

## *Supplementary material*

# THE ASSESSMENT OF RISK TOLERANCE OF HUNGARIAN TRAVELLERS TOWARDS ABROAD TRIPS

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Descriptive statistics and reliability measures of statements or constructs, n = 496 (source: authors' research)

Constructs/Elements	Mean (SD)	Loadings	Cr. $\alpha$	AVE	CR	Source
Traveller's risk tolerance	1.66 (0.82)		0.840	0.572	0.903	
Intention to travel to the destination despite civil war outbreak risks	1.77 (1.07)	0.803				Sönmez and Graefe (1998), Riefler et al. (2012), Yang and Nair (2014), Veréb et al. (2020), Williams and Baláz (2013), Wang et al. (2019),Zheng et al. (2022)
A willingness to travel to the destination despite the potential risks associated with an epidemic	1.65 (0.95)	0.731				
A willingness to travel to the destination in spite of possible terrorist threats	1.62 (1.00)	0.790				
The intention to travel to the destination despite potentially hazardous accommodations)	1.57 (0.90)	0.696				
Travel intention to the destination despite a lack of active vaccinations*	1.97 (1.12)	0.540				
Subjective safety perception	3.36 (0.90)		0.616**	0.457	0.733	
My safety depends on how much money I have	3.15 (1.21)	0.593				Fuchs and Reichel (2006), Karl (2016), Hasan et al. (2017), Meng et al. (2021)
My safety depends on how prepared I am*	3.91 (1.02)	0.479				
My safety depends on my health	3.28 (1.19)	0.750				
Information-seeking and planning behaviors of travellers	4.25 (0.72)		0.691	0.435	0.791	

Constructs/Elements	Mean (SD)	Loadings	Cr. $\alpha$	AVE	CR	Source
I am gaining more and more knowledge about the country I am traveling to	4.15 (0.90)	0.673				Lin et al. (2009), Xiang and Gretzel (2010), Wang et al. (2019)
I collect information about my destination online	4.36 (0.90)	0.704				
I listen to the opinions of competent persons (e.g. the consular section of the Ministry of Foreign Affairs)*	3.59 (1.23)	0.516				
I thoroughly prepare and plan my trip	4.22 (0.95)	0.596				
<b>Travel safety preferences based on experience</b>	<b>4.12 (1.06)</b>		<b>0.714</b>	<b>0.482</b>	<b>0.818</b>	
Based on my own experience, whenever I travel by car, I purchase car insurance.	3.98 (1.42)	0.820				Fuchs and Reichel (2011), Promsivapallop and Kannaovakun (2017)
Personally, when I travel long distances, I always take my car for service and check its technical condition.	4.12 (1.19)	0.680				
I prefer to always take out travel insurance based on my own experience.	4.43 (1.08)	0.559				
<b>Lack of physical risk control</b>	<b>2.58 (1.00)</b>		<b>0.926</b>	<b>0.575</b>	<b>0.954</b>	
Kidnapping may occur in the country I am traveling to.	2.12 (1.29)	0.817				Sönmez and Graefe (1998), Jonas et al. (2011), Gray and Wilson (2009), Novelli et al. (2018), Zbucnea (2015), Ruan et al. (2017), Hall et al. (2004)
You may be killed by the locals because of organ trafficking.	2.07 (1.27)	0.812				
You may be physically assaulted in the country to which I am traveling.	2.77 (1.25)	0.796				
It is possible that I could be the victim of a terrorist attack in that country.	2.54 (1.29)	0.859				
Natural disasters such as earthquakes may occur in the area.	2.56 (1.19)	0.752				

Constructs/Elements	Mean (SD)	Loadings	Cr. $\alpha$	AVE	CR	Source
The region may experience extreme weather conditions (e.g. tsunamis, downpours).	2.73 (1.17)	0.698				
As a result of the current situation, there may be a riot or demonstration that is aggressive in nature.	2.45 (1.21)	0.777				
There is a possibility of being robbed.	3.35 (1.19)	0.681				
The country to which I am traveling contains the potential for catching unknown diseases.	3.13 (1.32)	0.595				
Lack of cross-cultural risk control	2.89 (1.25)		0.673**	0.514	0.781	
I am completely unfamiliar with the cultural and mental peculiarities of the country I am traveling to	3.00 (1.58)	0.657				Yoo and Sohn (2003), Hottola (2004), Mancini-Cross et al. (2009), Yang and Wong (2012)
I don't speak the official language of the country	2.84 (1.33)	0.772				
I am not sure Hungary has any official representatives in the given country*	2.90 (1.50)	0.532				
Perceived importance of security	4.42 (0.66)		0.850	0.496	0.909	
A high level of security at tourist accommodations in the destination country is essential to me	4.64 (0.68)	0.679				Khadaroo and Seetana (2014), Artuğer (2015)
I require a high degree of security and logistics in the destination country	4.59 (0.73)	0.688				
Information on security issues related to travel and stay in the destination country should be easily accessible and reliable to me.	4.38 (0.87)	0.790				
I believe that it is crucial to ensure that tourist and public events in the destination country are provided with a high level of security.	4.08 (1.13)	0.671				

Constructs/Elements	Mean (SD)	Loadings	Cr. $\alpha$	AVE	CR	Source
It is crucial for me that the public health services in the country I'm traveling to are highly developed.	4.43 (0.87)	0.714				
A high level of financial and banking security is crucial for me in the country I am visiting.	4.46 (0.83)	0.677				
<b>Legal security</b>	<b>3.64 (0.97)</b>		<b>0.726</b>	<b>0.478</b>	<b>0.820</b>	
The country's legal norms, procedures, and practices are in line with international best practices	3.54 (1.27)	0.597				Abaydeldinov and Kala (2016), Tsviliy et al. (2021)
The country has ratified and implemented international diplomatic agreements and conventions	3.43 (1.14)	0.691				
International standards regarding digital and cyber security are followed by the country	3.87 (1.19)	0.775				
<b>Price sensitivity</b>	<b>2.99 (1.28)</b>		<b>0.893**</b>	<b>0.829</b>	<b>0.946</b>	
The airline mailing about an extremely cheap flight under the discount program may significantly influence my decision to go on the trip	2.97 (1.32)	0.828				Sönmez and Graefe (1998), Masiero and Nicolau (2012)
If I find a cheap promotion package (such as a flight and accommodation), it will have a significant impact on my travel decision	3.00 (1.35)	0.986				