marketing strategies should be developed accordingly. In this paper, the perceived risks were based on demographic characteristics. The perceived risks that female tourists perceive may not be the same as those perceived by male tourists. The findings of this study will enable destination managers in Tanzania to improve the management of the destination. For instance, female tourists are concerned about the physical health risks when visiting Tanzania. A marketing strategy could be developed to minimize the risk and create a positive image of a destination, so that female tourists are attracted to the destination. It has to be noted that a marketing intervention creates a positive change in people's perception of a destination. Likewise, the low-income tourists had a high perception of the financial risk. Affordable tourist packages could be made for this group as a marketing strategy.

Furthermore, the tourists were highly concerned about what was happening in the neighboring countries (war, terrorism, and national riots). The government of Tanzania should clearly state that, regardless of what is happening in the neighboring countries, Tanzania is not affected by that, and the country is safe. Aggressive awareness and assistance programs could be developed to help tourists manage the perceived risks and onsite experiences and thereby positively impact their future trip to the destination together with having a positive word of mouth to other potential tourists.

6.2 Limitations and recommendations for further research

This study focused on international tourists who visited Dar es Salaam City. Thus, its results may not be generalized and can only be used to promote tourism in the city. This study used convenience sampling to obtain the sample. Other studies may adopt different sampling techniques and may be done in other parts of Tanzania. A follow-up study may be carried out to find out how the situation relating to the risks has improved over time. Finally, this study focused on five types of risks; thus, other studies may look at more types of risks.

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