

## Tourists' Perception of Travel Risk and Management in Destination amid Covid-19 Pandemic: Empirical Evidence from Nepal

**Niranjan Devkota**

National Planning Commission, Government of Nepal, Singhadurbar, Kathmandu, Nepal

**Lubomír Kmeco**

Pan-European University, Prague, Czech Republic

**Sunil Thapa**

Quest International College, Pokhara University, Gwarko, Lalitpur, Nepal

**Petr Houška**

Pan-European University, Prague, Czech Republic

**Udaya Raj Paudel**

Quest International College, Pokhara University, Gwarko, Lalitpur, Nepal

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### Abstract

Travel risk and management views of tourists have a key role in their choice of locations while the COVID-19 epidemic is still causing travel-related concerns. Despite many studies available in the western world, the effect of COVID-19 has been less explored in Nepal. Thus, this research aims to investigate travel risk and management perception in post-COVID tourism activities in Nepal. Based on pathogen stress theory and explanatory research design, this study seeks a causal relationship between Travel Risk and Management in Nepal. Following the purposive sampling technique, data collection is done using KOBO Toolbox through a structured questionnaire. Findings revealed that Risk Management, Transportation Patterns, Distribution Channel, Avoidance of Overpopulated destinations, Hygiene and Safety are significant to Travel risk and management perception whereas Risk Management, Travel risk and management perception, Service Delivery, Distribution Channel, Hygiene and Safety are significant to COVID-19 pandemic in Nepal which supports pathogen-stress theory. Furthermore, travel risk and management perception partially mediate the favorable association between avoidance of overpopulated destinations and the COVID-19 pandemic. Additionally, the primary problems faced by the traveler were securing a comfortable hotel and selecting a destination where COVID risk is minimum. However, the COVID-19 break has caused health concerns among visitors, causing many to cancel their holiday plans. Therefore, in the post-pandemic phase, tourists are more concerned about the influence of the COVID-19 pandemic on their travel activities and choice.

**Key Words:** COVID-19, Tourism, Travel Risk, Tourist's perception, Pandemic, Risk Management, Nepal

**JEL Classification:** Z30, Z32, Z3

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## 1. Introduction

Before the word 'tourism' was coined, the term 'hospitality' was used. Both automobiles and rail transport have significantly impacted the history of tourism (Westcott, 2015). From ancient Rome to the 17th century, a "grand tour" across Europe was recommended for young men of high social positions. Tourism's rise and impacts were dramatically different between industrialized and developing countries. Tourist arrivals and profits in developed countries are dominated by tourism. More over 800 million of the EU's 1 billion vacation days were spent inside its borders in 2010 (Theobald, 2012). The profits from those activities create opportunities for businesses in their financing since they might use those resources as in-house financing (Kutac et al., 2013).

In some places of the developing globe, mass tourism is already booming. However, tourism in South Africa started to grow in the early 1900s (Rogerson & Lisa, 2017), whereas tourism is a major economic activity in Italy. Moreover, the recent tourist developments in Italy have heightened regional rivalry for market share (Alvarez-Diaz et al., 2020). Likewise, Ethiopia's tourism is limited by science and policy (Esubalew et al., 2020), but Nigeria's attractions include the Atlantic Ocean that diverse tourism (Musa et al., 2018). In addition, Baniya and Paudel (2016) discussed house tourism, a big industry in South Asian countries, including India, Bangladesh, Maldives, Sri Lanka, and Pakistan. The number of tourists to Indonesia has tripled in the last 30 years, from 44 million to 3 million (1981-2011) where Nepal is a prominent tourist destination with abundant natural resources and a pleasant environment, and the tourism industry is growing and attracting investment globally (Devkota et al., 2020a; Devkota et al., 2020b; Devkota et al., 2021; Kharel et al., 2022; Maharjan et al., 2022).

In Nepal, tourism started fairly late. It was available to strangers after 1950. India, which represents one-third of tourists, is Nepal's major tourism source (Bhandari, 2010). However, in Nepal, Kathmandu for cultural tourism, Pokhara for Annapurna circuit treks, and Everest region for adventure tourism remain the key focus regions for tourists. Walking and mountain tourism are the two most popular reasons western tourists travel to Nepal (Devkota et al., 2020a). Additionally, three of the world's highest mountains, the Seti River Canyon and the beautiful Davis Falls, may all be found near Pokhara, which is a significant junction of important climbing and walking trails in Nepal (Devkota et al., 2020b). Furthermore, the reflection of Fishtail Mountain in Phewa Lake is one of the city's most beautiful characteristics (Upreti et al., 2013).

Tourism is a major economic activity nowadays, which is widely regarded as a social and economic activity. However, it fosters national and international integration, improves infrastructure, provides jobs, and increases foreign currency revenues. Traveling is an aspect of socio-economic development; thus, this research seeks to understand the impact of the COVID-19 pandemic on tourist travel risk and management in Nepal. Pokhara, in central Nepal, is a cosmically and naturally given destination. As a consequence, it has become one of the world's most popular tourist destinations, combining natural and cultural elements (Upreti et al., 2013).

The report of WTTC (2018) revealed that in 2017, tourism accounted for 73% of global visitor expenditure (\$3,971 billion). China accounted for 62% of the absolute global increase in Travel & Tourism expenditures during the previous decade and has moved from the fourth position in 2008 to first place in 2017, overtaking the US by spending about \$841 billion in 2017, while the US spent \$803 billion. Together, they account for about 40% of worldwide travel and tourist expenditure. The Chinese government has invested heavily in tourist infrastructure over the past decade, allowing low-cost airlines to grow into secondary and tertiary towns. This improved transportation and tourism in less-traveled regions. By 2028, China will have surpassed the US in tourism (WTTC, 2018). In 2017, US\$340 billion was spent. Moreover, with US\$186 billion, Germany came third, almost twice the amount spent by India and Japan, which were fourth and fifth, respectively. Between 2008 and 2017, India's travel and tourism business grew by 83 billion dollars, moving from the eighth to the fourth largest market. Unsurprisingly, the highest spenders are in the most developed countries (WTTC, 2018).

International tourism is the most popular type of tourism globally in terms of visitor arrivals and payments. Although tourism is a vital player in the development of countries (Stefko et al., 2020), it is mostly ignored by government agendas and tourism programs in most poor countries. Nonetheless, studies have indicated that tourism potentials, particularly for developing nations, are multifaceted and sustainable in a variety of socio-economic dimensions. Tourism has the potential to be a long-term source of revenue for the tourist sector and for general economic growth. Tourism is also more suited to long-term socio-economic growth since it avoids the difficulties associated with foreign mass tourism, such as seasonality, acculturation or fear, income and investment outflows, and so on. Furthermore, local tourism does not need large investments or imported commodities, which may be a necessary basis for the long-term growth of regions and countries (Esubalew et al., 2020).

Many studies have highlighted the effect of the COVID-19 pandemic on tourism (Altuntas & Gok, 2021; Štefko et al., 2022), international trade (Bhardwaj et al., 2022), business (Krajčík, 2022; Dvorský et al., 2021) and consumer behaviour (Civelek et al., 2021a). It has been a major problem in all parts of the world (Singh, N. K., & Singh, P., 2022). As an increasing number of contaminated from the virus has been increasing, the percentage of people dying has also increased. Countries like Australia, Ethiopia, South Africa, America, Europe, Ghana, Nigeria, China, India etc. have done much research based on tourism. But in Nepal, there are not many studies on tourism. Most studies have just been done on a specific region or place. So further research can be done in this field by collecting the data from all over Nepal. This helps to know what benefit it can provide to people and the economy.

Apart from this, several questions have arisen in the context of impact of the COVID-19 pandemic on perceptions of travel risk and management in Nepal, which must be addressed. What is the travel risk and management perception in Nepal? What are the different challenges faced by travelers while visiting Nepal during COVID-19? What are the managerial strategies for COVID-19 for enhancing tourism in Nepal? This study aims to know the effect of the COVID-19 pandemic on tourist travel risk and management perceptions in Nepal by identifying the challenges faced by travelers during the COVID-19 pandemic in Nepal and recommend managerial strategies for COVID-19 to enhance tourism in Nepal.

Finally, this study is structured into four different sections: Section 1 shows the introduction, whereas Section 2 deals with methods, followed by results and discussion in Section 3. Finally, section 4 shows the conclusions and recommendations of this study.

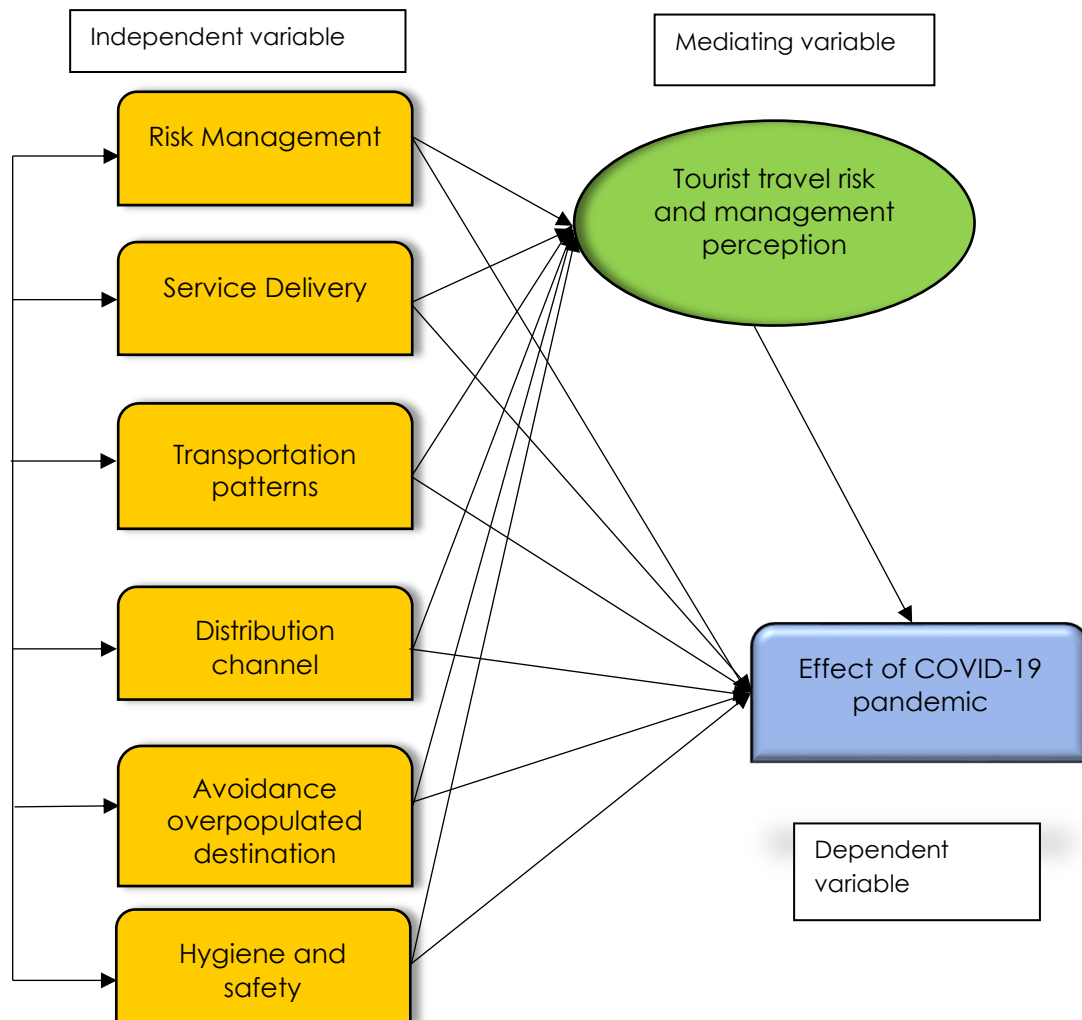
## 2. Methods

Theoretical review is a blueprint that the researcher frequently 'borrows' in order to construct his or her own dwelling or research quest (Adom et al., 2018). The first theory, stakeholder theory, considers a variety of stakeholders impacted by businesses, including employees, suppliers, nearby communities, creditors, and others, and it covers topics like CSR initiatives, market fundamentalism, resource-based theory, as well as morals and values in management (Sautter & Leisen, 1999). Likewise, the modernization idea is used to explain how societies change through time. A progressive transition from a traditional civilization to a "contemporary" civilization is referred to as modernization. It sought to explain why poorer nations have been unable to grow, focusing on what cultural and economic circumstances may function as development "barriers" (Regmi & Walter, 2017). The theory of change in tourism is to understand why and how change occurs so that development strategies would maximize the sector's future growth. The Theory of Change (ToC) is a framework for planning, implementing, and evaluating tourist projects and programs that is linked to project goals and development objectives, allowing tourism to achieve its full potential (Twining-Ward, 2018). The "tourist gaze" theory was coined by sociologist John Urry (2002), who investigated the idea of tourism from a sociological standpoint in terms of perception, investigating the ideological and cultural processes that lead to a distinct view to

reality. According to him, the 'gaze' is the most essential tourist activity inside the tourist experience, in other words, tourism can be defined by the process of gazing (Stone & Nyaupane, 2019). The pathogen-stress theory is a collection of thoughts and discoveries concerning how people address this dilemma, as well as the consequences of that answer for human behavior and societal issues. This study reviews how handling pathogen stress has formed human personality and gives a few crucial conclusions. Infections that are pathogenic main and kill people. Other people are frequently the source of these diseases (Fincher & Thornhill, 2020).

A variety of theories have been proposed to explain assess travel risk and management perceptions. Among the theories described above, pathogen-stress theory is thought to be the most relevant framework for tourism. according to pathogen-stress theory it can be used in this study to assess travel risk and management perceptions as a result of COVID-19 ambiguity, as well as to determine human behaviors in social challenges.

Figure 1. Conceptual Framework



Source: Modified and adapted from Rahman et al. (2021)

A conceptual framework is a structure that a professional believes best explains the regular movement of a marvel. It is related to the researcher's ideas, empirical study, and major guesses used to develop and organize the data (Dickson et al., 2018). Helldén et al. (2021) discussed that the majority of parasites have little direct influence on human health, and the potential detrimental consequences of

climate change on most animal parasites remain mostly unproven. Moreover, cough and nasal discharge are pathognomonic for respiratory illness. However, behavioral and clinical indications of calf HRQL, such as posture, hair coat quality, and rumen fullness, are not disease-specific and may be used to assess calf HRQL in general. The parasite-stress theory of values is based on existing knowledge of parasitic ecology and evolution (i.e., infectious disease). Infectious illnesses were a major source of morbidity and mortality throughout human evolution (Bull et al., 2021). By this idea, values are adaptive responses to illness risks. Xenophobia and ethnocentrism discourage individuals from associating with outgroup persons who may provide an unknown risk of infectious disease transmission. Greater historical and present parasite load was associated with higher Collectivism and lower Individualism (Fürst et al., 2009).

The parasite-stress hypothesis of sociality is based on knowledge of parasitic illness ecology and development (infectious disease/pathogenic disease). Infectious illnesses were a major source of morbidity and mortality throughout human evolution (Fincher & Thornhill, 2012). The pathogen-stress hypothesis was applied to assess human actions in social problems and travel risk perception owing to COVID-19 unpredictability. Some researchers looked at pathogens' involvement in COVID-19 outbreaks. This hypothesis of human sociality predicts personality characteristics by stressing the danger of infection while interacting with conspecifics (Rahman et al., 2021). The figure 1 shows the conceptual framework developed by researcher by adopting it from (Rahman et al., 2021).

To know deeper sense of travel risk and management perception due to COVID-19, a variety of models have been proposed. This study considers travel risk and management perception model, which is based Pathogen-stress theory, as the best suited model among those stated above.

Here, as shown in figure 1 the dependent variable is Effect of COVID-19 pandemic and independent variable is Risk Management, Service Delivery, Transportation Patterns, Distribution Channel, Avoidance overpopulated destination and Hygiene and safety. These all factors have a great impact on Tourist travel risk and management perception that will either positively or negatively impact it.

### Effect of COVID-19 pandemic

New pandemic covid-19 emerged in December 2019 in china and is spreading worldwide via human. Most governments have enforced short-term travel restrictions to limit virus transmission, prompting worries about the COVID-19 epidemic's effect on the worldwide tourist sector. Researchers might go back to prior calamities like the SARS epidemic in 2003 and the tsunami in Sri Lanka in 2004 for lessons on issue management (Hossain, 2021). Tourists want an all-inclusive package, as well as safety and security while visiting famous sites. They want to avoid unsafe and crowded tourist areas, and they may opt not to travel if their choices harm their health. The COVID-19 outbreak has already sparked concern in the worldwide tourist business. The epidemic, according to the UN, has greatly harmed the tourist industry. The COVID-19 epidemic has readily paralyzed the mental stability of foreign visitors (Kupi & Szemerédi, 2021). The COVID-19 pandemic has influenced passengers' attitudes of travel risk and management. Researchers suggested practitioners to research tourists' travel behavior. There is no empirical research on the impact of the COVID-19 epidemic on tourists' sense of travel risk and management. As a result, the researcher proposes the following hypothesis:

**H1.** The fear of COVID-19 pandemic affects the tourists' travel risk and management perception.

### Tourists' travel risk and management perception Travel

Travel risk and management perception are terms used to describe the appraisal of a scenario in order to make travel decisions in destinations. The perception of risk and management among travelers is an important factor for tourism locations. The process of identifying possible risks in the travel and tourism industry as a result of the current pandemic, assessing them, making improvements to them, and

taking preventative actions to decrease the risk is known as risk management (Reisinger & Mavondo, 2006). The issue with the tourist event has started to be resolved in several nations throughout the world. Travel plans for visitors should be made to lessen their risk and stress. For instance, travelers should get insurance before booking their trips. Researchers have shown that the travel and tourism industry is vulnerable to hazards including crisis situations, illnesses, pandemics, and other dangers. Previous research has found that risk-averse travelers have a detrimental impact on tourist demand. Other researchers discovered that perceived risk has a detrimental impact on tourists' views of destinations. This study proposed that:

**H2.** Tourists' travel risk and management perception have a significant impact on risk management.

### Service delivery

According to a study, a public health crisis can influence travelers' dining habits. In order to decrease socialization and prevent unintentional contact with individuals when the pandemic is occurring, travelers should refrain from eating outside and instead order delivery (Zhu & Deng, 2020). As a result, this study hypothesized:

**H3.** Tourists' travel risk and management perception have a significant relationship with service delivery.

### Travel pattern

To avoid crowded regions, social distance is crucial; consequently, the availability of various transit choices within the country might assist tourists in deciding where to visit (Orindaru et al., 2021). According to another study the transportation network is subject to disruption due to movement limitations (Barbieri et al., 2020). However, taking public transportation increases the risk of COVID-19 infection. The following hypothesis was proposed in this study:

**H4.** Tourists' travel risk and management perception are positively related to travel pattern.

### Distribution channels

The distribution channel refers to conventional travel companies as well as internet agents when looking for trip packages, booking hotels, and buying tickets. A product or service's end clients might be reached through middlemen known as distribution channels (Mensah et al., 2022). People use technology for travel-related tasks including planning holidays, giving vendors quick feedback, and comparing travel locations, which reduces travel risk and management perceptions. As a result, we proposed:

**H5.** Tourists' travel risk and management perception have a significant influence on distribution channels.

### Avoidance of overpopulated destinations

Because COVID-19 spreads through human-to-human transmission, it is critical to avoid overcrowded areas. The term "overpopulated destination" refers to a neologism that describes the overcrowding of people at a vacation area. According to Rahman et al. (2021) and Arbulú et al. (2021),

tourism destinations are afflicted by overloaded tourists; consequently, tourism operators can identify the optimum strategy to manage tourist flows to ensure visitor safety, well-being, and risk perception. This study suggests that:

**H6.** Tourists' travel risk and management perception have a significant impact on the avoidance of overpopulated destinations during COVID-19 pandemic.

### **Hygiene and safety**

The COVID-19 epidemic has caused a greater awareness of hygiene and safety among the general public. In hotels, recreational facilities, and public transit, people are concerned for their personal cleanliness and safety (Davahli et al., 2020). Potential guests are likely to look for locations with excellent standards of safety and cleanliness, sanitation, well-established infrastructure, and high-quality medical services during the COVID-19 pandemic (Rahman et al, 2021). As a result, the following hypothesis was advanced in this study:

**H7.** Tourists' travel risk and management perception have a significant impact on destinations' hygiene and safety.

### **Tourist travel risk and management perception as mediator**

According to pathogen stress theory, to assess the danger of travel and management perceptions as a result of the COVID-19 uncertainty, as well as to determine human actions in societal concerns (Rahman et al., 2021). As a result, this study contained the premise that the Risk Management, Service Delivery, Transportation Patterns, Distribution Channels, Avoidance of Overpopulated destinations, Hygiene and safety had a substantial impact on COVID-19 pandemic and Travel risk and management perception.

**H8.** Travel risk and management perception mediates the relationship between Risk Management and COVID-19 pandemic.

**H9.** Travel risk and management perception mediates the relationship between Service Delivery and COVID-19 pandemic.

**H10.** Travel risk and management perception mediates the relationship between Transportation Patterns and COVID-19 pandemic.

**H11.** Travel risk and management perception mediates the relationship between Distribution Channels and COVID-19 pandemic.

**H12.** Travel risk and management perception mediates the relationship between Avoidance of Overpopulated and COVID-19 pandemic.

**H13.** Travel risk and management perception mediates the relationship between Hygiene and safety and COVID-19 pandemic.

## **2.1 Empirical Framework**

SEM is a sophisticated statistical method for simulating data interactions. It can cope with both produced and rising variables, as well as latent variables (Tarka, 2018). Stein et al. (2017) claims that SEM, or causal route modeling, attempts to quantify causal effects between variables. However, many estimation techniques are used in SEM models, including factor analysis, maximum likelihood, CMIN, and RMSEA. The model is used in domains such as sociology, psychology, education, econometrics, and marketing (Civelek, 2018). Weston & Gore (2006) revealed that the SEM method is used to validate the validity of a model, although SEM modeling is widely used in many fields of study, little research has been done on Green HRM practices. As a consequence, SEM was employed to fill a gap in the literature. It has two components, dimensional idea and structural equation model. In general, the measurement model mentioned by Muthen and Asparouhov (2012) is specified as follows:

$$y = \Lambda y \eta + \epsilon \dots \dots \dots (1)$$

$$x = \Lambda x \xi + \delta \dots \dots \dots (2)$$

and the structural equation model is specified as:

$$H = \alpha + \beta \eta + \Gamma \xi + \zeta \dots \dots \dots (3)$$

Where,

y = outcome variables

x = input variables

$\Lambda y$  = latent variables (observed response variables) 52

$\Lambda x$  = latent variables (observed response variables)

$\epsilon$  and  $\delta$  = error

$\eta$  = latent variables (observed response variables)

$\xi$  = latent variables (observed response variables)

where x is a vector of input variables and y is the vector of observed variables. Measurement errors in y and x are represented by the vectors  $\epsilon$  and  $\delta$ . The observable response variables y and x are utilized to estimate the factor loadings ( $\Lambda y$  and  $\Lambda x$ ) on the two latent variables ( $\eta$  and  $\xi$ ), which are also unobserved. The exogenous latent variables ( $\xi$ ) in the structural relationship are a matrix of coefficients in the structural model parameter ( $\alpha$ ), which is a vector of intercepts. The matrix of coefficients ( $\beta$ ) for the regressions among the endogenous variables ( $\eta$ ), which has zeros in the diagonal and  $(I - \beta)$  is nonsingular.

However, if there are errors only in y- variables, then the reduced form of the structural model in equations (1) – (3) can be expressed as:

$$y = \Lambda y (I - \beta)^{-1} (\Gamma \xi + \zeta) + \epsilon \quad (4)$$

## 2.2 Variable and its Definition

The variables utilized in the study are discussed in this section. The variables that will be used in the research have already been selected and established. Firstly 5 items of COVID-19 pandemic, 5 items of Travel risk and management perception, 5 items of Risk Management, 5 items of Service Delivery, 4 items of Transportation Patterns, 4 items of Distribution Channels, 5 items of Avoidance of Overpopulated destinations and 5 items of hygiene and safety was adapted for the study. However, due to low loading, some data were erased during data clearing and administration. The variables listed below, however, may not be the only variables used in the study, and necessary variables are chosen based on



the study's objectives. The table below gives a thorough summary of the observed factors that SEM has confirmed.

Table 1. Observed Variables and Its Description

Construct	Observed Variables	Variable Notation	Explanation
<b>COVID-19 pandemic</b>	symptoms of infection	ECO1	symptoms of infection by the COVID-19 pandemic
	travel/shopping behavior	ECO2*	Travel and shopping choices are impacted by the COVID-19 epidemic.
	apprehensive	ECO3*	concerned about the COVID-19 epidemic
	financial stress	ECO4	monetary pressure brought on by the COVID-19 epidemic
	Work stress	ECO5	owing to the COVID-19 epidemic, you are under stress at work.
<b>Travel risk and management perception</b>	international anxiety	TRMP1	The COVID-19 epidemic has caused fear for tourist destinations on a global scale.
	leisure time	TRMP2*	Spend free time alone owing to the COVID-19 epidemic.
	avoid travelling	TRMP3*	stay away from congested major cities
	travelling with groups	TRMP4	The likelihood of traveling in groups is diminished by COVID-19.
	Susceptibility	TRMP5	Susceptibility to get infected by COVID19 while traveling
<b>Risk Management</b>	handle isolation	RM1	Ability to handle isolation during COVID-19
	disease and its effect	RM2*	People undervalue the illness and some of its effects.
	available information	RM3*	The government is giving us all the information it has regarding the COVID-19 epidemic.
	infrastructure	RM4	built-up infrastructure following the COVID-19 epidemic
	medical facilities	RM5	after the COVID-19 outbreak, high-caliber medical facilities were constructed.
<b>Service Delivery</b>	order takeout	SD1	order takeout rather than dining or drinking in public places to prevent needless interaction with strangers.
	order delivery	SD2	Ordering delivery of my necessities will reduce the amount of time I spend with people.
	packed and sanitized food	SD3*	food provided in sealed, sterile packaging
	Medicine delivery	SD4*	The distribution of medications was crucial.
	overall satisfaction	SD5	My overall satisfaction with service delivery in Nepal
	public transit	TP1	crowded public transit
	public transportation	TP2	use public transportation

<b>Transportation Patterns</b>	bike or ride-sharing services	TP3	In the aftermath of COVID-19, bicycles or ride-sharing services become viable substitutes for more congested transit choices.
	own group rather the other group	TP4*	prefer to travel with own group rather the other group
<b>Distribution Channels</b>	online platforms	DC1	Using internet channels to purchase tickets, hotels, and tour packages
	online platforms for information searches	DC2*	For information searches, location selection, purchasing behavior, and experience sharing, internet platforms are appropriate
	work from home	DC3	People can participate in social distance learning while working from home
	e-commerce was the best distribution channel	DC4	Do you think e-commerce was the best distribution channel during COVID-19
<b>Avoidance of Overpopulated destinations</b>	interaction	AOD1	interacting with groups in public places without necessity
	social distancing	AOD2	It has been proposed that social isolation might aid in reducing COVID-19 pandemic infection rates.
	overpopulation of visitors	AOD3	Overcrowding in popular tourist areas is a problem
	overpopulated destinations	AOD4*	avoid overpopulated destinations because of COVID-19
	while traveling in Nepal	AOD5*	Did you visit overpopulated destination while traveling in Nepal
<b>Hygiene and safety</b>	Hygiene	HS1*	need for hygiene while travelling is changed
	destinations' hygiene	HS2	destinations' hygiene and cleanliness
	medical facilities	HS3*	destinations' medical facilities
	hotel you stayed	HS4	Did the hotel you stayed maintain good hygiene and safety
	public transportation	HS5	increased concern for the cleanliness and security of public transit

Source: own research

Notes: After conducting Confirmatory and Explanatory Factor Analysis, the items ECO2 and ECO3 from construct 1, TRMP2 and TRMP3 from construct 2, RM2 and RM3 from construct 3, SD3 and SD4 from construct 4, TP4 from construct 5, DC2 from construct 6, AOD4 and AOD5 from construct 7, and HS1 and HS3 from construct 8 were dropped, and the value of these items remains below 0.5.

### 2.3 Study Area and Population

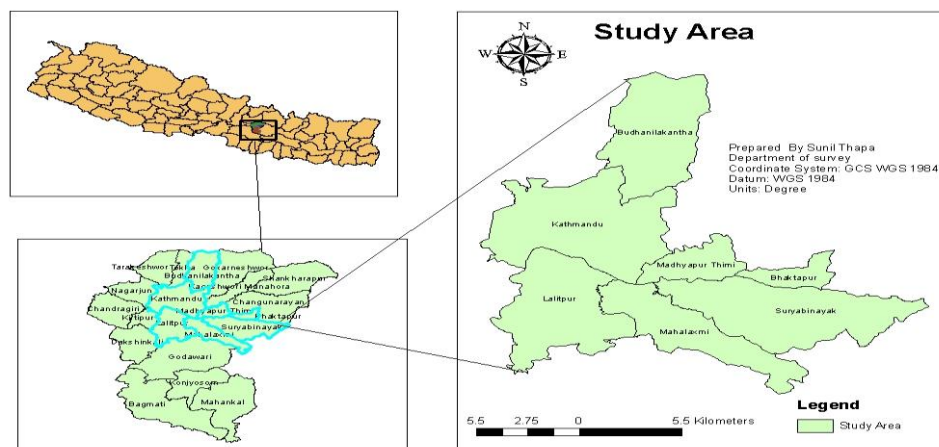
The research region is Nepal, and the population is foreign tourists. Landlocked Nepal is the world's youngest republic. Nepal features a hilly terrain, high relief, a diverse climate, a complex geological structure, and active tectonic processes. It is in the Himalayan belt's middle. It lies between 26'22" and 30'27" north and 80'4" to 88'12" east. Its land area is 147,181 km<sup>2</sup> and its sea area is 4,000 km<sup>2</sup>. Inland waters include lakes, reservoirs, and rivers. It lies in South Asia and occupies barely 0.01 percent of Earth's landmass. It has boundaries with China to the north and India to the south, east, and west. Normally, it

is separated into three physiographic zones: (1) Nepal's northern Himalayan mountain range region. (1) the hills (pahad, Mahabharat, chure, and shiwalik) region around the minor mountains, which range in altitude from 1,000 to 4,000 m (3,300-13,125 ft) with subtropical to moderate temperature based on elevation; and (3) topography the southern low land area bordering India (Mishra, 2009).

Nepal has five climate zones, ranging from subtropical to arctic. The tropical and subtropical zones are below 1200 meters, the temperate zone is between 1200 and 2400 meters, the cold zone is between 2400 and 3600 meters, the subarctic zone is between 3600 and 4000 meters, and the arctic zone is above 4400 meters.

Seasons in Nepal are divided into four groups: winter (December–February), spring (March–May), summer (June–August), and autumn (September–November). From June until mid-September, the monsoon season provides 80% of the rainfall. So, the rest of the year is dry. Spring and autumn are the best seasons. Winters in the highlands are very cold and snowy. At 28°C (83°F) in the hills, to 40°C (104°F) on the terrain. Winter temperatures vary from a chilly 7°C (45°F) to a toasty 23°C (74°F). The central valley's lowest temperature is usually minus zero, with a maximum of 12 degrees Celsius (54 degrees Fahrenheit). Higher altitudes provide substantially lower temperatures.

Figure 2. Study Area



Source: GIS ArcMap 10.2

## 2.4 Sampling, Data Collection and Analysis

Purposive sampling was employed to gather data inside a non-probability sampling that was used for the survey. The study's sampling population consisted of visitors from outside Nepal. The technique of determining the number of observations for a sample is known as sample size determination. The sample size is an important component of any test or assessment in which the goal is to infer information about the population from a sample. When all is said and done, the sample size used in an investigation is determined by the cost of information gathering as well as the availability of sufficient factual force (Neilson, 2011). Therefore, sample size was calculated by using  $n_0 = z^2 pq / e^2$  (Micky Olutende et al., 2018) formula Where,  $N_0$  = a sample size of is needed for the investigation, and the level of significance (z) standard calculated is 1.96, p is known as prevalence or proportion of an event is 0.50 (More et. al, 2012) and allowable error that can be tolerated (e) is 6%. So, total population for the study is 267. The non-response error is 6%. Thus, sample size taken for study was 283. However, because of current

pandemic i.e. COVID-19, the number of tourists has significantly decreased during this period hence required number of data was unable to collect. Only 230 data could be collected.

This study's principal research tool was a structured questionnaire with interviews where the questionnaire was created and constructed to conduct a survey and gather primary data on the impact of the COVID-19 epidemic on tourist travel risk perceptions in Nepal. So, the researchers created a connected questionnaire which were created to address the study's theme and were prepared in simple, clear language. The researcher next focused on the questionnaire's sequencing and layout. The structured questions are given using the KOBO data gathering technology. A preliminary survey of a few sample questions was conducted once the Questionnaire was included into the KOBO toolkit. The data was obtained in February and March of 2022. Since 230 visitors were interviewed using a structured questionnaire that included both multiple-choice and subjective questions, 100% of the questionnaires sent out were completed; there were no missing fields when the survey was done. Besides, this study also comprised a questionnaire, professional judgment, and observation, respectively.

### 3. Results and Discussion

#### 3.1 Socio- Demographic Analysis

Age, gender, nationality, purpose of visit and Length/ Duration of stay are some of the personal characteristics of the population that are expressed statistically in socio-demographic statistics (Strulovici, 1970). In each of the three districts, Kathmandu, Lalitpur, and Bhaktapur, 230 people were questioned. From primary data collection, demographic characteristics connected with each member of the population surveyed were collected.

There are 3 out of 230 under the age of 20, then comes the age group of 21-30, with 95 respondents (41.4%). Similarly, 42.6 percent of respondents are between the ages of 31 and 40, 10.9 percent are between 41 and 50, and just 3.9 percent are above 50. Data reveals that the maximum number of respondents belong to the age group of 31-40 which shows that most of tourist who come to visit Nepal are adult. Adult people take more risk and prefer more to travel in this period (Morris, 1976). People like traveling for a variety of reasons. They like learning about different cultures and eating delicious food. Adult populations are growing at an unprecedented rate worldwide, not just in developed/industrialized nations but also in emerging nations (Hu et al., 2013). In similar type of research it has also shown that most of the respondent were in between 30 – 39 age who travels (Biswas et al., 2020) from that we can tell most of tourist like to visit in adult period as they are able to make their own decision.

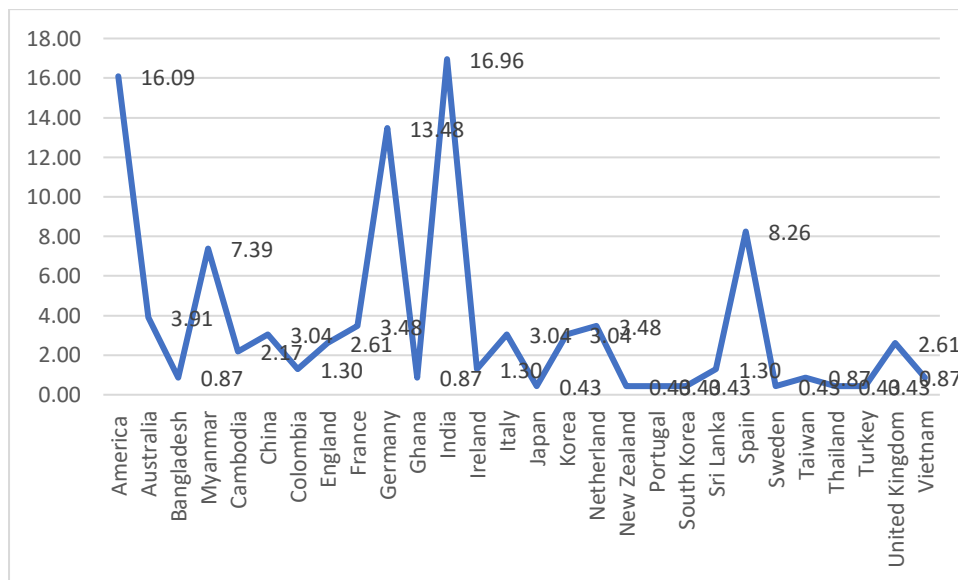
A person's gender may be determined by looking at their physical characteristics. There were 230 persons who took the survey, with 75% of them being men and 25% being women. The majority of tourists visiting Nepal are male, according to a recent poll. Men are more likely than women to travel for professional purposes, while women are more likely to travel for pleasure, such as to see friends and family members. Men choose action and adventure, while women prefer cultural and educational pursuits, with safety as a primary concern (Collins & Tisdell, 2002). Males travel an average of 0.108 fewer miles per day than females. Males may take up to four trips a day, while females cannot. Data from the OECD (2001) shows that men hold more passports than women, hence women travel less (Hu et al., 2013). COVID data shows that men travel 61% more often than women during the event (Bama & Nyikana, 2021). Males usually take more risks than females, even during the COVID.

As per the Nepal tourism board the major tourism activities in Nepal are bungee jumping, Jungle Safari, Trekking and Hiking, Mountain Climbing, Mountain Flight, Rafting, Kayaking and Canyoning, Paragliding and Sky Dive, Mountain Biking and others. By seeing chart below, we can see that most of tourist who comes to visit Nepal has trekking and hiking purpose and mountain flight has the lowest

purpose of visit. Depending on the destination, men and women have quite different travel habits. According to the objective of the trip, there were significant disparities in travel patterns, according to Australian outbound travel data. Similar study also shows purpose of visit differences as per there needs and age (Collins & Tisdell, 2002). Purpose of the visit is also important factor for predicting long term demand for travel. If you know the demand of the tourist it can help to attract more tourist and make them to visit again (Fenner et al., 2011). Moreover, 62 out of 230 of respondents stayed 1 weeks, similarly the majority of the respondent stayed for 2 weeks which is 98, 32 respondents stayed for 3 weeks and again 38 respondents stayed for above 4 weeks. The majority of the tourist stayed for two weeks that mean tourist will be staying for some time, special package of 2 weeks should be brought so tourist will have many options to choose from. Instead of being a demand characteristic, the length of stay is a determinant of destination demand. The length of stay is mostly determined by the tourist's sociodemographic profile, which is regulated by the destination's perceived features. The length of stay also has been found to have a sample selection effect. The key finding is that the length of stay is determined by a variety of factors and is unique to each tourism site. In European country most tourist visited the country stayed for 1 or 2 weeks (Alegre & Pou, 2006) which is same response as found in my research.

Respondent were from the 28 different countries from all part of the world. Highest number of respondents from India (39) while lowest respondent is from Japan (1), New Zealand (1), Portugal (1), south Korea (1), Sweden (1), Thailand (1) and turkey (1).

Figure 2. Nationality (in %)



Source: Field study

From the figure 3 we came to know that tourist came from 28 different countries while highest tourist was from India (16.96%) and America (16.09%). A study shows 70% of the Indian travels with their family (Darma Putra et al., 2021) so a proper family package and family hotel should be made as most of the tourist who come to visit Nepal are from India. Based on the information we should put more focus to those countries from where highest number of tourists has been arriving and should develop proper travel package for them.

Tourist has visited almost every part of Nepal. As the data collection was done in Kathmandu that's shows all tourist visited the core places of Kathmandu valley besides that 83% tourist have visited Pokhara. So Pokhara and Kathmandu should be given more focus on tourism as it is the city where

highest number of tourists come to visit. This city must be prepared to handle a greater number of tourists. Hygiene and safety must also be given importance as COVID has been affecting in every part of the country and mostly to these two cities as most of tourist visit this city while traveling to Nepal.

The average amount spent by tourists when they are in Nepal is \$1320.29. According to the costs of these 230 tourists, the average daily cost for a tourist to spend while visiting Nepal is \$33. These typical travel costs were all gathered from travelers as part of this study to aid in creating travel budgets for additional tourists.

### **3.2 Effect of COVID-19 Pandemic on Tourist Travel Risk and Management Perceptions in Nepal**

This section investigates how the COVID-19 epidemic has affected visitor risk perceptions in Nepal. Travel risk perceptions and management are crucial variables in determining where to go during the COVID-19 pandemic. Travel risk perception and management may impact tourists' psychological behavior while arranging a trip. Tourists may have a different perspective on travel risk and management issues because to the current epidemic. Tourists will avoid risky places. Tourism destinations are related to tourist risk and management, and the effect of COVID-19 is uncertain. As a consequence, finding common risk and management characteristics is difficult. The present position of the COVID-19 pandemic on tourist travel risk and management attitudes in Nepal is thoroughly described in this section.

#### **3.2.1 Effect of COVID-19 pandemic**

A year-long ban on non-essential services was imposed by the Nepalese government, which limited both domestic and international travel and shut down borders (Panthee et al., 2020). When the authorities imposed a statewide lockdown, there were only few cases confirmed from RT-PCR testing. During the lockdown, the authorities implemented a number of measures aimed at limiting the spread of the virus. Better testing and monitoring, isolation and quarantine facilities and local restrictions are all that the Nepalese government need instead of a nationwide shutdown (Rahman et al., 2021). Figure 4 indicates that 80 of the 108 respondents to the COVID-19 pandemic survey said they were experiencing symptoms of disease, while 108 said they were experiencing financial hardship because of the pandemic. Even more distressingly, 124 people report that the COVID-19 outbreak has affected their job performance. No COVID-19 symptoms were reported by 98 responders. That's why response to the COVID-19 epidemic has been so mild.

Infectious infections may be spread to travelers. Many travelers respond to diseases and pandemics with high degrees of sensitivity, concern, and effectiveness around the globe (Meng et al., 2021). The desire to travel, the quest for knowledge, the interchange of information, and the final choice to travel are all influenced by one's perception of danger. In order to minimize their exposure to danger when traveling, people seek information. Perceived danger is thought to precede the urge to take on risk. The media informs the people to potential risk. There is further information in the Supplementary Material on "COVID-19 Risk Perception and Travel Intention." Consequently, the COVID-19 risk perception is linked to media and human communication (Meng et al., 2021). The result indicated that with 117 people believing that the COVID-19 pandemic has increased worldwide fear of travel destinations, 130 people believing that the COVID-19 reduces the chances of traveling in groups, and 141 people agreeing that they are susceptible to COVID-19 infection while travelling, the results are clear: Thus, COVID-19 travel poses a significant danger. Respondents were 61.3 percent at risk of infection with COVID-19.

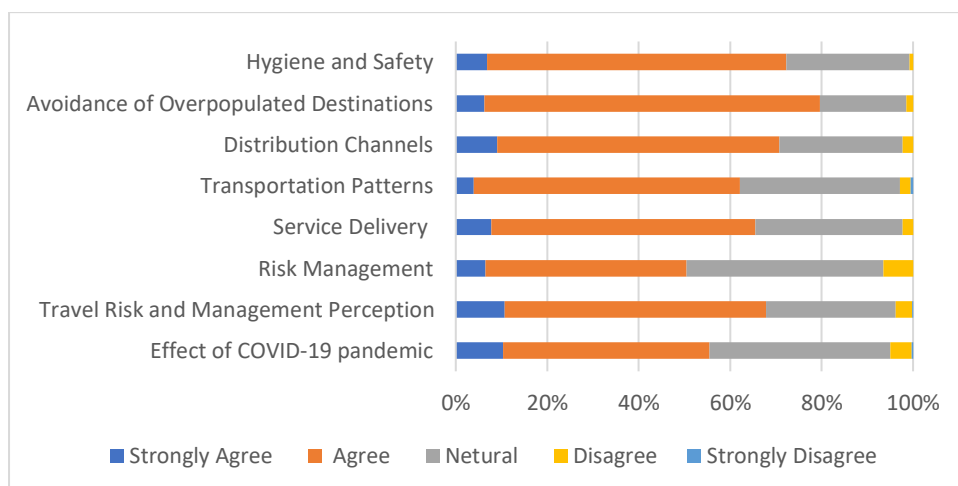
Risk Management in the tourist sector is highly sensitive to exogenous hazards such as natural and sociopolitical catastrophes, and considerable risks exist at all levels of the business, from the company level to the destination level and beyond and because of this, risk management is crucial to the

competitiveness of tourism (Arbulú et al., 2021). Figure 4 shows that the majority of respondents agreed that COVID-19 and how long they would be able to withstand isolation are their top concerns. As a result, they seek out locations with developed infrastructure in the wake of the COVID-19 epidemic. Following the COVID-19 pandemic, additional respondents also concurred that they look for locations with well-established, high-quality medical facilities. Similarly, less respondents are neutral about seek destinations with established high-quality medical facilities. From this we can conclude that most of the respondents are alert about the risk management while traveling. Due to which they prefer establish infrastructure and established high-quality medical facilities following the COVID-19 epidemic in traveling destination.

In the service delivery variable, the majority of respondents, as seen in the service delivery variable, concur that they prefer to purchase takeaway food rather than consuming food in food places to avoid needless social interaction. They also agree that they order delivery of any necessary items to reduce social contact and that they are generally satisfied with Nepal's service delivery. From this we can conclude that most of the respondent are satisfied of the service delivery in Nepal and they like to takeout order rather than eating and drinking in restaurant.

In the Transportation Patterns variable, it is noted that people's travel habits are changing on a personal level as a result of the global COVID-19 outbreak where majority of respondents agree to avoided crowded public transits and prefer to use public transportation. This means that the respondent prefers public transportation but not crowded public transportation for traveling. In addition, they think that motorbike or ride-sharing services are good substitutes to less congested transport choices in the wake of COVID-19.

Figure 3. Variable Discussions



Source: own research

Distribution Channels variable revealed that the majority of the respondents are satisfied by the distribution channel during COVID-19 where the huge numbers of respondents prefer online platforms while purchasing tickets, booking hotels and buying tour package and thinks using the distribution channels, people can work from home and engage in social distance learning. Likewise, other respondents think e-commerce was the best distribution channel during COVID-19. This explains why online platforms were ideal for browsing, location selection, purchasing behavior, and information exchange during COVID and declares e-commerce is the greatest option for a distribution channel.

The Avoidance of Overpopulated Destinations variable reveals that the majority of respondents concur that it is best to avoid superfluous interactions with large groups in public areas and that social distance has been recommended as a way to reduce the risk of contracting the COVID-19 pandemic.

The remaining respondents also concur that tourist places are hampered by an excessive number of tourists. This explains that tourists like to avoid unnecessary interaction and maintain social distance so that they won't be infected by corona virus.

The Hygiene and Safety variables show majority of the respondents care about their hygiene and safety and explain that respondents agree to prefer destinations' hygiene and cleanliness and also agreed that hotels they stayed maintain good hygiene and safety. Similarly, other respondents agree that they care more about the hygiene and safety of public transportation after COVID-19. This explains that hygiene and safety has been increased due to COVID-19 and also care about the hygiene and safety of public transport.

Overall, the average is 3.80, which is over the 3.0 threshold. As a result of this, we may conclude that the COVID-19 has a favorable impact on the tourism.

### 3.2.3 Challenges while Traveling During COVID-19

This section provides valuable insights regarding the challenges while traveling during COVID-19. Majority of tourists (70.43%) found challenges while traveling during COVID-19 in Nepal. Only 29.57% of respondents didn't find any challenges while traveling during COVID-19 in Nepal. The major challenges faced by the tourists are getting a nice hotel (18.26%), high traveling cost (15.22%), others (13.92%), COVID-19 testing (11.74%), using strict safety measures (6.52%), selecting the destinations where COVID risk is minimum (5.65%), lack of healthcare safety and security for handling COVID-19 patients (3.48%), border closures (3.04%) and lack of doctors, a lacuna of vaccine, and testing facility in Nepal (3.61%) which is shown in the table 2. Other major challenges are communication problem, difficulties in cash transaction and payment, overcrowded places, huge traffic jam and frequent strikes, baggage not arriving, getting luxurious hotel, lots of immigrants work and COVID verification on airport, high tech cycling maintenance is not available, no proper information about temple, lack of local guide in trekking area, no proper management, getting proper information of visit place, proper information system, finding the equipment for the device, camera battery and device was not easily available, actor and equipment for shooting are not available, transportation system, good transportation system, difficult to carry mountain bike to the destination, Place where I visited didn't have no e hotel, Services was bad, no proper map of trekking route, Didn't get the tourist guide, Online payment service is poor, Traffic jam and trekking route not inclined in map. Therefore, this study found that respondents have different challenges as per the place they visited. Respondents who visited Kathmandu didn't find any challenges getting a nice hotel whereas respondents who went to trek to different places found challenges getting a nice hotel.

### 3.2.4 Managerial Solution for Traveling During COVID-19

Respondents who found challenges were asked whether mentioned challenges are manageable or not then 45.22% of respondents thought that the challenges were manageable, only 3.91% found the challenges are not manageable. Opening more hotels can solve the major challenges faced by the respondents. Most of the tourists come to visit with limited budget due to which minimization of the cost of hotel and transportation is very important for them. As ongoing COVID pandemic has been occurring the price of the hotel has been increasing as safety and hygiene has been given more importance so that COVID-19 infection can be minimized.

Respondents were asked to provide suggestions for the betterment of travel management for the foreigners. The finding revealed that Promote sustainable development (19.1%), information to the place should be easily available (13.91%), Publicity should be increased of the tourism destinations (3.91%), domestic airport should provide more service and flight should be on time (3.1%), travel agency could give more suitable packages at low cost (16.5%), government should help to minimize the cost of hotel



and rides(10.4%), more security should be provided on tourist destination(12.6%), more entertainment faculties should be open(8.6%), tour guide people must be more educated (6.5%), System of Tourist police must be there(1.7%), cultural sites must be preserves, more continental restaurant should be establish (3%) and baggage management should be given more focus(0.8%). These are the some of the suggestion provided by the respondents.

**3.3 Inferential Analysis**

This section generally comprises of Summary statistics, Explanatory Factor Analysis (EFA), Communalities, Common method bias, Confirmatory Factor Analysis (CFA), Measurement Model, Path Analysis, Mediation Analysis and Hypothesis Testing.

Summary Statistics: According to the results of the descriptive study, the mean value is between 1.91 and 4.81. The standard deviation ranges from 0.34 to 1.05, showing that the majority of the standard deviation values are low, implying that the most of the replies are not significantly different from the mean data. Skewness values should be in the range of +2 to -2, while Kurtosis values should be in the range of +3 to -3. The skewness of each variable varies from -1 to 1, indicating that the distribution is right skewed. The kurtosis value is greater than +3 to -3, indicating that the distribution is leptokurtic. As a result, the skewness and Kurtosis values are outside the typical range.

Exploratory Factor Analysis: The Kaiser-Meyer-Olkin measure of sampling adequacy and the value we have here is 0.839 In general, anything above 0.5 is acceptable although a value above 0.6 is preferred. As far as the Bartlett’s test of Sphericity we look at the p-value or say the significance level; here we have 0.000 which normally we would record as less than 0.05 which represents there is sufficient correlation. For Bartlett's Test of Sphericity to be statistically significant in this circumstance, the result must be below 0.05 (Choudhary, 2020).

Common Method Bias: The variance explained by single factor is 31.938% which is less than 50%, so there are no issues of Common Method Bias in our data set. For the CMB, we perform Herman Single Factor Test.

**3.3.1 Confirmatory Factor Analysis**

The multivariate statical procedure of confirmatory factor analysis is used to see how the measured variables affect the number of constructs (Kumari, 2021). The CFA model was used to analyze convergent variability and discriminant validity in this study. In the table below, models incorporating latent, observed, and error variables are defined. For the confirmatory factor analysis several values such as CMIN/df, RMR, GFI, CFI, TLI, IFI and RMSEA results are drawn. CMIN/df (1.634<5), RMR (0.021<0.08), CFI (0.958>0.90), IFI (0.959>0.90), RMSEA (0.053<0.08), GFI (0.961>0.90) and TLI (0.951>0.95) have good fit for the model. Therefore, we can conclude the value as acceptable. These results indicate that the model is fit for the study purpose.

**3.3.2 Measurement Model**

The measurement model quantifies the relationships between hypothetical frameworks which may or may not be measurable elements, and observed variables that, in the form of a linear mixture, represent a specific imaginary construct (Lam & Maguire, 2012). The measuring model is frequently analyzed in terms of reliability and convergent validity.

Table 2. Reliability and Validity

Construct	Indicators	Cronbach's Alpha	R	VE	SV
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Effect Of COVID-19 Pandemic	ECO1	0.869	.885	.722	.27
	ECO4				
	ECO5				
Travel Risk and Management Perception	TRMP1	0.855	.857	.666	.301
	TRMP4				
	TRMP5				
Risk Management	RM1	0.906	.907	.764	.242
	RM4				
	RM5				
Service Delivery	SD1	0.827	.829	.619	.282
	SD2				
	SD5				
Transportation Patterns	TP1	0.851	.854	.662	.282
	TP2				
	TP3				
Distribution Channels	DC1	0.773	.776	.536	.301
	DC3				
	DC4				
Avoidance of Overpopulated Destinations	AOD1	0.921	.921	.796	.146
	AOD2				
	AOD3				
Hygiene and Safety	HS2	0.91	.913	.778	.186
	HS4				
	HS5				

Source: own research

Table 3. Latent Construct Correlation

	CR	AVE	MSV	MaxR(H)	TRMP	RM	SD	TP	DC	HS	AOD	ECO
<b>TRMP</b>	0.857	0.601	0.301	0.858	<b>0.816</b>							
<b>RM</b>	0.907	0.642	0.422	0.910	0.448	<b>0.874</b>						
<b>SD</b>	0.829	0.619	0.282	0.840	0.401	0.406	<b>0.787</b>					
<b>TP</b>	0.854	0.662	0.282	0.864	0.473	0.253	0.531	<b>0.814</b>				
<b>DC</b>	0.776	0.536	0.301	0.780	0.549	0.425	0.399	0.433	<b>0.732</b>			
<b>HS</b>	0.921	0.796	0.146	0.924	0.431	0.202	0.288	0.350	0.395	<b>0.882</b>		
<b>AOD</b>	0.921	0.796	0.146	0.924	0.382	0.256	0.152	0.194	0.340	0.265	<b>0.892</b>	

ECO	85	0.8	22	0.7	70	0.2	0.914	0.224	0.492	0.520	0.345	0.446	0.311	0.120	<b>0.850</b>
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Source: own research

There are three requirements for convergent validity: 1) AVE>0.5, 2) CR >0.7, and 3) CR>AVE. Likewise, for discriminant validity there are two requirements: 1) AVE>ASV & MSV and 2) AVE > R. Table 5 shows that it has met the requirements for convergent validity since all of the constructs have AVE> 0.5, CR> 0.7, and CR>AVE. It also shows that it has met the requirements for discriminant validity because AVE>MSV and AVE > R.

### 3.3.4 Mediation Analysis

The study looks at whether the mediating variables have an effect on the dependent or independent variable. The Sobel Test was performed to determine the mediation relationship. The SOBEL test is a technique for detecting the mediation effect between two factors. In our study, the SOBEL test is utilized to see if there is a mediation relationship between the dependent and independent variables (MacKinnon et al., 2007).

Table 4. Result of Indirect Effect on SOBEL Test Examining the Mediating Relationship

			Mediating Effect		Test Statistic	p-value
			b	S <sub>b</sub>		
RM → TRMP → ECO	A	0.381	0.075	0.067	1.10295	0.27005
	S <sub>a</sub>	0.059				
SD → TRMP → ECO	A	0.385	0.091	0.052	1.37412	0.1694
	S <sub>a</sub>	0.072				
TP → TRMP → ECO	A	0.472	0.116	0.07	1.60926	0.10756
	S <sub>a</sub>	0.07				
DC → TRMP → ECO	A	0.538	0.075	0.071	1.0465	0.29533
	S <sub>a</sub>	0.07				
AOD → TRMP → ECO	A	0.428	0.229	0.071	2.78057	0.00543
	S <sub>a</sub>	0.078				
HS → TRMP → ECO	A	0.487	0.144	0.071	1.93821	0.0526
	S <sub>a</sub>	0.074				

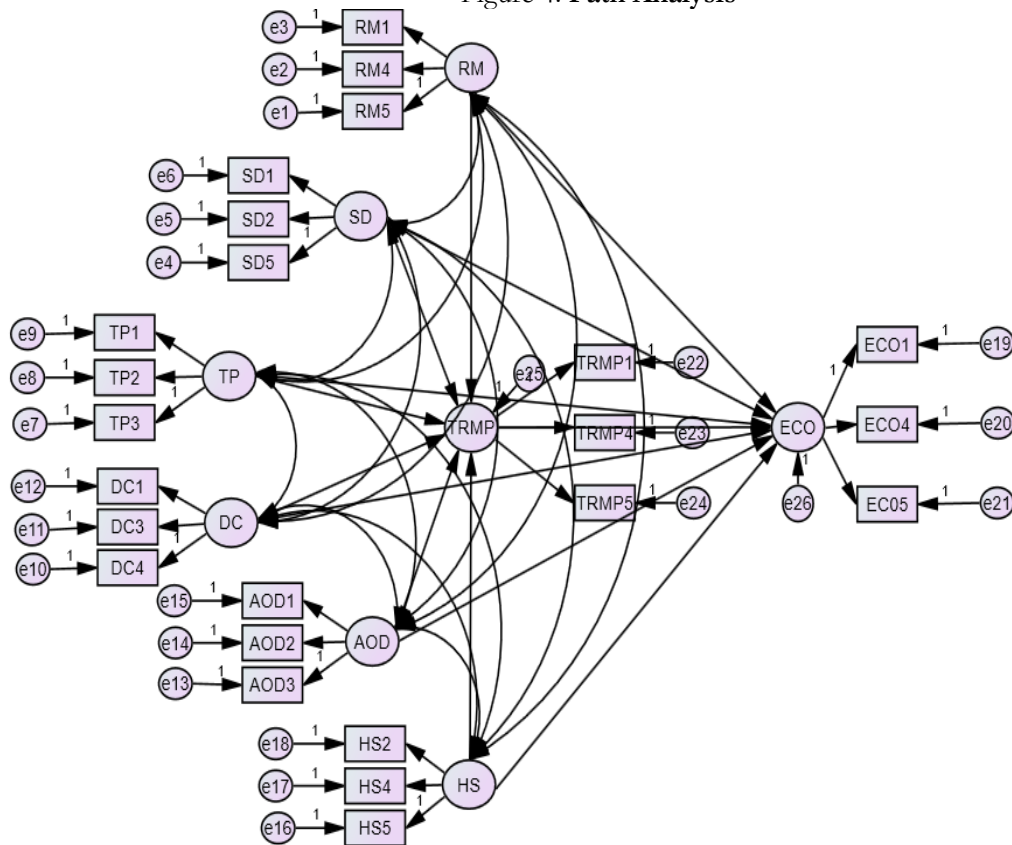
From the table 6 given result of Sobel Test, we can see that those, which P-value is greater than 0.05 which implies that Risk Management (RM), Service Delivery (SD), Transportation Patterns (TP),

Distribution Channels (DC) and Hygiene and safety (HS) doesn't play any mediating role between effect of COVID-19 pandemic (ECO) and Travel risk and management perception (TRMP). This indicates that there was no indirect relationship. Only avoidance of overpopulated destinations (AOD) has direct relationship with effect of COVID-19 pandemic (ECO) and Travel risk and management perception (TRMP).

### 3.3.5 Hypothesis Testing Results

A hypothesis is a detailed, testable statement of what the researchers believe the study's outcome will be (Pearson et al., 2018). This section looks at the hypotheses statements to evaluate if the study's findings are statistically significant. The outcomes of this procedure will also determine whether the three null hypotheses on which this research is based should be accepted or rejected. After constructing an identified path model, the researcher was able to examine the hypothesized relationship between the elements as indicated in the suggested study model. The following are the remaining hypothesis' outcomes.

Figure 4. Path Analysis



Source: own research

Table 7 shows ten hypotheses i.e., TRMP and RM, TRMP and TP, TRMP and DC, TRMP and AOD, TRMP and HS, ECO and RM, ECO and SD, ECO and DC, ECO and AOD ECO and HS, ECO and TRMP are less than the P-value were less than 0.05 which means there are significant relationship between dependent and independent variables. This result indicates that only three hypotheses were rejected and remaining hypothesis are accepted. The degree to which a variable participates in the transmission of change from a cause to its consequence is measured by mediation analysis. The influence of the mediating variables was investigated using the Sobel test. After performing the Sobel test, it was discovered that the mediating variables 'Tourist travel risk and management perception' have a mediating effect on the relationship between the independent variable (Risk Management, Service Delivery,

Transportation Patterns, Distribution channel, Avoidance overpopulated destination and Hygiene and safety) and the dependent variable (Effect of COVID-19 pandemic).

Table 5. Path Estimates for Structural Model

	Estimate	S.E.	C.R.	P	Conclusion
H1: TRMP<---RM	0.221	0.079	2.809	0.005	Hypothesis accepted
H2: TRMP<---SD	0.048	0.097	0.495	0.621	Hypothesis rejected
H3: TRMP<---TP	0.251	0.100	2.516	0.012	Hypothesis accepted
H4: TRMP<---DC	0.301	0.114	2.650	0.008	Hypothesis accepted
H5: TRMP<---AOD	0.202	0.083	2.429	0.015	Hypothesis accepted
H6: TRMP<---HS	0.206	0.083	2.483	0.013	Hypothesis accepted
H7: ECO<---RM	0.376	0.084	4.464	***	Hypothesis accepted
H8: ECO<---SD	0.372	0.101	3.698	***	Hypothesis accepted
H9: ECO<---TP	0.079	0.101	0.781	0.435	Hypothesis rejected
H10: ECO<---DC	0.321	0.119	2.699	0.007	Hypothesis accepted
H11: ECO<---AOD	-0.065	0.084	-0.779	0.436	Hypothesis rejected
H12: ECO<---HS	0.195	0.084	2.316	0.021	Hypothesis accepted
H13: ECO<---TRMP	-0.277	0.093	-2.978	0.003	Hypothesis accepted

Source: own research

SEM is used to investigate the regression analysis, the variable analysis, and the assessment of the normalcy pattern in the inferential phase of the study. Based on latent variables, ten factors are investigated. The model's fitness criteria demonstrate fitness. The result gives an  $X^2/df$  (CMIN/DF) of 1.634. The p value for a meaningful link between latent and observable variables is less than 0.05. The meaning level of all the hypotheses (p-value) in this analysis is less than 0.05, implying that they are highly accepted. And a result, all independent variables in this study have a substantial effect on all contingent factor hypotheses, as all hypotheses are eliminated.

### 3.3.6 Discussion

To develop and assess the link between the variables in this study, the reliability test and multiple linear correlation were both utilized. Examined was the impact of the COVID-19 pandemic on Nepali perceptions of travel risk and risk management. The supported hypothesis 1, 3, 4, 5, and 6 states that Risk Management, Transportation Patterns, Distribution Channels, Avoidance of Overpopulated destinations and Hygiene and safety affects Travel risk and management perception. These five hypotheses provided similar result to that observed by Rahman et al. (2021). Getting COVID-19 chances is high when traveling. So, risk management should be done from the both side by tourist and government. Tourist should be able to handle isolation and should choose the places where there is established infrastructure following the COVID-19 pandemic. However, Government of Nepal should also provide proper information about the COVID-19 pandemic so that the tourist and local people can be aware off. In making a travel decision, travelers place a higher value on interpersonal (contagion) communication. In addition, travel decision-making is influenced by demographic considerations; women travelers were shown to be more risk tolerant than men. Young travelers seek knowledge at low-risk levels, whereas older passengers seek information at high-risk levels (Meng et al., 2021). Tourists who visited Nepal usually prefer public transport rather than bike sharing but also don't prefer crowded public

transport. They prefer to travel with their own group rather than other group so proper management by travel agent should focus on this thing. The best distribution method for travelers in the instance of Nepal during COVID was e-commerce. Because it is more convenient for them, people pick online platforms to buy tickets, reserve accommodations, acquire tour packages, browse for information, select their location, and share their buying activity. Tourist who came during COVID didn't want unnecessary interaction with crowds in public spaces. They like to choose destination where there isn't crowded and maintain social distances. Need for hygiene while travelling has changed. In essence, people are more aware about their safety and hygiene (Jung et al., 2022).

From hypothesis 6, 7, 8, 10, 11, 12 and 13, it can be stated that the COVID-19 pandemic affects the Travel risk and management perception, Risk Management, Service Delivery, Distribution Channels and Hygiene and safety. It means that those tourists who come to visit Nepal will have effect on those factors. Traveler people will have more chances of getting COVID-19. They should follow some precaution so that the risk management can be done (Wang et al., 2020). The success of a tourism endeavor hinges on the delivery of services or the efficiency of services. Failure of a service could have an adverse effect on travel destinations. Tourists travel risk and management views could both be reduced by professional service delivery and fast response. In order to minimize inappropriate socialization and exposure with individuals during the epidemic, tourists should refrain from eating out and instead order takeaway. The middlemen that help a good or service get to its end users are known as distribution channels. Technological advancement makes it simple to lower individual travel risk and regulate interpersonal contact. Moreover, the developments in technologies provide economic benefits for its users (Stefko et al., 2018; Ključnikov et al., 2020a; Ključnikov et al., 2020b; Ključnikov et al., 2021). The usage of innovative technologies has also rapidly increased during Covid-19 pandemic (Civelek et al., 2021b). So, e-commerce can be the best option during the pandemic to minimize the risk. This is because e-commerce not only provide economic benefits for its users but also provide an alternative to do shopping via online channels (Hassan, & Lee, 2021).

People are more concerned about hygiene and safety as a result of the COVID-19 epidemic. Tourist are concerned about their safety and sanitary requirements in public transit, hotels, and recreational facilities. Face masks can help those suffering with the COVID-19 epidemic reduce their symptoms. The impact of COVID-19 on travel risk and management perceptions of people's hygiene and safety. The epidemic of COVID-19 has had a considerable impact on tourist travel decisions, as well as their health and hygiene (Finger et al., 2021). Furthermore, travel risk and management perception partially mediate the favorable association between avoidance of overpopulated destination and COVID-19 pandemic, according to the mediation study result from table 12. As a result, H12 was accepted.

In order to assess travel risk and management perception owing to the uncertainties surrounding Covid-19 and to ascertain human actions in relation to social challenges, this study applies the idea of pathogen-stress theory. However, the impact of the pathogen threat has been studied by certain writers in the context of Covid-19 outbreaks. A parasite-stress explanation of human sociality, which emphasizes the infection risks associated with interaction with conspecifics, predicts the personality characteristics. The likelihood of contracting an illness is related to how often people interact. In addition to this, a larger danger of human-to-human transmission is implied by the increased interaction with numerous group members. This idea contends that when people grow up in a parasite-infested environment, they become less receptive to strangers, less inquisitive, and less adventurous, which lowers their risk of infection. Therefore, this study analyzes the influence of the Covid-19 pandemic and its impact on travel risk and management perceptions, generalizing the idea of pathogen stress theory.

#### 4. Conclusion and Recommendation

The Research aims to find the effect of the COVID-19 pandemic on tourist travel risk and management perceptions in Nepal. From the study and data analysis, we learned that COVID-19 has affected tourists' travel risk and management perceptions and its impact on risk management, service delivery, transportation patterns, distribution channels, avoidance of overpopulated destinations, hygiene and safety. Tourists believe that the COVID-19 outbreak has caused health concerns among visitors, causing many to cancel their holiday plans. In the post-pandemic phase, tourists are concerned about the impact of the COVID-19 pandemic on their travel activities and travel choices.

The study shows that while analyzing the data, 230 respondents' data were analyzed as per the survey result where it seems that all the tourists were aware about the COVID-19 and were following the guideline to remain safe from the virus. Therefore, the views of travel risk and management held by tourists in the tourism sector will also lead to the creation of new travel destinations that scholars and tourism entrepreneurs may jointly research.

The major challenges the tourists faces are getting a nice hotel, high traveling cost, and selecting the destinations where COVID risk is minimal. Some of the managerial strategies for COVID-19 on enhancing tourism in Nepal are promoting sustainable development and the domestic airport should provide more service and flight should be at the time. All these strategies can be used to enhance tourism which will benefit both country and the people of Nepal.

The COVID-19 pandemic reminds us not to visit overcrowded areas, and those who do must examine and modify their travel plans to ensure sustainability. Due to the COVID-19 epidemic, travelers choose tranquil areas for their tourism activities, and the worldwide travel and tourism business should gain by paying heed to their desires. The global tourism business requires close academic study due to these expected changes in tourist behavior. The travel and tourism business is a vital part of the worldwide economy, responsible for millions of jobs and dollars in revenue.

Hereby, the participants in this study were polled using self-administrative questionnaire report measures that contain possible bias, assuming that social desirability influenced their decisions. Therefore, future studies should try to include alternate metrics, including focus group opinions, to enable more in-depth analysis. This study employed a quantitative approach that is rigid to people's individualized perceptions of the COVID-19 epidemic's impact; hence, quantitative assessments employing in-depth interviews should be asked in future studies. The constructs of the conceptual model were evaluated using a small number of items, thus, future studies should include the large measurement items. In addition, due to the COVID-19 pandemic, the researcher was able to collect only 230 samples out of 283; thus, further studies can be done with a large sample size. However, the goal of this research is to learn more about the influence of the COVID-19 epidemic on tourist travel risk and management perceptions in order to help the tourism industry develop measures to solve in the face of the tourism crisis. As a result, future research should look into the factors that influence tourists' risk attitudes and risk management perceptions during and after the COVID-19 outbreak. Following the evaluation of the research purpose, findings and recommendations were offered, along with a suggestion that the government, institution, or interested entities could consider.

### **1. Travel Insurance should be done while booking a trip**

Travel insurance must be purchased when planning a vacation to provide coverage in the event of illness, including a post-COVID pandemic. The importance of safety and health precautions, as well as any tourism initiatives that help travelers feel more secure in their trip plans and lower their perceptions of risk and management, must be emphasized in domestic and international tourism.

### **2. Government should take initiatives for tourism recovery**

The government must continue to invest in tourism infrastructure and support the pandemic-affected tourism industry. The government should provide refinance loans so that those who have been affected can bounce back. The central bank should also be prioritizing sector-subsidized loans. The

government should do various tourism promotion events, roadshows, webinars, and national and regional events. The construction of international airports at Pokhara and Bhairahawa should be completed as soon as possible because it will help to boost tourism in the country.

### 3. Proper risk management must be done while traveling

The travel and tourist sector's possible dangers should be identified, and we should be able to study, enhance, and take preventative measures to lower the risk. The dangers that must be addressed and in what sequence must be decided. It is required to determine the choices available, weigh their respective merits, and choose the best one before hazards can be handled. Then, risk treatment strategies should be created and put into practice.

### 4. Hygiene and safety guidance must be followed

While traveling during the COVID epidemic, proper hygiene and safety must be observed. Tourists must be worried about cleanliness and safety in mass transportation, hotels, and leisure activities. Utilizing face masks can assist persons with COVID-19 pandemic symptoms to decrease. When coughing or sneezing, people should cover their mouth and nose with their elbow or a tissue rather than touching their eyes, nose, or mouth. Throw away used tissues immediately, and keep at least one meter (3 feet) away from those coughing or sneezing. Hand washing and hand sanitizing must be done often.

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#### Brief description of Author/Authors:

**Dr. Niranjana Devkota**

ORCID ID: <https://orcid.org/0000-0001-9989-0397>

Affiliation: National Planning Commission, Government of Nepal, Singhadurbar, Kathmandu, Nepal

E-mail: niranjandevkota@gmail.com

Dr. Niranjan Devkota is an economist with a special focus on behavioral economics linking agriculture, climate change, and other contemporary issues over a decade. He is now a Research Associate at the National Planning Commission, Government of Nepal. Previously he worked as coordinator of the Research Management Cell at Quest International College, affiliated with Pokhara University, Nepal. His research is focused on perception and behavioral studies for people. He has presented his research ideas at different conferences/seminars and workshops. He has published in various journals and performed as a reviewer for several journals.

**doc. Ing. Lubomír Kmeco, PhD.**

ORCID ID: <https://orcid.org/0000-0003-0622-0605>

Affiliation: Department of Tourism, Faculty of Business, Pan-European University, Prague, Czech Republic

E-mail: [lubomir.kmeco@peuni.cz](mailto:lubomir.kmeco@peuni.cz)

Lubomír Kmeco is an associate professor in the field of tourism. At present, he is working at the Pan-European University in Prague, Faculty of Business. His main field of research is tourism destination management, tourism for all, impacts of tourism, cultural tourism, and tourism marketing. In addition, he writes articles, presents his research results in various journals, and participates in domestic and foreign conferences, seminars, etc.

**Sunil Thapa**

ORCID ID: <https://orcid.org/0000-0002-8489-0869>

Affiliation: Quest International College, Pokhara University, Gwarko, Lalitpur, Nepal

E-mail: [sunil19s5@quest.edu.np](mailto:sunil19s5@quest.edu.np)

Sunil Thapa is an MBA student at Quest International College, Pokhara University, Nepal. He had completed his bachelor's degree from Kathford International College and presented his research ideas at various national conferences, seminars, and workshops. During his MBA academic journey, he completed various reports and analyses regarding the financial status of different companies. In addition, he is interested in capital markets, travel and tourism, and behavioral research.

**Dr. Petr Houška**

ORCID ID: <https://orcid.org/0000-0002-2940-8371>

Affiliation: Department of Tourism, Faculty of Business, Pan-European University, Prague, Czech Republic

E-mail: [petr.houska@peuni.cz](mailto:petr.houska@peuni.cz)

Petr Houška is an economist with a special focus on sustainability in tourism, international economic integration, international trade in tourism services, and quality management in tourism. He was a member of the European Commission's Advisory Committee for Tourism. He also worked as an accredited expert of the Czech Republic at the World Trade Organization WTO on the issue of tourism services as part of negotiations on further liberalization of trade in services. He is also a contractual partner of the Czech Agency for Standardization for the fulfillment of international standardization tasks in the field of tourism within the technical committees of the European Committee for Standardization CEN/TC 329 "Tourism services" and the International Organization for Standardization ISO/TC 228 "Tourism services and related services." As a member of working groups of ISO and CEN he participated in the preparation of core international standards such as ISO/PAS 5643:2021 Tourism and related services – Requirements and guidelines to reduce the spread of Covid-19 in the tourism industry, CWA 5643-2:2021 Tourism and associated services – Requirements and guidelines to reduce the spread of Covid-19 in the tourism industry – European visual identity. He has presented his research ideas at different

conferences/seminars and workshops. He has published in various journals and performed as a reviewer for several journals.

**Udaya Raj Paudel**

ORCID ID: <https://orcid.org/0000-0002-5234-5081>

Affiliation: Quest International College, Pokhara University, Gwarko, Lalitpur, Nepal

E-mail: [udaya@quest.edu.np](mailto:udaya@quest.edu.np)

Udaya Raj Paudel is a Ph.D. scholar at TU, Kathmandu, Nepal- working in the field of communication. His research reflects communication, ethics, business, and culture with the latest practices worldwide. More than two decades of educational institution management and teaching English and Communication have propelled him as a communication consultant in various organizations. Mr. Paudel projects commitments to research and ethical communication and consumption. He has presented his research ideas at different conferences/seminars and workshops. He has published in various journals and performed as a reviewer for several journals.