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INVESTIGATION OF PERCEIVED RISKS IN HOLIDAY PURCHASES FROM WEB-BASED TRAVEL INTERMEDIARIES ACCORDING TO DEMOGRAPHIC CHARACTERISTICS[1]

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Abstract:
The main purpose of this research is to determine the risks in holiday purchasing that tourists perceive in the preferences of web-based travel agencies and risk reduction strategies. The research data were collected from domestic tourists residing in Eskisehir who had previously purchased a holiday. A total of 406 questionnaires were considered valid after the face-to-face survey process. The dimensions of risk most strongly perceived by tourists were identified as performance risk, security risk, and financial risk. Tourists who purchased holidays from a travel agency's sales office, as well as females, singles, and those in the age groups of 18-25 and 50 and older, reported higher perceived risks than others. Based on the research findings, recommendations were provided for industry practitioners and researchers.

Keywords:
Perceived Risk, E-Holiday Purchases, Web-Based Travel Agencies.

JEL Classification:
Z33

INTRODUCTION

With the advancement of information technologies and the widespread use of the internet, consumer purchasing behavior has begun to shift from traditional channels to online channels. The internet, which allows both acquiring information and making purchases about goods and services, has become a significant factor influencing the tourism and travel industry today. Many of today's tourists gather information online before making any purchase of a tourism product, benefit from shared experiences, examine travel suggestions, make comparisons, and then proceed to make the purchase. At this point, web-based travel intermediaries have become an important platform for both tourists and businesses.

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Web-based travel intermediaries are defined as platforms where tourists can gather information and make reservations for services such as accommodation, flight tickets, and car rentals through the internet (Ku and Fan, 2009). Examples of web-based travel intermediaries include tatil.com, tatilsepeti.com, tripadvisor.com, booking.com, etstur.com, and jollytur.com. The many advantages offered in online shopping have been increasing the number of tourists who prefer web-based travel intermediaries for holidays or travel reservations day by day (Chen and Kao, 2010). However, despite this increase, many tourists today are observed to avoid using web-based travel intermediaries due to the risks they perceive. In this context, the primary purpose of this study is to reveal the risks that tourists perceive when purchasing holidays from web-based travel intermediaries and the risk reduction strategies.

Perceived Risk in Consumer Behaviour

The Turkish Language Association (2018) defines risk as "the danger of suffering harm, or loss." Perceived risk was introduced to the field of marketing as risk-taking behavior by Bauer (as cited in Taylor, 1974: 54). Bauer (as cited in Ross, 1975) stated that consumer behavior contains risk due to the possibility of encountering negative results in purchasing actions. According to Cox and Rich (1964: 33), the concept of perceived risk is rooted in the consumer's intention to make a purchase. Consumers perceive risk in situations where they are uncertain whether their purchasing goal will be achieved (Cox and Rich, 1964: 33; Cunningham, 1967: 84).

The aim of this study is to identify the perceived risks in online holiday purchases. To this end, six key risk dimensions in this area are briefly defined below. Performance risk is described as concerns regarding the functionality of the internet as a communication channel (Hassan, Kunz, Pearson, and Mohamed, 2006: 140). Financial risk arises from the potential monetary loss that may occur in relation to purchasing a product (Jarvenpaa and Todd, 1997: 64). Physical risk is defined as the potential danger to the consumer's health due to the product being unsafe (Jacoby and Kaplan, 1972; Roselius, 1971; Ueltschy *et al*., 2004). Psychological risk refers to concerns about the mental stress that consumers experience due to their purchasing behavior (Lim, 2003: 219). Security risk involves the potential loss of control over personal and financial information without the consumer's consent (Featherman and Pavlou, 2003: 455). Time risk refers to the concern that consumers might waste time making a poor purchase decision, learning how to use the product, or dealing with product exchanges (Featherman and Pavlou, 2003: 455).

Studies on Perceived Risks in Online Purchases of Tourism Products

Research on security/privacy risks in online shopping shows that consumers have a high perception of risk related to the theft of their personal and credit card information (Cases, 2002; Caudill and Murphy, 2000; Eti İçli, 2002; Jarvenpaa, Liebermann, and Stashevsky, 2002; Mamman, Maidawa, and Saleh, 2015; Masoud, 2013; Mathur, 2015; Saydan, 2008; Todd, 1997; Ueltschy *et al*., 2004). Similarly, it can be stated that consumers perceive significant risks related to security when purchasing tourism products online.. Law and Leung (2000) revealed that the primary concern of individuals who avoid purchasing airline tickets online is credit card security. Similar studies indicate that consumers are concerned about sharing personal and financial information (Kim and Kim, 2004; Kolsaker *et al*., 2004).

It has been reported that consumers perceive risks in all stages of the purchase decision process for airline reservation services (Cunningham, Gerlach, and Harper, 2004: 31; Cunningham *et al*., 2005: 357). According to Cunningham *et al.* (2004: 21), perceived risks rapidly increase as the purchasing stage approaches in both traditional and online airline reservations.

High perceived risk in online shopping is stated to negatively affect purchasing intention (Ariff, Sylvester, Zakuan, Ismail, and Ali, 2014). Many studies have also examined the impact of perceived risks in online tourism product purchases on purchase intentions (Agag and El-Masry, 2017; Amaro, 2014; Bigne, Sanz, Ruiz, and Aldas, 2010; Jensen, 2012; Kaş, 2015; Kim *et al*., 2005; Lin *et al*., 2009; Sahli, 2015). Kim *et al*. (2005: 48) stated that performance, financial, time, psychological, security, and social risks negatively affect the intention to purchase airline tickets online. Bigne *et al.* (2010: 216) similarly stated that psychological, performance, and privacy risks negatively influence the intention to purchase airline tickets online.

Kaş (2015) examined the extent to which perceived risks affect the adoption of online reservation technologies among domestic and foreign tourists. The study results showed that the risks perceived by Russian and Turkish tourists on online reservation sites were significant for technology acceptance, but this was not the case for citizens of European Union countries. A similar study concluded that the perceived risks in online reservation technologies negatively affect the variables of the Technology Acceptance Model (Özbek *et al*., 2015: 239).

Bertea and Moisescu (2011) stated that perceived risk types are not affected by low or high prices and that this depends on the brand awareness of online travel agencies. According to Moisescu and Bertea (2013), the low price positioning strategy and brand awareness of online travel agencies lead to high perceived risks among potential consumers. Mohseni *et al*. (2018: 636) indicated that a well-known brand reduces perceived risks and increases purchase intention.

Yang (2013) examined the impact of positive and negative online reviews on perceived risk in online hotel reservations. According to the study results, positive customer reviews reduce perceived risks, while negative customer reviews increase perceived risks and reduce purchasing intention.

METHODOLOGY

Population and Sample

The study population comprises individuals living in the city of Eskişehir. The sample of the study includes individuals aged 18 and above, living in the densely populated districts of Tepebaşı and Odunpazarı in Eskişehir, and who had previously purchased a holiday in 2023. The reason for choosing these districts is that a large part of the population of Eskişehir resides there. It is stated that a sample size of 384 is sufficient for a population size of one million, assuming 95% reliability and population homogeneity (Krejcie and Morgan, 1970: 608).

A non-random sampling method was preferred in this study. Non-random sampling can be used when the chance of selecting individuals from the population is unknown, and resources are limited (Gegez, 2015: 266). Due to time and cost constraints, the convenience sampling method was chosen among the non-random sampling methods.

Data Collection Tool

In this study, a questionnaire was used as a data collection tool. The first part of the questionnaire contains 22 statements aimed at determining the risks perceived by tourists when purchasing from web-based travel intermediaries. These statements were adapted from the studies of Hassan, Kunz, Pearson, and Mohamed (2006), Kim, Qu, and Kim (2009), and Syed and Norjaya (2010). The second

part of the questionnaire includes 13 features that web-based travel intermediaries should have, adapted from the study of Law and Wong (2003). The items in the scales were prepared using a 5-point Likert scale. The third part of the questionnaire consists of 11 questions related to participants' travel behavior and demographic characteristics.

To assess the face validity of the questionnaire, the opinions of ten experts were gathered in April 2018. As a result of the expert opinions, the statements considered incomplete or unnecessary were corrected. A pilot study was conducted with 39 participants within the determined sample framework, and the reliability coefficient of the scale was determined as 0.829. A Cronbach's Alpha value between 0.80 and 1.00 indicates high reliability (Kozak, 2015: 146).

Data were collected by the researcher between April 20 and June 2, 2023, between 13:00 and 17:00. The data were obtained by conducting face-to-face surveys with individuals who were accessible and willing to voluntarily participate in the densely populated areas of Tepebaşı and Odunpazarı districts. At the end of the data collection process, 406 questionnaires were accepted as valid, as 14 of the 420 questionnaires were incomplete or incorrectly filled out. The data were analyzed using SPSS 24, and frequency analysis, factor analysis, t-tests, and ANOVA tests were applied to the obtained data.

FINDINGS

The findings related to the demographic characteristics of the participants are presented in Table 1. Of the participants, 55.9% (227 individuals) are male, and 59.1% (240 individuals) are married. Among the individuals who responded to the survey, 33.5% (136 individuals) fall within the age range of 26-33, followed by 26.8% (109 individuals) in the 18-25 age group.

Table 1. Findings related to the demographic characteristics of the participants

Demographic Characteristics		Frequency (n)	Percentage (%)
Gender	Male	227	55,9
	Female	179	44,1
Marital Status	Married	240	59,1
	Single	166	40,9
Age	18-25	109	26,8
	26-33	136	33,5
	34-41	98	24,1
	42-49	42	10,3
	50 and above	21	5,2
Educational Level	Primary School	2	0,5
	Middle School	5	1,2
	High School	51	12,6
	University	272	67
	Postgraduate	76	18,7

Demographic Characteristics		Frequency (n)	Percentage (%)
Household Monthly Income	17003 TL and below	28	6,9
	17004-23000 TL	74	18,2
	23001-30000 TL	110	27,1
	30001-40000 TL	95	23,4
	40001 TL and above	99	24,4
Occupation	Private Sector	170	41,9
	Public Sector	131	32,3
	Retired	9	2,2
	Self-Employed	15	3,7
	Student	58	14,3
	Unemployed	23	5,7

According to Table 1, the majority of individuals in the sample (67%, 272 individuals) are university graduates. Additionally, 27.1% of participants (110 individuals) have an income of 3001-4500 TL. Moreover, 41.9% of the participants (170 individuals) work in the private sector, while 32.3% (131 individuals) are employed in the public sector. The findings related to the travel behavior of the individuals who responded to the questionnaire are presented in Table 2.

Table 2. Findings related to participants' travel behavior

Travel Behaviors		Frequency (n)	Percentage (%)
Most Frequently Purchased Type of Vacation	Sea-Sand-Sun	282	69,5
	Cultural Tourism	91	22,4
	Health and Thermal Tourism	3	0,7
	Winter Tourism	4	1
	Highland Tourism	25	6,2
	Other	1	0,2
Most Preferred Vacation Purchase Channel	Travel Agency Sales Office	169	41,6
	Online Travel Agency	220	54,2
	Other	17	4,2
Average Number of Vacations Purchased per Year	1 time	238	58,6
	2 times	119	29,3
	3 times	40	9,9
	4 times	4	1
	5 times and above	5	1,2

Travel Behaviors		Frequency (n)	Percentage (%)
Travel Companions	Alone	11	2,7
	With my spouse	62	15,3
	With my children	4	1
	With my spouse and children	179	44,1
	With my parents	38	9,4
	With my friends	108	26,6
	Other	4	1
Internet Usage Level	Beginner User	19	4,7
	Intermediate User	252	62,1
	Expert User	135	33,3
	Total	406	100

The majority of participants (69.5%, 282 individuals) prefer sea-sand-sun vacations (Table 2). Furthermore, 54.2% of individuals (220 participants) purchase vacations through online travel agencies. Among the individuals participating in the study, 58.6% (238 individuals) purchase vacations on average once a year, while 44.1% (179 individuals) travel with their spouse and children. Additionally, 62.1% of participants (252 individuals) identify themselves as intermediate internet users.

In research, the application of parametric tests requires that data be normally distributed, that groups have the same variance, and that participant responses are independent of each other (Yazıcıoğlu and Erdoğan, 2014: 246). To demonstrate normal distribution, skewness and kurtosis values must fall within the commonly accepted range of -2 to +2 (George and Mallery, 2003: 98; Kunnan, 1998: 312). The skewness and kurtosis values of the variables in the perceived risk scale used in this study are within the -2 to +2 range. In other words, the data to be analyzed in this research exhibit a normal distribution.

Factor analysis is a method that reduces a large number of independent variables by correlating those that are closely related into a specific number of groups (Kozak, 2015: 150). In this study, exploratory factor analysis was performed to identify the factors under which the statements related to perceived risks in online vacation purchases would be grouped and to assess the structural validity of the scale. Principal Component Analysis was used to determine these factor dimensions.

As shown in Table 3, the factor analysis resulted in a structure consisting of 22 statements and six dimensions: performance risk, security risk, time risk, financial risk, psychological risk, and physical risk.

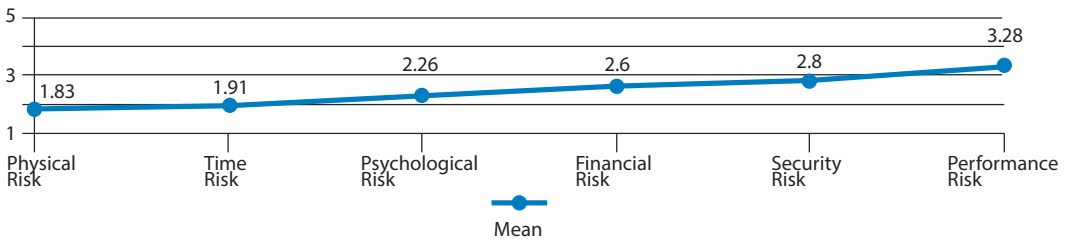
Table 3. Factor analysis, mean and standard deviation values

Factors And Items	Factor Loadings						M	S.D
	1	2	3	4	5	6		
Performance Risk								
I worry that it may not meet my expectations.	,848						3,39	1,25
I am concerned that it will not deliver the promised services.	,900						3,39	1,14
I fear that it will not provide the benefits I expect.	,863						3,32	1,14
When I think about potential issues related to performance.	,594						3,05	1,28
Security Risk								
I think sharing personal information is safe.		,737					2,75	1,31
I think the website's security features are sufficient.		,806					2,83	1,23
I believe my privacy rights are protected.		,859					2,86	1,28
I think sharing credit card information is secure.		,809					2,85	1,31
I believe my personal information won't be shared with others.		,643					2,74	1,40
Time Risk								
I worry that purchasing holiday online will take too much time.			,778				1,87	1,14
I worry that purchasing a holiday online will lead to inefficient use of my time.			,843				1,83	1,10
I worry that holiday purchase plans will create more time pressure than necessary.			,787				2,04	1,21
Financial Risk								
I think my financial expenditure on an online holiday purchase will be unwise.				,739			2,17	1,21
I worry that the money I spend on an online holiday purchase won't be worth it.				,647			2,80	1,22
I think purchasing a holiday online is not a good method.				,677			2,54	1,30
I worry that I won't get value for the money I spend on an online holiday purchase.				,585			2,92	1,21
Psychological Risk								
The idea of purchasing a holiday online makes me anxious.					,766		2,53	1,33
The idea of purchasing a holiday online makes me feel psychologically uncomfortable.					,750		2,11	1,25
The idea of purchasing a holiday online makes me feel tense.					,721		2,14	1,28
Physical Risk								
I worry about eye strain from looking at a screen when purchasing a holiday.						,727	**1,85**	1,24
I worry that my computer/phone will get a virus while purchasing a holiday.						,743	2,05	1,27
I worry about getting Carpal Tunnel Syndrome while purchasing a holiday online.						,739	**1,60**	1,04
Cronbach Alpha Values	,86	,83	,83	,73	,87	,67		
Total Cronbach Alpha Value	,80							
Eigenvalue	3,20	3,12	2,53	2,18	2,15	1,89		
Explained Variance (%)	14,5	14,2	11,5	9,9	9,7	8,6		
Explained Total Variance (%)	68,4							

We use central points (mean, median, mode) to calculate the mean deviation. To calculate the standard deviation (S.D), we only use the mean (M). To calculate the mean deviation, we take the absolute value of the deviations. We use the square of the deviations to calculate the standard deviation. In the field of social sciences, it is accepted that explaining a total variance value between 40% and 60% is sufficient (Tavşancıl, 2006: 48). This scale, comprising six factors, explains 68.4% of the total variance. In this context, it can be seen that the total variance value is adequate. The dimension of "performance risk" accounts for 14.5% of the explained total variance, "security risk" accounts for 14.2%, "time risk" accounts for 11.5%, "financial risk" accounts for 9.9%, "psychological risk" accounts for 9.7%, and "physical risk" accounts for 8.6%.

The Cronbach's Alpha values for the dimensions of perceived risk range from 0.86 to 0.67. The overall reliability coefficient of the scale is 0.80, indicating that the scale used in the research possesses a high level of reliability. The statements to which tourists most commonly relate regarding perceived risks in online vacation purchases are as follows: 1. (3.39), 2. (3.39), and 3. (3.32). These statements are part of the performance risk dimension. Conversely, the statements with the least participation from tourists are 22. (1.60), 11. (1.83), and 20. (1.85), which fall under the dimensions of time risk and physical risk.

Figure 1. Averages Related to Perceived Risk Dimensions in Online Vacation Purchases



When examining Figure 1, it is observed that the tourists participating in the study perceive performance risk as the highest and physical risk as the lowest when purchasing vacations online. As seen in Table 4, according to the participants, the most essential features a web-based travel agency should possess are ranked as follows: 1st (4.91), 2nd (4.88), and 3rd (4.86). The statements with the least agreement from individuals were ranked 13th (3.47), 12th (4.56), and 11th (4.65).

Table 4. Essential Features that Web-Based Travel Agencies Should Possess

Features	M.	S.D.
1. Comprehensive information on destinations/hotels	4,91	0,37
2. Privacy policies regarding the protection of personal data	4,88	0,50
3. Provision of quick information search options	4,86	0,47
4. Availability of online reservation and confirmation options	4,84	0,55
5. User-friendly system	4,83	0,50
6. Help functions available	4,81	0,58
7. Provision of real-time availability of products/services	4,81	0,54
8. Diversity in pricing options for products/services	4,80	0,58
9. Presence of secure payment method symbols	4,79	0,67
10. Availability of virtual tours and video files of the destination/hotel	4,71	0,70
11. Relevant virtual links provided	4,65	0,69
12. Appropriate presentation style of the website	4,56	0,78
13. Specifically designed for domestic tourists	3,47	1,46

Table 5. T-test results for the comparison of perceived risk dimensions in online vacation purchases based on gender

Factors	Marital Status	n	M	S.D.	Levene	t	p
Factor 1: Performance Risk	Male	227	3,06	1,04	,003	-5,223	,000*
	Female	179	3,57	0,91			
Factor 2: Security Risk	Male	227	2,83	1,00	,189	0,564	,573
	Female	179	2,77	1,04			
Factor 3: Time Risk	Male	227	1,85	0,96	,418	-1,441	,150
	Female	179	2,00	1,04			
Factor 4: Financial Risk	Male	227	2,46	0,90	,859	-3,849	,000*
	Female	179	2,81	0,91			
Factor 5: Psychological Risk	Male	227	2,12	1,14	,960	-2,719	,007*
	Female	179	2,43	1,15			
Factor 6: Physical Risk	Male	227	1,72	0,88	,263	-2,667	,008*
	Female	179	1,97	0,96			

When Table 5 is examined, it is observed that there is a significant difference between participants' gender and the dimensions of performance risk, financial risk, psychological risk, and physical risk ($p<0.05$). An analysis of the averages reveals that women perceive higher levels of performance risk, financial risk, psychological risk, and physical risk compared to men.

Table 6. T-test results for the comparison of perceived risk dimensions in online vacation purchases based on marital status

Factors	Marital Status	n	M	S.D.	Levene	t	p
Factor 1: Performance Risk	Married	240	3,18	1,08	,000	-2,643	,009*
	Single	160	3,44	0,91			
Factor 2: Security Risk	Married	240	2,82	1,03	,874	0,359	,720
	Single	160	2,78	1,00			
Factor 3: Time Risk	Married	240	1,84	1,00	,813	-1,893	,059
	Single	160	2,03	0,99			
Factor 4: Financial Risk	Married	240	2,54	0,97	,039	-1,795	,073
	Single	160	2,71	0,84			
Factor 5: Psychological Risk	Married	240	2,15	1,17	,612	-2,338	0,020*
	Single	160	2,42	1,12			
Factor 6: Physical Risk	Married	240	1,80	0,92	,553	-0,780	,436
	Single	160	1,88	0,93			

As observed in Table 6, there is a significant difference between participants' marital status and the dimensions of performance risk and psychological risk ($p<0.05$). When examining the averages, it is evident that single participants perceive a higher level of risk for both risk dimensions.

Table 7. ANOVA Test Results for the Comparison of Perceived Risk Dimensions in Online Vacation Purchases Based on Age Groups

Factors	Age	n	M	S.D.	F	p	Post-Hoc
Factor 1: Performance Risk	18-25 (1)	109	3,55	0,84	7,219	,000*	2-1 3-1 2-5 3-5
	26-33 (2)	136	3,06	1,05			
	34-41 (3)	98	3,09	1,05			
	42-49 (4)	42	3,43	1,08			
	50 and above (5)	21	3,95	0,76			
Factor 2: Security Risk	18-25 (1)	109	2,81	0,97	5,013	,001*	1-5 2-5 3-5 4-5
	26-33 (2)	136	2,83	1,05			
	34-41 (3)	98	2,98	1,02			
	42-49 (4)	42	2,74	0,92			
	50 and above (5)	21	1,91	0,78			
Factor 3: Time Risk	18-25 (1)	109	2,01	0,87	0,848	,496	-
	26-33 (2)	136	1,80	0,97			
	34-41 (3)	98	1,91	1,11			
	42-49 (4)	42	2,00	1,12			
	50 and above (5)	21	2,04	0,97			
Factor 4: Financial Risk	18-25 (1)	109	2,81	0,77	5,963	,000*	1-2 1-3 2-5 3-5
	26-33 (2)	136	2,43	0,92			
	34-41 (3)	98	2,45	0,97			
	42-49 (4)	42	2,72	0,99			
	50 and above (5)	21	3,23	0,78			
Factor 5: Psychological Risk	18-25 (1)	109	2,47	1,05	7,297	,000*	1-2 2-5 3-5
	26-33 (2)	136	1,91	1,06			
	34-41 (3)	98	2,25	1,22			
	42-49 (4)	42	2,41	1,21			
	50 and above (5)	21	3,11	1,18			
Factor 6: Physical Risk	18-25 (1)	109	1,85	0,94			
	26-33 (2)	136	1,85	0,94			
	34-41 (3)	98	1,71	0,84			
	42-49 (4)	42	1,92	1,00			
	50 and above (5)	21	2,11	0,92			

When examining Table 7, it is evident that participants' perceptions of performance risk, security risk, financial risk, and psychological risk vary by age ($p<0.05$). According to the analysis of the results, participants in the age groups of 18-25 and 50 and above perceive higher levels of performance risk, financial risk, and psychological risk compared to those in the 26-33 and 34-41 age groups. Additionally, participants aged 50 and above perceive a greater level of security risk compared to other participants.

Table 8. The comparison of perceived risk dimensions in online vacation purchases based on vacation purchase channels

Factors	Most Preferred Vacation Purchase Channel	n	M	S.D.	F	p	Post-Hoc
Factor 1: Performance Risk	Travel Agency Sales Office (1)	169	3,61	0,93	19,964	,000*	1-2 3-2
	Online Travel Agency (2)	220	3,00	1,00			
	Other (3)	17	3,66	0,97			
Factor 2: Security Risk	Travel Agency Sales Office (1)	169	2,55	1,02	9,689	,000*	1-2
	Online Travel Agency (2)	220	2,99	0,97			
	Other (3)	17	2,94	1,05			
Factor 3: Time Risk	Travel Agency Sales Office (1)	169	2,19	1,12	14,905	,000*	1-2
	Online Travel Agency (2)	220	1,68	0,81			
	Other (3)	17	2,31	1,17			
Factor 4: Financial Risk	Travel Agency Sales Office (1)	169	2,98	0,87	32,079	,000*	1-2 3-2
	Online Travel Agency (2)	220	2,30	0,84			
	Other (3)	17	2,98	0,82			
Factor 5: Psychological Risk	Travel Agency Sales Office (1)	169	2,72	1,13	35,402	,000*	1-2 3-2
	Online Travel Agency (2)	220	1,85	1,00			
	Other (3)	17	2,96	1,20			
Factor 6: Physical Risk	Travel Agency Sales Office (1)	169	1,99	0,99	4,503	,019*	1-2
	Online Travel Agency (2)	220	1,71	0,83			
		17	1,84	1,14			

According to the analysis of the results (Table 8), participants who purchased vacations from travel agency sales offices perceive higher levels of performance risk, time risk, financial risk, psychological risk, and physical risk compared to those using other purchase channels. Another noteworthy finding is that participants who prefer web-based travel agencies perceive a greater level of security risk associated with online vacation purchases.

CONCLUSION AND RECOMMENDATIONS

As a result of factor analysis, a structure consisting of 22 statements and six dimensions was developed. Based on the factor averages, the risk dimensions most perceived by tourists are identified in the following order: performance risk, security risk, and financial risk. These findings are consistent with those of several studies on key perceived risk dimensions (Bertea and Moisescu, 2011; Bigne *et al.*, 2010; Cunningham *et al.*, 2005; Kim *et al.*, 2005; Kim *et al.*, 2009; Park and Tussyadiah, 2017).

The averages related to the features of web-based travel agencies designed to reduce perceived risks in online vacation purchases have been analyzed. Based on the analysis of the results, it can be stated that the functionality and reliability of web-based travel agencies are significant features in mitigating perceived risks.

The research findings indicate that female tourists perceive higher levels of risk compared to males. This may be attributed to women being more emotionally sensitive, paying greater attention to details, and potentially being more anxious about online vacation purchases due to previous experiences.

Considering that many individuals in the 18-25 age group may be students, recent graduates, or at the beginning of their careers, it can be inferred that their economic status is likely low to moderate. They may possess less online purchasing experience due to their economic situation, or they may perceive higher levels of risk because of previous online purchasing experiences. Additionally, the increased risk perception among tourists aged 50 and above may be related to their later adoption of the internet and online shopping.

The research concluded that single individuals perceive higher levels of performance risk and psychological risk compared to their married counterparts. These findings align with those obtained in the study by Kim *et al*. (2009). It can be posited that married individuals, due to family factors, tend to seek more extensive and detailed information when purchasing vacations online, gravitating toward websites they trust more, and possessing greater online vacation purchasing experience. Additionally, this situation may stem from the higher level of interest exhibited by single tourists. For tourists purchasing vacations from travel agency sales offices, face-to-face communication with sales representatives, the provision of recommendations, and knowing whom to contact in case of any issues, as well as awareness of online vacation purchasing, may be significant factors. It is recommended that web-based travel agencies provide current and detailed information about tourism products, include symbols or notifications that highlight privacy policies, and utilize filtering and guiding elements. However, while presenting up-to-date and detailed information, it is important to avoid unnecessary and tedious content. Increasing the presence of written and visual elements (such as photos, videos, virtual tours, etc.) related to tourism products may be beneficial. Classifications, such as hotels most preferred by younger or older demographics, could be effective. Future research could yield different results by investigating domestic and foreign tourists in various provinces and regions. Furthermore, conducting qualitative research with managers of web-based travel agencies or studies related to purchasing behaviors such as showrooming and webrooming is also suggested.

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ISTRAŽIVANJE UOČENIH RIZIKA PRI KUPOVINI TURISTIČKIH ARANŽMANA PREKO VEB-ZASNOVANIH POSREDNIKA PREMA DEMOGRAFSKIM KARAKTERISTIKAMA

Rezime:

Osnovna svrha ovog istraživanja je da se utvrde rizici u kupovini turističkih aranžamana koje turisti obavljaju preko veb zasnovanih platformi i strategijama za smanjenje rizika. Podaci istraživanja prikupljeni su od domaćih turista koji žive u Eskišehiru, koji su prethodno izvršili rezervaciju turističkih aranžmana. Na kraju obavljene direktne ankete ukupno 406 upitnika je smatrano validnim i uzeto u analizu. Dimenzije rizika koje turisti najjače percipiraju identifikovane su kao rizik učinka, bezbednosni rizik i finansijski rizik. Turisti koji su kupili aranžmane u prodajnoj kancelariji turističke agencije, kao i žene, samci i oni u starosnim grupama od 18-25 i 50 i više godina, prijavili su veće uočene rizike od ostalih. Na osnovu nalaza istraživanja, date su preporuke za zaposlene u oblasti turizma i istraživače.

Ključne reči:

Uočeni rizik,
E-turitičke kupovine,
Veb-bazirane turističke agencije.

JEL klasifikacija:
Z33