

An identification of the essential external inhibitors of the purchase of package holidays and their impact on future purchasing behaviour

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How to cite:

Dudek, A., Jaremen, D., Michalska-Dudek, I., & Pellesova, P. (2025). An identification of the essential external inhibitors of the purchase of package holidays and their impact on future purchasing behaviour. *Bulletin of Geography. Socio-economic Series*, 68(68): 205-220. DOI: <http://doi.org/10.12775/bgss-2025-0022>

Abstract. Aim: This article aims to identify the key inhibitors, understood as threats perceived by buyers, that affect the decision to purchase tourist packages, and to examine their impact on consumer behaviour, including loyalty.

Methodology: In order to achieve the research objectives, primary data were collected from adult Polish citizens who had purchased tourist packages through travel agencies over the past five years. The study was representative in nature, with a sample selected to reflect the structure of the adult population of Poland aged 18–64. Data were collected using the CAWI method through a nationwide online research panel. The data collection period spanned from 1 June to 31 August 2022. Ultimately, the responses of 1,508 participants were included in the analysis. To analyse the data, statistical measures such as Spearman's rank correlation coefficient and linear regression were employed, along with advanced methods including machine learning.

Results and conclusions: This study contributes to the concept of perceived risk in tourism by enhancing understanding of the inhibitors that influence tourist behaviour.

Article details:

Received: 27 December 2024
Revised: 21 May 2025
Accepted: 30 June 2025

Key words:

customer behavior,
cultural studies,
loyalty,
perceived risk,
inhibitors,
tourist package

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1. Introduction

For over half a century, travel packages have played a major role in the international tourism market. According to data published by Statista (2024a, 2024b), approximately one-third of global tourism revenues are generated by the sale of package tours. Globally, nearly 28% of tourists use pre-booked packages (Statista, 2024a, 2024b). Spending on tours organised by tour operators is projected to grow steadily at a rate of around 3% per year until 2028 (Statista, 2024a). In 2023, 36.9% of residents of Germany and Denmark, 33.6% of the Austrian population, 29.7% of individuals from the Czech Republic, 29% of the Swedish population, 23% of those living in Norway, 21.4% of Spanish nationals, and 20% of the Polish population chose this form of travel (Statista, 2024a). Eurostat (2025) reported that in 2023, approximately 9% of all travel by European Union citizens was organised as package holidays. In the United Kingdom alone, spending reached £21.1 billion in 2023, and sales of package holidays are expected to grow at a faster rate than those of self-booked trips (Intel, 2024).

Tourists' decisions to purchase holiday packages are shaped by both motivating and inhibiting factors. Among the latter are perceived risks – potential threats associated with travel that may discourage purchase decisions when they exceed an individual's acceptable threshold (Fuchs & Reichel, 2006). Various types of perceived barriers may cause buyers to abandon or postpone a purchase.

An important research problem addressed in this study is the impact of perceived threats (risks) on the decision-making processes of consumers purchasing package holidays. The primary aim of the article is to identify the most significant risks perceived by buyers and to examine their influence on purchasing behaviour, including consumer loyalty. To achieve this, several research questions (RQs) were formulated:

RQ1: How has the travel decision-making process changed during the COVID-19 pandemic?

RQ2: What are the most significant inhibitors perceived by buyers when purchasing tourist packages?

RQ3: Do perceived risks influence decision-making regarding the purchase of specific tourist packages?

RQ4: Do perceived risks significantly affect the loyalty of purchasers of tourist packages?

To achieve the research objectives and address the research questions, a comprehensive literature review was conducted, followed by primary field research. Data collected via the indirect survey technique (CAWI) were analysed using descriptive statistics, as well as advanced methods including machine learning and the Multilayer Perceptron Neural Network.

2. Theoretical background

2.1. A nature of tourist package

Tourist packages (also referred to as package travel or holiday/tour packages) combine two or more distinct tourist services (Medlik, 2003) and are offered at a single flat-rate price paid in advance. Tourist packages take various forms, ranging from basic two-component arrangements (typically transport and accommodation) to complex, multi-element, all-inclusive offerings (Sheldon & Mak, 1987). As integrated products, they are marketed and sold directly by tour operators through their own sales channels or via commercial intermediaries such as travel agents, using both offline (stationary) and online (e-commerce) platforms. Tourists perceive packages as bundled services presented as a single offer. The primary purpose of a package is to comprehensively satisfy the diverse needs that arise during a tourist's trip.

Currently, tour packages are created through two distinct approaches. The traditional method involves a tour operator's organisational activities, resulting in multi-component, standardised products with relatively little flexibility and limited possibilities for personalisation. In contrast, dynamic packaging represents an automated, real-

time process conducted via websites, enabling buyers to self-select and combine individual services into a personalised travel package tailored to their preferences, all covered by a single price (Rose, 2004; Romano, 2005; Stiakakis & Georgiadis, 2011; Ayazlar, 2014). This self-service method is facilitated by web-based dynamic packaging technology and is made available to online consumers through travel agency apps and platforms such as Expedia.com, Travelocity.com, Orbitz.com, BookingCity.co.uk, and BlueVendo. The popularity of self-building personalised travel packages among buyers has been steadily increasing. Prior to the COVID-19 pandemic, dynamic packaging was predicted to potentially replace traditional static packaging – the standardised packages offered by tour operators. However, the events of 2020 significantly shifted perceptions, with traditional pre-packaged tours being seen as a more secure option. Research by ABTA, the UK trade association for travel agents, tour operators, and the broader travel industry, confirmed that following the pandemic and other major crises in the UK (such as wildfires in tourist destinations and air traffic control disruptions), the proportion of holiday bookings made through travel agents increased, including among younger demographics (ABTA, 2022, 2025). This preference for professional booking channels is largely driven by the perceived security of the purchase and the availability of expert support in emergencies. Package holidays remain the most popular form of international travel among UK citizens, with 62% opting for this method, over half of whom purchased ready-made service bundles without options for personalisation (ABTA, 2025).

From the tourist's perspective, package holidays are complex products that are purchased relatively infrequently – typically once or twice a year – but with a degree of regularity. Their relatively high-cost places a significant burden on the travel budget. The consumption of such packages is closely tied to valuable leisure time, which tourists are unwilling to risk by accepting low-quality services. Moreover, these trips are typically undertaken far from home, in environments that are unfamiliar in terms of culture, geography, and climate. These characteristics heighten tourists' sensitivity to the potential risks associated with travel.

Tourists are keen to purchase tour packages as they offer numerous advantages over self-organised travel (Liao & Chuang, 2020). The perceived usefulness of tourist packages is based on factors such as their affordability, convenience, safety, guaranteed quality, attractiveness and trustworthy information about the destination (Kim et al., 2009,

Chen et al., 2015). Tour packages play a significant role in mitigating the risk of undesirable events, which often stem from tourists' lack of knowledge or inattentiveness. By overseeing the logistics and ensuring the smooth execution of the trip and stay, tour operators help reduce uncertainty for travellers. As Cohen (1972) notes, package tours can alleviate the sense of insecurity experienced by tourists when visiting distant and unfamiliar destinations. Ahmad et al. (2020) further argue that organised travel increases tourists' risk tolerance, enabling them to engage more deeply with the destination and participate in a wider range of potentially "riskier" experiences.

The risks associated with the use of travel packages can be significantly limited through legal regulations. In European Union member states, such packages are subject to comprehensive consumer protection under the Package Travel Directive. This directive sets out clear rules regarding pre-contractual information obligations, conditions for modification and withdrawal, liability for non-performance or substandard performance, traveller assistance, and financial protection against organiser insolvency. The level of consumer protection in the EU is widely recognised as high and applies to packages purchased both online and offline. The Directive is regularly updated to reflect technological, market, and societal developments. The 2015 revision Directive EU 2015/2302 of the European Parliament and of the Council of 25 November 2015 on package travel and linked travel arrangements expanded protection to include consumers who independently assemble packages using the so-called dynamic packaging model. Since 2023, further revisions have been under consideration to improve protection for package buyers, especially in times of major crises. These efforts have been driven by shortcomings in the current legislation revealed during the COVID-19 pandemic, such as legal ambiguities and practical difficulties for consumers. The proposed amendments aim to enhance protection against organiser insolvency and to clarify conditions under which vouchers may be offered as alternatives to refunds when package tours are cancelled.

2.2. Perceived tourist risks

Risk is an inherent aspect of any purchasing decision, influencing the process when the buyer is aware of its presence. When consumers perceive risk, it often becomes the dominant factor in their decision-making (Maciejewski, 2010). The

concept of consumer risk typically carries negative connotations, referring to undesirable consequences or the potential for unfavourable outcomes resulting from a given choice (Wong & Yeh, 2009; Rowe, 1977). Tsaur et al. (1997) refer to these negative outcomes as "misfortunes" that may affect tourists during their travels. Risk in tourism is frequently linked to the possibility that the product may not meet expectations (Cui et al., 2016), and in some cases, it may even result in significant harm, including physical injury. As Rosa (1998) explains, 'a risk is a situation or event in which something of human value (including people themselves) is at stake and whose outcome is uncertain.'

Research indicates that tourist demand tends to decline as the perceived risk associated with a destination increases (Sönmez et al., 1999). Moreover, risk awareness intensifies during times of crisis, particularly when media coverage of adverse events reaches potential tourists, amplifying their sense of uncertainty and caution. According to researchers, the perception of risk is influenced by both subjective and objective factors (Reisinger & Mavondo, 2006; Kozak et al., 2007). Subjective factors include physical characteristics such as gender, age, and even skin colour (Savage, 1993), as well as psychological traits including emotions, attitudes, and preferences (Chebli & Foued, 2020). Objective factors, which lie beyond the consumer's control, encompass the natural environment – particularly climate and geophysical conditions – as well as the socio-cultural environment, political conditions, and security. Floyd et al. (2004) categorised these risks into four groups: war and political instability, health concerns, crime, and terrorism. Roehl and Fesenmaier (1992) identified seven sources of risk: equipment, financial, physical, psychological, satisfaction, social, and time. Dolnicar (2005), meanwhile, analysed five categories: political, environmental, health, planning, and property risks. These frameworks demonstrate the multidimensional nature of risk, with academic literature presenting classifications that range from simpler two-dimensional models to more complex ones (Xu et al., 2013; Cui et al., 2016).

Previous research on tourist risk has primarily focused on developing the concept – its essence and typology – identifying factors that affect tourists' risk perceptions, and assessing tourism risk perception's overall impact on travel intentions (Cahyanto et al., 2016; Liu et al., 2020; Nazneen et al., 2022). Other behavioural dimensions, such as customer loyalty, have received comparatively little attention in tourism risk research, with a few

exceptions (e.g., Quintal et al., 2010; Artuğer, 2015; Sohn et al., 2016).

Apart from a few studies examining the impact of tourism risk on tourists' choice of transport modes and destinations (e.g., Law, 2006; Qi et al., 2009), the practice of specific types of tourism (e.g., downhill skiing Bouter et al. (1988) adventure tourism (Cronin, 1991), or particular services e.g., air travel (Boksberger et al., 2007), there is a noticeable lack of research on how perceived risk influences tourists' behaviour regarding other tourism products, such as travel agency offerings. This gap in the literature is also noted by Hasan et al. (2017) and Lin et al. (2022).

Findings from the previous study by Lin et al. (2022) indicate a steady increase in the number of articles in perceived health risk. Most of these studies focus on tourist behaviour in the context of returning to destinations (Rather, 2021; Lee & Kim, 2022; Herrero-Crespo et al., 2024). However, the impact of perceived health risk on the loyalty behaviour of package holiday purchasers has not been explored.

2.3. Loyalty of tourist packages customers

Customer loyalty is generally conceptualised in three distinct approaches: as behaviour, as attitudes toward the brand, and as a combined or holistic approach integrating both behavioural and attitudinal perspectives (Day, 1969; Oliver, 1999). From a behavioural standpoint, loyalty refers to repeated purchasing behaviour, where customers consistently buy package holidays from the same brand (i.e., tour operator). It is typically measured by the volume, value, and frequency of actual or intended purchases. Affective loyalty, grounded in attitudes and preferences, focuses on the psychological and emotional factors driving repeat purchases (Dick & Başu, 1994). Research in this area explores the psychographic profiles of package holiday buyers, examining their emotional attachment to the brand, trust in the provider, commitment to the relationship, intention to continue the relationship, and willingness to recommend the brand to others (Devece et al., 2015). The third, integrative approach appeals to many scholars because it combines behavioural and attitudinal dimensions, enabling a more comprehensive understanding of loyalty as the result of both customer actions and underlying sentiments.

The loyalty of tourists, including customers of travel agents, is usually studied in the context of the factors that determine it. Previous studies have

usually considered variables such as perceived quality, perceived value, satisfaction, credibility, trust in the supplier and price (Dudek et al., 2019; Albayrak et al., 2020; Rizal et al., 2020; Atsiz et al., 2021; Mursid & Wu, 2022; Santos et al., 2022; Elgarhy 2022; Wu & Riantama, 2022; Zhu et al., 2022; Jasrotia et al., 2023; Magheme & Magasi, 2024). Few, however, have dealt with the impact of tourism risk on the loyalty of the purchaser of tourism packages, yet as early as the early 1960s, the initiator of consumer risk research – R.A. Bauer (1960) explicitly emphasised the link between the consumer's perceived risk and his brand loyalty.

3. Description of the study

To fulfil the research objectives and address the proposed research questions, primary research was conducted among adult Polish consumers who had purchased tourist packages from travel agencies within the past five years. The main research instrument was a structured questionnaire consisting of 38 substantive items, followed by a concluding section (see Appendix 1).

The study sample was designed to reflect the demographic structure of the general adult population in Poland. Quota sampling was employed, based on four key variables: gender, age,

education level, and size of place of residence. The sample included individuals aged 18 to 64 and was selected to ensure representativeness of the broader population of adult Polish residents. A comparison of the sample's demographic distribution with publicly available national statistics confirms that the sample structure aligns with that of the target population in the aforementioned variables.

To obtain the data, the CAWI (Computer-Assisted Web Interviewing) method was employed using a nationwide online research panel managed by the IMAS International agency. Data collection was conducted between June 1 and August 31, 2022. Ultimately, the responses of 1,508 participants (N = 1,508) were deemed valid and included in the analysis. The data were analysed using both basic statistical methods – such as descriptive statistics, Spearman's rank correlation coefficient, and linear regression analysis – and advanced techniques, including machine learning.

4. Research results

4.1. The impact of the COVID-19 pandemic on tourist travel

The study results clearly confirm that the related to the COVID-19 pandemic has influenced the tourism of Poles. This was confirmed by as many

Table 1. Changes in tourist travel caused by the COVID-19 pandemic

What changes have you made to your tourist trips due to the COVID-19 pandemic?	Variable symbol	Total	
		N	%
Complete resignation from tourist trips	Q2_1	248	16.4
Limited to domestic travel only	Q2_2	421	27.9
Change of travel destination	Q2_3	334	22.1
Travel only by private car	Q2_4	254	16.8
Giving up hotels in favor of more private places to stay (e.g. separate apartments, agritourism lodgings)	Q2_5	199	13.2
Limiting the number of tourist trips	Q2_6	597	39.6
Shortening the length of tourist trips	Q2_7	202	13.4
Complete resignation from purchase of organized tourist packages	Q2_8	241	16.0
Different behavior	Q2_9	24	1.6
None	Q2_10	55	3.6

*The answers do not add up to 100% because respondents had the opportunity to choose multiple answers.
Source: own study based on survey results.

as 69.1% of respondents (definitely yes - 31.8%, yes - 37.3%). Nearly 40% of respondents reduced the number of trips, 27.9% travelled only within Poland and 22.1% changed destination. At the same time, the study showed that only 16.4% of respondents completely gave up on tourist trips during the pandemic, i.e. from March 2020. Moreover, only 16.4% of respondents completely gave up on purchasing organized tourist packages.

Among the changes made to the mode of carrying out tourist trips, the most frequently indicated by respondents were the number of tourist trips, a preference for domestic travel only, and a change in travel destinations (Table 1).

4.2. External inhibitors noticed by buyers of tourist packages

The next part of the study focused on the purchase of travel agency offers and included questions directed at buyers of tourist packages. In this research, 'inhibitors' are defined as external, perceived threats (risks) that influence the decision to purchase a package holiday – that is, reasons that limit or prevent participation in organized outbound tourism. This definition follows Alejziak (2007, 2013), who analyzed factors limiting tourist activity.

The most important external inhibitors influencing purchase of tourist packages during the COVID-19 pandemic were the current economic situation (decrease in the value of the national currency, high inflation), health risks, the current geopolitical situation (war in Ukraine), and potential

terrorist attacks and threats related to the COVID-19 pandemic (Table 2). As the results show, the risk associated with the COVID-19 pandemic was not considered the most serious by the respondents.

The study showed that despite awareness of serious inhibitors, nearly 85% of respondents had traveled during the pandemic, i.e., since March 2020. This percentage includes both organized and independent trips, as well as domestic and international travel. Despite numerous restrictions limiting tourism since March 2020, along with the ongoing geopolitical tensions and economic uncertainties, the need to travel remained strongly felt. Table 3 presents how the most significant perceived risks influenced consumers' purchasing behavior related to package holidays.

It turns out that, in each of the analyzed categories of perceived threats, the structure of purchased tourist packages was very similar. Respondents most frequently purchased foreign trips within Europe (89.04% – 92.35% of responses), followed by international trips to non-European countries, which accounted for approximately half of the responses (49.37%–51.55%). The pandemic did not stop Polish citizens from buying package holidays but changed their direction. European destinations have gained popularity at the expense of trips outside Europe. A high perception of threat correlated with more frequent purchases of packages to European countries. Regardless of the type of threat, respondents who perceived it as significant chose tourist package within Europe more often than outside it, adapting their travel plans to what they considered 'safer' destinations. During the research period, respondents purchased trips an average of 1–2 or 3–5 times.

Table 2. Assessment of inhibitors perceived by tourist packages buyers

Perceived threats	Variable symbol	Threat severity assessment
Current economic situation (decrease in the value of the national currency, high inflation)	PT_4	4.95
Health risks	PT_1	4.79
Current geopolitical situation (war in Ukraine)	PT_3	4.72
Potential terrorist attacks	PT_5	4.69
COVID-19 pandemic	PT_2	4.55
Risk of being considered by friends as unmodern person, which is unable to organize a tourist trip on their own	PT_6	3.57

* On a scale of 1-7 (where 7 means the greatest weight and 1 means the least weight)
Source: own study based on survey results.

Table 3. The number of respondents who purchased tourist packages during Covid-19 pandemic period and the frequency of purchases, taking into account importance perceived threats and travel destinations.

Travel destination/frequency	Yes, I bought	I bought 1-2 times	I bought 3-5 times	I bought 6-9 times	I bought more than 10 times	No, I didn't buy
PT_1 Health risks perceived as very important or important (n=601)						
European countries (Q3_1)	542 90.18%	296 49.25%	171 28.45%	47 7.82%	28 4.66%	59 9.82%
non-European countries (Q3_2)	302 50.25%	199 33.11%	69 11.48%	22 3.66%	12 1.99%	299 49.75%
PT_2 COVID-19 pandemic perceived as very important or important (n=546)						
European countries (Q3_1)	493 90.29%	272 49.82%	153 28.02%	41 7.51%	27 4.94%	53 9.71%
non-European countries (Q3_2)	273 50%	181 33.15%	62 11.35%	20 3.66%	10 1.83%	273 50%
PT_3 Current geopolitical situation (war in Ukraine) perceived as very important or important (n=624)						
European countries (Q3_1)	561 89.91%	305 48.88%	181 29.01%	47 7.53%	28 4.49%	63 10.09%
non-European countries (Q3_2)	309 49.51%	203 32.53%	72 11.54%	22 3.52%	12 1.92%	315 50.49%
PT_4 Current economic situation perceived as very important or important (n=648)						
European countries (Q3_1)	577 89.04%	313 48.30%	188 29.02%	48 7.40%	28 4.32%	71 10.96%
non-European countries (Q3_2)	320 49.37%	211 32.56%	75 11.57%	22 3.39%	12 1.85%	328 50.63%
PT_5 Potential terrorist attacks perceived as very important or important (n=590)						
European countries (Q3_1)	534 90.51%	293 49.66%	167 28.30%	46 7.80%	28 4.75%	56 9.49%
non-European countries (Q3_2)	296 50.17%	194 32.88%	68 11.53%	22 3.73%	12 2.03%	294 49.83%
PT_6 Risk of being considered by friends as unmodern person which is unable to organize a tourist trip on their own (n=353)						
European countries (Q3_1)	326 92.35%	178 50.43%	106 30.02%	22 6.23%	20 5.67%	27 7.65%
non-European countries (Q3_2)	182 51.55%	122 34.56%	41 11.61%	13 3.68%	6 1.70%	171 48.45%

Source: own study based on survey results.

4.3. The impact of perceived external inhibitors on decision-making of tourist packages purchase

The next step was to examine the relationship between perceived threats and specific purchasing decisions related to tourist packages. (RQ3: *Do perceived risks influence decision-making about purchasing specific tourist packages?*) The strongest Spearman's rank correlation coefficient occurred

between variables Q3_1 and PT_6: $\rho = 0.13$, $p < 0.001$ and Q3_2 and PT_6: $\rho = 0.15$, $p < 0.001$, which showed only very weak but statistically significant positive correlations between the studied variables. However, for the remaining variables, correlations were low (below 0.15) or statistically insignificant ($p > 0.05$).

Similarly, the results obtained using the linear regression method confirmed only a small impact of the PT_6 variable (for Q3_1 β (PT_6) = 0.042 and Q3_2 β (PT_6) = 0.068. The values of the

regression coefficients $\beta = 0.042$ and $\beta = 0.068$ mean that the PT_6 variable has a very weak impact on the dependent variables Q3_1 and Q3_2. The remaining variables were not statistically significant.

Because traditional statistical methods (Spearman's rank correlation coefficient and linear regression analysis) did not reveal clear correlations between the studied variables, it was necessary to further explore using non-parametric methods that are free from the limitations typical of classical statistical approaches. To answer the third research question, machine learning was employed. Its objective is the practical application of algorithms to detect unknown patterns in data and formulate rules. Machine learning can be successfully used in consumer research to identify relationships and predict future consumer behavior. It is particularly effective for analyzing big data, processing text, and forecasting time series. It enables computational models composed of multiple processing layers

to learn data representations at various levels of abstraction (LeCun et al., 2015). This method can be successfully used to detect nonlinear patterns, which allows for a better match to reality, does not require restrictive assumptions, and enables "black box" analyses to detect hidden patterns. This method also enables building predictive models. The Multilayer Perceptron (MLP) is a universal function approximator (according to the universal approximation theorem), allowing it to model nonlinear dependencies in both classification and regression tasks. By using multiple layers of hidden and nonlinear activation functions, MLP can capture complex relationships between variables that traditional statistical models often fail to represent accurately.

Figure 1 presents the analysis of tourist package purchases made by respondents, divided into two categories: international trips to European countries and international trips to non-European countries.

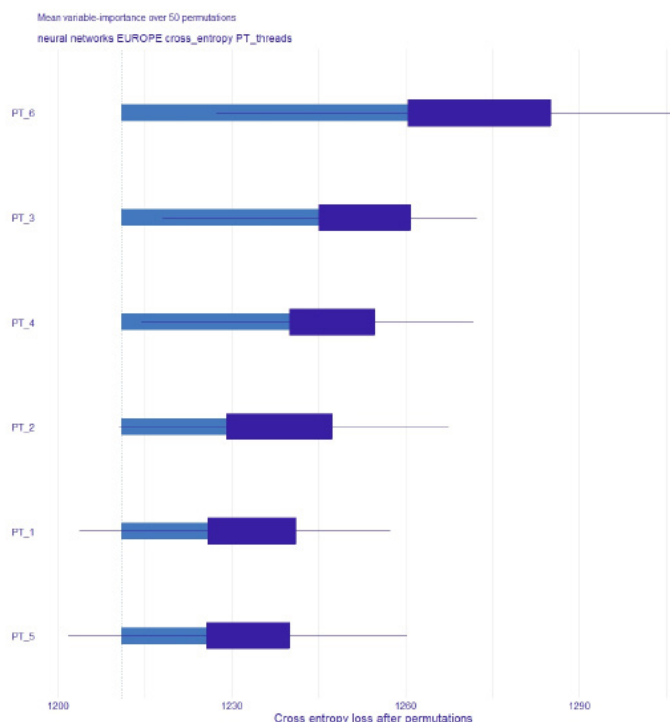


Fig. 1. Mean explained purchased tourist packages (abroad to European countries) variable importance in the Neural Network Multilayer Perceptron model

Where:

PT_1 - Health risks

PT_2 - Risks related to the COVID-19 pandemic

PT_3 - Risks related to the current geopolitical situation (e.g. war in Ukraine)

PT_4 - Risks related to the current economic situation (e.g. inflation, currency depreciation)

PT_5 - Risk of potential terrorist attacks

PT_6 - Fear of social judgment (e.g. that friends might perceive me as outdated or not trendy for using a travel agency)

Source: own based on DALEX package of R program

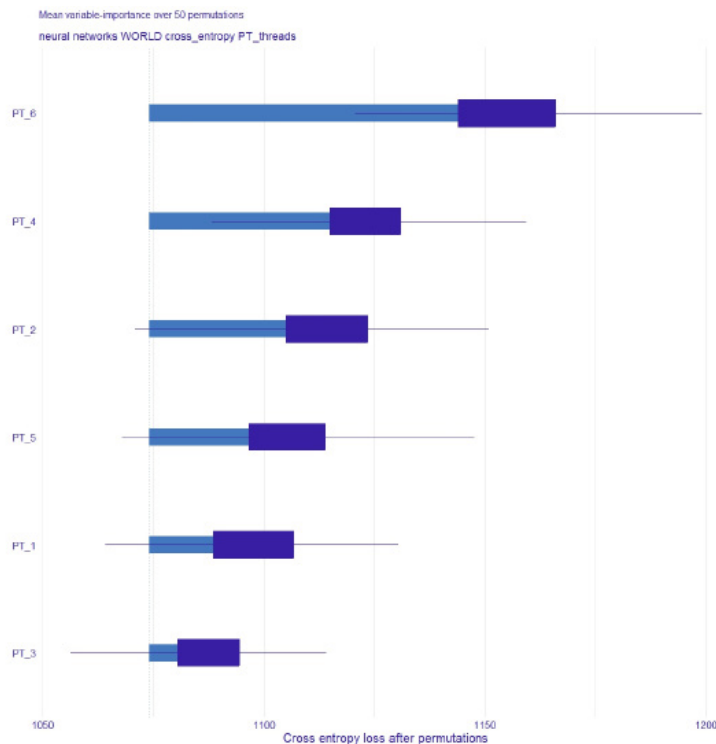


Fig. 2. Mean explained purchased tourist packages (abroad to non-European countries) variable importance in the Neural Network Multilayer Perceptron model

Where:

PT_1 - Health risks

PT_2 - Risks related to the COVID-19 pandemic

PT_3 - Risks related to the current geopolitical situation (e.g. war in Ukraine)

PT_4 - Risks related to the current economic situation (e.g. inflation, currency depreciation)

PT_5 - Risk of potential terrorist attacks

PT_6 - Fear of social judgment (e.g. that friends might perceive me as outdated or not trendy for using a travel agency)

Source: own based on DALEX package of R program

As shown in Figure 1, the research demonstrated that the following inhibitors most influenced the purchasing behavior of buyers of tourist packages to European countries: the fear that friends would consider them unmodern or not trendy, concerns about being unable to organize a trip independently, and threats related to the current geopolitical and economic situation.

Among consumers who chose to purchase tourist packages to non-European countries, the following inhibitors had a key influence on their behavior (Fig. 2): the fear that friends would consider them unmodern or not trendy, concerns about being unable to organize a trip independently, threats related to the current economic situation, the COVID-19 pandemic, and potential terrorist attacks.

Analyzing the presented results allows us to answer RQ3 (*Do you perceive risks influencing*

decision-making about purchasing specific tourist packages?). The external inhibitor – fear that friends would consider someone unmodern – has the most significant impact on purchasing package holidays. Additionally, for organized European trips, threats related to the current geopolitical and economic situation play an important role, while for organized non-European trips, key threats include the current economic situation, the COVID-19 pandemic, and potential terrorist attacks.

The final step was to investigate the relationship between the threats perceived by buyers when purchasing tourist packages and their declared loyalty (RQ4: *Do perceived risks influence the loyalty of purchasers of tourist packages?*). Customer loyalty to travel agencies was examined from a broader perspective, combining affective and behavioral approaches. This combination allowed for a more comprehensive understanding of loyalty as reflected

in repeated purchases and the sharing of opinions about a given travel agency.

The occurrence of loyalty from a global perspective, combining both the affective and behavioral understanding of buyer loyalty (LTAC), which manifests itself in repeated purchases and propagating opinions about a given travel agency. Replying to RQ4 – the key threats perceived by buyers of tourist packages that influence the development of loyalty behaviors were (Fig. 3): the risk of being considered unmodern by friends, the fear of being seen as unable to organize a trip independently, and health risks.

5. Discussion

This study contributes to the widely discussed concept of perceived risk in tourism since the mid-1980s. It enhances our understanding of factors influencing tourists' behavior and loyalty to service providers. While only a few studies in the literature have examined the impact of perceived tourism risk on tourists' behavioral intentions and future attitudes – such as returning to a destination, maintaining lasting relationships, and recommending the destination to others (e.g., Qi et al., 2009; Quintal et al., 2010; Artuğer, 2015; Sohn et

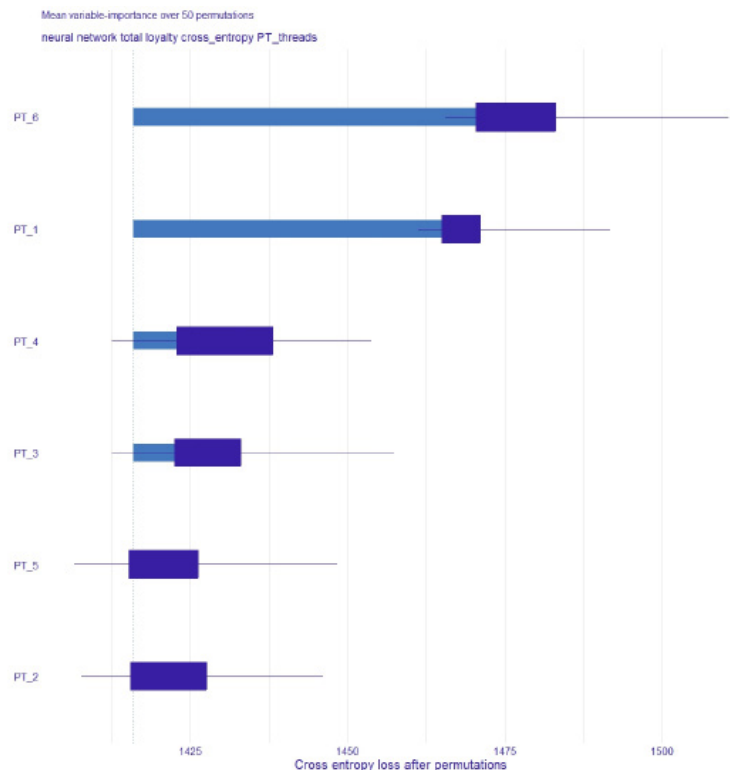


Fig. 3. Mean explained Loyalty of Travel Agency Consumers (LTAC) variable importance in the Neural Network Multilayer Perceptron model

Where:

PT_1 - Health risks

PT_2 - Risks related to the COVID-19 pandemic

PT_3 - Risks related to the current geopolitical situation (e.g. war in Ukraine)

PT_4 - Risks related to the current economic situation (e.g. inflation, currency depreciation)

PT_5 - Risk of potential terrorist attacks

PT_6 - Fear of social judgment (e.g. that friends might perceive me as outdated or not trendy for using a travel agency)

Source: own based on DALEX package of R program

al., 2016) – most have focused primarily on loyalty to tourist destinations. In contrast, our research centers on loyalty to tour operator products. The originality of this study lies in its combination of multiple perspectives on risk typologies, the nature of loyalty, the behaviour of tourist package buyers, and the real-world health risk posed by the SARS-CoV-2 pandemic.

Due to the increasing occurrence of multiple risks – such as terrorism, wars and political unrest, infectious diseases, inflation, and crime – and growing tourist awareness of these risks, the impact of risk on purchasing behavior can become stronger. Understanding the influence of various factors, especially negative ones, on tourists' choices enables entrepreneurs to respond effectively and manage public perception (Beirman, 2003) by providing accurate information. Tourists planning trips need assurance that they are not exposed to significant risks, which makes them particularly interested in the safety status of destinations and tourist products. The inevitability of threats heightens their demand for reliable information about their travel purpose, allowing them to assess risk levels and make informed purchase decisions. Consistent communication across the tourism supply chain – including hotels, travel agents, and destination marketing organizations – helps shape more realistic risk judgments and leads to more objective consumer choices. This approach enables tourism entrepreneurs to prevent panic and severe drops in demand, thereby protecting their business interests. By transparently informing tourists about potential hazards – even at the risk of short-term profit loss – providers safeguard customers' lives, health, and personal assets, while building trust that can foster lasting relationships. Previous research by the authors of this article found that tourists' demand for personal contact with tour package vendors increased during the pandemic period (Michalska-Dudek & Jaremen, 2023).

It is also important for the tourism industry to recognize that risk is a multidimensional concept, and that different types of risks have varying impacts on purchasing decisions. Understanding the perceived risks involved in purchasing holiday packages is important for travel agency managers for several reasons. A better grasp of the key risks customers associate with tour purchases enables managers to tailor offers more effectively to meet their needs and concerns, which can enhance customer loyalty. By being aware of these concerns, travel agents can communicate the value of their tour products more persuasively, emphasizing features and benefits that mitigate perceived risks.

Reducing perceived risk can increase the likelihood of customers making repeat purchases. Additionally, understanding perceived risks helps identify areas where a travel agent's offerings can be improved – for example, by adding features that eliminate or reduce these risks. This understanding also enables the early identification of potential problems before they become major barriers to sales.

By identifying how risk influences customers' choices between European and non-European travel packages, travel agency managers can adjust their portfolio to minimize concerns and increase willingness to purchase. Awareness of perceived risks also enables managers to act more precisely and effectively, leading to better customer satisfaction, increased sales, and stronger long-term relationships.

6. Conclusions

In recent years, tourism has been subjected to unprecedented global challenges, with both tourists and tourism businesses continually facing a range of threats that force changes in behaviour. This is reflected in the travel decision-making process, as demonstrated by research on risk in tourism (Floyd et al., 2004; Qi et al., 2009; Cahyanto et al., 2016; Hasan et al., 2017). The findings of these studies clearly indicate that tourists' risk perceptions directly influence their purchase intentions.

The research conducted has provided the necessary evidence to address the four research questions outlined in the Introduction. With regard to changes in the decision-making process for purchasing tourist packages during the COVID-19 pandemic (RQ1), it should be emphasized that these changes were significant. Respondents significantly reduced the number of tourist trips and shifted from international to domestic destinations. These changes reflect increased caution and a preference for safer, more accessible locations during periods of crisis. Among the factors inhibiting travel package purchase decisions during COVID-19 (RQ2), economic factors (the depreciation of the zloty and high inflation) appeared to be the most important. Health risks were identified as the second most important factor. It is important to note that at least two crises overlapped during the period under analysis: the COVID-19 pandemic and rising inflation. Research Question 3 (RQ3) should also be answered in the affirmative: the risks perceived by buyers of travel packages did influence their purchasing decisions. The most significant

inhibitor identified in this study was the fear of being judged by acquaintances as 'not modern.' This factor affected the purchase of tourist packages for both European and non-European destinations. In addition, for tour packages within Europe, risks related to the geopolitical and economic situation were also significant. In contrast, for packages outside Europe, key concerns included the economic situation, health risks, and the fear of terrorist attacks. Answering the final research question concerning the impact of perceived risks on the loyalty of tourist package buyers (RQ4), it should be noted that loyalty behaviors – such as repeat purchases from a particular travel agency or recommending it to others – are influenced by perceived risks. Two risks emerged as most significant: social risks (defined in this study as the fear of being perceived as incapable of organizing travel independently) and health risks. Previous studies have primarily identified infections and terrorism (Kozak et al., 2007) or terrorism and political instability (Sönmez and Graefe, 1998) as major sources of risk. Our findings confirm these observations in terms of both loyalty and specific holiday choices; however, social risk – the concern about how one is perceived by others – was particularly prominent, aligning with results from Floyd et al. (2004).

Taken together, the results of this study underline that in an environment of increased risk – whether health, economic, or reputational – tour operators must not only enhance the security and flexibility of their offers but also actively communicate the benefits of loyalty to counteract natural trust erosion and customer attrition.

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Appendix

Selected Questions from the Survey Questionnaire

Q1. Has the COVID-19 pandemic affected your tourist travel? (single-choice question)

-
- Q1_1 definitely yes
 Q1_2 rather yes
 Q1_3 neither yes nor no
 Q1_4 rather no
 Q1_5 definitely no
-

Q2. What changes did you make to your tourist travel behavior due to the COVID-19 pandemic? (multiple-choice question)

-
- Q2_1 complete resignation from tourist travel
 Q2_2 limiting travel exclusively to domestic destinations
 Q2_3 change of travel destination
 Q2_4 traveling exclusively by private car
 Q2_5 giving up hotels in favor of more private accommodation (e.g. separate apartments, agritourism)
 Q2_6 reducing the number of trips
 Q2_7 shortening the length of trips
 Q2_8 complete resignation from purchasing organized tourist packages from travel agencies
 Q2_9 other behavior, please specify:?
 Q2_10 none
-

Q3. Please indicate how often you have purchased tourist packages (organized by travel agencies) over the past 5 years:

-
- 1–2 times 3–5 times 6–9 times 10 or more times never
- Q3_1 European countries
 Q3_2 Non-European countries
-

Q4. On a scale of 1 to 7, please rate the importance of the following risks you considered when purchasing a tourist package from travel agency where you purchased your last tourist package (1 – very low importance, 7 – very high importance)

-
- PT_1 Health risks
 PT_2 Risks related to the COVID-19 pandemic
 PT_3 Risks related to the current geopolitical situation (e.g. war in Ukraine)
 PT_4 Risks related to the current economic situation (e.g. inflation, currency depreciation)
 PT_5 Risk of potential terrorist attacks
 PT_6 Fear of social judgment (e.g. that friends might perceive me as outdated or not trendy for using a travel agency)
-

Q5. In the future, would you recommend the services of the travel agency where you purchased your last tourist package to a friend?(organized by travel agencies) over the past 5 years:

-
- Q5_5 Definitely yes
 Q5_4 Probably yes
 Q5_3 Maybe
 Q5_2 Probably not
 Q5_1 Definitely not
-

Q6. In the future, would you purchase again from the same travel agency where you bought your last trip?where you purchased your last tourist package to a friend?(organized by travel agencies) over the past 5 years:

-
- Q6_5 Definitely yes
 Q6_4 Probably yes
 Q6_3 Maybe
 Q6_2 Probably not
 Q6_1 Definitely not
-

