NAVIGATING UNCERTAINTY:
TOURISTS' PERCEPTIONS OF RISK IN
OCEAN CRUISING

JENNIFER HOLLAND

A thesis submitted in partial fulfilment of the
requirements of the University of Brighton for
the degree of Doctor of Philosophy

May 2019
Abstract

Social understanding of risk has become increasingly prominent in the last two decades, reflecting a growing concern with societal and global uncertainty. Understanding how tourists feel about risk is crucial because the presence of risk, whether real or perceived, has the potential to change tourist decision-making. However, risk is not well understood in travel, and particularly limited in relation to cruise holidays. The aim of this thesis is to examine how the perception of risk is conceptualized in ocean cruising and how this may potentially influence tourist decision-making.

Drawing on a constructivist ontology, the qualitative research employed focus groups and semi-structured interviews with cruisers and non-cruisers. Data was gathered using image elicitation, which illuminated thoughts and feelings about cruising and revealed how risk may be interpreted in the cruise context. This study recognizes the positionality of the researcher, and applying reflexivity, acknowledges the researcher’s own experience, sense of identity with cruises, and passion for the research topic. The complexities of positionality revealed specific methodological challenges and opportunities.

Thematic analysis revealed tourists’ interpretation of risk in ocean cruising is complex, and current conceptualizations of risk are inadequate to explain risk perceptions in cruising. The findings revealed valuable insight into the way in which self-congruity potentially influences a cruise as a holiday choice for both cruisers and non-cruisers. While some cruisers perceive cruising as an opportunity for self-expression and to mitigate time and financial risk, this study illuminates how some non-cruisers perceive the familiarity of a cruise as a risk to their self-concept. Findings highlight the significance of trust and familiarity in understanding and interpreting perceptions of risk in ocean cruising.

This exploratory study contributes knowledge in three areas by reconceptualizing how risk is understood in relation to cruise holidays. Firstly, this thesis has deconstructed the concept of risk, and in doing so has highlighted the role and significance of risk in ocean cruise decision-making. The qualitative nature of the study has added depth to an existing, largely quantitative understanding of risk in ocean cruise decisions. Secondly, this thesis specifically illuminates how social and psychological anxieties influence perceptions of risk in ocean cruise decisions. Thirdly, the study amplifies the relationship between trust, familiarity and risk in cruise decision-making. These contributions have implications for future research into cruise decision-making and also for how risk may be conceptualized further in tourism.

Key Words

Perception of risk, cruise decision-making, familiarity, self-congruity, positionality
Table of Contents
Abstract ......................................................................................................................... ii
List of Tables ............................................................................................................... vi
List of Figures .............................................................................................................. vii
Acknowledgements ...................................................................................................... viii
Declaration by Author ................................................................................................. ix

CHAPTER ONE: INTRODUCTION ................................................................................. 1
1.1 Research Context ...................................................................................................... 1
1.2 Research Aim and Questions .................................................................................. 6
1.3 Structure of the Thesis Document .......................................................................... 7

CHAPTER TWO: CRUISE LITERATURE REVIEW ..................................................... 10
2.1 Introduction to Chapter ........................................................................................... 10
2.2 History and Progression of ‘Cruising’ ................................................................... 10
2.3 Defining a Cruise .................................................................................................... 18
2.4 Current Cruise Market ......................................................................................... 19
2.4.1 Future Growth .................................................................................................. 21
2.4.2 Current Research on Non-cruisers .................................................................. 26
2.5 Summary of Chapter ............................................................................................. 27

CHAPTER THREE: RISK LITERATURE REVIEW ................................................ 28
3.1 Introduction to Chapter ......................................................................................... 28
3.2 Defining Risk ......................................................................................................... 28
3.2.1 Objective and Subjective Risk ......................................................................... 33
3.3 Conceptualization of Consumer Risk .................................................................... 36
3.3.1 Economic Perspective ....................................................................................... 36
3.3.1.1 Limitations of Expected Utility Theory for Understanding Consumer Risk .. 41
3.3.2 Sociological Perspective .................................................................................. 43
3.3.3 Psychological Perspective ................................................................................ 47
3.3.3.1 Role of Emotion and Affect ....................................................................... 50
3.4 Risk in Consumer Decision-Making ....................................................................... 54
3.4.1 Types of Consumer Risk .................................................................................. 54
3.5 Risk Handling Strategies ....................................................................................... 58
3.6 Risk and Tourist Decision-Making ......................................................................... 60
3.6.1 Factors Influencing Risk Perceptions in Tourists’ Decision-Making ....................... 63
3.6.2 Types of Travel Risks ....................................................................................... 67
3.7 Current Understanding of Risk in Cruising ............................................................ 69
3.7.1 Physical Risk ..................................................................................................... 69
3.7.2 Social and Psychological Risk .......................................................................... 73
3.7.3 Financial Risk ................................................................................................... 75
3.7.4 Equipment Risk ............................................................................................... 75
3.7.5 Performance Risk .............................................................................................. 76
3.7.6 Time-loss Risk ................................................................................................. 76
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.2.3.3 Physical Well-being Related to Risk Incidents</td>
<td>147</td>
</tr>
<tr>
<td>6.2.3.4 Human-induced Risks</td>
<td>149</td>
</tr>
<tr>
<td>6.3 Theme Two: Trust</td>
<td>150</td>
</tr>
<tr>
<td>6.3.1 Familiarity</td>
<td>151</td>
</tr>
<tr>
<td>6.3.2 'Britishness'</td>
<td>154</td>
</tr>
<tr>
<td>6.3.3 Analysis of Findings About Trust in the Cruise Experience</td>
<td>156</td>
</tr>
<tr>
<td>6.3.3.1 The Ship as Home-like</td>
<td>156</td>
</tr>
<tr>
<td>6.3.3.2 Role of Trust and Familiarity in Reducing Perceptions of Risk</td>
<td>157</td>
</tr>
<tr>
<td>6.3.3.3 Brand Loyalty</td>
<td>159</td>
</tr>
<tr>
<td>6.4 Theme Three: Resource Investment Risk</td>
<td>160</td>
</tr>
<tr>
<td>6.4.1 Time</td>
<td>160</td>
</tr>
<tr>
<td>6.4.2 Financial Risk</td>
<td>165</td>
</tr>
<tr>
<td>6.4.3 Analysis of Perceived Risk to Resource Investment</td>
<td>166</td>
</tr>
<tr>
<td>6.4.3.1 Time Value</td>
<td>167</td>
</tr>
<tr>
<td>6.4.3.2 Financial Value</td>
<td>169</td>
</tr>
<tr>
<td>6.5 Theme Four: Risk to Self</td>
<td>170</td>
</tr>
<tr>
<td>6.5.1 Reflects How I See Myself</td>
<td>171</td>
</tr>
<tr>
<td>6.5.2 Social Anxieties</td>
<td>186</td>
</tr>
<tr>
<td>6.5.3 Analysis of Findings for Risk to Self</td>
<td>191</td>
</tr>
<tr>
<td>6.5.3.1 Affirming Self</td>
<td>192</td>
</tr>
<tr>
<td>6.5.3.2 Social Value in Cruise Holidays</td>
<td>198</td>
</tr>
<tr>
<td>6.5.3.3 Social Comparison</td>
<td>200</td>
</tr>
<tr>
<td>6.6 Significance of Findings and Analysis</td>
<td>203</td>
</tr>
<tr>
<td>6.6.1 Current Interpretations of Risk are Inadequate to Explain the</td>
<td></td>
</tr>
<tr>
<td>Perception of Risk in Ocean Cruising</td>
<td></td>
</tr>
<tr>
<td>6.6.2 Self-congruity Offers Additional and Valuable Insight into Tourist</td>
<td></td>
</tr>
<tr>
<td>Perceptions of Risk in Ocean Cruising</td>
<td></td>
</tr>
<tr>
<td>6.6.2.1 Self-congruity in Cruise Decision-making</td>
<td>207</td>
</tr>
<tr>
<td>6.6.3 Trust and Familiarity Contribute Specific Insight for</td>
<td></td>
</tr>
<tr>
<td>Understanding Risk Perceptions in Ocean Cruising</td>
<td>211</td>
</tr>
<tr>
<td>6.7 Summary of Chapter</td>
<td>212</td>
</tr>
</tbody>
</table>

CHAPTER SEVEN: CONCLUSIONS .................................................................................... 213
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>7.1 Introduction</td>
<td>213</td>
</tr>
<tr>
<td>7.2 Overview of the Study</td>
<td>213</td>
</tr>
<tr>
<td>7.3 Contributions to Knowledge</td>
<td>216</td>
</tr>
<tr>
<td>7.3.1 Contribution One: Deconstructing Risk in Ocean Cruising</td>
<td>216</td>
</tr>
<tr>
<td>7.3.2 Contribution Two: Self-congruity and Risk Perceptions</td>
<td>217</td>
</tr>
<tr>
<td>7.3.3 Contribution Three: Trust, Familiarity and Risk in Cruise</td>
<td>218</td>
</tr>
<tr>
<td>Decisions</td>
<td></td>
</tr>
<tr>
<td>7.4 Limitations of this Study</td>
<td>218</td>
</tr>
<tr>
<td>7.5 Recommendations for Further Research</td>
<td>219</td>
</tr>
<tr>
<td>7.6 Implications of findings for stakeholders</td>
<td>221</td>
</tr>
<tr>
<td>7.7 Concluding Remarks</td>
<td>222</td>
</tr>
</tbody>
</table>

References.............................................................................................................. 224
Appendix A: Focus Group Question Guides (Non-cruisers and Cruisers)........ 256
Appendix B: Transcript Excerpt from Focus Groups........................................ 258
Appendix C: Interview Question Guides (Non-cruisers and Cruisers) .................260
Appendix D: Transcript Excerpt from Interviews .............................................263
Appendix E: List of Cruise Ship Incidents ......................................................266
Appendix F: Current Cruise Ship Fleet .........................................................275
Appendix G: Examples for Process of Thematic Analysis ............................276
Appendix H: List of Numeric Codes for Potential Subthemes ......................279
List of Tables

Table 1. Growth of global number of cruise ships .................................. 21
Table 2. Main passenger source markets 2012-2017 .................................. 22
Table 3. Compilation of risk definitions ................................................... 30
Table 4. Philosophical beliefs about perceived risk .................................... 34
Table 5. Types of perceived consumer risk ............................................. 55
Table 6. Types of risk relievers .............................................................. 59
Table 7. Types of tourist roles ............................................................... 64
Table 8. Types of risk in travel ............................................................. 68
Table 9. Main approaches to social science inquiry .................................. 81
Table 10. Variations of constructivisms .................................................. 84
Table 11. Basic beliefs (metaphysics) of alternative inquiry paradigms ......... 88
Table 12. Non-cruiser focus group participants ....................................... 95
Table 13. Cruiser focus group participants .............................................. 95
Table 14. Phases of thematic analysis ................................................... 102
Table 15. Sample focus group extracts and coding .................................. 103
Table 16. Identifying subthemes and themes ................................ .......... 108
Table 17. Non-cruiser interview participants ......................................... 111
Table 18. Cruiser interview participants ............................................... 112
Table 19. Interview subthemes and themes .......................................... 119
Table 20. Applying reflexivity .............................................................. 128
List of Figures

Figure 1. The Engel-Kollat-Blackwell Complete Model of Consumer Decision-making ........................................... 37
Figure 2. The Choice Set Model of consumer decision-making ................................................................. 39
Figure 3. New General Model of tourism decision-making ................................................................. 51
Figure 4. The research process .............................................................................................................. 82
Figure 5. Placement of constructivism .................................................................................................. 83
Figure 6. Psychological and sociological approaches to risk .................................................................... 87
Figure 7. Researcher-elicited Image 1 ..................................................................................................... 98
Figure 8. Researcher-elicited Image 2 ..................................................................................................... 99
Figure 9. Researcher-elicited Image 3 ..................................................................................................... 100
Figure 10. Sample map of candidate theme .......................................................................................... 106
Figure 11. Adam’s perception of being crowded on a cruise ................................................................. 133
Figure 12. Barry’s image of P&O Ventura with Union Jack flag on bow .................................................. 156
Figure 13. Elena’s image of cruise passengers waiting in a queue .......................................................... 161
Figure 14. Elena’s perception of the kind of cabin she could afford ...................................................... 165
Figure 15. Ben’s representation of how he feels about cruising .............................................................. 171
Figure 16. Daphne’s representation of how she felt about cruising ....................................................... 174
Figure 17. Kieran’s image to illustrate his perception of people who take cruises ..................................... 175
Figure 18. Kieran’s image to show his perception of feeling trapped by the other people around him ............................................................................................................. 176
Figure 19. Charlie’s selected image to show her perception of being confined .................................... 177
Figure 20. Elena’s perception of a crowded cruise deck ......................................................................... 180
Figure 21. Maria’s perception of typical cruise passengers ..................................................................... 183
Figure 22. Andrea’s perception of the type of person who goes on cruises ............................................ 184
Figure 23. Elena’s perception of cruises as manufactured experiences ................................................. 185
Acknowledgements

The best way to describe how I felt doing a PhD might be this… Doing an undergraduate degree is like going to the local swimming pool: lots of people splashing about and having fun, and once you learn how to swim, you find it’s actually pretty easy to get across the pool and swim to the other side. Doing a master’s degree is like swimming across a lake. It’s a bit harder than swimming across the pool, and a bit choppy at times and takes a bit longer, but still reasonably easy because you know how to swim. Doing a PhD is like trying to swim across the North Atlantic in huge, heaving seas, gale force winds and enormous waves crashing around you so it feels like an impossible feat and you feel overwhelmed. Every now and then it’s calm and sunny, and you think maybe it will all be ok and you’ll make it, but then the black clouds roll in and storms hit you and it feels like you’ll never make it to the other side. When I felt like drowning, there were certain people along the way who helped me swim to the other side. My supervisors, Dr. Clare Weeden, Dr. Jo-Anne Lester and Dr. Cathy Palmer guided me and told me when to swim to the left, when to swim to the right, when to rest, when to swim harder and how to navigate through this overwhelming feeling of drowning at times, and celebrated with me when the sun came out. Most importantly, they believed in me and that I could actually do this. There is no one else in the world who could have been more perfectly matched to my research area and I am so grateful for your willingness to share your incredible expertise, knowledge and experience with me. You have been as patient as I have been impatient for knowledge, and I can’t thank you enough for everything you have done for me. The other PhD students and research staff I met along the way threw life jackets to help me rest a little bit, catch my breath and to encourage me to keep going. Thank you especially Judith, Rodrigo, Maria, Adam and Kirsti. Thank you especially to Dr. Nigel Jarvis and Dr. Dan Burdsey, who inspired me with their own research and being so willing to share their knowledge and experience. Thank you to Sarah, for inspiring me with her own research and encouraging me to pursue a PhD. I want to thank my family on both sides of the Atlantic, who supported and encouraged me in so many ways and were always there for me. I want to thank my husband for never doubting I could do this and supporting me even when it meant even more time apart.

Thank you all for believing in me and supporting me to make it across to the other side, so that after completing this thesis I feel like a cruise passenger arriving into New York, with one adventure ending and a new one beginning.

ix
I declare that the research contained in this thesis, unless otherwise formally indicated within the text, is the original work of the author. The thesis has not been previously submitted to this or any other university for a degree, and does not incorporate any material already submitted for a degree.

For images used in this thesis, no commercial use is permitted without contacting the original copyright owners. Some photos have been removed due to copyright and this is noted where appropriate.

Signed

Dated

December 17, 2018
CHAPTER ONE: INTRODUCTION

1.1 Research context

Social understanding of risk has become increasingly prominent in the last two decades, reflecting a growing concern with societal and global uncertainty (Boholm et al, 2016; Gardner, 2008; Korstanje, 2011; Lupton, 1999; Renn, 2017). Scholars argue that there is a ‘culture of fear’ that is distinct to western societies (Furedi, 2006, 2018; Glassner, 1999; Tudor, 2003; Zinn, 2008). Although statistically humans are living longer, safer and healthier lives, certain scholars argue many people are more concerned about risk than in previous generations (Fischhoff et al, 2001; Furedi, 2018; Nakayachi, 2013; Slovic, 2000). Media content fuels a narrative of fear that often makes the world seem more threatening and dangerous than it actually is, and thus influences perception and attitudes towards risk (Furedi, 2018; Gerbner & Gross, 1976; Ropeik, 2004; Wilkinson & Fletcher, 1995). Post Second World War industrial and technological advancements have increased life expectancy to nearly double what it was since the end of the 19th century, with poverty, malnutrition and infant mortality falling faster than at any time in history (Norberg, 2016). Additionally, medical and biological advancements have eradicated many diseases (Ropeik, 2004). Although crime rates are in decline in many regions, fear of crime remains high (Newburn & Jones, 2007). Yet, there remains a growing perception that the “world is a more risky place to live and travel” (Fischhoff et al, 2001, p. 100). This narrative permeates many aspects of daily life and extends to travel and tourism.

Although risk has been an area of research for decades with many attempts to define, conceptualize and understand it (Renn, 1992; Sjoberg, 2000; Slovic & Weber, 2002) no universally agreed upon definition of risk exists to date (Aven & Renn, 2009; Fischhoff et al, 1984; Mitchell, 1999). Understanding and defining the phenomenon of risk is problematic (Breakwell, 2014; Dowling, 1986; Fischhoff et al, 1984; Renn, 1992) because how risk is conceptualized is underpinned by the philosophical values and epistemological position of those defining it. There is debate in the literature about whether risk exists or not and much discussion on the differences between objective and perceived risk (Aven & Renn, 2009; Hansson, 2010; Renn, 1992, 2017). This study acknowledges these wider debates but focuses on perceived risk, which is a fundamental element in consumer decision-making (Blum et al, 2014; Dowling, 1986; Mitchell, 1999; Roselius, 1971; Sharifpour et al, 2014a).

Consumer risk exists in every purchase decision due to the central problem of choice (Bauer, 1960; Taylor, 1974). Mitchell (1999) argued risk exists because consumers have
limited information, a reduced number of opportunities of using the product or service to consider, and a semi-reliable memory. While the inception of the Internet has significantly increased the information available, uncertainty remains for many consumers about the success of a purchase. It is the subjective impression of risk that influences consumer decisions and buying behaviour (Forsythe & Shi, 2003; Mitchell, 1999; Park & Tussyadiah, 2017; Sirakaya & Woodside, 2005).

Much of the consumer decision-making literature has interpreted risk based on the seminal work of Jacoby and Kaplan (1972) and Roselius (1971), which posits consumer risk as falling into six categories. These are: financial, performance, physical, psychological, social (Jacoby & Kaplan, 1972), and time-loss (Roselius, 1971), with a seventh risk, opportunity-loss (Lee et al, 2001) evolving late in the literature. Risk has been examined through these categorizations and widely applied not only in consumer decision-making, but also within tourism. However, they do not fully explain how tourists interpret risk in relation to experiential tourism products such as a cruise.

Although research on understanding risk in travel has increased within the tourism literature since the events of September 11, 2001 (Korstanje, 2009; Yang & Nair, 2014), there are still gaps in understanding how tourists conceptualize and interpret risk. There have been few attempts to define risk within tourism, and those attempts have been limited in their usefulness. Understanding how tourists feel about risk is important because the presence of risk, whether real or perceived, has the power to change travel decision-making (Bowen et al, 2014; Floyd & Pennington-Gray, 2004; Schroeder et al, 2013; Sönmez & Graefe, 1998). Perceived risk has been recognized as a significant factor influencing destination choice (Floyd & Pennington-Gray, 2004; Kim et al, 2016; Sharifpour et al, 2014a; Sönmez & Graefe, 1998). However, less is known about how risk perceptions affect tourist decision-making beyond destination avoidance (see Karl, 2018; Lepp & Gibson, 2008; Reichel et al, 2009). This lack of research points to a gap in understanding the relationship between risk and consumer decision-making in tourism, and how risk may potentially influence tourist decision-making in relation to a cruise holiday.

A cruise holiday is particularly germane for examining conceptualizations of risk because of the complex decision-making involved (Petrick et al, 2007). Potential cruise tourists need to select from a bewildering array of sixty-two cruise brands, widely differing destinations and itineraries, varying cabin types and complex pricing structures. They also need to consider: transportation to and from the ship, which may include international air
travel; shore excursions; and a range of onboard aspects such as attire, social expectations, dining etiquette, and the giving of gratuities.

A further reason why cruises were selected as the context for exploring risk is because of the nature of the consumption experience. Gibson (2006) highlights how a cruise “is not a single service but a series of complementary services that when taken together form the cruise experience” (p. 20). A cruise therefore consists of all the elements of the experience: transportation, accommodation, hospitality, and the port destinations. A cruise ship differs from other types of sea-going vehicles (such as a ferry), being characterized not as transportation but rather as a floating hotel (Dowling, 2006). As Kwortnik (2007) argues, a significant component of a cruise holiday is the experience of the ‘shipscape’,

A shipscape is a context specific type of servicescape that includes both the man-made physical and social environment in which the cruise service is delivered (the ship), as well as the natural environment (the ocean) that provides a broader experiential context (p. 292).

Additionally Whyte (2016) argues “Not only are modern cruise ships both a means of transportation and part of the destination, but they can even be considered the primary or sole destination” (p. 19). The amount of time spent on the ship is a key component of a cruise holiday and a differentiator from ferry transportation. Passengers on a cruise spend up to 80% of their total holiday time on the ship; they do not spend more than a few hours in port and rarely more than twenty-four hours in the same port (Wood, 2004). Cruise ships will spend a specific amount of time in each port, typically five to eight hours to allow those who want to go ashore the opportunity to do so (Henthorne, 2000; Jaakson, 2004). Cruise holidays differ from land-based holidays in terms of geographical limitations. Not only is the cruise ship itself a bounded physical environment, but the limitations also apply to the distance a passenger may travel while in port. Passengers are only able to go as far as is possible within the allotted time, so that they can return to the ship before the ship's departure from that destination.

A cruise is ideal for examining tourist risk as it is characterized by an enclavic and bounded service environment, with maritime traditions that shape the holiday experience. Cruise holidays are distinctive social environments. Studies of the social life and human behaviour onboard are rare (Papathanassiss, 2012; Papathanassiss & Beckmann, 2011; Weeden et al, 2011) although some empirical work in this area exists (Kwortnik, 2008; Yarnal, 2004; Yarnal & Kerstetter, 2005). The interpretation and construction of risk is complex, but can be illuminated by cruiser and non-cruiser perceptions of social nature onboard.
Cruises holidays were also selected due to the way a cruise represents a 'tourist bubble'. Cohen (1972) argued most tourists seek out the novelty of the 'other' in travelling, but with the security of a familiar environment in which they feel comfortable and protected. That is, while many tourists enjoy the experience of different cultures and exploring new places, they want to experience this through the protective walls of their “environmental bubble” (p. 166) with familiar food, accommodation and means of transportation. The concept of the tourist bubble has been widely examined (see Cohen, 1972; Jaakson, 2004; Jacobsen, 2003; Judd, 1999; Lau & McKercher, 2006). This may be instrumental in understanding and interpreting risk in the cruise experience, as a cruise ship may serve as a familiar home-like space. Familiarity is noted as reducing the perception of risk (Alhakami & Slovic, 1994; Song & Schwarz, 2009), particularly in tourism (Lepp & Gibson, 2003; Sharifpour et al, 2014b; Tan & Wu, 2016).

In recent years, a focus on cruising as a distinct area of academic research has received increased interest and attention (Hunter et al, 2015; Klein, 2017; Weeden & Dowling, 2017a). However, research examining cruise tourism is under-represented in the literature. Initial research focusing on cruise tourism was limited in scope and volume (Douglas & Douglas, 2004; Hosany & Witham, 2010; Jones, 2011; Papathanassis & Beckmann, 2011; Pranic et al, 2013; Sun et al, 2011; Weeden et al, 2011), with much of it until recently focusing on managerial concerns and performative results such as increasing satisfaction or brand loyalty (Klein, 2017; Li & Petrick; 2008). This results-oriented emphasis emerges from the application of how most consumer decision-making models are based on utility theory, which is the conventional understanding of decision-making. However, existing models for consumer decision-making may be considered outdated and not appropriate for tourism products, as they are not suited to explain the complex decision-making for intangible and experiential products such as holidays (Lin et al, 2009). Significantly, traditional consumer decision-making models give little consideration to perceived risk, which is a critical absence as the perception of risk influences decision-making.

There is a need to better understand the influence of risk on the consumer decision-making process for cruise holidays if the cruise industry wants to continue the robust growth of the past two decades. Cruise tourism is one of the fastest growing sectors of the global tourism industry (Hunter et al, 2015; Jones, 2011; Lebrun, 2015; Sun et al, 2011; Weeden et al 2011). The number of people who have taken a cruise has more than doubled in recent years, increasing from 11.5 million passengers in 2005 to 25.8 million passengers in 2017
Cruise Line International Association (CLIA), 2018). This is significant, as the cruise sector has outpaced global tourism growth every year since 2004 (CLIA, 2016). It is estimated that the cruise industry has contributed $55.7 billion USD to the global economy (Business Research & Economic Advisors [BREA], 2013) and is a significant contributor to global tourism through employment, economic growth and development of infrastructure in port. Particularly within the United Kingdom [UK], cruise holidays are becoming more popular and competing with land-based holiday operators. The UK is the fourth largest passenger source market, with significant growth in recent years. There has been expansion across the UK with smaller, regional ports attracting more cruise ships, in addition to the increased capacity of well-known ports of Southampton and Dover. However, there is little research on the UK cruise market, with the unique heritage and history of passenger ocean travel in the UK providing a fascinating opportunity for examining tourist decision-making through the lens of risk perception. This PhD study specifically examines the perception of cruise holidays held by UK tourists, as the data and analysis are applied to the UK cruise experience and offer unique insight into this specific market. Additionally, the data collected provides interpretations of risk in relation to several cruise lines which cater specifically to the UK market.

While the cruise industry has enjoyed sustained growth for the past decade, there has been increased attention recently on possible risks related to cruising (Baker, 2013; Bowen et al, 2014; Lois et al, 2004; Liu et al, 2016; Wang et al, 2014). Recent events illuminate risk in cruising, including the sinking of the Costa Concordia in 2012 with 32 deaths (Alexander, 2012; Mileski et al, 2014) and the Sea Diamond in 2007 with 2 deaths (Mileski et al, 2014). Multiple outbreaks of norovirus onboard cruise ships (Wikswo et al, 2011) have resulted in cancelled sailings, limited passenger services and widespread illness. For example, the outbreak of norovirus on the P&O Aurora in 2003 led to 580 passengers and 28 crew members becoming ill, and the ship was refused permission to dock in Greece (Elliot et al, 2005; Mileski et al, 2014). The conceptualization of risk in the tourist decision-making process for ocean cruising has been limited to a narrow range of applications: terrorism (Bowen et al, 2014; Brosnan, 2011; Greenberg et al, 2006), safety (Ahola et al, 2014; Baker, 2013; Lois et al, 2004), polar cruising (Lück et al, 2010; Maher et al, 2011; Stewart et al, 2007; Stewart & Draper, 2008), food safety (Baker & Stockton, 2013) and health outbreaks such as H1N1 and norovirus (Klein, 2017; Liu et al, 2016). Indeed, little is known about how risk potentially influences tourists’ decisions about taking a cruise, or why some people reject a cruise as a holiday. This of utmost importance when considering how risk may be
understood and interpreted beyond physical aspects such as health and safety, and indicates a gap in the literature. To summarize, the research gaps that this study addresses are:

1) The current understanding of consumer risk does not fully explain how risk may be understood and interpreted for a cruise holiday;
2) Little is known about how perceptions of risk may potentially influence cruise decision-making.

1.2 Research aim and questions
As little is known about how risk is understood and interpreted in cruise decision-making, the aim of this PhD research is to examine how the perception of risk is conceptualized in ocean cruising and how this may potentially influence tourist decision-making. The research questions developed to meet this aim are:

1. How is risk conceptualized in leisure travel?
2. How is consumer risk understood and interpreted in ocean cruising?
3. How do tourists perceive risk in ocean cruising as a holiday choice?
4. What insights do tourist/consumer perceptions of risk reveal about decisions to take or not to take a cruise?
5. How might these insights further understanding of the role and significance of risk in influencing tourist decision-making?

This PhD contributes to a deeper understanding of risk in leisure travel by demonstrating how the current understanding of risk in cruising is too restrictive and needs to extend beyond physical aspects. This research explores the complex and nuanced way that tourists considering a cruise for a holiday understand risk. Furthermore, understanding how risk is conceptualized in ocean cruising highlights the significance of the self in holiday decision-making. Tourist decision-making may be influenced by how tourists see themselves and how they want others to see them. This project also reveals the significance of trust and familiarity in influencing the perception of risk in cruising. Crucially, this thesis illuminates how different types of risk, in addition to physical risk, may also be significant in cruise decision-making. In looking beyond physical aspects of risk, this is a fundamentally different approach to interpreting risk in cruising than in any previous research. Understanding how consumers conceptualize and perceive risk in cruising contributes to a more comprehensive awareness of tourist decision-making, and subsequently more effective marketing strategies. Understanding how risk may be conceptualized assists marketing professionals to better
understand how consumers make decisions about a cruise, and how risk may be interpreted in relation to cruising.

Finally, this research offers a unique perspective on cruise research as it was conducted through a constructivist lens, which accepts that knowledge is socially constructed with multiple interpretations and realities (Schwandt, 2015). Applying a constructivist view illuminates the complexities of risk and the individual interpretation of what is perceived to be risk. This is significant as this research views risk to be socially constructed, with meaning and interpretation ascribed by the participants and the researcher. This PhD research also offers a rare opportunity for exploring positionality in cruise research, as the researcher’s own identity is interwoven with cruising and presents an exceptional opportunity for methodological considerations in this field. The researcher spent three years working onboard cruise ships with Royal Caribbean in a variety of roles including shore excursions, youth programs and youth manager, and seven years working onboard for Princess Cruises as an Onboard Sales Manager. She served on ten different cruise ships including small 600 passengers vessels up to large 3000 passenger ships. The researcher was one of the cruise line’s top saleswoman for five years, achieving an average of $4million USD in sales annually. The researcher is married to a senior cruise line employee and so the cruise industry and its complexities and fascinations are a central feature in her life every day. As a consequence, she has extensive insider knowledge and in-depth experience of the field. It is this passionate interest in cruising and the cruise experience that originally created the motivation to undertake a PhD in cruise, and continues to foster her passion for the topic. Reflexivity and positionality are highlighted in the methodology to give a voice to the researcher’s own experience and relationship to the data. The third person voice is used throughout this thesis, with the exception of chapter four, where it is interspersed with a first person voice in order to discuss the researcher’s positionality.

1.3 Structure of the thesis document

Having introduced the research context, this thesis is presented over seven chapters. Following this introductory chapter, chapter two sets out the further context for this study by examining and defining cruise holidays. The chapter discusses the rationale and significance of selecting cruise holidays to further the understanding of risk. The chapter examines the history of cruising, which is key to understanding the nuanced way social and psychological risk perceptions manifest in cruising, focusing on the UK. The importance of the cruise sector in global tourism is discussed, highlighting the critical need for more research in this
area to sustain the robust growth. The chapter examines the current cruise market, situating the UK as a main passenger source within the global market. The chapter also examines current research on non-cruisers, noting the gap in this area.

Chapter three situates the study within the wider risk literature by examining the way risk has been conceptualized and how it is understood in tourism and tourist decision-making. The chapter discusses how risk has been conceptualized by economic, sociological and psychological perspectives and shows the difficulty in defining and deconstructing risk. Each perspective is critically discussed, examining how each informs the risk discourse and clarifies how risk in tourist decision-making is understood. The chapter also identifies key models that have guided the understanding of tourist decision-making. The most relevant developments in understanding consumer risk are discussed, and a typology of consumer risk relevant to tourism is considered. Crucially, this chapter discusses the current understanding of risk in cruising, identifies specific gaps in the literature, and argues why research is needed in this area.

Chapter four identifies the methodology and methods used in the research. A qualitative design was chosen for the research, with a two-phase approach to data collection utilizing image elicitation in focus groups and interviews. The study used an interpretivist ontology and constructivist epistemology because this methodology was suited to the understanding and interpretation of risk in the context of a cruise. This study also recognizes the positionality of the researcher and, applying reflexivity, acknowledges the researchers' own experience, sense of identity with cruises, and passion for the research topic. The complexities of positionality raised specific methodological challenges and opportunities which are highlighted in this chapter, including a discussion of how the researcher addressed them.

Chapter five presents the findings and analysis from the focus groups. Findings are discussed in relation to two themes, using quotes and images shared during the focus groups. Analysis follows, discussing key points to guide the design of interview questions in order to address specific issues about how risk may be interpreted and understood in cruising.

Chapter six presents the findings from the interviews in terms of four main themes. These themes are discussed and analyzed in sequence, revealing the significance of how risk is interpreted by these cruisers and non-cruisers. Quotes and images shared during the interviews are woven through the text to illustrate how the participants perceive cruise holidays. After the themes are discussed, the significance of the analysis is presented, highlighting three points about the critical importance of understanding the interpretation of
risk in cruising. The discussion examines the restrictive conceptualization of risk in current cruise and tourism research and illuminates how risk in cruising is more complex and nuanced than the literature suggests. The interpretation of risk in cruising reveals a relationship with trust and familiarity, and also highlights the significance of self-concept in potentially influencing cruise decision-making.

Finally, chapter seven concludes the study. It addresses the research questions and identifies three significant contributions to knowledge. The first contribution is deconstructing the concept of risk, and in doing so has highlighted the role and significance of risk in ocean cruise decision-making. The qualitative nature of the study has added depth to an existing, largely quantitative understanding of risk in ocean cruise decisions. The second contribution specifically illuminates how social and psychological anxieties influence perceptions of risk in ocean cruise decisions. The third contribution is how this study amplifies the relationship between trust, familiarity and risk in cruise decision-making. The limitations of the study are noted, along with directions for future research.
CHAPTER TWO: CRUISE LITERATURE REVIEW

2.1 Introduction to chapter

This chapter introduces the context for the study by examining cruise holidays. Cruising is introduced by discussing the history and key moments relevant to this study to develop an understanding of risk perceptions in cruising. Understanding the history of cruising situates how risk may be interpreted; particularly how social and psychological risks may be constructed. The chapter discusses the current state of the global cruise market, examines passenger source markets including the UK, and then considers projected growth over the next decade, highlighting the significance of cruise tourism. The chapter also highlights current research on non-cruisers, and builds an argument for why understanding risk perceptions is critically important for the cruise industry in sustaining growth.

2.2 History and progression of ‘cruising’

Understanding the history of cruising and how it came to be significant within global tourism is important, and assists in understanding how perceptions of cruises may inform tourists’ understanding of risk. Certain key historical aspects may be significant in understanding how perceptions about cruises are interpreted and constructed by tourists. However, a comprehensive and in-depth historical review of cruising is beyond the scope and purpose of this research. Specific historical moments are used as a foundation for understanding relevant, significant perceptions of risk in cruising. Drawing on Branchik (2013), the history of cruising is discussed in six phases, culminating with modern cruising. These are: 1) immigration and luxury (mid-nineteenth century to 1914), 2) World War I (1914-1918), 3) tourism, alcohol and luxury (1918-1939), 4) World War II (1939-1945), 5) jet age emergence (1946-1970), and 6) cruising for all (1970 to the present day).

1) Immigration and luxury (mid-nineteenth century to 1914)

While there is some debate in the literature, it could be argued that cruising as a form of leisure travel first began when it became possible to book a passage as a tourist on the Peninsular & Oriental Steam Navigation Company [P&O] (Coons & Varias, 2003). Records indicate P&O first introduced commercial sale of passenger cabins for leisure purposes in 1844 (Howarth & Howarth, 1986). These cabins were advertised in the UK and sold on merchant ships sailing Royal Mail routes from England to the Mediterranean and North Africa. Cabins were sold as either first, second, or third class (Coons & Varias, 2003;
Quartermaine & Peter, 2006). These voyages were long and uncomfortable, with only the very wealthy able to afford the passage fee.

In the mid-nineteenth century, any passenger travel by sea was considered dangerous. Records show that travel by sea was dangerous throughout the early to mid-1800s, with very few people surviving fires or shipwrecks. Of those that did, very few women and children were among them as they tended to be trampled by ships’ crew members or stronger male passengers (Clark, 2006). Estimates indicate that on average only 1.5% of women and children survived fires and shipwrecks on emigrant sea voyages during this time, compared with 40% of men (Clark, 2006). There were over 800 passenger ship fires and sinkings off the coast of the UK during a six-month period in 1874 (Clarke, 2006), highlighting the lack of safety procedures and high level of risk at that time. Until 1849, lifeboats were not carried onboard emigrant or merchant ships as they took up too much valuable cargo space (McDonald & Shlomowitz, 1991; Clark, 2006). The United Kingdom 1849 Passengers’ Act was the first legislation to make lifeboats essential, although it was based on the tonnage of the ship rather than the number of passengers onboard (Royal Institution of Naval Architects, 2018). This meant there were too few spaces in lifeboats for every person to survive should the ship sink. The instruction of ‘women and children first’ was first enacted onboard a British merchant ship only because it had British Naval Officers who enforced this suggestion (Clark, 2006), highlighting the influence of British safety traditions. Cunard later exploited this by building a reputation for safety and reliability in the early 1900s (Gladden, 2014). Lifeboats and safety procedures only became legislated after the creation of the International Convention for the Safety of Life at Sea [SOLAS], passed in 1914 after the Titanic disaster. The convention is regarded as the most important advancement in safety of life on merchant ships, including cruise ships (IMO, 2013; Mileski et al, 2104), and is periodically amended to reflect advancements in technology and procedures.

Records indicate that in 1900, the Hamburg-America Line built the first ship exclusively for leisure purposes (Lawson & Butler, 1987; Quartermaine & Peter, 2006; Miller, 1990). The Prinzessin Victoria Luise was 24,400 tons and included “a royal suite and 119 other state rooms, accommodating a total of about 400 passengers” (Miller, 1990, p. 107) and had a library, a gymnasium and a darkroom for photography. This was a significant development in the history of cruising by building a ship specifically for tourist use and it created the foundation for a cruise industry to begin developing. Other companies began to build ships exclusively for leisure, and by 1906 there were seven ships in service whose
primary function was sailing for leisure under the Cunard, Inman and White Star lines (Newell, 1963).

The period of 1897-1914 focused on the use of ocean liners for transatlantic sailings where cabins could be purchased, depending on class. Many passengers booked accommodation on the ships as a mode of emigrant transportation (Coons & Varias, 2003). Travel for leisure was rare at that time, and only those with sufficient time and money were able to ‘cruise’.

2) World War I (1914-1918)

Cruising became all but non-existent during this period. Most passenger ships were converted for military use including troop carriers or hospital ships, with the interiors removed, exteriors painted to camouflage the ship and given new names (Branchik, 2014). During the First World War there was very little passenger travel by ship due to safety concerns, particularly on the transatlantic routes. An example of this is the sinking of the ocean liner *Lusitania* in 1915. Torpedoes from German U-boats struck it as it was attempting to cross the Atlantic with passengers, resulting in nearly 1200 deaths (Bailey & Ryan, 1975). Indeed, records suggest nearly 50 large passenger ships were destroyed by the German navy during the war, with many civilian casualties (US Naval Institute, 2015). While most of the losses occurred in the Atlantic, records also indicate 25 passenger ships being targeted in the Indian Ocean and South-East Asia resulting in casualties (Stevens, 2006). These losses highlight the danger in any passenger ship sailing any route during World War I, regardless of whether it was involved in military manoeuvres or not.

3) Tourism, alcohol and luxury (1918-1939)

The inter-war years 1918 to 1939 became known as the ‘golden age’ of cruising (Coons & Varias, 2004; Gladden, 2014; Quartermaine & Peter, 2006), as transatlantic crossings were the main source of transportation between Europe and North America. The ships of the golden age reflected luxury and modernity. Noting this context is significant when examining risk perceptions emerging from the social environment onboard, and the segmentation of classes points to how some aspects of risk may be understood in cruising. The class system underwent a transition in the late 1920s to a two-class system, with ‘First Class’ and ‘Tourist Class’ (Chirnside, 2004; Coons & Varias, 2004; Quartermaine & Peter, 2006). This reflected the wider societal structural changes occurring in Europe and North America and the emergence of the middle class. As a result, the changing conditions “gave
the working class access to new types of consumption that were until then a privilege of the wealthy” (Rocha et al, 2016, p. 625). The ships at that time reflected not only the technological advancements in engineering, but also the rapid cultural and societal changes that were occurring. Indeed, it has been widely noted that cruise ship design has evolved over the years, reflecting the cultural and social norms of the time (Coons & Varias, 2003, Gladden, 2014; Quartermaine & Peter, 2006).

As Quartermaine and Peter (2006) argue, “The passengers on early cruise ships were well-heeled and well-educated, and facilities onboard assumed a certain self-contented independence, with generous provision for reading and writing” (p. 37). Individuals who perceived themselves as ‘middle-class’ or ‘working-class’ may have felt completely out of place had they been able to afford a cruise (Vogel & Oschmann, 2013). The interiors of the ships reflected the class segregation that took place.

The cruise lines constructed familiar spaces to alleviate concerns of danger during the Atlantic crossings (Gladden, 2014), but also to alleviate risk from associating with the ‘wrong’ class of people. Harrington (2004) points out how cruise lines subtly promoted “a set of values whereby the observer was encouraged to find confirmation of the kind of cultivated person he/she thinks they might like to think they are” (p.38). Brochures suggested the opportunity to travel with ‘like-minded’ people (Gladden, 2014). The cruise companies needed to find ways to manage “the hazards and [social] insecurities induced and introduced” (Beck, 1992, p. 21) through the new two-class system. Having both a ‘First Class’ and ‘Tourist Class’ indicates how liners, and Cunard in particular, sought to reassure passengers of “a safe, comfortable voyage in surroundings appropriate to their status, tastes and expectations… [Designed] to meet any individuals’ particular needs and aspirations” (Gladden, 2014, p. 57).

Dressing for dinner is one reflection of how classes were segmented, and how life onboard was a continuation of what was considered appropriate for passengers’ social and economic level ashore. Between the 1920s and 1930s,

The rigid social structures of solid modernity carried over from shore to ship. Passengers’ life onboard in those days was a replication of the life of the upper classes ashore, including their highly exclusive social norms, tastes and discourse. (Vogel & Oschmann, 2013, p. 67)

Indeed, clothing worn by passengers signified status and wealth, and continues to be significant in contemporary cruising (Lester, 2017).
Gladden (2014) also points to how even the destinations visited during a cruise might reflect social status. He points to the social nature of ports by contrasting “the potentially risqué world of New Brighton, a family holiday at Sutton-on-Sea, or the elegance of Southport and Bridlington” (p. 59). This interpretation of risk in itinerary may be applicable today, such that ‘explorer’ cruises to Antarctica or the Galapagos Islands, for example, might bring increased status compared with the Caribbean. Whilst exploring the constructed social representations of destinations are beyond the scope of this PhD, this illuminates the complexity of risk in cruise decision-making by noting that even the itinerary and destinations within it can have an effect on the perception of risk.

In the 1920s and 1930s, passenger ships were associated with empire and nation-building through the race for the Blue Riband (Coons & Varias, 2004). The Blue Riband was an unofficial award given to the fastest passenger liner crossing the Atlantic Ocean (Fox, 2003; Kludas, 2000). Of the 25 British winners 13 were under the Cunard brand (Kludas, 2000), which is part of the brand identity that persists today. Cunard ships continue to be symbolic of and associated with British engineering and traditions (Cunard, 2018; Robins, 2001). It became fashionable to add an extra funnel at that time to appear powerful in the race for the Blue Riband (Levinson, 2012). Other four funnel ships (where two were decorative and non-functioning) were those from the Cunard and White Star Line, such as the Titanic and Lusitania (Gladden, 2014; Miller, 1981). This practise began when Norddeutscher Lloyd launched the steam ship Kaiser Wilhelm der Grosse in 1897, which was the first ocean liner to be built with extra funnels. This is notable as the ship only needed two funnels to operate, but the extra funnels were designed to give passengers a feeling of safety and to be an aesthetic representation of how powerful the ship was (Corrado, 2004; Gladden, 2014; Levinson, 2012). Ships are designed with passenger perceptions of safety in mind and recent research points to the importance of cruise passengers feeling safe onboard (Ahola & Mugge, 2017). The cruise industry continues this illusion with decorative, non-functioning funnels, including recently the Disney Dream. Launched in 2011, the second funnel on the Disney Dream is decorative (Castro, 2017), and serves no purpose other than to be reminiscent of classic ocean liners and match tourists’ perceptions of the aesthetics of a cruise liner.

4) World War II (1939-1945),

Once again, cruising was non-existent during wartime. During the Second World War most passenger ships were commandeered for military use (Branchik, 2014). Many of
the liners became troop carriers or hospital ships. Two Cunard ships, the *Queen Mary* and the *Queen Elizabeth*, carried 1.6 million men to and from combat (Maddocks, 1978). The use of passenger ships with the military is significant as it symbolized the nationalism attached to them (Coons & Varias, 2003). Indeed at times, Cunard’s marketing material specifically highlighted military pride and nation building (Gladden, 2014). Many merchant ships and lives were lost during the war, highlighting the danger in passenger travel at that time.

5) Jet age emergence (1946-1970)

Following the Second World War, the middle classes on both sides of the Atlantic had more secure and reliable income, and more leisure time (Gladden, 2014). In 1948, Cunard launched the first ship built for cruising purposes, the *Caronia* (Cunard, 1965). The *Caronia* sailed the Atlantic or Mediterranean during the summer and offered cruises during the winter, mainly to the Caribbean and South America: notably, it was the first ship to offer a ‘world cruise’ (Stevens, 2017). This reflected a transition from viewing liners as a form of transportation to positioning the ships as primarily for tourism and cruising. Notably, this ship catered for the UK market and had a financial benefit at that time to the British economy (Chalkiti & Sigala, 2013), as a result of being built in Glasgow with steel produced in Sheffield, in addition to tourism revenue.

Branchik (2014) identifies two events that fundamentally changed cruise travel in the 1950s. First, the purchase of the *Nuevo Dominicano* led to the creation of the first cruise ship to target a broad demographic. This was significant as it did not just appeal to the wealthy (unlike the *Caronia*, which was described as the ‘millionaire’s yacht’), nor did it serve mainly as a form of transportation. The *Nuevo Dominicano* sailed the first year-round leisure cruises in the Caribbean (Vogel, 2016). Second, the company running the ship, the Eastern Shipping Corporation, was based in Miami rather than New York, a significant change in how cruise travel was managed (Garin, 2005). This shifted the balance of power to Miami, and this continues today with several cruise lines keeping their main corporate offices there. The Eastern Shipping Corporation eventually went on to become a part of Royal Caribbean Cruise Line in 1970 (Quartermaine & Peter, 2006). This is significant as from the mid-1950s the Caribbean surpassed all others to become the leading cruise destination (Lawton & Butler, 1987). This began the shift away from cruising between Europe and the Americas and became the basis for what is now the global cruise industry.

Cruise travel significantly declined in the 1960s with the introduction of mass air travel (Hobson, 1993). During this period, affordable package holidays to Europe were
introduced, which greatly impacted UK tourists’ willingness to consider a cruise. Package holidays in Europe became increasingly popular for UK tourists in the 1970s and 1980s (Middleton, 1991; Pearce, 1987) due to the ease and attractiveness of this type of holiday. Many scholars and those in the cruise industry thought cruising would never regain the popularity of the past and recover financially. A key development of cruising in the 1960s was the introduction of ‘one-class cruising’ (Quartermaine & Peter, 2006), which continues today. The shift to one-class cruising reflected the social and cultural changes ashore at that time in the UK and the US with the rejection of the social status quo and demand for more individual freedom.

6) Cruising for all (1970 to the present day).

In 1970 estimates suggest 500,000 tourists took a cruise (Branchik, 2014). This relatively small number reflects the limited number of ports in which to begin a cruise, the lack of ships and high prices, in addition to the perception that cruising was in decline. The cruise industry began to develop cruising into a mass market, particularly in North America. As a result, passenger figures began to climb, more ships were added and cruise companies recognised the potential for profit. Some cruise lines were moving away from luxury cruising towards one-class cruising. This reflected the transition from cruises being thought of as too long, too expensive and too formal and began to attract a wider customer population (Douglas et al, 2010). Branchik (2014) highlights how ‘cruising for all’ emerged out of a desire for larger vessels and a focus on generating revenue onboard (Rodrique & Notteboom, 2013). In the 1970s and 1980s, there were 30 cruise brands in operation worldwide (Kwortnik, 2006). The television program “The Love Boat” aired from 1977 until 1986, and introduced many tourists to the possibility of a cruise as a holiday (Hobson, 1993). Changes to the perception of a cruise as more affordable and accessible have been attributed to the tv series, together with advertising by Carnival. Indeed, Kolberg (2017) highlights how Carnival constructed “an aesthetic of populism and optimism that flew in the face of prior conceptions of cruising as an elitist pursuit” (p. 4). She goes on to note how Carnival created a ‘narrative’ of classlessness and antagonism towards class divisions, and how “Carnival’s narrative of inclusiveness represents a distinct utopian impulse and longing for the dissolution of class striation, and embodies a long-standing component of American idealism that seeks to abolish hierarchies and embrace a more collective reality” (p. 6). Cruising began to change in many consumers’ minds to being less staid and having fewer class barriers than previously perceived (Hobson, 1993; Kwortnik, 2006).
Through the late 1970s and into the 1980s, the demand for cruising continued to increase steadily, with passenger demand growing as a result of the newer itineraries, and ships being added. The cruise market grew faster than any other major sector in the global tourism industry (Hobson, 1992). However, the industry was still relatively small with a limited amount of ships: the industry comprised 45,000 berths in 1980 (Kester, 2003). Notably, in the UK in the 1980s, cruise ships were once again used for military purposes during the Falkland Islands conflict. Several P&O and Cunard ships, along with their merchant navy officers and crew (Coffin, 2003; Harding, 1997; Smith, 2005) were repositioned to assist the British military. This evoked British shipbuilding and pride to the wider public, and further cemented the connection of these two cruise brands with UK maritime heritage.

In the 1990s cruise ships began to increase in size and amenities, leading to what became known as ‘super-liners’ (Dowling, 2006; Gui & Russo, 2011). This trend for larger ships with more amenities has continued over the past two decades and ‘megaships’ have recently become popular with many ships carrying over 2000 passengers (Dowling & Weeden, 2017). In 1997, for the first time more than five million people went on a cruise holiday (Wood, 1998). More ports were added and more diverse itineraries were developed.

The events of September 11th contributed significantly to the growth of the modern cruise industry. This was particularly noted within North America as many ships were repositioned to Alaska (Dowling, 2006; Ringer, 2006). American ports were expanded as more cruisers desired to drive to embarkation ports within the USA, rather than fly abroad (Pantojas-Garcia & Klak, 2004). Indeed, the cruise industry has been resilient to market forces, world politics, and risk events by moving ships where risk is perceived as less (Bowen et al, 2013). By 2012, there were 212,000 available berths, showing that the industry has more than doubled from 1980 to 2012 (Kester, 2003). Indeed, by 2018 the global cruise industry had an estimated capacity of 537,000 berths (Cruise Market Watch, 2018).

The present-day cruise sector competes with land-based destinations and other forms of tourism (Dowling & Vasudavan, 2000; Kwortnik, 2006; Teye & Leclerc, 1998; Wood, 2000). In some ways this has contributed to the resurgence of class structures onboard as a way to attract new customers, and to differentiate from other cruise brands by accenting wealth and status. Notions of a class system onboard persist in tourist perceptions of cruising, with cruising still perceived by some to be for the affluent (Hobson, 1993; Rocha et al, 2016; Vanolo & Cattan, 2017). Recent developments suggest a rise in tiered cruise classes over the past ten years. Examples include The Haven on Norwegian, the Queens Grill
and Princess Grill on Cunard, and The Palace on Genting, and are discussed further in chapter three when examining current perceptions of risk in cruising. However, the majority of cruise ships operate within the contemporary market, attracting a mass market, economical and family-friendly experience (Douglas et al, 2010).

As the previous discussion has identified key developments in cruising and discussed how the industry has changed and grown, it is useful to define what this study means when describing a ‘cruise’ in the present day.

2.3 Defining a cruise

A universal definition of a cruise is elusive as there are many forms, from river to ocean cruises. It can also refer to small crafts like a yacht or refer to any type of ship up to enormous 6000 person vessels. Xie et al (2012) suggests “a cruise is an experience in which people travel on a cruise ship to different ports or destinations...and spend a substantive amount of time on the cruise ship which offers a variety of features or attributes” (p. 152). Josiam et al (2009) consider ‘a cruise’ to take place when the trip is a minimum of two days, thereby excluding day excursions by boat. Neither definition fully captures the experiential aspect of a cruise holiday, particularly when considering the onboard attributes and experiences that have become associated with cruising in the past two decades. Gibson (2006) offers a more detailed description, in that a cruise is any vacation involving a voyage on water and

is a defined package that may include travel to the port of embarkation, an itinerary spanning a defined period of time, an element of inclusive services and facilities such as meals, entertainment and leisure areas), accommodation to a specified standard, and various other services that are available at an extra charge (p. 20).

The attributes of the ship form a large part of the cruise holiday experience, and these differentiate the cruise from other travel products (Xie et al, 2012). The World Tourism Organization classified a ship as a cruise ship if 75% of the ship is comprised of accommodation and related resort facilities (Dowling, 2006). A modern cruise ship is a “…floating resort hotel, sightseeing vessel, gourmet restaurant food court, nightclub, shopping centre, entertainment complex, and recreation facility” (Kwortnik, 2008, p. 293). Therefore, for this study, a cruise is considered to consist of a leisure trip taken on a cruise ship for a period of more than forty-eight hours, involving a voyage in the sea, with a significant amount of the ship dedicated to passenger entertainment and dining. Most significantly a cruise is “not one single service but a series of complementary services that
when taken together form the cruise experience” (Gibson, 2006, p. 20). This highlights the opportunity for exploring risk as there are many aspects about the experience and the product to consider as a potential cruise tourist. Unless otherwise stated, in this thesis, cruise holidays refers to ocean cruising.

The current cruise industry is highly competitive within itself, and seeks to retain current cruise customers as well as attract new cruisers. This highlights the value of this study in examining the potential influence of risk on tourist decision-making for both cruisers and non-cruisers. It is also useful to describe how the terms ‘cruiser’ and ‘non-cruiser’ are used in this study. A ‘cruiser’ refers to any person who has taken at least one ocean cruise at any point in their life (Park, 2006; Park & Petrick, 2009). A ‘non-cruiser’ refers to any person who has never taken an ocean cruise (Park, 2006; Park & Petrick, 2009).

Examining the history of cruising provides the context for this study, and to further illustrate the value of using cruise holidays for this study, the following section discusses the importance of the current cruise market. This is achieved through examining current market shares, discussing the oligopolitical nature of the industry, the size of the global fleet and predicted growth of the next decade.

2.4 Current cruise market

The current cruise market reflects a robust and dynamic component of global tourism. In 2017, 25.8 million passengers took a cruise holiday, compared to 17.8 million in 2009 (CLIA, 2018a). The cruise sector has had sustained growth of 62% for the period of 2005-2015, which is significant as the cruise sector has outpaced global tourism numbers (CLIA, 2016). For example, for the period from 1980 to 2005, global tourist arrivals indicate an annual 6.6% growth, compared with the cruise sector, which for the same time period sustained an annual growth of 13.9% (Perucic, 2007). Indeed, cruise travel outpaced general leisure travel by 22% in the USA between 2008 and 2014 (Dowling & Weeden, 2017). The number of people who took a cruise worldwide increased by 21% between 2011 and 2016 (CLIA, 2017b).

The cruise market has immense value, contributing an estimated $126 billion USD to the global economy in 2016 (Business Research & Economic Advisors [BREA], 2016). Cruise tourism contributed €47.86 billion to the European economy in 2017, making a significant economic contribution to the region (CLIA, 2018b). The cruise industry also significantly affects port development and the building of infrastructure as well, and is a large contributor to tourism employment. Understanding the current cruise industry helps to
situate the context for this study. Currently the global cruise industry consists mainly of three corporations, which are highly competitive with each other, and which limit access to newcomers. Indeed, the majority of the cruise industry is dominated by three main conglomerates and it has been argued by scholars that the cruise industry is an oligopoly (Whyte, 2017; Wie, 2005). An oligopoly may be defined as, “A state of limited competition, in which a market is shared by a small number of producers or sellers” (Oxford Dictionary, 2018). Combined together, as of 2018 these three corporations consist of 86.4% of passenger berths available globally (Cruise Market Watch, 2018), which increased from 81.6% in 2016 (Clancy, 2017). Although there are 62 cruise brands globally (see CLIA, 2018a and Cruise Market Watch, 2018) the majority of the market share exists within these three main corporations. Within each corporation in the oligopoly, each brand is highly differentiated and segmented, tailoring for differing passenger markets and geographical regions.

Current figures from Cruise Market Watch (2018) show the oligopoly in the cruise industry is dominated by Carnival Corporation, who have the largest share of the passenger market at 47.4% and include brands Aida, Carnival, Costa, Cunard, Holland America, P&O (Australia, UK), Princess, Seabourn, and the recently defunct Fathom. The second largest is Royal Caribbean Cruises Ltd, which currently holds 27.4% of the market and includes brands Azamara, Celebrity, Pullmantur, Royal Caribbean, Silverseas, and TUI (including Marella formerly Thomson, and Hapag Lloyd). The third largest is Norwegian Cruise Line Holdings, which currently holds 11.6% of market share and includes the brands Norwegian, Oceania and Regent Seven Seas. It has recently become connected with the Genting group, which includes Genting, Crystal, Star, and Dream. Other cruise lines that are significant for the UK market include Cruise & Maritime Voyages, Fred Olsen and Saga Cruises, all of which operate outside of the main three corporations. Cruise & Maritime Voyages currently holds 0.5% of the global passenger market, Fred Olsen holds 0.4%, and Saga has 0.1%. While not statistically large compared to the main conglomerates, these three brands are well known in the UK and represent thousands of cruisers; they were mentioned several times during the data collection for this study.

The three main conglomerates continue to try to out-do each other in terms of building larger and more amenity-filled ships in an effort to secure ever larger market shares. However, as the cruise industry matures, cruise ships are being tailored to meet the needs of specific consumer groups with varying motivations, expectations, experiences and satisfaction levels (Weeden et al, 2011). Cruise companies seek to retain current cruisers and remain highly competitive with other brands to attract current and potential cruisers.
2.4.1 Future growth

Strong growth is projected for the global cruise market between 2017 and 2027. Fewer ships are scheduled to be retired and moved out of service, with 80 new cruise ships to be built in the next ten years (CLIA, 2017b; Seatrade, 2018a). CLIA (2018) predicts that by 2027, there will be 472 cruise ships in operation (compared to 264 ships in 2018), which indicates a significant growth of 48% from 2018 (CLIA, 2018a). Table 1 details the number of cruise ships being built by year for the next decade. The ships on order are included in this table only if they are large enough to carry at least 600 passengers and are ocean-going.

Table 1. Growth of global number of cruise ships

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of ocean cruise ships on order</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>13</td>
</tr>
<tr>
<td>2018</td>
<td>15</td>
</tr>
<tr>
<td>2019</td>
<td>20</td>
</tr>
<tr>
<td>2020-2027</td>
<td>32</td>
</tr>
<tr>
<td>Total</td>
<td>80</td>
</tr>
</tbody>
</table>

Source: CLIA, 2017b

In 2017, 13 new cruise ships came into service (CLIA, 2018a). Indeed, global shipyards have been struggling to meet demand for ship orders. Recent figures indicate the shipyards are operating at full capacity, with construction commencing on a new cruise ship every 47 days (Seatrade, 2018a). Even this remarkable pace is unable to keep up with passenger demand, which highlights the rapid and robust growth of the cruise sector. This study offers a deeper understanding of the potential influence of risk on tourist decision-making, and in doing so might assist in attracting and retaining enough cruisers to sustain capacity. It is vital that the cruise companies develop a deeper understanding of why people choose to cruise or not: the study addresses this issue through the lens of risk perception.

The current global cruise market is expanding. There are emerging markets in Asia, Australia and New Zealand, and, of particular relevance for this study, in Europe. Historically, the North American market has had the largest share of the global cruise sector as most cruise passengers are from the USA. Cruise itineraries and cruise companies have been and continue to be dominated by a North American-centric perspective. However, recently there has been a significant increase in growth outside the North American market.
From 1990 to 2014, the non-North American passenger market share increased by 16.90% average annual growth (BREA, 2014). Most notably, passenger sources from within Europe have significantly increased: they have grown by 94% between 2006 and 2016 (BREA, 2016). This highlights the significant growth in demand for cruises from tourists within Europe, including the UK. Table 2 details the main passenger source markets globally from 2012 to 2017.

Table 2. Main passenger source markets 2012-2017

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>US</td>
<td>10.89</td>
<td>10.92</td>
<td>11.21</td>
<td>11.28</td>
<td>11.52</td>
<td>11.94</td>
</tr>
<tr>
<td>China</td>
<td>0.679</td>
<td>0.73</td>
<td>0.70</td>
<td>0.99</td>
<td>2.11</td>
<td>2.39</td>
</tr>
<tr>
<td>Germany</td>
<td>1.54</td>
<td>1.69</td>
<td>1.77</td>
<td>1.81</td>
<td>2.02</td>
<td>2.19</td>
</tr>
<tr>
<td><strong>UK</strong></td>
<td><strong>1.70</strong></td>
<td><strong>1.73</strong></td>
<td><strong>1.61</strong></td>
<td><strong>1.79</strong></td>
<td><strong>1.89</strong></td>
<td><strong>1.93</strong></td>
</tr>
<tr>
<td>Australia</td>
<td>0.69</td>
<td>0.83</td>
<td>1.0</td>
<td>1.06</td>
<td>1.29</td>
<td>1.34</td>
</tr>
<tr>
<td>Canada</td>
<td>0.75</td>
<td>0.77</td>
<td>0.80</td>
<td>0.72</td>
<td>0.75</td>
<td>0.92</td>
</tr>
<tr>
<td>Italy</td>
<td>0.84</td>
<td>0.87</td>
<td>0.84</td>
<td>0.81</td>
<td>0.75</td>
<td>0.77</td>
</tr>
<tr>
<td>France</td>
<td>0.48</td>
<td>0.52</td>
<td>0.59</td>
<td>0.62</td>
<td>0.57</td>
<td>0.50</td>
</tr>
<tr>
<td>Spain</td>
<td>0.58</td>
<td>0.48</td>
<td>0.45</td>
<td>0.47</td>
<td>0.49</td>
<td>0.51</td>
</tr>
<tr>
<td>Total global</td>
<td>20.9</td>
<td>21.3</td>
<td>22.04</td>
<td>23.19</td>
<td>24.73</td>
<td>26.7</td>
</tr>
</tbody>
</table>

*Note. Number of passengers, in millions*

Source: CLIA, 2016, 2018; CLIA Australasia, 2017

The second largest passenger source is from China, reflecting the rapid growth of this market in the past five years. Recent developments and shipbuilding in Asia illuminates the significant growth potential of this emerging market (Duval & Weaver, 2016; Zou & Petrick, 2017). Indeed, the combined Asian markets of China, Taiwan, Singapore, Japan, Hong Kong, Malaysia and India grew 20.5% in the year from 2016 to 2017 (Seatrade, 2018b). Within the Asian market, China saw a rapid growth in the number of passengers who took a cruise, increasing 79% from 2012 to 2013 (CLIA, 2014). Steighorst (2013) predicts the Asian market will double in size by 2020, with one in five cruisers originating in Asia. The three corporations have been building ships specifically to cater to this market, and there has
been a recent agreement between Carnival and shipyards in China to begin building cruise ships (Maritime Executive, 2017; Carnival, 2018) and to develop cruise ports (Xu, 2016). This may dramatically shift the cruise industry in the coming decade, as if even 1% of the domestic tourist market in China begins to cruise this will more than double the current number of cruise passengers globally (Fan & Hsu, 2014), with an estimated 30 million cruise passengers originating from China predicted by 2030 (Xu, 2016).

Germany has also grown steadily as a passenger source, and is the third largest market. This is due in part to the steady expansion of German brand Aida, whose fleet has doubled in the past ten years from five ships in 2008 up to 11 ships in 2018, increasing to 14 ships by 2021 (Aida, 2018). The German market has access to local embarkation ports including Keil and Hamburg, and is the largest source market within Europe (Seatrade, 2018a). There has also been a decrease in demand for popular holiday packages to Turkey and Egypt in recent years as a result of terrorist attacks (FVW, 2016), which may have added to the strong growth of the German market.

Currently, the UK is the fourth largest source market, and while it has not seen the rapid growth of China or Germany, the UK market has continued to grow at a steady pace. The UK cruise market has doubled since 2001, with cruises accounting for 2.0% of foreign holidays in 2001 to 4.2% in 2016 (CLIA, 2017c). The cruise market is becoming significant in terms of UK tourism. More cruise lines are operating out of the UK than previously, as demand increases for cruise departures and visits to British ports (CLIA UK & Ireland, 2015, 2017). Although most cruise departures are from Southampton (80% according to CLIA Europe, 2018), other UK ports including Dover, Hull, Newcastle, Bristol and Liverpool are all increasing in use as embarkation ports. Ports across the UK are seeking to attract the cruise market, with recent examples including Portland, Great Yarmouth and Bristol (Eastern Daily Press, 2018; Seatrade 2018c, 2018d). Significantly, the UK represents 22% of cruising output in Europe, and generated €10.4 billion to the UK economy in 2017 (CLIA Europe, 2018). More ships are being repositioned to the region, and a better understanding is needed of the factors that may influence UK tourists to choose cruising in order to sustain the increased growth.

The fifth largest source market is Australia. Indeed, Australia’s capacity has increased by 600% from 158,415 passengers in 2004 to 1,003,246 passengers in 2014 (CLIA, 2016). Australia exceeded expectations to achieve one million Australian passengers in 2014, six years before market predictions (CLIA, 2015; Dowling & Weeden, 2017). P&O Australia has acquired more ships, with now five ships sailing out of Australia within that
brand (P&O Cruises Australia, 2018) and other brands repositioning ships to meet the increasing demand. The lack of cruise ports in both Australia and New Zealand is limiting this region from developing even more. Notably, many of the current ports in Australia and New Zealand are unable to support the newer, larger cruise ships because of the lack of infrastructure (MBIE, 2016).

Emerging markets in Asia and Australia are shaping the future demand and positioning of ships geographically and influencing shipbuilding designs, so that the cruise experience will be more culturally attractive and encourage sales. Indeed, the changing markets from North American-centric to European, Chinese and Australian has required changes in the cruise product, adapting it to cultural tastes (Duval & Weaver, 2016; Han, 2017; Josiam et al, 2009; Veronneau & Roy, 2008; Yang, 2015). Motivations and expectations onboard differ (Hsu & Li, 217). Duval and Weaver (2016) note that shipboard environments have been altered for Asian traveller tastes, including modifications to facilities and restaurant. Ships sailing in the Asia region are creating familiar, home-like spaces onboard, with similar food and entertainment to ‘home’, which reduces anxiety and uncertainty for some tourists. Similarly, ships repositioned to Australia and New Zealand also are shaped to meet the cultural tastes of those source markets, and Quartermaine and Peter (2006) note how passenger demand shapes the corporate response.

Canada continues to increase steadily as a passenger source. By contrast, Italy and Spain have decreased, with little research available to explain this downward trend beyond wider global or regional economic uncertainty. France has increased a very small amount, but is not seeing the rapid growth of other regions.

Demographics of cruisers have also changed in recent years. While previous studies have shown that perceptions persist that people who go on cruises are older, typically pensioners (Hur & Adler, 2013), research over the past decade shows a transition towards the average passenger age becoming younger (Ringer, 2006; Rodrigue & Notteboom, 2013; Wood, 2007). The average age of a North American cruiser in 2002 was 52 years of age, and in 2017 it was 47 (Petrick, 2005; CLIA, 2018a). Recent research suggests that millennials and Generation X are a growing market source for passengers (CLIA, 2018a; Elliott & Choi, 2011; Le & Arcodia, 2018), which is further evidence of a shift to younger cruisers.

However in the UK, contrary to the trend in the other source markets noted in Table 8, cruisers tend to have an older average age. Surprisingly, the UK was the only passenger market where the average age increased rather than decreased in 2006-2014 (CLIA UK & Ireland, 2016). The average age for a cruise passenger originating in the UK was lowest in
2006 at 52 years old and crept back up to 58 in 2014, before falling again to 56 in 2017. Since 2016 the trend in the UK has been downward, with cruisers getting a bit younger (CLIA UK, 2018). This is notable as age influences risk perceptions, a factor explored further in chapter three. There is unfortunately little research available on why UK cruisers are older than other nationalities. Possible reasons may be related to how first time cruisers tend to be younger (Sun et al, 2018), and with the current UK cruise market maturing there are more repeat-cruisers, who tend to be older. Cruise lines catering to the ‘over-50’s’ market have also had very strong years recently with more cruises sailing out of a UK port (such as Saga, Fred Olsen, Cruise & Maritime Voyages). It may also be that more people in the UK are retiring and have more leisure time and income. The changing demographics may be attributed to shorter length cruises becoming available, more diverse itineraries, more appealing amenities onboard to different segments, and more cruises sailing from a UK port (CLIA, 2017c). The demand for cruises has evolved over time with more passengers choosing shorter cruises. The average length of a cruise currently is 7.2 days (CLIA, 2018a), while in the UK it is 10-14 days (CLIA UK & Ireland, 2018). This also highlights the subtle complexities between different markets, and how interpretations of risk may be different for UK tourists than other markets.

Indeed, there has been a strong emphasis in the literature and industry on the North American cruise market (Klein et al, 2013). This has resulted in little academic research being conducted on the UK market. While market studies are available from industry and marketing organizations, there are few studies examining UK cruisers or non-cruisers. Notable exceptions include British perspectives on the Caribbean (Weeden & Lester, 2006), or nostalgia and selling British heritage brands such as Cunard and P&O (Gladden, 2014; Hudson, 2011; Quartermaine & Peter, 2006; Tungate, 2017). This also indicates a significant gap in understanding UK cruisers’ and non-cruisers’ consumer perceptions of the cruise experience.

Understanding the current cruise market and where passengers originate from reflects the significant opportunity for better understanding differing risk perceptions between source markets. This PhD study contributes to a better understanding of the interpretation of risk, and how this might influence UK tourists' decision-making about choosing or rejecting a cruise. This will assist the UK cruise industry to position the cruise product better and make better use of marketing strategies to continue market growth.
2.4.2 Current research on non-cruisers

As this study has examined tourists’ perceptions of a cruise to reveal how risk may be interpreted, it has addressed both cruisers and non-cruisers perceptions. However, it is useful to note there has been surprisingly little research specifically examining non-cruisers in the literature. Much more needs to be done to uncover the reasons for not choosing a cruise (Park & Petrick, 2009; Yarnal et al, 2005). Attracting current non-cruisers is crucial to sustaining the cruise industry’s growth, and the significance of this study is in examining both cruisers’ and non-cruisers’ perceptions. As it is essential for continued growth of the industry to access these tourists, more empirical and conceptual research is needed on this specific segment (Lebrun, 2015; Park & Petrick 2009). Recent research on non-cruisers has been limited to examining constraints to cruising (Jovanovic et al, 2013; Kerstetter et al, 2005; Lebrun, 2015; Park, 2006; Park & Petrick, 2009, 2012; Yarnal et al, 2005), the segmenting of non-cruising vacationers (Godsman, 1996), and social representations of a cruise (Lebrun, 2015). Within these studies, the issue of constraints is of particular relevance, as this thesis argues that risk is a constraint.

Constraints affecting the decision to cruise is a significant area within the limited research on non-cruisers. This study argues a constraint to cruise is not the same as perceived risk. A risk perception may be a constraint. The seminal work of Crawford & Godbey (1987) posited that an individual’s desire to participate in a leisure activity is inhibited by three dimensions of constraints; intrapersonal, interpersonal and structural. Intrapersonal constraints emerge from the individuals’ psychological states and attributes related to preference, and include attributes such as level of interest in the activity, stress, psychological state, and reference groups. Interpersonal constraints refer to the individuals’ ability to participate, and being dependent upon other people also participating in that activity. Structural constraints are more widely applied in the literature and include the factors that intervene between participants and leisure preferences, including lack of time, money, opportunity, access, weather and lack of information. Lebrun (2015), Hung and Petrick (2012), and Petrick et al (2017) are three of the few studies to have applied Crawford and Godbey’s (1987) model to cruise holidays. Lebrun (2015) extended the constraints model further and added in two additional constraints: not an option and too expensive, and found that non-cruisers encounter more constraints than cruisers. However no studies have examined risk as a constraint for either cruisers or non-cruisers.

Other research points to the perceived negative perception of cruises as a factor in why non-cruisers choose not to cruise, with few studies explaining this other than pointing to
cruises being expensive or for older people. For example, Park (2006) and Park and Petrick (2009) found that the perceived negative perception of cruises was a factor in why non-cruisers choose not to cruise. Non-cruisers typically perceive cruises as for older people, as expensive, and they fear the ship sinking (Lebrun, 2015). This study will address the significant gap in research about risk and the sparse literature on non-cruisers.

2.5 Summary of chapter

This chapter has situated the context for the study. It has discussed the history and progression of cruising, highlighting how cruise holidays are a particularly germane choice for exploring perceptions of risk in tourist decision-making. Examining the current and future growth of cruising shows that it is essential for the cruise industry to address how risk perceptions influence tourist decision-making, in order to sustain the robust growth of the past decade. The next chapter builds on the discussion of the importance of the industry, and lack of research on non-cruisers, to focus on risk in cruising. This PhD seeks to contribute to cruise research by framing the study from a risk lens, and the next section will situate the study within the risk literature.
CHAPTER THREE: RISK LITERATURE REVIEW

3.1 Introduction to chapter

The first step in responding to the research questions is to examine the construct of risk. This chapter situates the study within the wider literature by examining the way risk has been conceptualized, which is essential to understanding tourists’ interpretation of risk in cruising. This is achieved through defining and reviewing how risk has been conceptualized by three main perspectives; economic, sociological and psychological. Each perspective is critically discussed, examining how it informs the discourse on risk. The debate between objective and perceived risk is acknowledged and discussed in relation to tourists' understanding of risk. This chapter identifies key models that have guided the current understanding of tourist decision-making and discusses seminal consumer decision-making models. Key developments are discussed, and a typology of consumer risk is presented and discussed in relation to tourist and cruise risk. The discussion includes factors that mediate tourists’ risk perceptions, including travel experience, age and competency, and explores current understanding of how tourists mitigate risk in leisure travel and cruise holiday decision-making. The chapter critically examines the current understanding of cruising risk, using different types of risk to illustrate the restrictive way it has been conceptualized to date.

3.2 Defining risk

As this PhD seeks to understand and interpret how risk may potentially influence tourist decision-making for a cruise holiday, risk as a concept must be defined and deconstructed. Notably, the origins of the word risk are found in merchant shipping (Bernstein, 1996; Cline, 2004; Lupton, 1999). The earliest use of the Italian word ricicare or risico (depending on translation) applied to the potential uncertainty of merchant ships completing a journey as they sailed around the world conducting trade, due to the possible danger from storms or unmarked rocks. Alternative versions include risque (French), riesgo (Spanish) and risiko (German) and meant “run into danger” (Harper, 2016, p. 1). Skong (2005) suggests risico was a nautical metaphor used historically to denote “difficulty to avoid in the sea” (p. 1). Ricicare was used specifically to describe the concept that a ship may potentially sink or be damaged, and that a merchant may lose goods and wealth as a result. Indeed, many Medieval Europeans considered the sea to be dangerous (Corbin, 1994), and “something to be feared” (Jaratt & Shipley, 2017, p. 5).
Risk has been an area of research for decades across a variety of disciplines, including tourism. There have been many attempts to define, conceptualize and understand it (Aven, 2012b; Renn, 1992; Sjoberg, 2000; Slovic & Weber, 2013). Risk “is an intuitive notion that resists formal definition” (Holton, 2004, p. 19). Defining risk is problematic (Breakwell, 2014; Dowling, 1986; Fischhoff et al, 1984; Renn, 1992). This is because definition is determined by philosophical values, the purpose of the definition and who is defining it. Indeed, there is no universally agreed upon definition (Aven & Renn, 2009; Fischhoff et al, 1984; Mitchell, 1999), with different disciplines use varying definitions of risk (Hall, 2002). For instance, the risk research organization, the Society for Risk Analysis “laboured for four years to define risk, but in the end gave up and suggested each author should define it for themselves” (Kaplan, 1997, p. 407). Indeed, there is no singular definition of risk and it is complicated and contradictory, as Table 1 illustrates. Table 1 displays the many definitions that provided a useful starting point for this research project. Indeed, more than 46 definitions across disciplines were considered. The definitions are presented in chronological order, to show the development of how risk has been defined and understood. These definitions in this table are the most often cited definitions in academic literature, with the authors recognized as prominent risk theorists.
Table 3. Compilation of risk definitions

<table>
<thead>
<tr>
<th>Author</th>
<th>Date</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowrance</td>
<td>1976</td>
<td>Risk is a measure of the probability and severity of adverse effects</td>
</tr>
<tr>
<td>Douglas &amp; Wildavsky</td>
<td>1982</td>
<td>Risk is a social construction in a particular historical and cultural context</td>
</tr>
<tr>
<td>Kates et al</td>
<td>1985</td>
<td>Risk denotes the likelihood that an undesirable state of reality (adverse effects) may occur as a result of natural events or human activities</td>
</tr>
<tr>
<td>Mykletun</td>
<td>1988</td>
<td>Risk is the probability of a defined hazard occurring</td>
</tr>
<tr>
<td>Priest</td>
<td>1990</td>
<td>Risk is the potential to lose something of value</td>
</tr>
<tr>
<td>Drottz-Sjoberg</td>
<td>1991</td>
<td>Risk is 1) the probability of an event, 2) a combination of probability and the consequences of an event, 3) the consequence of an event and its meaning, which is entirely due to the nature of the event</td>
</tr>
<tr>
<td>Tierney</td>
<td>1994</td>
<td>Risk is the cognitive probability to be injured partially or totally or to feel unexpected negative consequences</td>
</tr>
<tr>
<td>International Standards</td>
<td>2002</td>
<td>Risk is the combination of the probability for an adverse event to occur and the consequences of that event</td>
</tr>
<tr>
<td>Organization</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sjoberg</td>
<td>2004</td>
<td>Risk is the individual’s overall assessment of the seriousness of a danger or alleged danger, and is a matter of attitudes and expectations</td>
</tr>
<tr>
<td>Reisinger &amp; Mavondo</td>
<td>2005</td>
<td>Risk is an exposure to certain threats or dangers</td>
</tr>
<tr>
<td>Aven</td>
<td>2007</td>
<td>Risk is the combination of possible consequences and related uncertainties or the combination of the probabilities for an adverse event to occur and the consequences of that event</td>
</tr>
<tr>
<td>Hansson &amp; Zalta</td>
<td>2007</td>
<td>Risk occurs in situations in which it is possible, but not certain, that some undesirable event will occur. Risk and uncertainty are analogous to truth and belief as knowledge about risk is knowledge about the lack of knowledge</td>
</tr>
<tr>
<td>Renn</td>
<td>2008</td>
<td>Risk contains three elements: outcomes that have an impact upon what humans value; the likelihood of occurrence (uncertainty); and a specific context in which the risk may materialize</td>
</tr>
<tr>
<td>Rohrmann</td>
<td>2008</td>
<td>Risk can be defined as the possibility of physical and/or social and/or financial hazard/detriment/loss due to a hazard within a particular time frame. A hazard is a situation, event or substance that can become harmful for people, nature or man-made facilities and is a physical entity, whereas risk is an inference about the implication of a hazard.</td>
</tr>
<tr>
<td>International Standards</td>
<td>2009</td>
<td>Risk is the effect of uncertainty on objectives</td>
</tr>
<tr>
<td>Organization</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Breakwell</td>
<td>2014</td>
<td>Risk is the probability of a particular adverse event occurring during a stated period of time</td>
</tr>
<tr>
<td>Hansson</td>
<td>2014</td>
<td>1. Risk is an unwanted event that may or may not occur. 2. Risk is the cause of an unwanted event that may or may not occur. 3. Risk is the probability of an unwanted event that may or may not occur. 4. Risk is the statistical expectation value of an unwanted event which may or may not occur.</td>
</tr>
<tr>
<td>Kungwani</td>
<td>2014</td>
<td>Risk is the potential of losing something of value, weighed against the potential to gain something of value. A value includes physical health, social status, emotional well-being or financial wealth</td>
</tr>
<tr>
<td>Society of Risk Analysis</td>
<td>2015</td>
<td>Risk is the potential for realization of unwanted, adverse consequences to human life, health, property, or the environment</td>
</tr>
</tbody>
</table>
Examining these definitions illuminates how the concept of risk has evolved and changed over time, demonstrating the fluidity of the construct in all disciplines. One of the more widely cited and first attempts at formal definition examined risk as a measure of probability and the severity of adverse effects (Lowrance, 1976). This situated risk as related to possible effects on an outcome, based on probability. Probability is the likelihood of an event occurring. Yet Lowrance’s (1976) definition positions risk as a negative outcome emerging from an adverse event. Kates et al.’s (1985) definition has been widely used in different disciplines (see Moser & Kasperson, 2017; Renn, 2017; Tierney, 1999) and points to risk being an unwanted outcome resulting from natural events or human activities. This definition is widely used as it emphasizes how humans and the natural world can be the cause of an undesirable outcome, but does not go far enough in encapsulating the essence of risk to be useful in this study.

Many scholars consider the International Organization for Standardization [ISO] to be the preeminent body for developing policies and strategies on risk (Aven, 2011; Leitch, 2010; Purdy, 2010), and it has influenced many disciplines. This organization developed a definition of risk in 2002 that focused on an adverse event occurring, and the consequences of that event, which then evolved in 2009 to focusing on the effect of risk on objectives. There was a transition from seeing risk as a chain of events with an adverse reaction, to understanding risk as a wider effect on objectives. This subtle shift reflects a move to situating risk with the uncertainty of accomplishing a goal. The focus of the ISO considering risk as an effect on objectives points to an underpinning of subjective utility and task-orientation, where risk is considered to have a negative effect on achieving an objective. Several definitions reflect an emphasis on hazards affecting physical well-being (see Mykletun, 1988; Tierney, 1994), where risk is considered to be a negative impact on the health or welfare of humans. These definitions reflect the emphasis on physical harm. This led to other definitions emerging which considered risk as the consequence of a hazard or event, such as Drott-Sjoberg (1991) and Aven (2007), which still emphasize risk as relating to physical danger or potentially being exposed to danger (Reisinger & Movando, 2005).

Hansson and Zalta (2007), recognized for their contributions to risk studies, provide two alternative definitions in this table. When comparing their original definition of risk from 2007 with Hansson's revised definition in 2014, both contradict the evolution of definitions provided by the ISO. Hansson and Zalta (2007) originally point to risk as occurring at the limit of knowledge and certainty, then revise the definition to focus instead on whether or not a specific unwanted event may or may not occur. This moves away from a
goal-oriented utility mindset, where risk is a negative effect on achieving a desirable objective. The definitions of risk appear to move from relating to utility-driven goals towards having a possible impact on a value. This shift is notable, as values are socially constructed. It reflects the move of the growing body of risk literature towards conceptualizing risk from social perspectives (Lupton, 2013) and cultural theory (Douglas and Wildavsky, 1982). A value may be understood in terms “...of private morality, of language, of religion, of the forms of life surrounding death, birth, marriage, war, child rearing...values are private, personal and subjective” (Lash, 2002, p. 60). This suggests values are socially constructed and emerge from what is important to an individual.

Priest (1990) defined risk as the potential to lose something of value. This represents a shift in understanding risk from a constructionist view and also reflects the subjectivity of risk, in that what is of value differs between individuals, societies, and governments. However, Priest’s (1990) definition is vague, still emphasizes loss and assumes a negative outcome. Renn’s definition in 2008 reflects three components that constitute risk: outcomes that have an impact on what is of value (i.e., preservation of life), the likelihood of occurrence and the specific context in which the risk may materialize.

Rohrmann’s (2008) definition was one of the first to attempt to encapsulate aspects beyond the physical, such as social and financial detriment, but still placed an emphasis on a hazard having a negative consequence. The definitions emerging after 2014 (see SRA, 2015; Kungwani, 2014), reflected a significant shift towards risk having the potential for both positive and negative outcomes relating to any aspect of human life, including social, psychological, health and physical aspects. This shift to considering risk as positive and/or negative allows for greater understanding of the complex nature of risk.

Overall, the definitions throughout Table 1 illustrate the complexity and richness of debate within the literature in trying to define risk. Table 1 points to the difficulty in providing a definition that suits all circumstances. Additionally, several use the word probability, which implies measurement. This is consistent with the risk literature in attempting to calculate probability for unwanted events in order to develop risk estimates for technical purposes, such as the likelihood of a risk event or to predict (consumer) behaviour. Adam and Van Loon (2002) point to how “risk is conventionally associated with calculability, with the weighing-off of pros and cons, dangers and gains, the likelihood of coming to grief; that is, calculated risk of the probability and intensity of harm” (p. 10).

However, what may be gleaned from Table 1 is that overwhelmingly the literature considers risk to refer to the potential for an adverse event to occur, resulting in negative
outcome(s). There are two key points to be made from the compilation of definitions. The first point is that risk refers to the chance or possibility of a negative event. The second point is that there are negative or undesirable consequences of this event occurring. Indeed, the premise of risk occurrence is that something of value may be negatively affected. Therefore, the definition provided by Kungwani (2014) provides the most appropriate (and relevant) definition of risk and is applied in this study. Kungwani (2014) defines risk as “the potential of losing something of value, weighed against the potential to gain something of value” (p. 83). This definition is significant as it refers to the interaction between the chance, or possibility, of both positive and negative outcomes. Kungwani (2014) clarifies a value to include “physical health, social status, emotional well-being or financial wealth” (p. 83). A value may be anything that has worth or merit to someone. Breakwell (2014) argues that determining what a value is (or what is of value) depends on who is affected and can involve social, cultural, economic and political aspects. Assessing and defining risk is “inherently subjective and represents a blending of science and judgement with important psychological, social, cultural and political factors” (Slovic, 1999, p. 689). Indeed, Renn, whose 2008 definition places risk as an impact on a value, the outcome of which can be either positive or negative, but this is dependent upon the values that an individual or society will associate with the outcome. Risk is not in and of itself negative, but it is often seen as a negative event or as having unwanted consequences due to the effect it has or might have on a value. Kungwani’s (2014) definition is chosen as the foundation for examining risk in this study as it refers to both positive and negative outcomes. As risk often implies a negative connotation, there may be an element of the positive, too, in certain circumstances of risk-taking. That is, her definition reflects a potential trade-off: that consumers may accept a potential loss in exchange for a potential gain. This is important as the definition provides a more fluid understanding of risk that may be more appropriate for conceptualizing consumer risk and for a cruise context. One of the many difficulties in defining risk is deciding whether objective risk exists. This is examined in the following section, noting how this study addressed this.

3.2.1 Objective and subjective risk

There is much debate in the literature regarding the fundamental divide between objective and subjective risk (Adams, 1995; Aven & Renn, 2009; Boholm & Corvellac, 2011; Hansson, 2010; Hermansson, 2012; Möller, 2012; Renn, 1992, 2017). The debate questions whether risk is a ‘real’ and objective (and thus measurable) phenomenon or a social construction. Certain theorists argue that objective risk does not exist (Slovic, 1999; Slovic
& Weber, 2002; Stone & Winter, 1985) and that all risk is constructed. Rosa (2010) indicates that the flaw in arguing for or against the existence of risk is that it becomes a contradiction between epistemology and ontology. She argues that the challenge in defining risk emerges from the way in which objective risk definitions are based on the idea that the world exists independent of human understanding. This divide between objective and subjective risk is informed by the ontological and epistemological position of the author who is defining the risk. How risk is defined depends upon an epistemological view, as objective risk only exists for those situated in a more positivist worldview. Mitchell (1998) provides a brief overview (see Table 2) of the divide between objective and subjective risk, and the difficulty in establishing which exists because of the inherent difference in how reality and knowledge are understood and constructed. This is important to acknowledge, as if risk is determined by epistemology and ontology risk perceptions are related to an individual’s worldview and what that individual may consider to be risk or of value.

Table 4. Philosophical beliefs about perceived risk

<table>
<thead>
<tr>
<th></th>
<th>Relativism</th>
<th>Positivism</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subjective Risk</td>
<td>The only risk which exists and that can be measured</td>
<td>Willing to accept its existence and the need to measure it</td>
</tr>
<tr>
<td>Objective Risk</td>
<td>Not willing to admit exists</td>
<td>Attempts should be directed at conceptualizing and measuring this where possible</td>
</tr>
</tbody>
</table>


Table 2 helps to clarify the fundamental ontological differences in how risk is conceptualized in the wider literature. Researchers who are situated in a more positivist position may accept the world as existing independently of being perceived, and therefore objective risk exists (Aven & Kristensen, 2005). The positivist position accepts that risk exists and can be measured, with the ability to measure risk fundamental to the assertion that risk is objective. Mitchell (1998) also notes in Table 2 how positivists seek to measure subjective risk. This positivist view of risk has been the accepted paradigm in the natural sciences (Aven & Kristensen, 2005; Renn, 1992). Other researchers argue that risk is only relative to the
perceiver (Mitchell, 1998). In a relativist position, risk can only be subjective and objective risk does not exist. That is, risk only exists in the mind an individual, and objective risk can come into existence only if that individual is aware of it.

Arguably, a more reasonable position would be to acknowledge that risk contains both objective and subjective components (Aven & Kristensen, 2005; Hansson, 2010). Adam and Van Loon (2002) argue that the theory and analysis of risk is difficult in part because risk is not wholly empirical and thus measurable and objective, and yet neither is risk (to them) purely social construction. That is, they and others suggest that understanding risk needs to consider both realism and constructivism. While this middle position accepts both the existence of measurable, objective risk, and allows for the constructed meaning of perceived risk, this position is not suitable for this study. Crucially, this study accepts that all risk is subjective and socially constructed, dependent upon the meaning ascribed to it by an individual. That is, there is no objective risk, as risk only exists if an individual is aware of it because a value and meaning has been ascribed to it. Indeed, perceptions are intrinsically subjective in that risk is perceived through the lens of the individual.

This relativist position is selected because, in consumer and tourism decision-making, determining whether risk is ‘real’ or perceived is irrelevant. For consumers, objective and subjective risk function in the same way (Fuchs & Reichel, 2004, 2011; Jacoby & Kaplan, 1972). All risk is perceived risk, and therefore this study rejects the notion of objective risk. Risk is inherently subjective (Slovic et al, 1981) as it is constructed. Any concern about potential outcomes and/or uncertainty surrounding a purchase is subjective and created in the mind of the consumer (Mitchell, 1999; Taylor, 1974). Indeed, risk occurs where knowledge and familiarity end and uncertainty begins (Williams & Baláž, 2013).

Perceived risk may be defined as “a consumer’s beliefs about the potential uncertainty associated with negative outcomes in a purchase situation” (Kim et al, 2008, p. 546). It is the overall amount of uncertainty perceived by a consumer about a specific purchase (Cox & Rich, 1964). Perceived risk is used within consumer studies as a way of understanding how consumers conceptualize risk, in that both the probability and outcome of each purchase event is uncertain (Dowling & Staelin, 1994). Perceived risk is comprised of two components; uncertainty and consequences (Bauer, 1960; Cunningham, 1967; Lin et al, 2009; Stern et al, 1977; Taylor, 1974). Uncertainty refers to the possibility that the consumer decision will not match the buying goal (Lin et al, 2009). This includes uncertainty inherent in the product, or uncertainty in the purchase, and also the overall subjective uncertainty experienced by the consumer. Consequences are adverse effects related to functional,
performance or psychological goals, including money and time spent to achieve the buying goals (Lin et al, 2009). Building on this discussion of how risk is defined and manifests as perceived risk, the following section examines further how consumer risk is currently understood, in order to understand how tourist risk is currently conceptualized and how this applies to cruise holidays.

3.3 Conceptualization of consumer risk

There are many different ways to examine consumer risk. For the purposes of this research study, the literature related to consumer risk is categorized into three main perspectives based on the conceptualization of risk. These perspectives are economic, sociological and psychological. Any discussion of risk must take into account the different ways that it is conceptualized, and how these influence the understanding of risk. This provides a foundation for how risk is theorized in leisure travel and tourist decision-making and therefore situates this study. Consideration of the strengths and limitations of these perspectives on risk will assist in developing an understanding of how risk may be understood in cruise holidays and is discussed in the following section.

3.3.1 Economic perspective

Using an economic perspective, risk is considered in relation to affecting the ability to achieve a goal, which was shown and discussed in Table 1. Considering risk as the negative outcome of a desired goal emerges from utility theory. Expected utility theory is widely accepted as the dominant paradigm for the decision-making approach in consumer behaviour (Mansfeld, 1992; Schoemaker, 1982; Sirakaya & Woodside, 2005). In expected utility theory, individuals are considered to be rational decision-makers, goal-oriented and to act to maximize utility (Bettman et al, 1998, Decrop & Snelders, 2005; Hosany & Witham, 2010; Howard & Sheth, 1969; Mansfeld, 1992; Sirakaya & Woodside, 2005). Utility refers to an end goal or purpose, such as the satisfaction derived by an individual or group from the consumption of a good or service. For tourists, an example of expected utility may be that a holiday offers time with family through the consumption of the holiday experience. Utility is inherently subjective and based on what the consumer is looking to achieve with the purchase decision. Expected utility theory considers decision-making to be a rational process for finding an optimal choice based on the information the individual has, their cognitive limitations and the time available to make that decision (Simon, 1957). An individual will consider all possible choices by rationally evaluating benefits and costs and assigning weight
to different attributes depending on what is important to them. The individual then selects the best possible choice, based upon available information, costs, benefits and the probability of possible risks (Bettman et al, 1998; Monroe & Maher, 1995). Acknowledging the rational and goal-driven process of decision-making is fundamental, as most studies examining tourist decision-making accept traditional consumer behaviour assumptions based on expected utility theory. The most cited and traditionally used utility models in consumer, tourism and cruise research, are the Engel-Kollat-Blackwell complete model of consumer decision-making [EKB model, later known as EKM] (Engel et al, 1968) and the choice set model (Um & Crompton, 1990).

The model created by Engel et al (1968), shown in figure 1, served as the foundation for consumer decision-making and is widely accepted as a “traditional consumer decision-making model” (Erasmus et al, 2001; Sirakaya & Woodside, 2005).

![Figure 1. The Engel-Kollat-Blackwell complete model of consumer decision-making (Engel et al, 1968, p. 500)](image)

The EKB model contributed significantly to understanding how consumers make purchase decisions and sought to be as comprehensive as possible by including various components and interactions between variables, including information processing, inputs and external influences on the decision process. The model presents the consumer decision-making
process through five steps: beginning with problem recognition, leading to a search for products to meet this need/desire, the evaluation of alternatives, choice selection, and a culmination in one of two outcomes, dissonance or satisfaction. The model considers both internal and external inputs and information retrieval. Most notably, the EKB model presents the consumer as a logical decision-maker moving through a linear process. The model has been criticized for not being comprehensive enough, and for not measuring the relationship between variables, particularly whether any of the variables might be more influential than others (Sahney, 2017). The model also is limited by not considering the role of affect or emotion on the decision-making process, which is of significance for experiential products such as cruise holidays. This is critical for this study, as not only is risk not explicitly referred to, it is also not clear where or how risk may implicitly influence the process. The model assumes a logical, linear process for all consumer decisions and decision-makers, yet this may not be indicative of what happens in actuality.

However, by the late 1980s researchers recognized the limitations of a linear model, arguing that decision-making was more complex (Erasmus et al, 2001) and difficult to generalize to all consumer decision situations (Kollat et al, 1970). The model can also be criticized for not taking into account the fact that memory is unreliable, which highlights the central problem of risk in all consumer decision-making. Consumers may not recall accurately or efficiently information that may be used to assist in the decision-making process. While offering a systematic and logical progression of decision steps, the EKB model provides only a limited understanding of the complexity involved in consumer decision-making. However, the model was an important development in understanding consumer decision-making, and was more comprehensive than other models such as the Howard-Sheth model (1969), which was difficult to apply to all purchases, or the Nicosia model (Nicosia, 1966), which failed to take into account variables such as the consumer's personality, beliefs and attitudes.

A process of building on the limitations and many revisions of the EKB model (1968) led to the formulation of the choice set model (figure 2) put forward by Um and Crompton (1990). While choice sets had been previously explored in marketing and consumer studies (Chapman & Staelin, 1982), Um and Crompton’s (1990) model was a critical development in furthering the understanding of tourist decision-making. The choice set model has been widely used in consumer and tourism decision-making, and has been applied to many studies within cruise decision-making research.
The choice set model (Um & Crompton, 1990) takes a two-stage approach, using five sets of processes to visualize decision-making for leisure travel. The two stages are: 1) creation of an evoked set from the awareness set, and 2) selection of a destination from the evoked set. An individual moves through the set of processes, beginning with existing beliefs about destinations and attributes, formed through both passive and active information acquisition. The third phase of the decision-process is the evolution from an awareness set (includes all possibilities for the holiday including potential destinations), to an evoked set of destination options, emerging from the full set of holiday options the decision-maker may be aware of. After initial consideration of the awareness set, options are discarded from the process to produce an evoked set. The evoked set is a smaller group of possible selections and the tourist chooses from this final set to select the destination. The fourth phase involves the decision-maker actively seeking information about the destination and leads to formation of beliefs about the destinations in the evoked set. This process continues until alternative holiday options are narrowed down into a final destination for selection.

The choice set model has been widely applied because of its ease of use and practical marketing applications (Simonson & Tversky, 1992). However, there are three main criticisms of this model relevant to this study. Firstly, the model fails to recognize inept sets,
and this has also been overlooked by much of the decision-making literature. An inept set is a set of alternatives that have been consciously rejected by the tourist (Woodside & Lysonski, 1989). It is significant for this study that a tourist might consciously reject some destinations during the decision-making process; this might illuminate how risk influences what alternatives are placed in the inept set. Inept sets are underpinned by how risk is interpreted by the tourist. It is just as essential to understand why people choose not buy as to understand why they do (Lawson & Thyne, 2001). Understanding why tourists consciously decide to reject certain destinations or alternatives is important for marketers, the tourism industry and the cruise industry, as this may help in overcoming objections and attract new customers by moving a cruise from the inept set into the awareness or evoked set.

Secondly, the application of the choice set model has been limited by most studies to destination choice, rather than types of holidays at the initial onset. Few studies in tourist decision-making examine the decision-making process from the initial consideration of the type of holiday, as most studies begin with destination options. This is significant as little research begins at the point when a cruise may exist in a tourist’s awareness set; when a tourist might choose from a cruise or a land-based holiday. The choice set is constrained by not recognizing how a cruise holiday may differ or occur within the awareness set. What is needed is an understanding not only of whether cruises appear in the initial set, but also how and in what way tourists disregard cruises as a holiday option. Notable research that examines decision-making for the overall holiday type (ie a cruise or a destination) includes studies conducted by Decrop and Snelders (2005) and Bargeman and Van der Poel (2006). These look at the initial decision of whether to take a holiday, what type of holiday is considered and then holiday decisions such as choice of activities, transportation, and accommodation. They consider, for example, the choice between a coach trip, a land-based resort or a cruise.

Thirdly, both the choice set and the EKB model fail to address potential constraints. Both models do not take into account the importance of constraints on decision-making. As mentioned in chapter two, constraints may extend to interpersonal, intrapersonal and structural factors (Crawford & Godbey, 1987; Crawford et al, 1991). However, the choice set and EKB models do not fully encapsulate the significant role of constraints on decision-making. With reference to Woodside and Lysonski (1989), constraints may be a factor in why certain destinations or alternatives are placed in the inept set or disregarded consciously from the beginning of the decision-making process. More work is needed to better understand how constraints and risk influence the way in which alternatives are consciously
rejected from the outset. Understanding how constraints affect the final selection is lacking in tourism research (Park & Jang, 2018).

The Engel et al (1968) and Um and Crompton (1990) models continue to be prevalent in tourism research when examining individual decision-making (Decrop, 2010; Decrop & Kozak, 2014; Djeri et al, 2014; Fuchs & Reichel, 2011; Hong et al, 2009; Kozak et al, 2017; Sönmez & Graefe, 1998). Particularly within cruise holiday decision-making, the choice set model has been accepted as the dominant strategy for conceptualizing the decision-making process (Hung & Petrick, 2011; Lee & Yoo, 2015; Lee & Yoo, 2015; Li et al, 2008; Mahadevan & Chang, 2017; Petrick et al, 2007). While both models are widely accepted and have advantages in ease and applicability, there are limitations when applying them to experiential products such as a cruise holiday because they are underpinned by utility theory and a belief that tourists are rational consumers moving through linear decision-making processes. The following section provides a critical discussion of the limitations of expected utility theory as applied to tourist decision-making for a cruise. This is essential for this study in order to explain why utility theory is not useful for exploring risk in cruise decision-making.

3.3.1.1 Limitations of expected utility theory for understanding consumer risk

Recent debate has questioned whether utility theory is still relevant and useful in the current consumer marketplace, in which it is impossible for the consumer to process the vast quantity of information available and decision-making is becoming more complex (Li et al, 2016; Lye et al, 2005; McCabe et al, 2016). Utility theory may not offer the most comprehensive foundation on which to build a deeper understanding of how risk may potentially influence tourist decision-making for a cruise. The limitations of expected utility theory for understanding risk in decision-making lie in the assumption that consumers are goal-driven, which is not always appropriate or relevant for experiential tourism products. Utility theory also falls short of explaining non-rational consumer behaviour, particularly subjective and highly involved processes, including those surrounding tourism purchases such as a cruise holiday. Mansfeld (1992) argued that utility theory models were not applicable in tourist decision-making, or for all destinations, because tourist decision-making is complex and related to motivation. Tourists’ destination-choice behaviour needs a more holistic theoretical framework (Mansfeld, 1992). The information search stage for tourists is becoming increasingly sophisticated and complex, and this has only intensified in the past.
two decades since Mansfield (1992) suggested this. The use of the Internet has significantly changed how consumers access and manage information to assist them in decision-making.

Indeed, tourism experiences are by their very nature perishable, intangible and consumed simultaneously with production (Roehl & Fesenmaier, 1992). Utility theory fails to explain tourist decision-making that does not seek to maximize utility or achieve a goal, and furthermore is insufficient in fully explaining the cognitive processes of tourists (Crompton, 1992; Petrick, 2007; Stone, 2016). A cognitive process may be understood:

as a mental action or process of acquiring knowledge and understanding through thought, experience and the senses, such as memory, association, concept formation, pattern recognition, language, attention, perception, action, problem solving and mental imagery (Best, 1999, p. 15).

Understanding cognitive processes in decision-making may help explain the role of risk in potentially influencing decision-making. Under utility theory, risk is predominantly about safety (Tansey & O'Riordan, 1999) by focusing on probability of exposure to a hazard in order to reduce risk. Utility theory also ignores the significance of emotion and affect (Duman & Mattila, 2005; Slovic & Peters, 2006) and is therefore unable to explain how consumers make decisions (Bettman et al, 1998; Lerner et al, 2015; McCabe et al, 2016). The lack of recognition of the role of emotion is a major flaw in utility theory, as tourism purchases can be highly emotive. McCabe et al (2016) notes that utility theory is not reflexive enough to address cultural and social processes in decision-making, which is significant if risk is understood as a social construction. Indeed, it has been argued that in experiential contexts, the consumer places more emphasis on salient goals and seeks out hedonistic and symbolic outcomes (i.e., self-expression, stimulation, challenge) (Kwortnik & Ross, 2007; Wakefield & Blodgett, 1994) rather than maximizing utility.

Crucially, utility theory fails to incorporate the concept of risk in consumer decision-making. Traditional consumer decision-making models imply that perception of risk may result in possible selections being removed from the start of the process, thus addressing risk in the initial stages. For example, a destination considered to have a high level of risk may be discarded even before entering the awareness or evoked set. The possible influence of risk on tourist decision-making is largely unexplored and utility theory is insufficient as a framework. If risk occurs in all consumer and tourist decision-making, risk must be acknowledged to occur also in the evoked sets and final decision stages, which is not explicitly acknowledged in utility theory-based models. This study addresses the need to understand more fully how the interpretation of risk may influence tourists in their decision-
making for a cruise. While the economic perspective offers one way to consider risk in decision-making, a second perspective takes a sociological approach, which illuminates the complexity of risk and provides direction for this study.

3.3.2 Sociological perspective

An alternative approach to how risk is conceptualized is the sociological perspective. As identified in the introduction to this thesis, it could be argued that there is an increased social understanding of risk emergent through a narrative of uncertainty and fear in western societies (Beck, 1992, 2009; Furedi, 2007, 2018; Sorensen, 2018). Certain risk theorists argue that as a result of the technological changes over the past century, humans perceive that they are exposed to more risk than in previous generations (Beck, 1992; Douglas & Wildavsky, 1982; Lash, 2000). Giddens (1990), however, argues that contemporary society is not more risky than previously, it is rather that “society is increasingly occupied with the future and its’ safety” (p. 133). A sociological perspective emphasizes that complex social phenomena such as risk may not be explained by individual behaviour alone, but are based upon interactive, often unintentional effects among individuals and social aggregates such as institutions, social groups, subcultures, and societies (Renn, 1992). Perceptions are formed and shaped within a societal context, and not formed independently. Attitudes and judgements about risk are shaped by value systems and the social groups one is surrounded by (Tansy & Riordan, 1999). Understanding the societal forces and contexts that shape perceptions might help illuminate how risk can be interpreted.

Any discussion of risk must consider the work of Beck (1992), who has influenced the risk literature more than any other theorist (Aven, 2012a), and is relevant to understanding how risk may be interpreted and understood. Understanding Beck’s (1992) risk society provides a framework for understanding how risk may be conceptualized, particularly from a sociological perspective, and assists in understanding better how tourists perceive risk in cruises.

Widely recognized for his controversial conception of the ‘world risk society’ (Aradau & Van Munster, 2007; Elliott, 2002; Giddens, 1991), Beck (1992, 2009), has challenged social science by questioning the nature of risk and implications for society (Adam et al, 2000). Beck’s (1992) main argument is that due to scientific and technological advancement, individuals are exposed to more risk than at any other time in history, and that this has produced “unanticipated consequences which have resulted in the production of risk”
That is to say that through advancements in technology, new risks have been created and, as humans, we are exposed to greater levels of risk now than in previous generations. Beck (1992) argues that ‘new modernity’ has resulted in new qualities of risk, which are unseen and unwanted consequences of this second modernity (diverging from Gidden’s modernity of the industrial age). Giddens (1990, 1991) argues that modern society both produces and reduces risk, and that modern risks are related to ‘human-manufactured environments’, where risks are man-made or self-produced. While Beck’s notion of the world risk society also holds that under modernity risks are manufactured uncertainties, Beck argues that the unknown is more significant than what is known. Beck’s (2009) thesis has three main points about the qualities of the ‘new’ risks as a result of the technological advancements (Wynne, 2016). The first point is that risk is undetectable without science, as only empirical evidence can show the risks the world is facing. Wynne (2016) gives the example of climate change, which is a potentially catastrophic risk and only seen through the testing and accumulation of objective and empirical science. The second point is how the new risks are universal to all classes and wealth levels. This differs from Gidden’s position that wealth buffers the rich from the effects of risk: in Beck’s world risk society, risk is democratic and affects everyone. Contemporary risk occurs across all classes and wealth levels; everyone is affected by risk. The third point is the new risks are irreversible and unknown. Wynne (2016) points to the example of genetically modified crops, where the risks are unknown until it is too late to contain them. Another example is how new technology such as mobile phone use has led to new types of cancer and other health risks, increased risk if used while driving, as well as security and ethical concerns about voice command applications, including what is being recorded and who it is being shared with. These risks did not exist prior to the development of the technology. Beck’s (1992) core thesis is the emergence of the world risk society, described as

a particular set of social, economic, political and cultural conditions that are characterized by the increasingly pervasive logic of manufactured uncertainty and entail the transformation of existing social structures, institutions and relationships towards an incorporation of more complexity, contingency and fragmentations (Adams & Van Loon, 2002, p. 5).

That is, he argues risk exists because modern society has advanced technologically beyond what can be controlled.

Beck’s (1992) work was significant as it challenged the view of risk as only objective and moved risk into a wider social science and public agenda (Breakwell, 2014; Scott, 2000; Sorensen, 2018). Becks’s (1992) risk society emphasizes risk in all decision-making and
provides a framework that is still relevant for understanding risk and decision-making in relation to risk. The risk society reveals that risk occurs in all decisions and there may be choices that are more or less desirable with different consequences and outcomes.

While Beck (1992) may have challenged current risk discourse, scholars have widely criticized his theory. One of the main criticisms is the argument that Beck’s (1992) understanding of risk is flawed and simplistic and based on an inadequate definition of risk (Campbell & Currie, 2006; Curran, 2013; Elliot, 2002; Lash, 2000). Beck (2009) conceptualizes risk using what he calls a ‘weak constructivist’ position, where risk is both real and constructed but has an objective core (Sorensen, 2018). Beck (1992) sees risk as metaphysical and existing, with the debate and identification of risk constructed by the public. That is to say that there is objective and independent risk, but that human risk perception is constructed. This is fundamentally in contrast to the ontological assertion of this thesis that there is no objective risk and all risk is perceived.

Therefore this study draws from the seminal work of Douglas (1992), which posits that all risk is constructed. While much of Douglas’s (1992) work on risk in relation to grid group and class divides is beyond the scope of this research, her central argument about risk is fundamental to this study. The most compelling argument, and crucial for this research, is Douglas and Wildavsky’s (1983) argument that risks have not increased (in contrast to Beck who suggests risks have increased due to technological innovations) but rather the perception of risk has increased. All risks can be considered to be socially constructed, which is essential for this study as it situates how risk is constructed and manufactured. Moreover, Douglas and Wildavsky (1983) point to the way in which all judgements about risk are subjective, further illuminating the complex nature of risk. Lash (2002) suggests that meanings about risk are interpreted through reflexive judgement, further arguing that Beck’s (1992, 2009) work simplifies risk as emerging from uncontrolled advances in technology and modernity. The meaning created through reflexive judgement highlights how risk perceptions may not be logical or rational, but rather that individuals subjectively ascribe meaning to risks based on their background and environment, and synthesize and construct meanings (Lash, 2002).

The strength of a sociological perspective is that risk is considered to be a multi-dimensional social construction situated in a particular historical and cultural context (Douglas & Wildavsky, 1982; Fischhoff et al, 1984; Renn, 2008; Slovic, 2000). This approach brings into focus how different groups within society understand risk and significantly, that how risk is communicated depends on who may benefit. Douglas (1982,
1985) is widely recognized for developing the cultural theory of risk, which provides another framework to explain risk. The theory emphasizes that risk is related to cultural relationships and power structures within society (Renn, 2008; Tierney, 1999), and views about risk are shaped and underpinned by the assumptions and belief systems of the social groups a person belongs to (Slovic & Weber, 2002; Tansey & O'Riordan, 1999). In contrast to the economic and psychological perspectives of risk, cultural theory argues that risk is socially constructed and how risk is interpreted is based on social structures and organization. Crucially, risk is determined by the potential loss or gain in value for those who will benefit or suffer from the consequences of the actions. The cultural theory of risk illuminates a world of plural rationalities by finding patterns in risk perceptions that are underpinned by belief systems (Adams, 1995). It explains how perceptions of risk are shaped and influenced through social context and structures. Indeed, Adam and van Loon (2002) point to the contested nature of risk as being socially constructed, in that “there is no one truth, that there are no facts outside the relativizing influence of interpretation based on context, position, perspective, interest, and the power to define and colour interpretation” (p. 4). Within a sociological understanding of risk, risk has no single definition. Acknowledging that all meaning is constructed highlights the difficulty in determining what risk is, as if risk is a potential negative affect on a value, what values a person has are shaped and underpinned by social nature and relationships. A sociological perspective on risk highlights that risk is socially embedded, that meaning is manufactured and ascribed, and that risk may not be objectively measured. This has significance for this study as it illuminates the interpretation of individual tourists and the complexity of constructed meaning about risk, and further supports the rejection of objective risk discussed earlier in this chapter.

However, while beliefs about risk are indeed shaped by social context and cultural and political processes (Wilkinson, 2001), a sociological perspective does not fully explain individual differences in risk perception. This is of the utmost importance for this study, as in order to fully explore how individuals’ decision-making may occur in relation to a cruise, the examination of individual traits and approaches to the interpretation of risk is vital. While a sociological perspective offers one way of conceptualizing risk as being socially constructed, this approach does not provide a way of incorporating individual traits and characteristics, such as cognitive processes. This perspective is “by no means sufficient to account for all the complex and contradictory ways in which people perceive and respond to the risks faced in day-to-day life” (Wilkinson, 2001, p. 2). Indeed, a sociological perspective to risk perception only partially explains the complexity and variance of perceived risk.
(Boholm, 1996; Sjoberg, 1996). It fails to offer a complete view of how risk is conceptualized, particularly within individual decision-making, and offers less insight into understanding how consumers move through purchase decisions. Indeed, while social context and demographic characteristics such as gender, occupation, ethnicity and nationality are significant for the way individuals identify and evaluate risk perception (Lupton, 1999; Wilkinson, 2001), a sociological perspective may fail to recognize individual traits that mediate risk perceptions such as age (chronological and/or cognitive), cognition, competency, and level of familiarity.

While drawing on the sociological understanding of the constructed nature of reality may be useful in order to understand how risk is interpreted in cruising, a psychological perspective may provide a better approach for understanding how risk is interpreted in cruise holidays.

3.3.3 Psychological perspective

A third perspective considered for this study is conceptualizing risk from a psychological approach. This approach argues that risk is understood intuitively, as individuals respond to their own beliefs and attitudes about risk. Indeed,

Most people understand risk as a multidimensional phenomenon and integrate their beliefs with respect to the nature of the risk, the cause of the risk, the associated benefits and the circumstances of risk taking into one consistent belief system (Renn, 1992, p. 66).

A psychological perspective places emphasis on the individual and how risk is perceived personally, which is central to this study and the understanding of how risk may potentially influence individual decision-making. Recent research reveals that individual personality affects risk affinity or risk appetite (Karl, 2018) by influencing risk perceptions and the propensity for sensation-seeking. Individuals with a higher desire for novelty and intense sensory stimulation have been shown to be more willing to take risks (Pizam et al, 2004; Galloway, 2002; Zuckerman, 1979).

There is a debate within the literature as to how far risk perceptions are influenced by a decision-maker’s personal characteristics (such as attitudes and beliefs) or propensity to take risks; known as ‘the risk trait’ (Dowling, 1986). However, the suggestion of a risk trait has been largely ignored in tourism (Williams and Baláž, 2013), with the notable exceptions of work conducted by Pizam et al (2004) and Smith (1990). Pizam et al’s (2004) study applied Plog’s (1974) psychographics theory to attempt to explain why tourists might seek
risky activities related to the level of stimulation desired. Pizam et al (2004) and Smith (1990) failed to fully uncover how a tourists’ risk aversion/appetite influences decision-making, highlighting how more research is needed into understanding how risk may potentially influence tourist decision-making. Indeed, Plog’s (1974) stratification and attempts to place people in a hierarchy reflects a basic flaw: that humans are complex and constantly changing. As Adam (1995) argues, “The world and our perception of it are constantly being transformed by our effect on the world and it’s effect on us” (p. 251). Risk perception is dynamic and changes in relation to new knowledge and life experience, so an individual’s perception of risk is not constant (Bellaby, 1990; Irwin et al, 1999).

Additionally, there is much criticism of Plog’s (1974) seminal work, with scholars arguing that people are complex with different decision strategies and motivations that are likely to differ between holidays (Hudson, 1999; Lowyck et al, 1993). Decision-makers exhibit different risk behaviours in different environments (Das & Teng, 2001; Weller & Tikir, 2011). Decision-makers drawing on alternative strategies for different consumer situations may be more representative of tourist decision-making, and may better explain the interpretation of risk in tourist decision-making by comparison with an economic perspective.

The most often cited psychological framework surrounding decision-making and risk is by Kahneman and Tversky (1974), which analyzed how people perceive and assess risk (Gray & Wilson, 2009), and is a starting point for examining individual risk perceptions. Kahneman and Tversky (1974) argued that, when dealing with uncertainty (risk) in decision-making, people rely on a number of heuristic principles to reduce the complex task of assessing probabilities and predicting outcomes (heuristics are quick mental short-cuts people use intuitively when making decisions).

One of the more significant areas of consumer research has been in relation to the availability heuristic and how this influences consumer behaviour (Bettman, 1979; Folkes, 1988; Sjoberg, 2000). The availability heuristic (Tversky & Kahneman, 1973) is the process through which individuals navigate risk by recalling recent information. It operates on the premise that information that is recalled more easily is more important than information less easily recalled (Folkes, 1988). Breakwell (2014, p. 87) described this heuristic as “where asked to estimate the frequency of an event or the probability of an event, typically people assume that the probability is greater if they can easily remember an instance of the event”. This heuristic has the potential for understanding risk judgements and decision-making in consumer behaviour and tourism by demonstrating how potential tourists base their decisions on information that is more easily recalled. This may be significant for this study for
highlighting the complexity of risk perceptions emerging from previously acquired information that influences cruise decision-making.

The work of Kahneman and Tversky (1974) has been significant in demonstrating the role of intuition on decision-making, yet has been minimally used in tourism. Although there have been suggestions by researchers that tourists use heuristics in their decision-making (Bronner & De Hoog, 1985; Woodside & King, 2001), the application and study of heuristics in tourism decision-making has largely been ignored. Indeed, only a handful of studies have applied heuristic principles towards tourism research (see Gray & Wilson, 2009; Money & Crotts, 2003; Silva et al, 2010). Williams and Baláž (2013) highlight the paucity of heuristic use in tourism research, arguing that this area could develop greater insight into risk judgements and risk tolerance. Williams and Baláž (2015) suggest that tourists begin the decision-making process with tacit (internal) knowledge, then search for information to guide the decision, and then use heuristics to fill in the missing information. Some research has examined the choice heuristic on travel mode decision-making (Van Middelkoop et al, 2003), but risk was not part of that study. The choice heuristic relates to the environmental and personal contexts that limit the choices available. Research conducted by Gray and Wilson (2009) supported the idea that tourists use the availability heuristic, by tending to overstate the probability of being involved in a negative event due to media coverage and easily recalled negative information.

The availability heuristic may be of particular significance for cruise tourism, as recent studies suggest a heightened awareness of recent negative cruise events (Migacz et al, 2016; Stewart & Draper, 2008). Understanding the effect of recent events on sales has been an area of research more recently, with studies conducted after the sinking of the Costa Concordia cruise ship showing an initial and immediate decrease in booking (Baker, 2016). Once the event became a more distant memory, cruise booking levels resumed (Baker, 2016), giving support to the theory that the availability heuristic is used in relation to cruise decision-making. Similarly, Floyd et al (2003) examined intentions to travel in the months immediately after the terrorist attacks on September 11, 2001 and found initial reaction by tourists was to limit or stop leisure travel, but after a few weeks, the intention to travel had returned for most tourists. Heuristics may provide insight into understanding travel decision-making; however, it is beyond the scope of this research area as the aim of this PhD is to explore perceptions of risk. Heuristics highlight the significance of emotion and affect on perceived risk and its impact on decision-making, which is examined in the following section.
3.3.3.1 Role of emotion and affect

A significant reason for utilizing a psychological approach to this study is recognition of the role of emotion and affect on tourist decision-making. There is a robust amount of literature on the influence and interaction of ‘affect’ on risk perceptions (Finucane et al., 2000; Fischhoff et al., 1978; Kim & Lennon, 2013; Lerner et al., 2015; Slovic, 2000). It has been argued that intuitive emotional reactions are the predominant method by which human beings evaluate risk (Breakwell, 2014). Slovic and Peters (2006) argued that humans perceive and act on risk in two fundamental ways: risk as feelings (an emotional or intuitive response), and risk as analysis (a rational or logical response). Risk as feelings refers to an instinctive and intuitive reaction to danger, including emotions such as fear and anger. Risk as analysis refers to the ability to use logic and reason on risk assessment in decision-making. Slovic (1999, p. 694) suggested “emotion is also an orienting mechanism that directs fundamental psychological processes such as attention, memory and information processing…which help us navigate quickly and efficiently through a complex, uncertain, and sometimes dangerous world”. This is notable as risk perceptions are influenced by emotion and holidays are emotive products.

Understanding emotion and affect in decision-making is of utmost importance because emotions play a significant role in tourist and destination decision-making (White & Scandale, 2005). The role of affect in tourism decision-making is emerging in the literature and there is little research on affect and risk perception beyond destination avoidance. Indeed, Decrop and Snelders (2005) argue that emotions are particularly powerful in shaping vacation choices, highlighting the importance of how “daydreaming, nostalgia and anticipation also show feelings and fantasies are incorporated in the decision-making process” (p. 125). Individuals may make holiday decisions according to momentary moods or emotions. Negative feelings have been shown to be more influential on decision-making than positive or neutral attitudes towards a destination (Sönmez & Graefe, 1998; White & Scandale, 2005). Alhakami and Slovic (1994) argue that people judge a risk not only by what they think about it, but also how they feel about it. Thus, if feelings towards something are favourable, an individual will tend to judge the risks as low and the benefits as high. If the feelings are unfavourable the individual will tend to make the opposite judgement and judge the risk as high and the benefits low. However, affect has not been examined within cruise decision-making and this is a significant gap in the literature. More research needs to be conducted to better understand how emotion and affect influence decision-making in order to facilitate more successful marketing strategies. New models of tourist decision-making...
have emerged (Jun & Vogt, 2013; McCabe et al, 2016) where affect is recognized. These are discussed in the next section, noting relevance for better understanding how perceptions of risk may potentially influence tourist decision-making.

One of the most comprehensive and dynamic models for understanding tourist decision-making is proposed by McCabe et al (2016) (see figure 3). This model acknowledges dual-processes in explaining how individuals make decisions in real-world settings. Dual-process theory postulates there are two distinct modes of cognitive processing behind decision-making (Evans and Stanovich, 2013; Glöckner & Witteman, 2010; McCabe et al, 2016). System one is an “intuitive, rapid, automatic, and effortless process while system two is a rational, slower, deliberate and effortful process” (McCabe et al, 2016, p. 7).

![Diagram of tourism decision-making model](image)

*Figure 3. New General Model of tourism decision-making (McCabe et al, 2016, p. 9)*

The dual-system theory is supported by research in psychology (Chaiken & Ledgerwood, 2011; Chaiken & Trope, 1999; Evans, 2006; Evans & Stanovich, 2013; Pacini & Epstein, 1999; Slovic, 2000; Strack & Deutsch, 2004). However, the dual-process theory is also contested by some psychology scholars (Keren & Schul, 2009; Kruglanski & Gigerenzer, 2011) as flawed, poorly defined, untested and unconvincing (Keren, 2013). Yet recent empirical evidence shows the existence of these two systems through neuroimaging, where brain activity indicates a conflict between belief and logic when decision-making (De Neys et

The strength of the McCabe et al (2016) model is the recognition of two distinct systems to simultaneously process information and cognitive tasks during tourist decision-making. A tourist may move back and forth across the two systems throughout the decision process, which arguably reflects human behaviour. A tourist may weave back and forth from rational, logical decision-making to emotive and intuitive decision strategies multiple times through the decision-making process for one holiday. This is significantly different from the expected utility models such as the EKB or choice set models, which either do not acknowledge or even ignore affect, thus limiting understanding of how risk is involved in tourist decision-making. The concept of dual-processes also relates to Slovic and Peters’ (2006) earlier discussion that risk is perceived in two ways (as feelings or analysis), further supporting the need to move towards McCabe et al’s (2016) model and away from utility theory in decision-making.

Crucially, the McCabe et al (2016) model notes the level of involvement as a significant variable in decision-making, which is useful when acknowledging that the greater the level of involvement, the greater the influence of risk on decision-making. A high involvement purchase involves greater motivation “...to attend to, comprehend, and elaborate on information pertaining to the purchase” (Mowen & Minor, 2003, p. 64), due to the perceived importance or interest the consumer attaches to the purchase or consumption of the product or service. A holiday is a high involvement purchase due to the mix of emotions and non-routine decision-making (Bronner & de Hoog, 2010; Gram, 2005). Involvement may be defined as “the degree to which an object or idea is centrally related to the value system of an individual” (Muncy & Hunt, 1984, p. 194). There are five “conceptually distinct constructs” or ways of viewing involvement; ego involvement, commitment, communication involvement, purchase importance and response involvement (Muncy & Hunt, 1984, p. 195). The level of involvement has “been shown to determine the depth, complexity and extensiveness of cognitive and behavioural processes during the customer choice process” (Dholakia, 1997, p. 160 and see also Houston & Rothschild, 1978; Laurent & Kapferer, 1985). Situational involvement is context-dependant and response involvement is based on consequences and is outcome-driven. The level of involvement demonstrates that there are different levels of cognitive emphasis for different purchases, and can point to how differing
levels of involvement may influence different decision strategies or ways that tourists handle risk.

McCabe et al's (2016) model is appropriate for this research study because it brings together the rational and intuitive systems of decision-making in a dynamic way. Thus it can be applied to tourism products in a way that no other available model makes possible, allowing for shifting goals and changing conditions. McCabe et al's (2016) model may provide more insight into how tourists make decisions, such as why some tourists may reject a cruise holiday even when it might appear to provide the desired holiday attributes. The model also recognizes the level of involvement and personal characteristics of the decision-maker, which opens up the possibility for understanding the effect of risk-seeking or risk-avoidance in decision-making.

The recognition and application of dual-process models is significant because a holiday is an experiential product. In purchasing it, the consumer considers emotion alongside information as influences in decision-making (Kwortnik & Ross, 2007; Pham, 1998). A definition of an experiential product is a “fusing of tangible (sensory) and intangible (symbolic) attributes and co-produced by consumer and marketer to create an event that is pleasurable, meaningful, and memorable” (Kwortnik & Ross, 2007, p. 325). Indeed, the tourism experience is “unique, emotionally charged, and of high personal value” (Hosany & Witham, 2010, p. 353). This is a key factor in explaining why utility theory models do not suit tourism products such as cruise holidays. Holiday decision-making is more than choosing a set of attributes to maximize utility. Most holidays seek to create pleasure and/or meaning, and on a cruise this includes using the ship’s space, and connection with the ports visited. Tourists desire, feel, imagine and construct self-identity through a holiday (Shiv & Huber, 2000; Kwortnik & Ross, 2007) and this study therefore needs to use a framework that considers these and similar factors.

While the economic, sociological and psychological perspectives each offer different approaches to understanding risk in decision-making, a socio-psychological perspective is adopted for this study. Drawing on both sociological and psychological perspectives offers the most comprehensive and appropriate lens for examining consumer risk in cruise holidays, and allows for both examining individual perceptions of risk and the potential influence of these perceptions on decision-making, whilst also acknowledging the constructed nature of perception. Building on this foundation of how risk is approached through three perspectives, the next section examines how risk in consumer decision-making specifically is currently understood, and to see how this is then applied to tourist decision-making.
3.4 Risk in consumer decision-making

As already noted in section 1.1, all consumer decision-making involves risk due to the central issue of choice (Bauer, 1960; Taylor, 1974). Every choice made by the consumer involves risk, as the consumer can never be certain of the outcome or consequence (Bauer, 1960). Most literature examining consumer risk is based on the assumption that the average consumer has limited information, the number of times they have used the product to consider, and a semi-reliable memory (Mitchell, 1999). However, as a result of the internet and mobile technologies, current understanding of consumer risk has expanded to consider aspects related to online shopping (Sinha & Singh, 2014) and travel purchases (Amaro & Duarte, 2015). While the purchase process may have changed, the premise that risk exists in all purchases has not diminished. Consumers do not have a perfect memory and uncertainty in purchases continues to exist, although the information search has fundamentally changed with the use of the Internet. The perception of risk continues to influence all stages of decision-making including the information search, the evaluation of alternatives and the final selection (Sirakaya & Woodside, 2005). Therefore, due to the significance in influencing decision-making, risk is a fundamental concept within consumer behaviour (Blum et al, 2014; Dowling, 1986; Mitchell, 1999; Roselius, 1971; Sharifpour et al, 2014a). Building on this discussion, the following section will examine the literature in relation to how risk is considered to occur as different types.

3.4.1. Types of consumer risk

Jacoby and Kaplan (1972) and Roselius (1971) recognized the existence of six types of consumer risk, and their work has been fundamental for research into how risk influences decision-making. While originating more than forty years ago, this seminal work holds continued relevance today and is widely applied to many consumer behaviour and decision-making studies.

Jacoby and Kaplan (1972) identified five types of perceived risk to clarify uncertainties that occur in a consumer purchase situation: financial, performance, physical, psychological and social. The sixth risk, time-loss, was a result of research conducted by Roselius (1971). This typology, shown in Table 5, has become the foundation of how risk is understood in consumer behaviour (Dowling, 1986; Mitchell, 1999) and has been widely applied to tourism (Quintal et al, 2010; Seabra et al, 2013; Weber, 2001). The typology has also been used within recent tourism studies to examine the perception of risk on mobile
travel booking (Park & Tussyadiah, 2017), risk sensitivity among international tourists (Seabra et al, 2013) and for adventure tourism (Prayag & Jankee, 2013).

Table 5. Types of perceived consumer risk

<table>
<thead>
<tr>
<th>Type of Perceived Risk</th>
<th>Operational Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial</td>
<td>Chance of losing money or wealth if the item does not work</td>
</tr>
<tr>
<td>Performance</td>
<td>Likelihood of the item not working properly or meeting your expectations of how the item should work</td>
</tr>
<tr>
<td>Physical</td>
<td>Chance that the item may not be safe, or be harmful or injurious to health</td>
</tr>
<tr>
<td>Psychological</td>
<td>Chance that the item will not in fit in well with self-image or self-concept</td>
</tr>
<tr>
<td>Social</td>
<td>Affecting the way others think about you by association to the item</td>
</tr>
<tr>
<td>Time-Loss</td>
<td>When a product fails, the consumer wastes time, convenience and effort to repair, replace or adjust the item</td>
</tr>
</tbody>
</table>

Source: Jacoby & Kaplan, 1972, p. 382 & Roselius, 1971, p. 58

Taking each aspect in turn, financial risk refers to the “chance of losing money or wealth if the item does not work” (Jacoby & Kaplan, 1972, p. 382). Forsythe and Shi (2003, p. 869) refer to financial risk as a “net loss of money to a customer”, while Garner and Garner (1985) suggest it is connected to value for money. Financial risk suggests that there is a possibility that the product or service purchased may not fulfil its purpose or meet expectations and as a result the consumer may feel it was a waste of money or resources. This risk may apply especially to holiday purchases, as the overall cost of a holiday may be substantial with no possibility to purchase a second holiday if the initial one did not meet expectations.

Performance risk is defined as the “likelihood of the item not working properly or meeting your expectations of how the item should work” (Jacoby & Kaplan, 1972 p. 382). This refers to the loss incurred when a brand or product does not perform as expected (Horton, 1976) or to “the extent to which the consumer thinks that the various brands of a product perform differently in ways that are important to him” (Lutz & Reilly, 1974, p. 394).
However, this risk may also result from a poor product choice by the consumer (Forsythe & Shi, 2003), where the consumer may select a brand or product that is not suitable, although they may not realize this at the time of purchase. In regard to cruise decision-making, different brands offer varying onboard experiences and shipsapes. For instance in 2014, there were 62 different brands operating globally (CLIA, 2014). Choosing among so many brands is an indicator of the consumer risk which potential cruise tourists navigate as they try to select the brand that best suits them, their particular values and/or needs. In particular, performance risk indicates the potential for an individual to choose the wrong brand or make a poor product choice, leading to dissatisfaction or failure to achieve the experience sought.

The third type, physical risk, refers to the “chance that the item may not be safe, or be harmful or injurious to health” (Jacoby & Kaplan, 1972, p. 382). This might be physical harm, including injury, illness or loss of life, or health concerns connected to viral outbreaks or food-borne illness. There might be potential safety problems that occur while using or experiencing the product (Derbaix, 1983).

Psychological risk is the “chance that the item will not in fit in well with self-image or self-concept” (Jacoby & Kaplan, 1972, p. 382). This risk also refers to the possible frustration and shame one experiences through being associated with the product (Forsythe & Shi, 2003), or even disappointment in oneself at not making a ‘good’ product choice (Roselius, 1971). Within travel this may manifest through consumption of a holiday experience where the individual is worried about negatively affecting their self-image, and/or reflecting poorly on their personality (Schiffman & Kanuk, 1991). This risk might be felt by the individual regardless of whether anyone else knows they made the purchase, or used the product or service.

In their fifth category, Jacoby and Kaplan (1972) argue that social risk refers to the possible negative consequences of being associated with the product, or it can mean “affecting the way others think about you by association to the item” (p. 382). Social risk includes the consumer’s concern that other people will judge them negatively on the basis of the product choice. Jacoby and Kaplan (1972) suggest this risk applies to purchases that do not directly affect the way consumers see themselves, but that cause consumers concerns about what others would think, if they knew they were using that product. Floyd et al. (2003) have suggested that social risk in vacationing may be defined as “the disapproval of vacation choices by family, friends and associates” (p. 29). Other ways social risk is seen in travel are losing personal or social status and appearing to be unfashionable and/or lowering status (Schiffman & Kanuk, 1991). For example, Forsythe and Shi (2003) suggest social risk might
emerge in the possible shame that may occur if a person’s use of a product was made public to others.

As noted earlier, the sixth category of time-loss risk was added later based on work by Roselius (1971, p. 58) and can be defined as “when some products fail, we waste time, convenience and effort getting it adjusted, repaired, or replaced”. This risk also refers to the time required or invested to purchase the product (Peter & Ryan, 1976). Sweeney (1999) recognizes time as a non-monetary cost required for purchases. Most people have a limited amount of time for holidays. Not having a satisfactory holiday is a concern as there may not be more time available later in the year to go on another holiday. If there is only a finite amount of time each year the holiday or destination chosen is not enjoyable, there might be a sense that the opportunity to spend that time on a different, more enjoyable holiday was lost.

Some researchers (Lee et al, 2001; Li & Zhang, 2002) have specified opportunity-loss as the seventh risk. Opportunity-loss is defined by Lee et al (2001, p. 111) as “the risk that by taking one action a consumer will miss out on doing something else he/she would really prefer to do”. This risk describes the loss of opportunity when a product fails, and denotes the time, effort and cost invested towards a product that may fail as compared to the same time, effort and cost applied to an alternative product or service. Lee et al (2001) and Li and Zhang (2002) point to how perceived time-loss risk is at times not sufficient to explain the loss of opportunity dimension. Opportunity-loss risk has not been widely accepted in the literature with few studies acknowledging it, and time-loss risk has been considered sufficient to address any type of non-monetary loss related to time, opportunity and/or convenience. Using time-loss to cover loss of opportunity risk is in agreement with the tourism and consumer risk literature (Dowling & Staelin, 1994; Havitz & Howard, 1995; Sharifpour & Walters, 2014).

An eighth risk, equipment risk, is found in the literature but also not widely applied to consumer or tourist studies. Equipment risk may be defined as “the possibility of mechanical, equipment or organizational problems with a purchase” (Roehl & Fesenmaier, 1992, p. 18). Equipment risk may also refer to the malfunctioning or unavailability of equipment such as machinery, or to vehicles breaking down (Tsaur et al, 1997). The only tourist studies to examine equipment risk as a category are Roehl and Fesenmaier (1992) and Sönmez and Graefe (1990), who also use the term functional risk (1990). Most studies include equipment risk within performance risk (see Simpson & Siguaw, 2008) or with physical risk (see Tsaur et al, 1997). Building on the discussion of the different types of risk, the following section examines how consumers manage risk through varying strategies.
3.5 Risk handling strategies

Understanding how tourists mitigate risk is significant for understanding cruise decision-making, as consumers are generally thought to be risk-averse (Ailawadi et al, 2014; Bauer, 1960; Dickert et al, 2014; Folkes, 1988; Mitchell, 1998). If an individual consumer’s level of risk tolerance is surpassed, the consumer will either abandon the purchase or take steps to mitigate the risk and uncertainty in purchasing the service or product (Lutz & Reilly, 1974; Mitchell, 1999; Roselius, 1971; Taylor, 1974). Consumers have developed decision strategies and ways to reduce risk (Bauer, 1960; Deering & Jacoby, 1972), depending on the consumer’s preference and the type of possible loss. Roselius (1971) suggests that consumers use a ‘risk reliever’ which is a device or action, initiated by the buyer or seller, used to either reduce risk by decreasing the probability the purchase will fail, or shift the type of perceived loss to a more tolerable level for the consumer. Roselius (1971) identified 11 risk relievers that consumers may use based on the applicability and the type of product (Table 6) to minimize risk to an acceptable level and allow for purchase. Acknowledging these risk relievers is important because tourists use these and other strategies to minimize risk.
Table 6. Types of risk relievers

<table>
<thead>
<tr>
<th>Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Endorsements</td>
<td>Buy the brand for which advertising has endorsements or testimonials from a person like you, from a celebrity or from an expert on the product</td>
</tr>
<tr>
<td>Brand Loyalty</td>
<td>Buy the brand you have used before and have been satisfied with in the past</td>
</tr>
<tr>
<td>Major Brand Image</td>
<td>Buy a major, well-known brand of the product, and rely on the reputation of the brand</td>
</tr>
<tr>
<td>Private Testing</td>
<td>Buy whichever brand has been tested and approved by a private testing company</td>
</tr>
<tr>
<td>Store Image</td>
<td>Buy the brand that is carried by a store which you think is dependable, and rely on the reputation of the store</td>
</tr>
<tr>
<td>Free Sample</td>
<td>Use a free sample of the product on a trial basis before buying</td>
</tr>
<tr>
<td>Money-Back Guarantee</td>
<td>Buy whichever brand offers a money-back guarantee with the product</td>
</tr>
<tr>
<td>Government Testing</td>
<td>Buy the brand that has been tested and approved by an official branch of the government</td>
</tr>
<tr>
<td>Shopping</td>
<td>Shop around on your own and compare product features on several brands in several stores</td>
</tr>
<tr>
<td>Expensive Model</td>
<td>Buy the most expensive and elaborate model of the product</td>
</tr>
<tr>
<td>Word of Mouth</td>
<td>Ask friends or family for advice about the product</td>
</tr>
</tbody>
</table>

Source: Adapted From Roselius, 1971, p. 57

Although risk relievers were formally acknowledged more than forty years ago by Roselius (1971), there is continued relevance today. Consumers minimize risk in purchases using many strategies and Roselius’s (1971) list of risk relievers needs updating. The marketplace has changed with the advent of the Internet, which has greatly changed consumers’ options to search for information. Travel advice sites, such as TripAdvisor, have commodified travel information and mitigate risk in ways not possible for previous generations. TripAdvisor, in particular, has rapidly changed consumers’ search for information in the travel planning process through user-generated content (O’Connor, 2008). Tourists, as consumers, navigate risk in decision-making, yet there are still gaps in understanding how risk is interpreted and mitigated, and this is discussed in the following section.
3.6 Risk and tourist decision-making

While tourism is generally associated with pleasure and leisure activities (Williams & Baláž, 2015), risk is often argued to be inherent in tourism (Roehl & Fesenmaier, 1992; Williams & Baláž, 2013). As risk is a significant concern for tourists (Kozak et al, 2007; Schroeder et al, 2016; Sönmez & Graefe, 1998), tourist perceptions of risk are central to the decision-making process. However, much of the tourism literature continues to examine risk largely in a positivist and quantitative way, conceptualizing risk as a ‘crisis’, or a negative physical occurrence such as a terrorist attack or natural disaster (see Schroder et al, 2016; Yang & Nair, 2014; Yang et al, 2017).

There have been limited attempts to define risk within a travel context. One of the most widely used definitions is “what is perceived and experienced by tourists during the process of purchasing and consuming travelling services and at the destination” (Tsaur et al, 1997, in Reisinger & Movando, 2005, p. 213). Korstanje (2011) provides another, “risk may be tentatively defined as any specific factor that can affect in some way the perception, experience, or integrity of tourists during or after their stay” (p. 7). Korstanje’s (2011) definition provides support that risk, whether objective or perceived, is responded to by a tourist in the same way and highlights all risk is perceived risk. Recent attempts continue to define travel risk perception in a narrow way. A more recent definition is “the negatively valenced likelihood assessment that an unfavourable event related to travel health and safety will occur over a specific time period” (Chien et al, 2017). This overlooks the nuanced complexity of risk and ignores other types of risk that may occur in leisure travel, placing emphasis on physical risk and demonstrating a limited focus and scope. Indeed, as Chien et al (2017) correctly point out, “Efforts to develop a model incorporating cognitive, affective, and motivational factors as predictors of individual risk perceptions and behaviour have been limited in tourism literature” (p. 745). These three definitions provide a foundation for exploring how risk may be understood and interpreted in cruise holidays. There have been no formal attempts to explore consumer risk in cruise holidays, and this study seek to address this gap. It is critical for the cruise industry and marketers to understand how perceived risk influences decision-making so that the growth of demand in passenger bookings can continue.

Yet little is understood beyond destination avoidance about how risk influences travel decisions such as choosing a cruise holiday. Perceived risk has been recognized as a significant factor influencing destination choice and travel decision-making, including travel intentions, information search and pre-purchase behaviour (Floyd et al, 2003; Floyd &
Pennington-Gray, 2004; Fuchs & Reichel, 2011; Kozak et al, 2007; Kim et al, 2016; Reisinger & Mavondo, 2005; Sharifpour et al, 2014a; Sönmez & Graefe, 1998; Yang & Nair, 2014). Fuchs and Reichel (2011) argue that “perceived risk is a crucial determinant in the consumer's decision of whether to visit a particular destination or not” (p. 274). The literature emphasizes destination avoidance in relation to risk. However, there is a lack of understanding about the influence of risk in tourism and cruise decision-making (Korstanje, 2011; Reisinger & Mavondo, 2005; Williams & Baláž, 2015). There is a higher level of risk associated with travel products due to the intangibility, high cost and complex decision-making involved (Lin et al, 2009). Tourist decision-making may be more complex than previously thought, particularly when compared to other products and services. Understanding risk in holidays is more complex as “it is an all-inclusive experience that requires the consumer to be away from home, often engulfed in an entirely foreign environment, with a different language, local culture and acceptable modes of behaviour” (Fuchs & Reichel, 2011, p. 272).

Risk handling strategies such as using risk relievers (see Table 7), have been found to be used by tourists (Cahyanto et al, 2014; Gibson & Jordan, 1998; Lepp & Gibson, 2003; Lo et al, 2011; Mansfeld et al, 2016; Villegas et al, 2013) and in cruise decision-making (Petrick et al, 2007). Tourists develop specific strategies that were not noted by Roselius in 1971. These tourist strategies for reducing risk include: more detailed information searches, utilizing advice from family and friends, consulting with those who have past experience in that destination or mode of travel, and modifying the amount of time in a destination (Fuchs and Reichel, 2011; Lin et al, 2009; Williams & Baláž, 2013). Tourists also use travel packages, book through travel agents and tour operators, travel in larger groups and book short trips (Chien et al, 2017). These additional strategies are not noted in Table 6, highlighting how tourist products may involve different strategies to manage risk.

The most significant way risk is handled by tourists is through destination avoidance. Perceived risk is a major factor when selecting a tourist destination (Sönmez & Graefe, 1998; Wichason, 2011) and recent studies indicate that perceived risk influences tourists to avoid destinations (George, 2003; Kozak et al, 2007; Morakbati et al, 2012; Quintal et al, 2010; Sönmez & Graefe, 1998). Tourists can be sensitive towards risk, whether 'real' or perceived, and may avoid a destination if the risk is considered too high. More research needs to be conducted to better understand how tourists mitigate risk beyond destination avoidance. Indeed, current tourism research fails to fully encapsulate the multidimensional nature of risk (Schroeder et al, 2014).
According to the literature, decisions perceived to have a higher level of risk are more likely to include an in-depth information search and evaluation of alternatives (Crompton & Ankomah, 1993; Dowling & Staelin, 1994; Petrick et al, 2007; Mitchell, 1999). The information search is important to the decision-making process, especially for first-time visitors to destinations (Fuchs & Reichel, 2004; Roehl & Fesenmaier, 1992). Roehl and Fesenmaier (1992) also identified the lack of research on understanding the internal, memory-based sources of information used in the information search process. This confirms the claims in the decision-making literature that the cognitive and internal processes of tourist decision-making are less well understood than the external information search, and both internal and external sources are significant in influencing decision-making. This is significant for a cruise purchase as choosing a cruise may be a complex and highly involved vacation purchase and different from other types of holidays (Hung & Petrick, 2011; Petrick et al, 2007).

Risk handling methods for cruise research has tended to focus on choosing to be brand loyal (Li & Petrick, 2008; Petrick et al, 2007). Cruise research has found that most tourists who choose to cruise go through either: 1) a complex decision-making process with a comprehensive information search (Petrick et al 2007; De la Vina & Ford, 2001) or 2) choose the same brand based on previous experience and familiarity (Petrick et al, 2007). However, there is debate in the literature as to whether brand loyalty is employed as often elsewhere as it is in the United States (Fuchs & Reichel, 2004). For instance, many American cruisers use brand loyalty as a way to minimize risk (Park, 2006; Petrick et al, 2007). There are few studies that examine risk strategies beyond this focus on cruisers in the United States, mainly due to this market being the largest cruise passenger market segment (CLIA, 2014) and, as a result, research being focused on this region until more recently. One rare exception is a study on Australian cruisers (Mahadevan, 2017), which suggests brand loyalty is less important in decision-making. This is significant, as it has been argued that brand loyalty is the most powerful influence on repeat purchase behaviour (Douglas et al, 2010; Duffy & Hooper, 2003).

In keeping with the utility theory paradigm in tourist decision-making, tourists, as travel consumers, are considered to be willing to bear risk in order to achieve goals (Vogt & Fesenmaier, 1998). Yet this narrow focus on goal achievement demonstrates the significance of this study in furthering the discourse and understanding of risk in cruise holidays and the potential applications to tourism. This is significant for a cruise purchase as choosing a cruise is (for many tourists) a complex and highly involved vacation purchase and differs
from other types of holidays (Hung & Petrick, 2011; Petrick et al, 2007). Arguably, risks are more salient with a cruise, as compared to other forms of vacation, due to the simultaneous production of complementary services to create the cruise holiday experience as a whole. A cruise holiday meets the criteria of a service product, whereby Mitchell and Greatorex (1993) suggest the four main characteristics of services are intangibility, heterogeneity, perishability and inseparability. For consumers, there is more risk associated with services than with goods (Guseman, 1981; Mitchell & Greatorex, 1993; Murray & Schlacter, 1990). Arguably, there is a lack of research on risk perceptions of service products (Littler & Melanthiou, 2006; Murray & Schlacter, 1990). Indeed, there is limited research overall on the process that consumers go through in deciding to purchase a cruise, with notable studies on cruise decision-making including Park (2006), Park and Petrick (2009), Petrick et al (2007) and Xie et al (2012). These studies used consumer decision-making understanding based on utility theory, demonstrating the scope for applying the frameworks used in consumer decision-making towards a cruise product.

Understanding the role risk plays when considering a cruise for a holiday is of value to the cruise industry and marketers. A better understanding of risk may help marketers address consumer concerns such as possible deterrents and constraints to cruising. Understanding why people choose not to cruise will assist in developing more targeted marketing to attract non-cruisers. Although the influence of risk is reasonably well understood in consumer decision-making since Bauer (1960) made his declaration that all purchases involve risk, little is known about the influence of risk on cruise decision-making. There has been a significant gap in the literature examining risks associated with a cruise holiday, particularly beyond physical aspects. The consumer risk typology developed by Jacoby and Kaplan (1972) has not yet been applied within cruise research, although much could be gained from it in terms of understanding how risk is conceptualized. This study seeks a more explorative and less prescriptive approach to conceptualizing risk.

3.6.1 Factors influencing risk perceptions in tourists’ decision-making

The perception of risk has the ability to influence and change travel decisions (Baker & Stockton, 2013; Bowen et al, 2014; Sönmez & Graefe, 1998). As individual factors impact the formation of risk perceptions, this highlights the need to draw on a psychological approach in exploring cruise decision-making. As mentioned earlier when discussing the ‘risk trait’, the individual tolerance level for risk may be influenced by factors including age, gender, social status, educational level, motivation, nationality and personality traits.
(Breakwell, 2014; George, 2003; Korstanje, 2011; Le & Arcodia, 2017). Other factors are biological in origin such as DNA or neural chemistry (Ropeik, 2004), or external, such as wider societal influences including physical and ideological contexts (Breakwell, 2014; Douglas & Wildavsky, 1982; Korstanje, 2011). Travel research has focused mainly on factors that help inform the perception of risk, which include tourist role (Cohen 1972; Lepp & Gibson, 2003; Pearce, 1982), age (Gibson & Yiannakis, 2002), and travel experience (Pearce & Lee, 2005; Morakabati et al, 2012; Roehl & Fesenmaier, 1992), and these are discussed in the next section.

Cohen’s (1972) work in segmenting tourists into ‘roles’ can illuminate how sensitivity to risk influences decision-making, as it is a significant variable for tourists' conceptualization of risk (Cater, 2006; Hunter-Jones et al, 2008; Lepp & Gibson, 2003; Reichel et al, 2007). Tourist roles were identified by Cohen (1972, see Table 7) and widely applied within tourist motivation and decision-making research (Lepp & Gibson, 2008; Mo et al, 1993; Reichel et al, 2007). The conception of the tourist role constituted a way of differentiating between types of tourist, based on the desire for novelty or familiarity. Cohen’s (1972) work attempted to segment tourists based on the level of familiarity and novelty, through creating four ‘types’ of tourist. However, the tourist roles are overly simplistic and restrictive. They also fail to take into account the fact that different holidays may require different decision-making strategies and ‘roles’, depending on the purpose of the trip or who is travelling. However, the roles display an early attempt at trying to conceptualize and understand how risk appetite may influence tourist decision-making.

Table 7. Types of tourist roles

<table>
<thead>
<tr>
<th>Type</th>
<th>Familiarity</th>
<th>Novelty</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Drifter</td>
<td>Lowest</td>
<td>Highest</td>
<td>Highly adventurous; lives within the local community</td>
</tr>
<tr>
<td>The Explorer</td>
<td>Lower</td>
<td>Higher</td>
<td>Travels alone; seeks comfortable accommodations and reliable transportation</td>
</tr>
<tr>
<td>The Individual Mass Tourist</td>
<td>Higher</td>
<td>Lower</td>
<td>Not bound to a group; somewhat controlled time and itinerary</td>
</tr>
<tr>
<td>The Organized Mass Tourist</td>
<td>Highest</td>
<td>Lowest</td>
<td>Follows a tour guide; follows an itinerary fixed in advance</td>
</tr>
</tbody>
</table>

Source: Adapted from Cohen, 1972
Tourist roles have been linked to the amount of novelty or risk the tourist is willing to tolerate (Hunter-Jones et al, 2008; Williams and Baláž, 2013), and based on Cohen's (1972) types, ‘drifters’ and ‘explorers’ are more willing to take and experience risk. This relates to the amount of risk a tourist is willing to accept in order to pursue values or interests, also known as risk appetite (SRA, 2015). Cohen’s (1972) tourist roles are an example of research that has attempted to explain the relationship between the type of tourist and risk appetite (Cater, 2006; Hunter-Jones et al, 2008; Lepp & Gibson, 2003; Mo et al, 1993; Reichel et al, 2007), and to look at how risk is linked to novelty-seeking behaviour in terms of seeking or avoidance (Lepp & Gibson, 2003). For example, Lepp and Gibson (2003) argue that novelty-seekers may tolerate higher levels of risk (see also Morakbati et al, 2012; Reisinger & Mavondo, 2005). There is a wealth of literature that considers risk-seeking as a motivation in tourism (Lee & Crompton, 1992; Lepp & Gibson, 2008; Pizam et al, 2004). Similarly, Zuckerman (1979) found that lower level sensation-seeking tourists felt a higher level of anxiety and took steps to mitigate risk, whereas tourists seeking higher sensory experiences reported feeling aroused and motivated by increased risk. Anxiety may be defined as “a subjective feeling that occurs as a consequence of being exposed to actual or potential risk; it is a feeling of being nervous, apprehensive, stressed, vulnerable, uncomfortable, disturbed, scared or panicked (Reisinger & Mavondo, 2005, p. 214). Thus, in the literature, it appears that risk appetite may be mediated by motivation and the level of stimulation sought. The literature demonstrates that risk influences perceptions in tourist decision-making and is evolving to take this into account, pointing to the need for more research to help better understand how tourists actually make holiday decisions. Indeed, much of the risk research from the psychological disciplines focuses on how risk perception is mediated by variables such as the level of familiarity. Risk affinity is also related to the preference for familiarity (Reisinger & Mavondo, 2005; Wilkinson, 2001). In terms of cruise holidays and tourist decision-making, discussing tourist roles serves a significant purpose by highlighting the differentiation between types of experiences tourists are seeking in a holiday and preferred level of risk. However, as little is known about risk perceptions in cruising; tourist role and risk appetite are largely unexplored in the cruise literature.

Age also has been found to be a significant factor in risk perception and tourist decision-making (Kim et al, 2016; Lepp & Gibson, 2003; Williams & Baláž, 2013). Pizam et al (2004) argue that the age of a tourist influences risk-taking and sensation-seeking behaviour, in that risk-taking declines with age. Studies have found age impacts risk tolerance, in that older individuals prefer to make decisions that have less risk (Lambert-
Pandraud et al, 2005; Guido et al, 2014; Williams & Baláž, 2013). This may be due to more life experience and more awareness of potential risks (Simpson & Siguaw, 2008). However, other literature suggests that the relationship between age and risk perception is inconclusive for type of risk (Schroeder et al, 2013) and for destination avoidance (Floyd & Pennington-Gray, 2004). This relates back to the consumer behaviour literature, which suggests that different decision tasks require different risk reduction strategies. However, few studies have been found to refute or confirm if age and risk perceptions are linked within cruise research, highlighting once again the lack of research on perception of risk in cruises. A rare exception was Liu et al (2016), who found that age and travel experience have been factors influencing the perception of risk during recent gastroenteritis outbreaks onboard cruise ships. That study did not clarify how they influence perceptions, just that there is a relationship. However, there is recent research indicating that a consumer’s cognitive age (the age they feel they are) may be different from their chronological age, and this may impact buying behaviour and decision-making (Amatulli et al, 2015; Guido et al, 2014). This has not been examined in cruise or tourism research yet. The relationship between age and risk tolerance may be a significant variable in the UK, as the average UK cruise tourist is older than other nationalities. As noted in chapter two, the UK was the only passenger market where the average age increased rather than decreased in 2006-2014 (CLIA UK & Ireland, 2016).

Finally, travel experience is an important factor in understanding the perception of risk due to perceived increased competence of the decision-maker. Several studies argue that travel experience and familiarity reduce the perception of risk (Fuchs and Reichel, 2011; Lepp & Gibson, 2003; Kim et al, 2016; Mansfeld et al, 2016; Morakbati et al, 2012; Williams & Baláž, 2013). Sharifpour et al (2014b) suggest that travel experience increases a tourist's cumulative knowledge and adds information through experiences. Sönmez and Graefe (1998) also found that travel experience to a destination decreased the perception of risk for travel to that destination, and allows the tourist to compare the actual experience with perceptions. Pearce (1996), in his work on travel careers and travel ladders, indicates travel experience mediates risk perception, with more experienced travellers focusing on higher order needs such as self-actualization and education, rather than lower level needs such as food and safety. This was found to be the case in research by Floyd et al (2003) which found that more experienced travellers were less focused on safety than less experienced travellers.
3.6.2 Types of travel risks

Often when risk is examined within tourism, it has been categorized for operational and managerial purposes. Several typologies of risks and hazards (see Lepp & Gibson, 2003; Yang & Nair, 2011) are variations based on Jacoby and Kaplan’s (1972) typology and applied to tourism. For instance, Roehl and Fesenmaier’s (1992) work was significant in understanding risk perceptions and leisure travel (Lepp & Gibson, 2003; Maser & Weiermair, 1998) and was based upon the consumer risk typology developed by Jacoby and Kaplan (1972) and Roselius (1971). Roehl and Fesenmaier (1992) found three dimensions of perceived risk in leisure travel: 1) physical-equipment risk, 2) vacation risk, and 3) destination risk. Physical-equipment risk refers to the possibility of physical danger, injury or sickness, mechanical or equipment problems while on vacation. Vacation risk refers to the overall possibility of the vacation being unsuccessful or unsatisfying for the leisure traveller, including in terms of value for money or time. Destination risk refers to all the possible risks that may occur in destinations such as crime, organizational aspects and disappointment with the place visited. The study has served as a foundation for the many typologies on risk that appeared throughout the tourism literature since. Although widely applied, Roehl and Fesenmaier's (1992) study is too broad to be applicable to cruises because of the focus on destination-specific risk, which does not go far enough to encapsulate the complexity of risk in cruising. Simpson and Siguaw (2008) draw on Jacoby and Kaplan's (1972) work by identifying a travel-specific risk typology in Table 5. This newer application sought to be more specific as categorizations of risk in travel and tourism are often argued to be too broad (Dolnicar, 2005; Simpson & Siguaw, 2008). The work by Simpson and Siguaw (2008) is chosen as one of the travel risk typologies available in the literature that provides a comprehensive and in-depth description of possible risks in travel. The six types of consumer risk are identified and applied in a travel context in Table 8.
### Table 8. Types of risk in travel

<table>
<thead>
<tr>
<th>Traditional risk category</th>
<th>Travel risk category</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Physical</strong></td>
<td>Health and well-being</td>
</tr>
<tr>
<td></td>
<td>Accidents</td>
</tr>
<tr>
<td></td>
<td>Health/illness</td>
</tr>
<tr>
<td></td>
<td>Criminal harm</td>
</tr>
<tr>
<td></td>
<td>Assaults crime</td>
</tr>
<tr>
<td></td>
<td>Drunks and drunk driving</td>
</tr>
<tr>
<td></td>
<td>Kidnapping</td>
</tr>
<tr>
<td></td>
<td>Muggings</td>
</tr>
<tr>
<td></td>
<td>Safety and security</td>
</tr>
<tr>
<td></td>
<td>Terrorism</td>
</tr>
<tr>
<td><strong>Performance</strong></td>
<td>Transportation performance</td>
</tr>
<tr>
<td></td>
<td>Car problems</td>
</tr>
<tr>
<td></td>
<td>Flat tire</td>
</tr>
<tr>
<td></td>
<td>Gasoline</td>
</tr>
<tr>
<td></td>
<td>Travel service performance</td>
</tr>
<tr>
<td></td>
<td>Food, food poisoning, restaurants</td>
</tr>
<tr>
<td></td>
<td>Lodging</td>
</tr>
<tr>
<td></td>
<td>Lost/damaged luggage</td>
</tr>
<tr>
<td></td>
<td>Travel and destination environment</td>
</tr>
<tr>
<td></td>
<td>Roads and their condition</td>
</tr>
<tr>
<td></td>
<td>Traffic</td>
</tr>
<tr>
<td></td>
<td>Weather</td>
</tr>
<tr>
<td></td>
<td>Police and legal issues</td>
</tr>
<tr>
<td></td>
<td>Specific destination issues</td>
</tr>
<tr>
<td><strong>Psychological</strong></td>
<td>Generalised fears</td>
</tr>
<tr>
<td></td>
<td>Getting lost</td>
</tr>
<tr>
<td></td>
<td>Losing items</td>
</tr>
<tr>
<td><strong>Financial</strong></td>
<td>Monetary concerns</td>
</tr>
<tr>
<td></td>
<td>Money</td>
</tr>
<tr>
<td></td>
<td>Prices, including gas prices</td>
</tr>
<tr>
<td></td>
<td>Property crime</td>
</tr>
<tr>
<td></td>
<td>Robbery</td>
</tr>
<tr>
<td></td>
<td>Theft</td>
</tr>
<tr>
<td><strong>Social</strong></td>
<td>Concern for others</td>
</tr>
<tr>
<td></td>
<td>Children-specific</td>
</tr>
<tr>
<td></td>
<td>Concern about others</td>
</tr>
<tr>
<td></td>
<td>People or bad people</td>
</tr>
<tr>
<td></td>
<td>Racism/discrimination</td>
</tr>
<tr>
<td></td>
<td>Unfriendly/poor treatment</td>
</tr>
</tbody>
</table>


The travel risks noted in Table 8 are a comprehensive list of possible risks a tourist might encounter during travel. However, Simpson and Siguaw’s (2008) list of risks may not go far enough to be applicable to cruise holidays as there may be risks specific to the cruise experience that are not addressed by this table. To date there is neither a categorization of
risk in cruising nor any empirical data related to consumer risks for the cruise experience. Due to the nature of a cruise holiday, previous categorizations of risk may not be appropriate in the way currently applied in consumer decision-making, as risk may be understood differently in cruise holidays. This study attempts to fill this gap by conceptualizing how risk can be interpreted and perceived for a cruise.

3.7 Current understanding of risk in cruising

Risk in cruising has been poorly understood even though there has been increased attention recently on possible risks related to cruising (Baker, 2013; Bowen et al, 2014; Lois et al, 2004; Liu et al, 2016; Ni et al, 2018; Wang et al, 2014). The influence of risk in the decision-making process for a cruise has been limited to a narrow application of risk related to terrorism (Bowen et al, 2014; Brosnan et al, 2011; Greenberg et al, 2006), safety (Ahola et al, 2014; Baker, 2013; Lois et al, 2004; Mileski et al, 2014), dangers of polar cruising (Lück et al, 2010; Maher et al, 2011; Stewart et al, 2007; Stewart & Draper, 2008), food safety (Baker & Stockton, 2013), and health outbreaks such as H1N1 and norovirus (Klein, 2017; Liu et al, 2016; Liu-Lastres et al, 2018; Mileski et al, 2014). Risk in cruising is generally perceived to be related to safety and physical well-being and does not encompass other aspects of consumer or tourist risk mentioned earlier such as Jacoby and Kaplan’s (1972) types of risk. Even recent research by Truc and Arcodia (2017), which set out to develop a framework for understanding risk in cruising, suggested only physical and equipment risk were of relevance to the cruise context. Their framework explores risk perception in young people for cruising, but narrowly considers risk in cruising to be: 1) infectious outbreaks, 2) sexually transmitted diseases, 3) motion sickness, 4) cruise accidents, and 5) terrorism, piracy and crime. Although Truc and Arcodia (2017) present an overview of risk perceptions in the wider tourist literature, they miss the opportunity in their conceptual model to examine key authors and concepts about risk, and fail to examine risk in relation to social and/or psychological aspects.

The following section discusses how risk is currently understood in cruising by examining risk types and illuminating gaps this research addresses. It also notes the deficiencies in applying consumer risk typologies to cruises.

3.7.1 Physical risk

Risk in cruising has been understood and interpreted overwhelmingly in relation to physical risk. This is seen in research regarding safety, health, terrorism and in relation to
risk incidents such as fires, collisions, groundings and sinkings. The most common incidents on a cruise ship are fire, grounding, collision and foundering (loss of power and/or steering), with fires occurring six to seven times more frequently on a cruise ship than on other passenger vessels including ferries (Eleftheria et al, 2016; Vanem & Skjong, 2014).

The International Maritime Organization [IMO] has worked with the cruise industry to ensure passenger ship safety has kept pace with ship design and growth of the industry. Since the inception of the International Convention for the Safety of Life at Sea [SOLAS] in 1974, the IMO assesses equipment and procedures for ensuring safety of life and manages aspects such as evacuation in the case of an emergency. The International Safety Management (ISM) code was created in 1993 specifically to address management and organizational activities in the event of an incident. However, cruise companies and industry overall have unfortunately been reactive to incidents such as fire and physical risk, rather than proactive. Alexander (2012) points to the example of SOLAS changing the timing of the passenger safety drill after the sinking of the Costa Concordia. Prior to the incident, passenger safety drills were not required prior to a cruise ship departing, as long as the drill was conducted within 24 hours of embarkation. However, history shows that in many maritime disasters, the risk incident occurred shortly after departing the port. Examples of catastrophic events occurring shortly after a cruise ship left port are the Crown Princess (loss of steering, 298 passengers injured) and the Costa Concordia (grounding leading to sinking, 32 deaths). Several cruise ships have sunk in recent years (Brosnan, 2011; also Appendix E for list of cruise ship incidents). Most of these have occurred without any loss of life, as a result of adequate emergency response procedures and mild weather. Although it has been argued that accidents involving cruise ships are rare, the consequences when incidents occur can be serious due to the large number of people onboard (Vanem & Skjong, 2014) and the difficulty in being rescued.

Fire onboard is a serious concern, with seven major fires on large cruise ships between 2006 and 2012, although fortunately with little loss of life. In 1990, the most serious fire on a passenger ship occurred on the Scandinavian Star where 159 people died (Ottomann et al, 2015). The investigation revealed that the ship lacked certain features such as fire doors, materials were not fire resistant, crew were not trained adequately, communication was poor and the safety instructions given to passengers was inadequate. As with most maritime disasters, it was a complex chain of events that lead the system to fail (Alexander, 2012; Roberts & Bea, 2001). While the Scandinavian Star was a cruise ship that had been
converted to a ferry, the incident pointed to the potential for risk events on passenger ships, including cruise ships.

An example of the reactive rather than proactive paradigm would be the large fire onboard the Star Princess in 2006. One passenger death was attributed to a heart attack during the incident (Marine Accident Investigation Branch, 2006b). The fire could not be detected, as there was no system in place beyond what could be seen incidentally by staff on the bridge or by other passengers. In the case of the Star Princess, the fire was reported by a passenger who noticed it from their own balcony (Marine Accident Investigation Branch, 2006). Since this fire, new regulations have been introduced that require fire detectors to be placed on every balcony in every passenger ship (Marine Accident Investigation Branch, 2006). There are other examples of safety advancements made only after an incident, often as a result of loss of life. Indeed, some have argued that between the sinking of the Titanic in 1912 and recent events such as the Costa Concordia in 2012, little has actually changed in how cruise companies manage physical risks (Schroder-Hinrichs et al, 2012). This is in spite of numerous advances and improvements to ship design and construction, fire resistant materials, navigation and instrumentation, and onboard safety systems including evacuation procedures and lifeboat design (Lois, 2004; O'Neill, 2000; Schroder-Hinrichs, 2012).

However, Schroder-Hinrichs et al (2012) argue that cruise companies and management underestimate the risk in operating large ships, a tendency likely to become more significant with the growth of the industry, involving more cruise ships cruising to increasingly remote ports of call.

A contribution to the potential increased physical risk is the recent rise in demand for more exotic port destinations and ‘explorer cruises’ (Baker, 2016). While the Caribbean remains the most popular cruise market, other regions are growing in popularity and ships are being repositioned to take advantage of these regional growth opportunities. The changing patterns of destinations reflect the saturation of the Caribbean and Alaska markets, but also point to the desire from seasoned cruisers for more exotic and ‘off the beaten path’ itineraries and ports of call (Baker, 2016; Dowling, 2006; McCarthy, 2017). An example of this is the Northwest Passage by the Crystal Serenity, which first transited in 2016 and was the largest cruise ship ever to sail this region with 1725 people onboard (Johnston et al, 2017). The voyage has been completed annually since, beginning in Alaska, sailing through Northern Canada and Greenland and finishing in New York. Arctic cruise tourism began in 1984 with the first tourist cruise in the Canadian Arctic, a Northwest Passage transit on the Explorer (Stewart et al, 2007). Between 1992 and 2004 there were one to three successful voyages a
year sailing through the Northwest Passage (Stewart et al, 2007). The Arctic is seen as a “place of danger” (Stewart et al, 2007, p. 378), due to the environmental challenges and difficulties sailing in extreme weather conditions with little access to outside help in an emergency. Indeed, cruise tourism in Antarctica began in 1933 (Bledsoe et al, 2007), and passenger demand for these remote polar regions is increasing, particularly in the last decade (Johnston et al, 2017; Lück et al, 2007; Stewart et al, 2007). However, recent regulations on cruising in the Antarctica have placed limits on how many ships can cruise this destination (Bender et al, 2016).

With the increase in demand for more remote and exotic ports, some researchers have pointed out the increased difficulty, and at times impossibility, of conducting medical evacuations or accessing specialist treatment in case of emergency (Bowen et al, 2014; Dahl, 2011; Ottomann et al, 2015). However, as more ships are sailing in higher risk areas such as the Arctic and Antarctica (Dawson et al, 2017; Stewart et al, 2007; Stewart & Draper, 2008), the potential is high for a large-scale risk event. This is due in part to navigational charts not existing or being obsolete in some regions (Dawson et al, 2014), difficulty in performing rescue operations (Dawson et al, 2014; Lück et al, 2010), the impacts of climate change such as increased sea ice and icebergs/ice hazards (Stewart & Draper, 2008), and aging ships sailing in areas of ice without the correct level of ice-strengthened hulls (Brosnan, 2011). Also, some ships are used beyond their service-life, which may suggest a higher potential for mechanical failure (Dawson et al, 2014; Eleftheria et al, 2016).

Many cruise ships are increasing in size and the number of passengers they carry. There are currently 85 cruise ships in operation with over 2000 passengers onboard, 35 ships carrying over 3000 passengers, and 18 ships carrying over 4000 passengers. Of the ships carrying over 4000, there are five ships that carry over 5000 passengers (see Appendix F). The large number of passengers on a vessel highlights the potential for loss of life in the event of an accident (Mileski et al, 2014). However, CLIA (2016) argues safety onboard cruise ships is excellent, and suggests cruising is “the safest way to travel” (p. 1). There are a small number of fatalities when compared to the number of people that take a cruise. For example, for the period 2005 to 2012, there were 16 deaths related to cruise ship incidents out of the 100 million passengers that took a cruise during that period (Carne, 2012; Mileski et al, 2014). The number of deaths related to cruise ship incidents rose significantly with the loss of life in 2013 with the sinking of the Costa Concordia.

Terrorism is a concern for cruise ships, although it is under-researched given the potential scale of any incidents. The only cruise ship example of a terrorist incident is the
event that occurred on the *Achille Lauro* in 1985. While cruising, the ship was hijacked by a terrorist group who took control, forcing the ship to sail towards Syria. The group held the ship's 400 crew and passengers hostage, threatening to kill the passengers or blow up the ship unless Israel released 50 Palestinian prisoners (Halberstam, 1988). After the demands had not been met the following day, the hijackers shot and killed a Jewish American passenger, throwing his body overboard. After more negotiations the hijackers agreed to leave the ship in exchange for a flight to Tunisia. The hijackers ended up being tried for kidnapping and murder, however Italy would not agree to the group being extradited to the US (Gooding, 1987). This event highlights the difficulty in managing international incidents like this, and points to the potential for a large number of casualties when it goes wrong. Other events involving the attempted hijacking of cruise ships include the *Seabourn Spirit* in 2005, the *MSC Melody* in 2009, and the *Azamara Journey* in 2012 (see Appendix E). In these events, the cruise ships were approached while cruising and were able to prevent the attackers from gaining access to the ship. However, these events were deemed to be piracy, as they were economically driven, whereas the *Achille Lauro* incident was politically and religiously motivated. However, the introduction of the International Ship and Port Facility Security Code [ISPS] in 2004 significantly changed the way cruise ships handle port and onboard security. The code has implemented new regulations and the way cruise ships operate to maintain safety. The ISPS collects and exchanges security information within an international framework to better recognize potential security issues and threats, to take preventative action and to minimize the potential for terrorism or piracy (Neumann & Ullrich, 2012). As most research has emphasized physical risk in cruising, little is understood about other aspects of risk, highlighting the lack of research in understanding how tourists interpret risk in relation to a cruise. The next section examines what existing research highlights about other forms of risk beyond physical aspects.

### 3.7.2 Social and psychological risk

A search of the literature has revealed that very little is known about social and psychological risk in cruising. They are grouped together here as they both relate to notions of the self. Social risk refers to how a person may worry about what others will think of them for using a product, whereas psychological risk refers to how people will feel about themselves for using a product. Rare exceptions include Park (2006), whose study revealed potential cruise tourists’ and non-cruisers’ perceptions about a cruise. Unfortunately, current research fails to address either type of risk in cruising, revealing a gap this study addresses.
However, certain key developments in the history of cruising noted in chapter two may offer some understanding of social and psychological risk in cruising.

One development is the move to ‘one-class cruising’, which has had a significant influence on sociality onboard and may inform how risk is understood socially or psychologically. The move from tiered classes to one class significantly changed the nature of cruising (Gladden, 2014; Quartermaine & Peter, 2006). The last two decades have also seen a shift in many cruise lines’ relaxation of dress codes and traditional structured patterns of dining, which has been attractive to a new style of cruiser. The ‘cruising for all’ approach has changed perceptions that a cruise is only for the ‘newly wed and nearly dead’ and has increased the appeal to a wider market with all levels of income. Indeed, within the multitude of cruise lines, some focus exclusively on attracting as many people as possible by concentrating on providing low cost ‘fun’ onboard, whereas others emphasize luxury and exclusiveness through formality and prohibitive pricing.

A second development is the trend within some cruise lines to develop a new version of the tiered classes through creation of enclavic spaces that only the highest-fee paying passengers are able to access. As mentioned in chapter two, an example of this perceived return to tiered-class cruising includes Norwegian’s The Haven, where passengers who pay for villa accommodation have 24-hour butler service, priority tendering ashore before non-villa passengers, and exclusive access to their own pool, gym, sundeck, bar and restaurant (NCL, 2018), whilst other passengers do not have access. Cunard’s Queens Grill and Princess Grill also represent luxurious and exclusive segregated enclaves available only to passengers staying in this class of accommodation. Beyond personal butler service and private lounges there is a separate dining space to further segregate the wealthiest, as the Princess Grill passengers are not able to access the Queens Grill restaurant. Dream World Cruises has also recently launched two ships in 2018 and has created The Palace. Passengers staying in Palace Suites have exclusive access to their own private pool, gym and restaurants that the other passengers are not able to access, in addition to each suite having its own private sauna, whirlpool spa and sundeck (Dream Cruise Line, 2018). This shift in demand for more exclusive accommodation has been noted,

Mainstream cruise lines will increasingly offer a two-tier experience with high-paying customers enjoying separate privileges to standard passengers, according to the chief executive of Royal Caribbean…Adam Goldstein said the days of all passengers mingling in open communal areas once they left their cabins were a thing of the past (Searle, 2012).
An in-depth examination of class in cruising is beyond the scope of this PhD but would be worthy of further study. This discussion has highlighted how aspects of social status in cruising may illuminate the complex interpretation and understanding of risk, further illustrating the merits of choosing a cruise as the context for this study.

3.7.3 Financial risk

Financial risk is well understood in cruising. The literature points to financial risk in cruising either in terms of perceived value (Kwortnik, 2006; Park & Petrick, 2009; Petrick, 2004, 2005; Petrick & Li, 2006) or as a barrier/constraint, where a cruise is perceived as expensive (Hung & Petrick, 2010; Kerstetter et al, 2005; Park, 2006; Yarnal & Kerstetter, 2005). By contrast, Hyun and Han (2015) found that in some markets luxury consumers see the greater expense of a cruise as appealing, because the fact of being able to afford the cost increases the social value. Interestingly, emotion and affect influence the perceived value of holidays. Duman and Mattila (2005) argue that affective benefits such as relaxation or fun with family are determinants of perceived value when considering the financial cost. This is congruent with consumer research on perceived value being influenced by emotion (Boksberger & Melsen, 2011). There have been other examples of financial risk affecting passengers beyond perceived value or cost. For example, the financial collapse of cruise companies Swan Hellenic and Ocean Village (Cholwill, 2016) resulted in thousands of cruise holidays being cancelled and passengers needing to make alternate holiday arrangements.

3.7.4 Equipment risk

Equipment risk is not well understood in cruising, as this too has resulted in hundreds of cruises being cancelled or altered to accommodate repairs to the ship. A cancelled or altered voyage due to mechanical issues has a negative effect not only on passengers and cruise lines, but also on tertiary companies providing services such as hotels, airlines, ground transportation, shore excursions and port services (London, 2012). Cancelled voyages can result in cruise companies paying out thousands or millions of pounds in compensation (Miller, 2005). An example of equipment risk for passengers is the loss of power after a major fire onboard the Carnival Triumph in 2013. While the engine room fire was quickly extinguished, the loss of power caused the ship to lose propulsion and it became adrift in the Gulf of Mexico with 3143 passengers onboard (Mileski et al, 2014). No injuries were reported, but passengers were subjected to deteriorating conditions for four days as the ship...
was towed back to an American port, with no functioning toilets, no air conditioning, limited food service and raw sewage backing up into cabins and corridors, including passengers being asked to place their human waste into plastic bags (Bryce, 2014; Wilkinson, 2013). Another example may be the events that unfolded on the Carnival Splendor in 2010 (‘the spam cruise’), where the after effects of a fire also caused significant equipment risk with the loss of power, no air conditioning, no lighting and deteriorating sewage conditions onboard. The ship was towed for 62 hours back to a port before passengers could end their holiday, which subsequently required the US Navy to supply the ship with food and supplies including spam (Cramer et al, 2011).

3.7.5 Performance risk

Performance risk has generally been understood in relation to passenger satisfaction with the cruise product, and much has been written in this area. Several studies have examined how attributes and the shipscape of a ship affect satisfaction (Brida & Garrido, 2012; Petrick, 2004; Zhang et al. 2015), and intention to return (Meng et al, 2011; Ozturk & Gogtas, 2016; Petrick et al, 2006; Qu & Ping, 1999). Other ways performance risk has been examined is how other passengers affect satisfaction with the holiday (Huang & Hsu, 2010), which overlaps with other aspects of how risk is perceived personally. However, these studies illuminate the lack of research on non-cruisers’ perceptions of performance risk, as the studies have emphasized cruisers’ perceptions of performance risk.

3.7.6 Time-loss risk

Time-loss and opportunity-loss risk are not well understood in cruises beyond considering time in port. As cruise ships spend a specific amount of time in each port, typically five to eight hours (Henthorne, 2000; Jaakson, 2004), cruise passengers indicated they did not have sufficient time in port to experience all the activities they desired, nor to explore the destination’s historical, archaeological sites and museums (Andriotis & Agiomirgianakis, 2010). Other studies also found that cruisers feel the short amount of time in a port provides them with incomplete impressions of the place and local hosts (Andriotis & Agiomirgianakis, 2010; Henthorne, 2000). There is some work on leisure constraints that could be applied to cruise holidays in terms of how tourists consider they may not have the time to take a holiday. Crawford and Godbey (1987) consider this lack of time to be a
structural constraint. However there has been little research into how time risk is interpreted and understood for a cruise holiday.

3.8 Summary of chapter

This chapter has argued that there is a perception of heightened risk and fear in western cultures, which is also seen in how tourists interpret and understand risk in travel. The first section of this chapter discussed the complexity of risk, and how attempts at definition are difficult. Ontological and epistemological values underpin definition, with controversy in the literature about the existence of objective risk. This chapter has argued that objective does not exist, and that all risk is perceived risk. The literature was presented by discussing different perspectives on risk and it was argued that drawing on both a psychological and a sociological lens would be appropriate for understanding and interpreting individual perceptions of risk in cruise holidays. Although perceptions of risk change travel decisions, risk is not well understood in travel, with gaps in knowledge existing in the definition and conceptualization. This has resulted in a narrow understanding of risk in cruising, which has failed to encompass the nuances of tourist risk. Most tourism research has approached tourist decision-making based on assumptions of expected utility theory, which may not be relevant for a cruise holiday. Utility models including the consumer buying decision process (Engel et al, 1968) and the choice set model of consumer decision-making (Um & Crompton, 1990) were argued as not applicable to how tourists consider a cruise as a holiday. Utility models are based on the assumption of a linear process conducted by a rational decision-maker striving to achieve a goal, and they fail to recognize that different decisions may require different strategies. It was argued that new emerging non-utility models such as McCabe et al’s (2016) may be more suitable due to the recognition of dual-processes during decision-making and may be more reflective of human behaviour by acknowledging the role of both affect and logic. The literature highlights the emphasis on categorizing tourist risk in the same way as consumer risk; however consumer risk typologies fail to conceptualize the complexity and multi-dimensional nature of risk. Having discussed the need for reconceptualizing how risk is understood and interpreted in a cruise holiday, the next chapter builds on the gaps identified to focus on designing the research strategy and selecting the most appropriate methods and methodology for revealing nuances of risk perceptions.
CHAPTER FOUR: METHODOLOGY AND METHODS

4.1 Introduction to chapter

The aim of this chapter is to identify the methodology and methods underpinning the study. To achieve the aim of the research to explore how risk is conceptualized in cruising, a qualitative research design was employed. The epistemological foundation for the research is considered and the methodological assumptions acknowledged and discussed. The chapter clearly identifies the research strategy including the methods used for data collection and the rationale for selecting these specific methods. In phase one, focus groups were conducted to explore issues of risk in cruisers’ and non-cruisers’ decision-making in order to develop questions for phase two. Phase two of data collection utilized individual interviews to explore in detail how tourists interpret risk in cruising. Image elicitation is discussed as it was used in both phases to unearth thoughts and feelings about a cruise holiday. This chapter highlights ethical considerations and reflects on possible biases that may have impacted on the findings. This study also acknowledges and discusses positionality, situating the researcher’s own experience and personal connection to the research area, and discusses the methodological challenges and opportunities that arose.

4.2 Research design

The aim of this research is to explore the influence of the perception of risk on tourist decision-making in ocean cruising. The research questions for this study were:

1. How is risk conceptualized in leisure travel?
2. How is consumer risk understood and interpreted in ocean cruising?
3. How do tourists perceive risk in ocean cruising as a holiday choice?
4. What insights do tourist/consumer perceptions of risk reveal about decisions to take or not to take a cruise?
5. How might these insights further understanding of the role and significance of risk in tourist decision-making?

A qualitative design was chosen to best suit the research aim and research questions. While defining qualitative research is difficult (Denzin & Lincoln, 1994; Schwandt, 2015), the emphasis is on understanding meaning and interpreting social phenomena. This focus is
intrinsic to understanding how risk is conceptualized in the context of tourist decision-making. Indeed, “meanings cannot be properly measured and compared, only understood and described” (Mingers, 2000, p. 1263). Thus, a qualitative design is suited to this research as the nature of the research questions is to deepen the understanding of risk and how it influences consumer decision-making. Whereas “quantitative researchers are interested in whether and to what extent variance in x causes variance in y, qualitative researchers look for how x plays a role in causing y, what the process is that connects x and y” (Maxwell, 2005, p. 23). Qualitative research “places stress on the validity of multiple meaning structures and holistic analysis, as opposed to the criteria of reliability and statistical compartmentalisation of quantitative research” (Burns, 2000, p. 11). Qualitative methods have been noted to produce rich data, which “reveal participants’ views, feelings, intentions and actions as well as the contexts and structures of their lives” (Charmaz, 2014, p. 23). Therefore, as the aim of this research was to examine how risk is understood in relation to a cruise purchase, a qualitative approach was considered appropriate.

4.3 Ontology and epistemology: seeking verstehen

The goal of social research is verstehen. Verstehen, according to Weber (1947) means to grasp, understand, perceive, know and comprehend social nature. Research in the social sciences seeks to understand social phenomena (Elwell, 1996; Schwandt, 1994; Tucker, 1965). The study of social phenomena and people demands a fundamentally different approach from the natural sciences (Bryman, 2016). Crotty (1998) argues that natural laws fail to explain social relationships and mental representations. Therefore, the methods and methodology for this research must consider the dynamic nature of human thought, emotion and behaviour. However, to discuss the nature of knowledge and human understanding is to be part of a wider philosophical debate concerned with being and reality. Ontology is the study of being and contends with the nature of reality (Blaikie, 2010). Reality is closely associated with the concept of truth. Yet, the nature of what is true and or ‘real’ has been a point of philosophical debate for centuries. Burns (2000) argues that what is considered ‘truth’ is subjective, dynamic, contextual and true for the individual.

At the core of ontological debate is the divide between objectivism and subjectivism. All philosophy springs forth from this basic understanding of objective reality. Bryman (2016) suggests that “objectivism is an ontological position that asserts that social phenomena and their meanings have an existence that is independent of social actors” (p. 29) and thus social phenomena exist independently. This is in contrast to subjectivism, which
argues that “social phenomena and their meanings are continually being accomplished by social actors” (Bryman, 2016, p. 29); that is to say that social phenomena only come into existence through construction. Objectivism is often identified as positivism, and subjectivism is often termed interpretivism. Essentially, objectivism/positivism accepts that reality is objective, external and independent of social actors, whereas subjectivism/interpretivism accepts reality as being socially constructed, subjective and changeable (Dudovskiy, 2016).

This research study accepts Neuman’s (2003) three main approaches to social science inquiry (Table 9). The researcher viewed reality as being socially constructed and not external or independent; there is no objective world outside of how an individual constructs it. This connects to the earlier discussion of objective risk in chapter three. The researcher acknowledged the conceptualization of risk as being socially constructed and subjective in this study. Drawing on Neuman's (2003) description, interpretivism underpinned the epistemology and ontology of this study. This is significant as risk occurs when a value is threatened, and the value is determined through social construction. Referring back to the definition of risk being used in this research, risk is “the potential for losing something of value, weighed against the potential to gain something of value…a value includes physical health, social status, emotional wellbeing or financial wealth” (Kungwani, 2014, p. 83). The key argument for using interpretivist ontology for this research is that interpretivism allows for and fosters an understanding of the fluidity of risk in relation to ‘values’, which are constructions. There is no risk without imposed values, which are constructed by someone or some entity. This thesis accepts that risk does not exist objectively.
### Table 9. Main approaches to social science inquiry

<table>
<thead>
<tr>
<th></th>
<th>Positivism</th>
<th>Interpretivism</th>
<th>Critical Realism</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nature of Inquiry</td>
<td>To discover natural law; to predict and control events</td>
<td>To understand and describe meaningful social action</td>
<td>To smash myths and empower people to change society radically</td>
</tr>
<tr>
<td>Researcher’s View of Reality</td>
<td>External, objective and independent of social actors</td>
<td>Socially constructed, subjective, may change, multiple</td>
<td>Is objective. Exists independently of human thoughts and beliefs or knowledge of their existence (realist), but is interpreted through social conditioning (critical realist)</td>
</tr>
<tr>
<td>Nature of Social Reality</td>
<td>Stable pre-existing patterns or order that can be discovered</td>
<td>Fluid definitions of a situation created by human interaction</td>
<td>Conflict filled and governed by hidden underlying structures</td>
</tr>
<tr>
<td>Nature of Human beings</td>
<td>Self-interested and rational individuals who are shaped by external forces</td>
<td>Social beings who create meaning and who constantly make sense of their worlds</td>
<td>Creative, adaptive people with unrealized potential, trapped by illusion and exploitation</td>
</tr>
<tr>
<td>Condition of Values</td>
<td>Science is value free, and values have no place except when choosing a topic</td>
<td>Values are an integral part of social life; no group’s values are wrong, only different</td>
<td>All science must begin with a value position; some positions are right, some are wrong</td>
</tr>
<tr>
<td>Epistemologies</td>
<td>Foundationalism, Structuralism, Objectivism</td>
<td>Social Constructionism, Subjectivism</td>
<td>Symbolic Interactionism, Social Action Theory</td>
</tr>
</tbody>
</table>

Source: Adapted from Dudovskiy, 2016; Neuman, 2003, p. 91

Further differences are that “positivism accepts reality as objective, tangible and single whereas interpretivism accepts reality as constructed and multiple” (Decrop, 2010, p. 111). This research study was situated under an interpretivist ontology based on the meaning specified by Neuman (2003) in Table 9. This research accepts that “reality is not objective, single, and divisible but rather socially constructed, multiple, holistic, and contextual” (Ozanne & Hudson, 1989, p. 113). Indeed, Schwandt (1994) points out that constructivist, interpretivist, naturalist and hermeneutic approaches all share the same central basis which is that what is ‘real’ is a construction in the minds of individuals (Lincoln & Guba, 1985). This
is significant, as selecting the ontological position of interpretivism for this research will present greater opportunity for defining and conceptualizing risk beyond just physical danger.

Ontology and epistemology inform research in a reciprocal relationship and thus affect the methodology and methods employed. Crotty (1998) suggests there is a direct link from ontology to epistemology, to theoretical perspective, to methodology and then finally to the methods chosen. Each one informs the others in a dynamic and fluid relationship, but ultimately the methods chosen for research are directly informed by the other layers (figure 4).

![Diagram]

Epistemology  
↓  
Theoretical perspective  
↓  
Methodology  
↓  
Methods

*Figure 4. The research process (Crotty, 1998, p. 4)*

Accepting the ontological position of interpretivism, this study was underpinned by epistemological assumptions from constructivism. Epistemology is the study of knowledge (Goodson & Phillimore, 2004), or more specifically, how knowledge is generated. The nature of this study and the methodologies selected were therefore dependent upon how the researcher understands knowledge, that is; is knowledge created or discovered?

The researcher chose to use a constructivist epistemology, which accepts that knowledge is constructed. Based on the work of Goodman (1984), constructivism has developed and been adopted widely throughout many disciplines and genres. This research accepted that knowledge formation and production occurs through a process of interpretation and construction of meaning. Schwandt (1994) argues,

> Knowledge does not discover a pre-existing, independent, real world outside the mind of the knower, that the process of making or constructing meaning cannot be connected to an ‘independent world ‘out there’, but only to our own constructing processes (p. 131).

Constructivists accept that what is ‘real’ is pluralist, relativist and there may be multiple and conflicting constructions which are all potentially meaningful (Lincoln & Guba, 1985; Schwandt, 1994). Indeed, “all knowledge is partial, incomplete and fallible” (Maxwell, 2012, p. 5). The researcher accepted that in this study, the individual constructed their own conceptualizations of risk, cruise holidays and leisure travel.
4.3.1 Constructivism: constructing reality

Constructivism, constructionism and social constructionism are often used interchangeably and inconsistently (Raskin, 2008; Schwandt, 1994; Young & Collin, 2004). Some authors even use the term ‘constructivisms’ as a plural generic term to include all forms and gradients (Raskin, 2008; Young & Collin, 2004). This has led to much confusion in the literature over the meaning and application of terms. Therefore, clarifying the usage of the terms as applied in this research is necessary. This study adopts the use by Young and Collin (2004), who argue:

Constructivism focuses on meaning making and the constructing of the social and psychological worlds through individual, cognitive processes while social constructionism emphasizes that the social and psychological worlds are made real (constructed) through social processes and interaction (p. 375).

However, knowledge is not constructed in isolation, but “against a backdrop of shared understandings, practices, and language” (Schwandt, 2015, p. 169). Constructivism is situated between behaviourism and cognitive theory and thus incorporates elements of both to explain knowledge creation. Saunders (1992) presents a visual placement (figure 5), situating constructivism as linked with both external and internal processes of learning.

Figure 5. Placement of constructivism (Saunders, 1992, p.139)

Constructivism “proposes that each individual mentally constructs the world of experience through cognitive processes” (Young & Collin, 2004, p. 375). This overlaps with behaviourism, which accepts that knowledge results from an active process of acquiring knowledge through external observation (Boghossian, 2006); however constructivism accepts no knowledge exists independent of the meaning constructed by the individual.

This theory of knowledge construction developed from cognitive psychology and education. Table 10 presents variations of constructivism in order to illuminate the
complexity of making sense of the different versions. These variations are from the work of Bruner (1990), Kelly (1955), Piaget (1952), von Glaserfeld (1991) and Vygotsky (1978), who were instrumental in forming the construct and understanding of constructivism. Researchers such as Young and Collin (2004) point to the nuances in the different forms of constructivism, which vary in their relationship with the external world. While there are subtle differences in application, all forms share a common foundation that meaning is created through social processes, and that there is no external or objective world.

Table 10. Variations of constructivisms

<table>
<thead>
<tr>
<th>Term</th>
<th>Main Author</th>
<th>Main Tenet (regarding knowledge)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cognitive Constructivism</td>
<td>Piaget (1952)</td>
<td>Knowledge is constructed by the individual through interactions with the environment, building on existing knowledge through metaphors in order to adapt</td>
</tr>
<tr>
<td>Cultural-Historical</td>
<td>Vygotsky (1978)</td>
<td>Knowledge is created through actively engaging in the world around by changing the environment and gaining knowledge through collaborative practices with others</td>
</tr>
<tr>
<td>Constructivism</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Constructionism</td>
<td>Gergen (1985)</td>
<td>Knowledge is not an expression of the individual’s internal processes but is an expression of social relationships. Meaning is shaped by convention of language and other social processes and cultural tools</td>
</tr>
<tr>
<td>Radical Constructivism</td>
<td>von Glaserfeld (1989)</td>
<td>Knowledge creation is an activity or process, and serves to achieve a goal or function</td>
</tr>
</tbody>
</table>

Source: Adapted from Schwandt, 1994; Vianna & Stetsenko, 2006

This study is centred on the premise that knowledge is constructed individually. Therefore, this research has selected cognitive constructivism as the epistemological framework. This selection is based on existing literature regarding how perceptions are formed through individual cognitive processes (Groome, 2013, p. 25).
4.3.2 Cognitive constructivism

Cognitive constructivism is selected as the epistemological foundation because new knowledge can only be constructed when the learner is confronted with external information and it is integrated based on existing knowledge (Harlow et al, 2006; Piaget, 1952). This is significant as this identifies the learning process as an internal and cognitive process. A cognitive process may be understood,

…as a mental action or process of acquiring knowledge and understanding through thought, experience and the senses, such as memory, association, concept formation, pattern recognition, language, attention, perception, action, problem solving and mental imagery (Best, 1999, p. 15).

Meaning is created and then integrated into pre-existing cognitive schemes, often in images or metaphors (Piaget & Inhelder, 1969; Zaltman, 1996). Constructivism is understood as “the general notion that individuals construct their own knowledge or mental versions of the world” (Harlow et al, 2006, p. 41). Constructivism proposes that

Each individual mentally constructs the world of experience through cognitive processes…differing from the scientific orthodoxy of logical positivism in its contention that the world cannot be known directly, but rather by the construction imposed on it by the mind (Young & Collin, 2004, p. 375).

Thus, constructivism is centred on the cognitive processes of the individual and constructions exist in the mind of the individual. The main criticism of constructivism is that it emphasizes individual cognitive processes and construction of meaning, but fails to acknowledge or connect the physical, cultural and social world in the construction of knowledge (Harlow et al, 2006). Indeed, this refers back to the ongoing debate about whether the construction of knowledge occurs through an internal process or through external emphasis, including social and cultural interactions (Efran et al, 2014). There is a contrast between building knowledge through internal processes as a result of the individual actively engaging with others and constructing meaning based on the interaction (Ackermann, 2001; Papert, 1991). Indeed, Young and Collin (2004) suggest social relationships may influence individual meaning construction, which refers to constructionism and social constructionism.

Constructionism is most often referred to as social constructionism. Constructionists accept that knowledge is socially constructed and based upon historical and cultural contexts (Schwandt, 2015). Raskin (2008, p. 2) argues, “Social constructionism makes relationships, rather than individuals, the locus of study” and thus calls attention to the collaborative process of created knowledge and meaning. While both epistemologies (constructivism and constructionism) see human meaning as being constructed rather than an objective reality,
“constructivists focus on individual knowledge construction, while constructionists see knowledge as emanating from relationships” (Raskin, 2008, p. 16). Social constructionists accept that individuals or groups construct meaning or reality based on interactions with the social environment. Multiple interpretations of reality are possible and are socially constructed (Berger & Luckmann, 1966; Efran et al, 2014). The ontology of constructionism follows that, “The world as we ‘know’ it is constructed through human meaning-making…It is a world of representations, sign and symbols” (Stainton-Rogers, 2006, p. 89). Indeed, language and communication are constructed and connected to the time and place of occurrence.

Based on the understanding of constructivism, constructionism, social constructionism and the extant literature, this study has chosen cognitive constructivism as the epistemology to inform and guide the research, as this is appropriate for considering risk. This is an acknowledgement of the construction of risk as an individual and cognitive process (Taylor-Gooby & Zinn, 2006) and is significant as the research questions seek to understand how risk is understood for a cruise holiday purchase. While risk in consumer decision-making is an internal and individual process, risk perceptions are “interpretations of the world, based on experiences and/or beliefs…which are embedded in the norms, value systems and cultural idiosyncrasies of societies” (Rohrmann, 2008, p. 2). This process, while influenced by shared cultural practices and meanings, considers risk as an understanding and construction unique to the individual. Taylor-Gooby and Zinn (2006, p. 407) and other risk theorists support this constructionist perspective that “understanding of risks may result from processes that operate at an individual level, influencing perceptions of cognition”. This will be reflected on throughout the study. A range of theoretical perspectives and methodological approaches has influenced the wider research in risk (figure 6). This visual presentation situates the differing approaches to risk. In figure 6, Taylor-Gooby and Zinn (2006) argue there are two dimensions to approaching risk, the ontological, and particularity. At the ontological level, the differing theories understand risk through whether risk is real and has an independent existence, or is constructed. This is influenced by individual and social processes. The distinction is between understanding risk at the individual level and collectivism, which views risk as ‘social entities’ (Renn, 2005).
While each perspective and approach has merit in differing research contexts, this study seeks to situate itself within constructivism. This study embraces constructivism as a way to attribute meanings given by tourists to how they interpret risk in cruising.

4.3.3 Paradigms within tourism and cruise studies

It is important to situate the current study within the wider paradigms of research for tourism and cruise studies. How research is conducted is based upon the paradigm of the researcher, which is connected to the chosen ontology (how reality is understood) and epistemology (how is knowledge creation is understood). Guba and Lincoln (1994, p. 107) offer a definition in which “A paradigm may be viewed as a set of basic beliefs (or metaphysics) that deals with ultimates or first principles. It represents a worldview that defines, for its holder, the nature of the “world”, the individuals place in it, and the range of possible relationships to that world and its parts”. Guba and Lincoln (1994) identify four main paradigms: positivism, post-positivism, critical theory, and constructivism (Table 11).
Table 11. Basic beliefs (metaphysics) of alternative inquiry paradigms

<table>
<thead>
<tr>
<th>Item</th>
<th>Positivism</th>
<th>Postpositivism</th>
<th>Critical Theory</th>
<th>Constructivism</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ontology</td>
<td>naive realism – “real” reality but apprehendable</td>
<td>critical realism – “real” reality but only imperfectly and probabilistically apprehendable</td>
<td>historical realism – virtual reality shaped by social, political, cultural, economic, ethnic, and gender values; crystallized over time</td>
<td>relativism – local and specific constructed realities</td>
</tr>
<tr>
<td>Epistemology</td>
<td>dualist /objectivist; findings true</td>
<td>modified dualist/objectivist; critical tradition/communit y; findings probably true</td>
<td>transactional /subjectivist; value-mediated findings</td>
<td>transactional /subjectivist; created findings</td>
</tr>
<tr>
<td>Methodology</td>
<td>experimental /manipulative; verification of hypotheses; chiefly quantitative methods</td>
<td>modified experimental /manipulative; critical multiplicity; falsification of hypotheses; may include qualitative methods</td>
<td>dialogic/dialectical</td>
<td>Hermeneutical /dialectical</td>
</tr>
</tbody>
</table>

Source: Guba & Lincoln, 1994, p. 109

There is support within the social sciences and in tourism for contesting the dominance of positivism, and exploring other ways of knowing (Phillimore & Goodson, 2004). Indeed, social science and tourism research have transitioned

From the point where the researcher was seen as the all-powerful interpreter of a unitary social world and their commentary was accepted and venerated as fact, to a situation where the presence of multiple realities is more accepted, and the role of researcher is sometimes questioned (Phillimore & Goodson, 2004, p. 24).

Understanding the major paradigms used in tourist decision-making is critical in order to understand the different ways of examining the tourist decision-making process, and to situate and provide a rationale for the methodology and methods this study had selected. The majority of research on tourist decision-making has been largely positivist or postpositivist. For example, seminal studies conducted by Opperman (1995), Um and Crompton (1990) and March and Woodside (2005) to understand tourist decision-making used large-scale positivist, quantitative methods. The insight these studies provided in terms of developing the application of the two-stage or choice set model within tourist decision-making is significant, as this model been primarily the way decision-making has been examined.
However, situating this research study in a different paradigm may provide new insight into consumer decision-making in tourism, particularly when applied to a highly involved and experiential tourism product such as a cruise holiday. Experiential product decision-making is a burgeoning area of research with emotion playing a significant role in the process (Kwortnik & Ross, 2007). The role of affect in tourist decision-making is less well understood, and using a qualitative design may provide a way to explore the more subjective aspects of risk in cruising, illuminated through emotion.

4.4 Research methods for data collection

This study adopts a qualitative approach using two methods for data collection: focus groups and individual interviews. The methods were conducted chronologically over two phases, with the latter phase building on the knowledge gained from the former. Phase one consisted of two focus groups, and phase two consisted of twenty individual interviews. Focus groups were used as an exploratory method to understand issues of risk in order to then develop the most appropriate and targeted interview questions exploring risk in cruising. Using these methods and situating the research in the constructivist paradigm offers an appropriate research strategy for understanding risk in consumer decision-making, which is ingrained within cognitive structures of perceptions and influenced by socially constructed beliefs. It is acknowledged that using the methods chosen are only one way of approaching the research questions. Indeed,

There is no one set of methods that can bring total insight, the concept of objectivity is rejected, and consequently there is no perfect outcome – no ‘right’ answer to research questions posed. The messy research process is highly subjective not through choice but because that is the nature of social research. The aim of the researcher is to take account of subjectivity, of their ethics, values and politics, and use a range of appropriate interconnected interpretive methods to maximize understanding of the research problem. (Goodson & Phillimore, 2004, p. 34)

Therefore, this study acknowledges that using an interpretivist ontology with a cognitive constructivist epistemology offers one lens through which the research may be conducted. The methods chosen are deemed best suited to respond to the research aims and objectives.

4.4.1 Use of image elicitation

Image elicitation was used in both phases of data collection. Image elicitation is a technique to obtain data by evoking memories, stories and feelings through images (Harper, 2002). Elicitation techniques are a way of unearthing deep thoughts and feelings; they
“present opportunities for self-expression and have great potential to reveal rich, hidden information from the perspective of the participant rather than the researcher” (Westwood, 2007, p. 295). Additionally, image elicitation techniques address both the potential difficulty for participants in articulating feelings and attitudes and how they may feel stress at not giving the ‘correct’ answer (Westwood, 2007). Image elicitation was selected as a useful projective technique to initiate discussion between the participants in order to uncover both conscious and unconscious desires, thoughts and feelings surrounding a cruise holiday and the understanding of consumer risk in this type of holiday. The use of image elicitation differed between the focus groups and interviews. In the focus groups participants were asked to bring in and discuss one image that reflected their thoughts and feelings about a cruise holiday. During the focus groups, the moderator shared three images selected to reflect aspects of cruising to encourage discussion about how risk may be understood. In the interviews, each participant was asked to share eight to ten images with the interviewer that reflected their thoughts and feelings about a cruise holiday. Encouraging the participants to gather their own images to share is a projective technique that provides “visual stimuli to encourage respondents to reveal their unconscious feelings and experiences without them being aware of doing so” (Matteucci, 2013, p. 192). The participants chose what to share with the interviewer and using images encouraged dialogue.

An image may be defined as “a sight which has been recreated or reproduced” (Berger, 2008, p. 9). Therefore, an image can be from any source and be any item such as photographs or newspaper clippings. Images generate multiple meanings during the viewing process (Becker, 1986; Clark-Ibanez, 2004; Schwartz, 1989). It is these meanings that provide a deeper understanding of risk in tourist decision-making. Using images in an interview setting has been recognized as a valid and useful method for collecting data (Clark-Ibanez, 2004; Collier, 1967), and there has been a recent recognition of the value of using image elicitation in tourism research in particular, to explore thoughts and feelings (Khoo-Latimore & Prideaux, 2013; Matteucci, 2013). Images “evoke deeper elements of human experiences than words alone” (Loeffler, 2004, p. 539), and are useful when exploring tourist interpretations (Wright & Sharpley, 2017). The projective technique of image elicitation was utilized to obtain insight from the participants and to develop a deeper understanding of the influence of the perception of risk on tourist decision-making in ocean cruising. Indeed, drawing on projective techniques, employs photography and photo elicitation to explore thoughts rarely expressed in verbal social exchange. The technique allows access to deep-
seated psychological factors, many subconscious or repressed, that are important determinants of complex tourist behaviour (Cohen et al, 2014).

Some scholars suggest that most human communication is nonverbal (Burgoon et al, 2016; Mehrabian, 1971; Zaltman & Coulter, 1995). Zaltman (1996, p. 13) argues “at least two-thirds of all social meaning is exchanged nonverbally”. Human thought occurs in 'neural activations', which are mostly in the form of images, not words (Plummer et al, 2012). Therefore, if thoughts are considered to occur in images, using images may assist with facilitating conversation between participants (Zaltman, 1996). Individuals acquire knowledge by placing new information in a metaphor, which relates to something already understood. This relates back to the notion of constructivism as argued by Piaget (1952), where knowledge is created by building upon what is already known in an internal cognitive process. A metaphor is defined in this study as “a figure of speech in which a word or phrase is applied to an object or action to which it is not literally applicable” (Baldick, 2008, p. 153). Metaphors serve as a representative link between language and thought and are fundamental to understanding and interpreting the world (Dennett et al, 2014; Lehtonen, 2000). Metaphors are based on human experiences and can reflect emotions and meanings attached to a specific experience, person, brand or situation (Plummer et al, 2012). Humans think in images that are understood in metaphors, therefore using images is a useful way for participants to share feelings and thoughts.

4.5 Data collection phase one: focus groups

4.5.1 Rationale for focus groups

Focus groups were used as the foundation upon which to gather preliminary data in order to facilitate the design and strategy of the interviews. Focus groups were selected as the data collection method in phase one, in order to explore issues of risk from cruiser and non-cruiser perspectives. This was necessary in order to develop the questions for the interviews, as the researcher’s positionality and the literature review focused heavily on physical risk. Focus groups were used to develop a wider understanding of how risk may be understood and interpreted beyond just physical aspects. The purpose of the focus groups was to be able to take this initial understanding of issues about risk and use it to inform the development of specific areas that needed to be addressed by the interviews. As the understanding of risk in cruise decision-making is largely unexplored, focus groups are appropriate for exploring unfamiliar topics and yield insights other methods may not provide.
(Weeden, 2005), and are ideal for exploring experiences, opinions, wishes and concerns (Kitzinger & Barbour, 1999). A focus group may be defined as a research method using group interviews, where the group discussion is the source of the data, and which acknowledges the researcher’s active role in creating the discussion (Morgan, 1996). Through collective discussion this method also allows for “participants to explore underlying (possibly unconscious) influences on their actions and behaviours” (Weeden, 2005, p. 179). Using focus groups to provide insight into a lesser known topic has been employed previously in cruise research (see Marti, 1992; Mitchell et al, 2015; Petrick et al, 2008) and also as part of a two-phase approach, where focus groups were used to inform interviews (see Huang & Hsu, 2009, 2010). Section 5.4 identifies the specific points about risk identified in the focus groups which informed and guided the design of the interviews.

While it may be argued that a disadvantage to using focus groups is the possible difficulty of participants in expressing their thoughts and ideas (Acocella, 2012), the study adopted projective techniques in order to address this. The projective technique of image elicitation was used to encourage participants to express themselves more openly and intuitively, thus “giving insights to personal and idiosyncratic attitudes, motives and behaviours” (Westwood, 2007, p. 295). The use of image elicitation also introduced a playful element for the participants, which potentially lessened fatigue (Harper, 2010) and the stress of being a participant, while encouraging discussion.

4.5.2 Focus group key research objectives

The focus groups were employed to explore how two groups, cruisers and non-cruisers, understood risk, in order to be able to develop targeted interview questions about perceptions of risk in cruising. Prior to conducting the focus groups, certain key themes were identified in the literature review. This involved identification of the main gaps in existing research concerning risk and cruising and how this may influence decision-making. The themes were:

1. Tourist Decision-Making - sought to explore the process of the participants in holiday decision-making. Questions and discussion considered what factors were involved for the participants, how the process unfolded in each household and how past travel experiences influenced decision-making.

2. Ocean Cruising - sought to explore how and why people choose to go on a cruise instead of other forms of holidays, or why they might consciously choose not to go on a
cruise. This theme also sought understanding of consumer risk as applied to a holiday decision-making and cruising in particular.

3. Consumer Risk - explored how participants understood consumer risk and how this influenced decision-making for holidays. This theme sought to understand how risk is conceptualized in a tourist and leisure context and tried to uncover any risk handling strategies the participants may have used.

These three themes were used to help develop the question guide for the focus groups and served as a starting point for the researcher into understanding and exploring risk in ocean cruising beyond only focusing on physical risk.

4.5.3 Sampling – purposive with sub-grouping

Purposive sampling was used in this study, and is often used in qualitative studies (Devers & Frankel, 2000). It is defined as “selecting units (e.g. individuals, groups of individuals, institutions) based on specific purposes associated with a research study’s questions” (Teddlie & Yu, 2007, p. 77). This method of sampling selects participants from a specific group based on who would most likely be able to provide information to assist in answering the research questions. Suen et al (2014, p. 105) argue that purposive sampling “...carefully selects subjects based on study purpose with the expectation that each participant will provide rich and unique information of value to the study”. Purposive sampling is particularly appropriate when examining a specific population such as cruise tourists, and used in studies conducted by Lusby and Anderson (2010), Jones (2011), and Park and Petrick (2009).

Purposive sampling is especially useful in this study, as the participants were specifically selected for the important information only these individuals could provide (Maxwell, 1997). As this study selected tourists as the sampling population, definition of a tourist is necessary. However, standard definitions of a tourist are not suited to the cruise product. Indeed, a tourist is often defined as “a temporary visitor staying at least 24 hours in the country visited and the purpose of whose journey can be classified under one of the following headings: (a) leisure (recreation, holiday, health, study, religion, and sport), (b) business, family, mission, meeting” (Leiper, 1979, p. 393). However, passengers on a cruise ship rarely visit or stay for a period of 24 hours in port. Most cruise ships stay in a port between eight and ten hours. Therefore, for the purpose of this study, a more open definition of a tourist must be employed where the length of stay condition does not apply, and which
accepts a tourist as an individual who travels for leisure purposes. It is acknowledged that there has been debate on the definition of a tourist (McCabe, 2005; Pearce, 2013; Smith, 2014), with much argument over what constitutes travel for tourism. Nevertheless, for this study, a tourist was considered to be an individual who has travelled for leisure purposes. Within the population of tourists, this study began by exploring four distinct subgroups. These four groups were:

1) tourists who have taken a cruise holiday and would like to cruise again
2) tourists who have taken a cruise but would not choose to cruise again
3) tourists who have not taken a cruise but would like to
4) tourists who have not taken a cruise and have no interest

These subgroups were initially selected as a way to differentiate the participants between the amount of cruise experience and interest in cruising. The literature suggests that homogeneity of participants within each focus group allows for greater cooperation, greater willingness to communicate using shared norms, and less conflict among members (Kitzenger, 1994; Stewart & Shamdasani; 2014). Given that many of the participants were avid cruisers, it was thought that keeping the groups separate would be better for obtaining homogeneity, and might potentially lessen tensions that could arise from polemic views. However, as a result of low participation response, four subgroups were modified to two groups; those who had not been on a cruise and those who had taken a cruise. The researcher was unable to find anyone for subgroup two, as no participants could be found who had been on a cruise and did not desire to go again.

4.5.4 Participant recruitment

As the study used purposive sampling, efforts were made to recruit individuals in several different ways. Firstly, participants were sought through an invitation sent to the University of Brighton staff directory. The invitation also included a request to share the information with others who might be interested in participating, using the snowball technique (Atkinson & Flint, 2001). This sampling technique potentially provides a way to gain participants over time, as information is shared with others who meet the criteria for being in the study (Sedgwick, 2013). The invitation through the staff directory was the most successful in attracting participants. Other recruitment methods used included an advertisement in the local community website, advertisements placed in the community section of the local Tesco and Co-op retail stores near the University, and an advertisement
placed in the Eastbourne Hospitality Association monthly newsletter. A notice was also placed online on the Cruise Critic message board known as ‘The Pub’, which is targeted at UK cruisers and potential cruisers through a web community. However, no participants originated from the message board or the newsletter. Requests were also made with the University of the Third Age in Eastbourne, a local retirement association (Retirement Matters) and local travel agents in Eastbourne (Thomson and Thomas Cook), however there was no interest from these groups in co-operating with the study. The participants ranged in age from 24 to 63 with a variety of cruise and travel experience, as noted in Tables 12 and 13.

Table 12. Non-cruiser focus group participants

<table>
<thead>
<tr>
<th>Pseudonym</th>
<th>Age</th>
<th>Gender</th>
<th>Tourism Experience</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adam</td>
<td>52</td>
<td>Male</td>
<td>Some international holidays</td>
</tr>
<tr>
<td>Jimmy</td>
<td>57</td>
<td>Male</td>
<td>Many international holidays</td>
</tr>
<tr>
<td>Francesca</td>
<td>26</td>
<td>Female</td>
<td>3 international backpacking trips</td>
</tr>
<tr>
<td>Sharon</td>
<td>55</td>
<td>Female</td>
<td>Many international holidays</td>
</tr>
</tbody>
</table>

Table 13. Cruiser focus group participants

<table>
<thead>
<tr>
<th>Pseudonym</th>
<th>Age</th>
<th>Gender</th>
<th>Number of cruises</th>
<th>Cruise line experience</th>
</tr>
</thead>
<tbody>
<tr>
<td>Candice</td>
<td>47</td>
<td>Female</td>
<td>7</td>
<td>Princess, NCL, Carnival, Costa, MSC</td>
</tr>
<tr>
<td>Geraldine</td>
<td>50</td>
<td>Female</td>
<td>3</td>
<td>Celebrity, Princess</td>
</tr>
<tr>
<td>Keith</td>
<td>54</td>
<td>Male</td>
<td>5</td>
<td>Voyages of Antiquity</td>
</tr>
<tr>
<td>Luke</td>
<td>24</td>
<td>Male</td>
<td>8</td>
<td>Cunard, P&amp;O UK</td>
</tr>
<tr>
<td>Phillip</td>
<td>63</td>
<td>Male</td>
<td>22</td>
<td>Cunard, P&amp;O UK, Princess</td>
</tr>
<tr>
<td>Sarah</td>
<td>51</td>
<td>Female</td>
<td>5</td>
<td>P&amp;O UK</td>
</tr>
</tbody>
</table>

While every opportunity was taken to include as varied a population as possible, the sample resulted in the majority of focus group participants being connected to the University of Brighton. This suggests a potential selection bias, which refers to not obtaining a sample representative of the population intended to participate in the study (Collier & Mahoney, 1996). All forms of bias should be minimized to ensure validity and accurate findings (Roulston & Shelton, 2015). The researcher attempted to guard against selection bias by recruiting as many participants of the purposive sample as possible, and using member checking to assure the representativeness of the data (Roulston & Shelton, 2015). While representativeness was attempted to foster credibility and trustworthiness, there were practical limitations such as not being able to find enough participants. However, each focus group was representative of tourists who either cruise or choose not to. It is acknowledged
that qualitative research, using a constructivist paradigm and interpretivist ontology seeks in-depth information through rigour, and sample size is less important than the data gathered. Qualitative studies often have smaller samples than quantitative studies (Bock & Sergeant, 2002; Boddy, 1998; Morse, 2000).

Due to most of the focus group participants being connected with the University of Brighton, the individuals who participated were almost exclusively ‘white British’, which may limit ‘other’ voices from being heard such as those who identify with ethnic minorities, individuals with disabilities, or those from lower socio-economic backgrounds. Although it is possible that the individuals who participated identified as marginalized or disabled people, this was not made known to the researcher. In the UK, cruise holidays have been rising in demand across all social and income levels, with only slightly less demand among lower levels (Goodman Associates, 2014). Additionally, households living in the South East of England (where the focus groups took place) are more likely to have taken a cruise when compared to all other regions of the UK (Goodman Associates, 2014). This may be related to the geographical proximity of access to the cruise ports of Southampton and Dover and to the affluence of the southeast area of England, leading perhaps to more people there being able to afford holidays abroad, including cruises. Cruise passengers have in the past tended to be more affluent than ‘average’ holidaymakers, although this is transitioning to cruising being more available to younger individuals and families.

4.5.5 Conducting the focus groups

Two focus groups were held in the UK in September 2016. The focus groups were conducted in Eastbourne and Brighton, cities located in the South East of England. Both were held in the evening on campus in a comfortable setting, seated around a large table to ensure face to face interaction between participants. Each focus group lasted approximately 90 minutes. An observer sat in the same room, off to the side, and recorded observations and notes about the participant’s body language, rapport and mood changes throughout the discussion. After each focus group finished, the researcher recorded observations and notes in a research journal.

Participants were asked to bring in one image that represented their thoughts and feelings about a cruise holiday. The resulting images were from a variety of sources including newspapers, advertisements, and images from Internet searches. Participants were enthusiastic about sharing the images they had selected. Indeed, one non-cruiser brought two images as he was unable to select only one, a cruise participant brought in an artefact (a
cruise line branded shot glass), and another cruise participant brought in an entire holiday brochure for the cruise line he always sailed with. The participants became very animated when discussing the images, confirming that the use of image elicitation was an appropriate technique to lessen participant fatigue and encourage natural conversation in a playful manner that brought out deeper thoughts and feelings on cruising.

The images served both as a way to share information about cruising, as well as a way to encourage group cohesion and generate a sense of shared purpose. The images were incorporated into a funnel strategy question guide (Morgan, 1996; Stewart & Shamdasani, 2014), where questions began with a broad interest in holidays and continued down into more specific questions specifically related to decision-making and cruise holiday perceptions (see Appendix A for focus group question guides). The questions were guided by three key themes: tourist decision-making, ocean cruising and consumer risk. This method of using the funnel strategy for the question guide was selected to allow participants initially to share and express knowledge about holiday experiences in general, giving them the freedom to move into a more specific focus on decision-making and risk relating to a cruise holiday. However, the question order was not strictly adhered to in order to allow for natural conversation and to avoid interrupting the participants. The question guide also included the researcher sharing three researcher-elicited images carefully selected to encourage conversation relating to the possible consumer risks of cruising.

The researcher collected three images to encourage the participants to think about different types of consumer risk as defined by Jacoby & Kaplan (1972), and Roselius (1971). The first researcher-elicited image (figure 7) was selected to encourage conversation about a cruise holiday in relation to financial, social and performance risks, based on Jacoby and Kaplan’s (1972) definitions. This image sought to capture cruising possibly being perceived as expensive or costly. The image also sought to capture the element of psychological and social risk. In terms of psychological risk, the cruise might not fit in with the participant’s self-image or self-concept. Social risk refers to concern with how others might view you for taking a cruise. Additionally, this image was chosen to refer to psychological and social aspects such as being uncomfortable meeting new people, knowing the etiquette for social situations, or wearing the right attire. The image also tried to capture performance risk, regarding whether the experience matched up with the tourist’s desire for satisfaction or enjoyment.
Following this, the second image (figure 8) was selected to encourage conversation between the participants about perceptions of a cruise holiday relating to performance and physical and social risks, based on Jacoby and Kaplan’s (1972) definitions as well as Roehl and Fesenmaier (1992). Performance risk may refer to the possibility of not meeting expectations of a holiday by not creating enjoyable experiences. Dining is a key element of the cruise experience, and if a person does not enjoy dining with others or meeting new people, then this may affect the enjoyment of the holiday. Social risk exists in the possibility of awkwardness or difficulty in meeting new people, or knowing the right social customs and dining etiquette. The image also sought to elicit perceptions, thoughts and opinions of physical risks, such as being worried about possible health issues including food poisoning, gastro-illnesses and not taking proper care should there be a food allergy or concern like celiac disease.
Finally, the third researcher-elicited image (figure 9) sought to capture consumer risks including financial, performance, physical and time-loss. Physical risk was represented in the image through the possibility of seasickness, being uncomfortable with the ship’s motion, lack of sleep, fear of the ship being in danger, and worries about falling overboard. The image tried to capture the feeling of isolation and of not being able to see land (thalassophobia), which affects some consumers; it also tried to capture the experience of fear of water (aquaphobia). Performance risk also referred to being unwell, and being unable to participate in activities or go ashore if seasick or unwell, and therefore unable to have the holiday experience sought. Time-loss risk refers to the waste of time, convenience and effort to repair, replace or adjust the item (Roselius, 1971). In this image, time-loss refers to that portion of the holiday in which time is lost due to illness or to ships’ amenities and facilities being closed in inclement weather. Financial risks refer to possible loss of value or cost of the cruise if unable to use facilities or enjoy the dining or entertainment due to motion sickness.
Care was taken to avoid ‘visually arresting’ images (Clark-Ibanez, 2004; Orellana, 1999). Images of ships sinking or in peril, such as the more recent floundering of the Costa Concordia would immediately draw attention to physical risk. Thus, the images selected for the focus groups were images not specific to a cruise line or destination. This assisted in minimizing potential participant bias towards recalling specific cruise lines, destinations or maritime events as much as possible.

After the focus groups were conducted, the researcher transcribed the verbal dialogue into two electronic documents. The transcription was typed and formatted solely by the researcher. The researcher first transcribed the data using the Sony Voice Recorder software and converted the sound recordings into two word documents (see Appendix B). The researcher also made notes in a research journal throughout the transcription process, as some of the dialogue suggested areas for further exploration and reflection. The researcher produced reflexive notes to critically reflect on the overall interview experience and to document her emotions and developing awareness of potential bias, including role conflict.
(Brannick & Coghlan, 2007). These reflexive memos articulated areas for further discussion and thoughts related to the researcher's positionality.

4.5.6 Thematic analysis of data

Upon completion of the transcription, the researcher analysed the transcripts through thematic analysis. Thematic analysis is “a method for identifying, analyzing and reporting patterns (themes) within data” (Braun & Clarke, 2006, p. 79). Thematic analysis is widely used within qualitative studies (Clarke & Braun, 2017; Gibson & Brown, 2009; Saldana, 2009), and offers a rigorous process for organizing and analyzing data. In this study, thematic analysis is understood as a way of working with the data to reveal themes that are significant to the phenomenon being researched. The process occurs through a logical and step by step procedure, involving reading and re-reading of the transcripts to reveal themes. The researcher worked through the process for each transcription separately, only moving on to the second transcript once satisfied that all steps had been completed thoroughly.

The process was iterative with the researcher moving through and between the phases as well as repeating phases multiple times, as was necessary. According to Braun and Clarke (2006), there are six distinct phases (Table 14) in thematic analysis. These phases provide a systematic and logical way to move through the transcribing of the conversation, organizing data, coding extracts, developing thematic maps to reveal themes about the phenomenon. As the purpose of the focus groups was to explore the issues surrounding risk and consumer decision-making, the analysis was conducted in an open and inductive manner, allowing themes to emerge without pre-determined codes, subthemes or themes.
Table 14. Phases of thematic analysis

<table>
<thead>
<tr>
<th>Phase</th>
<th>Description of the process</th>
<th>Researcher</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Familiarizing yourself with your data</td>
<td>Transcribing data, reading and re-reading the data, noting down initial ideas</td>
<td>I read and re-read each transcript, marking up the pages with notes in the margins and reflexive comments, questions and notes in my journal</td>
</tr>
<tr>
<td>2. Generating initial codes</td>
<td>Coding interesting features of the data in a systematic fashion across the entire data set, collating data relevant to each code</td>
<td>I used a highlighter to mark any and all potential codes I could see and continued making notes in the margins and journal</td>
</tr>
<tr>
<td>3. Searching for themes</td>
<td>Collating codes into potential themes, gathering all data relevant to each potential theme</td>
<td>I wrote out the codes onto sticky notes which I then sorted into similar groups, suggesting possible themes to see where patterns were emerging</td>
</tr>
<tr>
<td>4. Reviewing themes</td>
<td>Checking if the themes work in relation to the coded extracts (Level 1) and the entire data set (Level 2), generating a thematic 'map' of the analysis</td>
<td>I entered all of the groupings into a document, separating into subthemes and candidate themes and then creating a thematic map for each theme</td>
</tr>
<tr>
<td>5. Defining and naming themes</td>
<td>Ongoing analysis to refine the specifics of each theme, and the overall story the analysis tells, generating clean definitions and names for each theme</td>
<td>I kept re-reading and examining the subthemes and themes and moving codes as needed to arrive at final themes</td>
</tr>
<tr>
<td>6. Producing the report</td>
<td>The final opportunity for analysis. Selection of vivid, compelling extract examples, final analysis of selected extracts, relating back of the analysis to the research question and literature, producing a scholarly report of the analysis</td>
<td>After several attempts, I was able to write up a summary of the findings, describing each theme and then relating back to the wider literature, while determining what to take forward to the interviews</td>
</tr>
</tbody>
</table>

Source: Braun & Clarke, 2006, p. 87

In accordance with Braun and Clarke (2006), the progression through phases generated a list of data extracts and the researcher assigned a descriptive code for each extract. A sample of the extracts and coding used is shown in Table 15.
Table 15. Sample focus group extracts and coding

<table>
<thead>
<tr>
<th>Extract</th>
<th>Source</th>
<th>Codes</th>
</tr>
</thead>
</table>
| I don’t want to be herded, I like to go off and do things, with my wife, the same as well, we just tend to go and find our own fun | Adam p. 8 | 1. Doesn't want to be part of a group  
2. Wants to spend time with wife  
3. Likes freedom to do own thing |
| but then we’ll find out things more when we get there and go on an adventure | Adam p. 8 | 1. Likes to be spontaneous |
| that would be a complete nightmare [looking at image of cruise ship] | Adam p. 8 | 1. Cruise as a negative experience |
| that was a different experience because you could stop and get off in a bay, or if you decided to stay there for the evening…you pull up in the bay of your own or seen restaurants and you pull up there, or go out to sea and do swimming or whatever | Adam p. 8 | 1. Likes to be spontaneous  
2. Freedom |
| That’s like being in London | Sharon p. 8 | 1. Overcrowded |
| It’s like being on the tube or something isn’t it? Something again I avoid | Adam p. 8 | 1. Doesn't want to be surrounded by people |
| Just want your own bit of space when you’re on holiday | Jimmy p. 9 | 1. Wants space  
2. Too many people |
| I couldn’t just go and lie in the sun | Sharon p. 11 | 1. Boring to lie in the sun  
2. Nothing to do on the ship |

These codes were then reviewed through an iterative process of multiple readings and reflections on the data. Through this process of examining the data extracts and codes, general groupings of codes began to emerge. In phase three, these initial codes were refined into more specific groupings to become potential subthemes. The groupings were assessed by similar content or related to the same issue, feeling or nature of the experience. For example, the coded extracts relating to lack of freedom, overcrowding and being herded were grouped together as they share a similar strand of meaning. This was done visually by the researcher through use of sticky notes as a way of grouping similar content to look for patterns, which later became the foundation for the thematic maps.
In phase four, there were two levels of refinement. First, all of the coded extracts and subthemes were reviewed by reading and re-reading multiple times to consider if they formed a coherent pattern (Braun & Clarke, 2006). The coded extracts and subthemes were examined through a progression, and organized into subthemes to produce interview ‘candidate themes’ (Table 16). The subthemes were generated from the coded extracts, and grouped together within similar strands.

The first grouping of extracts generated three subthemes, which revealed an overarching theme of **time**. The first grouping of extracts pointed to a perception of waiting in lines, overcrowding, having to wait for services and to get to the destination. These were grouped together under the subtheme **waiting**. The second grouping included extracts pointing to a perception of there being nothing to do on the ship, nothing interesting to see, it being boring, and a cruise being a waste of holiday time. This grouping generated the subtheme of **wasting time on the ship**. The third grouping was of extracts indicating the perception of time scarcity ashore, compressed time ashore and the feeling of being rushed. This grouping generated the subtheme of **compressed time**. The three subthemes; **waiting**, **wasting time on the ship** and **compressed time**, all pointed to the broader theme of **time**.

The second groupings of extracts generated three subthemes relating to **constrained environment**. The first grouping was of extracts relating to not being able to be an individual, being forced to be part of a group and not wanting to be herded. This generated the subtheme of **group experience**. The second grouping was extracts pointing to the lack of freedom, being told what to do, and lack of spontaneity or being able to do what you want. This generated the subtheme of **freedom**. The next grouping was of extracts related to overcrowding, wanting space to yourself, and physical elements such as being exhausted from small talk and not being able to relax. There were also extracts on the feeling of being at work and being forced to socialize. This grouping of extracts generated the subtheme of **discomfort**. Taken together, the three subthemes of **group experience, freedom and discomfort** may be placed under the broader theme of **constrained environment**.

Following on from this, the next set of groupings generated two subthemes under the label **manufactured experience**. The first set of extracts pointed to the forced social interactions, manufactured experience and transience of experience both ashore and on the ship. These extracts generated the subtheme of **feels manufactured**. The second set of extracts were grouped together for similarity in expressing a perception of being unable to have authentic interactions with local people in the destinations, including the shallow experience of culture and lack of immersion. These generated the subtheme of **superficial**
experience. These two subthemes of *feels manufactured* and *superficial experience* were placed under the broader theme of *manufactured experience*.

The next set of extract groupings generated two subthemes under *health concerns*. The first grouping connected extracts about how expensive a cruise is, how it is a waste of money and the overarching perception that it would be a negative experience. These extracts generated the subtheme of *apprehension*. The second grouping of coded extracts pointed to worries about getting seasick, food poisoning and gastro-enteritis outbreaks, fears of being out in the ocean, difficulty with trying to escape in an emergency and the feeling of being trapped. Together, these two subthemes of *apprehension* and *health concerns* were placed under the theme of *health concerns*.

Continuing on with the next set of extract groupings, two subthemes were generated under the label *home and family*. The first were extracts which pointed to a cruise as way to spend time with family, especially with a spouse, and as a way to mark special occasions. This group generated the subtheme of *connecting with family*. The second set of coded extracts were grouped together as they pointed to the opportunity to meet people of all ages and backgrounds, make lasting friendships and as a way to feel part of a community, particularly when travelling alone. These extracts generated the subtheme of *connecting with others*. Together these subthemes revealed the theme of *family*. The cruise experience provides opportunities to spend time with family and friends, in a way that not only strengthens existing relationships, but also makes new relationships and engenders a sense of belonging and community. The next set of extracts revealed two more subthemes. The first were extracts connecting the cruise experience with the feeling of being taken care of, the ease of travel and unpacking once, and everything being done for you, generating a subtheme of *relaxing*. The second set of extracts revealed the idea of the ship as an extension of home, with the cabin and ship feeling familiar and home-like and offering the opportunity to rest. This set generated the subtheme of *restfulness*. Together the subthemes of relaxing and restfulness generated the overarching theme of *home*. These extracts point to the ship as an extension of home, as a comforting and relaxing place where the participant could just rest and let others take care of them.

As the data coding continued, final sets of extracts were grouped together to reveal more subthemes. The next set of subthemes to emerge were *sense of movement* and *ease of mobility*. The *sense of movement* was revealed through the multiple extracts grouped together to point to the participants’ enjoyment of movement, such that they were able to island hop and not be stuck in one place. There was also, for some, extracts related to the
ship’s movement and the feeling of the ship moving through the ocean/sea. The second subtheme of *ease of mobility* arose from a grouping of several extracts referring to the ease of being able to see many places on the same holiday, the value for money and how the ship gives access to places that are otherwise difficult to get to. Within each of these subthemes was a strong emphasis on feeling taken care of. Together, the subthemes of *sense of movement* and *ease of mobility* generated the theme of **tourist bubble**.

The final grouping of extracts revealed two subthemes. The first group revealed the feeling of being safe on the ship and in the destination, and the feeling of trust in the cruise companies to look after the participants. This generated the subtheme of **feel safe**. The second set of extracts pointed to a cruise being incongruous with fear and anxiety, and the overarching feeling of being safe and secure no matter the circumstances, which generated the subtheme of **feel protected**. Together the subthemes of feel safe and feel protected generated the theme of **trust**.

The subtheme groupings were then organized into thematic maps for the second level of refinement. The thematic maps were a way of visually organizing the coded extracts, subthemes and candidate themes into specific groupings of related concepts (figure 10). Creating the thematic maps also served as a way to be immersed in the data and to consider if the extracts, subthemes and themes were appropriate. The thematic maps used square boxes to indicate the subtheme heading, and the oval shapes enclosed the raw codes.

---

**Figure 10. Sample map of candidate theme**
In phase five, the candidate themes were refined further and developed to portray the overall story of the data (Braun & Clarke, 2006). The candidate theme names were considered more carefully, modified as was necessary and were defined according to the research phenomenon. Through the analysis, eight subthemes and two main themes emerged which are identified in the Table 16. The themes are arranged in order of emergence and not in order of importance.
Table 16. Identifying subthemes and themes

<table>
<thead>
<tr>
<th>Theme</th>
<th>Subtheme</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shallow Experience</td>
<td>Time</td>
<td>• time scarcity in the destination&lt;br&gt;• excessive waiting in lines on both the ship and in port&lt;br&gt;• impatience to arrive at the destination&lt;br&gt;• wasting time on the ship</td>
</tr>
<tr>
<td></td>
<td>Constrained environment</td>
<td>• inability to do what you want&lt;br&gt;• forced to be a part of a group experience</td>
</tr>
<tr>
<td></td>
<td>Manufactured experience</td>
<td>• feeling of transience&lt;br&gt;• superficial experience of destinations</td>
</tr>
<tr>
<td>Feeling Comfortable</td>
<td>Home and family</td>
<td>• connecting with friends, family, and the ship’s crew&lt;br&gt;• building relationships through spending time together&lt;br&gt;• ship as a restful and relaxing place&lt;br&gt;• feeling of being at home</td>
</tr>
<tr>
<td></td>
<td>Tourist bubble</td>
<td>• ease of mobility for travelling&lt;br&gt;• cruise ship as a ‘tourist bubble’&lt;br&gt;• being taken care of&lt;br&gt;• ‘unpack once’ and see multiple destinations</td>
</tr>
<tr>
<td></td>
<td>Trust</td>
<td>• feeling safe and secure both on the ship and in the destination&lt;br&gt;• confidence in the cruise line to take care of them in case of a risk event</td>
</tr>
<tr>
<td></td>
<td>Health concerns</td>
<td>• uncertainty and apprehension related to concerns about health&lt;br&gt;• worries about getting sick from food poisoning or norovirus</td>
</tr>
</tbody>
</table>

These two main themes are presented and discussed in chapter five. Section 5.4 sets out key points from the focus groups to explore in the interviews and are used to inform the design of the interview questions. The following section discusses the rationale and development of the interviews as phase two of data collection.
4.6 Data collection phase two: interviews

4.6.1 Rationale for interviews

Individual interviews were chosen for the second phase of the research for several reasons. As a qualitative method, they are situated and shaped within a constructivist paradigm, with particular use in tourism research (Jennings, 2005). Interviews are often used for collecting qualitative data in tourist decision-making (see Decrop & Snelders, 2005; Plog, 1974). The advantages of interviews include the flexibility to be able to control the sequence of questions and press for more information if needed, and their ability to gather in-depth data (Burns, 2000). Face-to-face interviews also offer the opportunity to develop rapport and ‘co-produce’ the data with participants, with the ability to understand the overall context and non-verbal cues such as facial expressions, body language and nuanced moments of silence (Irvine et al, 2012). Most significantly though, interviews allow the perspective of the participants to be shared and provide meaningful communication (Patton, 2002). Interviews are deemed appropriate for this research in facilitating conversation that seeks a deeper understanding of the perceptions, opinions, feelings and thoughts regarding consumer risk for a cruise holiday. Examples of the use of interviews within cruise research include studies into developing a motivation scale for cruising (Hung & Petrick, 2011), the relationship of attributes with motivation and novelty seeking (Xie et al, 2012) and how a cruise may provide health and relationship benefits (Durko & Petrick, 2016). Lusby and Anderson (2010) also used interviews to explore the motivations of yacht cruisers and to understand the relationship of the participants with the sea. Interviewing is a suitable and useful method, and using projective techniques allowed for deeper exploration of risk and decision-making. The interview questions were designed to bring to the surface the feelings and thoughts surrounding decision-making for a cruise holiday, and to further illuminate how risk is understood and conceptualized.

4.6.2 Sampling – purposive

Purposive sampling was selected for the interviews. The literature suggests a sample of 10-20 is appropriate for qualitative interviews (Boddy, 2016; Guest et al, 2006; Coulter et al, 2001), including interviews that use image elicitation (Lee et al, 2003; Khoo-Latimore et al, 2009). The criteria for participation was to be currently residing in the UK, having travelled at least once outside the UK for leisure in the past ten years, and either: 1) not
having been on an ocean cruise and having no interest to do so at this time, or 2) having been on at least one ocean cruise. The participants that came forward were a diverse mix of individuals with a wide range of international travel experience. While there were no particular criteria regarding the cruise and or length of voyage, there was a variety of cruise experiences and brands represented by the participants, which assisted in minimizing selection bias including the over-representation of any one particular cruise line. Particularly within the cruiser group, it was determined that a broad range of cruise experience might assist in gathering exploratory information about the perception of risk, and to investigate if greater cruise experience influenced the perception of risk due to familiarity. The cruisers’ experience ranged from participants with one cruise, to other participants with 'cruising careers', and one participant who had experienced at least forty cruises. There were a range of cruise brands the participants had cruised with, including: Azamara, Celebrity, Costa, Cruise & Maritime Voyages, Cunard, Fred Olson, Holland America, Hurtigruten, MSC, Norwegian, Oceania, P&O (UK), Princess, Royal Caribbean, Saga, Seabourn, Silverseas, and Thomson.

4.6.3 Participant recruitment

The participants were recruited through a variety of sources. Individuals who had responded to the initial invitation to participate in the focus groups but were unable to participate at that time were contacted to see if they would like to participate in an interview. Several of the participants for the interviews came from this method of recruitment. The snowball technique was also used and this was very successful at finding participants. Additionally, an advertisement for participants was placed in a local newspaper near the researcher’s home in North Norfolk, and this was also successful at finding participants. The participants ranged in age from 22 to 83 years old with a range of travel and cruise experience (see Table 17 and 18 for participant profiles). All participants were from the UK, and currently residing in Manchester, London and areas of Norfolk, East Sussex and Oxfordshire. Two of the cruisers emphasized they wanted to be interviewed with their wives, as they always went on cruises as a couple and it was important to them to talk about the cruises together. These particular interviews considered all responses shared by both partners in the couple.
Table 17. Non-cruiser interview participants

<table>
<thead>
<tr>
<th>Pseudonym</th>
<th>Age</th>
<th>Gender</th>
<th>Occupation</th>
<th>Highest Level of Education</th>
<th>Family Status</th>
<th>Tourism Experience</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kieran</td>
<td>45</td>
<td>Male</td>
<td>Cabin Crew for British Airways</td>
<td>BA</td>
<td>Married, no children</td>
<td>Packages when very young with family, FIT and work-related travel</td>
</tr>
<tr>
<td>Carl</td>
<td>67</td>
<td>Male</td>
<td>Tutor for Disabled students</td>
<td>MA / PGCert</td>
<td>Married, had 2 kids (1 passed away while he was backpacking on holiday)</td>
<td>35 times to Egypt, seaside B&amp;Bs when very young, packages when young adult, then more adventurous FIT &amp; Coach tours, now only FIT</td>
</tr>
<tr>
<td>Maria</td>
<td>46</td>
<td>Female</td>
<td>Research Fellow</td>
<td>PhD</td>
<td>Married, 2 kids</td>
<td>A lot of holiday and travel experience, lived overseas, mainly family groups and FIT</td>
</tr>
<tr>
<td>Andrea</td>
<td>57</td>
<td>Female</td>
<td>Undergraduate Degree</td>
<td>Research Communications</td>
<td>Married, no children</td>
<td>Lots of int’l holiday travel in groups, visiting family and FIT</td>
</tr>
<tr>
<td>Victoria</td>
<td>46</td>
<td>Female</td>
<td>Researcher</td>
<td>Masters, working on her PhD</td>
<td>Common-law, children ages 8 &amp; 9 (1 disabled)</td>
<td>Lots of int’l travel experience, FIT, backpacking</td>
</tr>
<tr>
<td>Elena</td>
<td>36</td>
<td>Female</td>
<td>Teacher</td>
<td>BEd</td>
<td>Married, no children</td>
<td>FIT, mainly Europe travel</td>
</tr>
<tr>
<td>Katherine</td>
<td>89</td>
<td>Female</td>
<td>Retired/Charity Shop Volunteer</td>
<td>None, left school at 14</td>
<td>Widowed, adult children</td>
<td>Packages and FIT, 1 river cruise</td>
</tr>
<tr>
<td>Holly</td>
<td>22</td>
<td>Female</td>
<td>Volunteer</td>
<td>Undergraduate degree</td>
<td>Engaged, no children</td>
<td>1 overseas holiday to Tenerife, mostly UK</td>
</tr>
</tbody>
</table>

*Note. FIT indicates fully independent traveller*
<table>
<thead>
<tr>
<th>Pseudonym</th>
<th>Age</th>
<th>Gender</th>
<th>Occupation</th>
<th>Highest Level of Education</th>
<th>Family Status</th>
<th>Tourism Experience</th>
<th>Cruise Brands Sailed on</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barry</td>
<td>63</td>
<td>Male</td>
<td>Premises Officer for UoB</td>
<td>GCSE</td>
<td>Married, 1 adult daughter, 2 grandchildren</td>
<td>A lot of int'l experience, both package and FIT, 1 cruise</td>
<td>Fred Olsen (1) P&amp;O UK (1) Cunard (1) Aleksandr Pushkin (1)</td>
</tr>
<tr>
<td>Ben (&amp; Helen)</td>
<td>72</td>
<td>Male</td>
<td>Actor</td>
<td>A-levels</td>
<td>Married, 1 adult daughter</td>
<td>A lot of int'l experience, FIT, 1 cruise</td>
<td>Saga (1)</td>
</tr>
<tr>
<td>Joy</td>
<td>83</td>
<td>Female</td>
<td>Retired</td>
<td>BA</td>
<td>Widowed, 1 adult son, 2 grandchildren</td>
<td>Some int’l experience, more UK based holidays, train and nature based packages, 2 cruises</td>
<td>Cruise &amp; Maritime (1) Cunard (1)</td>
</tr>
<tr>
<td>Maggie</td>
<td>51</td>
<td>Female</td>
<td>Insurance Underwriter</td>
<td>GCSE/O-levels</td>
<td>Married, 2 adult children</td>
<td>Fair amount of European travel, 9 cruises</td>
<td>RCCL (1) Thomson (8)</td>
</tr>
<tr>
<td>Dean (&amp; Sophie)</td>
<td>68</td>
<td>Male</td>
<td>Retired Police Officer</td>
<td>GSCE</td>
<td>Married, 2 Adult Children, 2 grandchildren</td>
<td>Very large amount of int'l experience - 60 different trips, 15 cruises</td>
<td>Celebrity (1) Cunard (2) Fred Olsen (1) MSC (1) P&amp;O UK (3) Princess (1) Thomson (6)</td>
</tr>
<tr>
<td>Megan</td>
<td>28</td>
<td>Female</td>
<td>Performance Coach</td>
<td>Masters degree</td>
<td>Single</td>
<td>30+ family cruises and a small amount of land holidays</td>
<td>Celebrity (4) Costa (1) Fred Olson (3) MSC (1) Marco Polo (1 - first) NCL (4) Princess (4) P&amp;O (5) Plus others as a child as 3-4 every year</td>
</tr>
</tbody>
</table>
Table 18. Cruiser interview participants (continued)

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Gender</th>
<th>Occupation</th>
<th>Education</th>
<th>Marital Status</th>
<th>Cruise Experience</th>
<th>Cruise Line(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Karen</td>
<td>60</td>
<td>Female</td>
<td>Business Skills &amp; Support Coordinator for Cromer College</td>
<td>Masters degree</td>
<td>Divorced/single, no children</td>
<td>A lot of int'l travel, especially in the Middle East and North America, mainly FIT, 1 cruise</td>
<td>Cruise &amp; Maritime (1)</td>
</tr>
<tr>
<td>Matthew</td>
<td>45</td>
<td>Male</td>
<td>BA Cabin Crew</td>
<td>BA</td>
<td>Married, no children</td>
<td>A lot of int'l travel for work, 1 cruise</td>
<td>Silverseas (1)</td>
</tr>
<tr>
<td>Pat</td>
<td>68</td>
<td>Female</td>
<td>Retired</td>
<td>Undergraduate degree</td>
<td>Married, 2 adult children</td>
<td>A lot of int'l experience, 24 cruises</td>
<td>Azamara (1) Celebrity (1) HAL (7) MSC (1) Oceania (2) Princess (1) Thomson (7) 1 river cruise on Avalon</td>
</tr>
<tr>
<td>Daphne</td>
<td>65</td>
<td>Female</td>
<td>Retired</td>
<td>Masters degree</td>
<td>Widowed</td>
<td>A lot of int'l experience, 17 cruises</td>
<td>Cunard (15) Hurtigruten (1) NCL (1)</td>
</tr>
<tr>
<td>Edith</td>
<td>71</td>
<td>Female</td>
<td>Retired Bank Manager</td>
<td>HND</td>
<td>Married</td>
<td>A bit of package, FIT and cruise</td>
<td>Celebrity (1) NCL (3) RCCL (1) Silverseas (1) Can't remember brand (2)</td>
</tr>
<tr>
<td>Joan</td>
<td>60</td>
<td>Female</td>
<td>Retired</td>
<td>HND</td>
<td>Widowed</td>
<td>Little int'l travel outside of cruises, 40+ cruises</td>
<td>Celebrity (4+) Costa (1) Cunard (3) Fred Olson (3) HAL (1+) Marco Polo (1) MSC (1) NCL (4) Princess (4+) P&amp;O (5+) Seabourne (3) Silverseas (3) Plus others in Russia</td>
</tr>
</tbody>
</table>

*Note. FIT indicates fully independent traveller*
4.6.4 Conducting the interviews

Twenty interviews were conducted in the UK between April 2017 and November 2017. Twelve interviews were conducted face-to-face, six were conducted through online video conferencing, and two by telephone. Studies have reported no difference in data quality yielded from face-to-face conversations and online video interviews (Deakin & Wakefield, 2013; Hanna, 2012; Yang et al, 2017). Only one interview was affected by poor audio connection; however the researcher was able to clarify comments using email after the interview.

Interviews were conducted until no new themes or theoretical insights emerged, resulting in data saturation (Bryman, 2016; Charmaz, 2014; Denzin & Lincoln, 2000). Interviews lasted between forty minutes and two and a half hours, which allowed sufficient time to discuss the topic and ask questions. Interviews were audio recorded and transcribed by the researcher into twenty word documents (see Appendix D). Notes were made after each interview, specifying points to explore further, either with the participant or in future interviews. The researcher also made reflexive notes about the way the interview unfolded and any feelings and thoughts that emerged during the interviews and transcribing.

Participants were asked to bring in eight to ten images that represented their thoughts and feelings about a cruise holiday. The images were from a variety of sources including newspaper advertisements, personal photographs, cruise line brochures and images from Internet searches. Most participants said they really enjoyed collecting the images and did not find the process of choosing images difficult. Four participants did not collect any images as they did not have the time or forgot to do so. One participant shared an artefact (a keychain they had purchased on a cruise with a slogan about cruising) as it reflected how she felt about cruising, and another participant had brought a large selection of about 30 photos to share as they were unable to narrow it down to only eight to ten.

The sharing of the images was incorporated into the question guide (see Appendix C), as a way to move the discussion from holiday decision-making into perceptions of a cruise holiday, then moving into key questions addressing risk. The researcher followed a semi-structured question guide that used open-ended questions. Using open ended questions elicited detailed responses and allowed participants to share their views. The question guide was not strictly adhered to, as the researcher followed verbal cues from the participants and questions were asked in a different order so as to not impede the flow of conversation. All of the participants seemed to enjoy sharing their thoughts and feelings about cruising, although the researcher did need to reassure a few of the participants that everything they were saying
was useful as some of the participants were worried they were not giving the ‘correct’
answers. Irvine et al (2013) points to the concerns of interview participants about not giving
the ‘right’ answer. It is acknowledged that in the constructivism tradition, “the researcher is
not an objective distant data collector but an active participant in the creation of knowledge,
and both participant and researcher have equal control in the creation process”

Drawing on projective techniques such as the Zaltman metaphor elicitation technique
(Coulter & Zaltman, 1994), the images were used to uncover deep, hidden, subconscious
thoughts and feelings about cruise holidays, which would reveal the complexities and
nuances of risk in cruising. ZMET has been used in studies examining perceived consumer
risk with mobile banking technology (Lee et al, 2003), marketing and consumer behaviour
studies (Zaltman, 1996), sustainable tourism mobilities (Khoo-Latimore & Prideaux, 2014),
and property decision-making (Khoo-Latimore et al, 2009). Tourism studies using ZMET
are mainly related to family vacation behaviour (Chen, 2008), motivation for sport tourists
(Chen, 2006) and cultural perceptions of destination image of residents (YiChin, 2014). The
technique is rarely used to explore cruise studies, with the rare exception of Park (2006),
where ZMET was applied as part of a mixed methods study to explore non-cruiser and
rusher images of cruising, to assist the industry in developing more targeted marketing for
non-cruisers by identifying constructs of motivations and constraints. One study of particular
note was conducted by Lee et al (2003), which used ZMET for data collection and analysis
and Jacoby and Kaplan's (1972) types of consumer risk as the main framework to explore
perceptions of consumer risk in mobile banking. This study drew on ZMET for guidance on
the process of using images during the interview to elicit responses. The majority of the steps
in ZMET are more appropriate to brand conceptualization (as used by Coulter & Zaltman,
1994) and deemed to not be helpful in eliciting ideas of consumer risk in cruising.
Furthermore, there were limitations in the researcher’s access to digital expertise or
equipment. These steps were also discarded in consumer risk studies (Khoo-Latimore &
Prideaux, 2013; Lee et al, 2003) and for exploring consumptive experiences (Coulter, 2007).

The researcher asked the participant to share each image one at a time and to move
onto the next image when the participant felt ready to do so. The researcher asked the
participants to first describe the content of each image and why they chose it (storytelling).
The researcher asked if there were any images that the participant had wanted to share but
was unable to find (missed images). At the conclusion of looking at and discussing all the
images, the researcher then asked the participant to select one image that was most
representative of their feelings towards a cruise holiday (most representative image). Using image elicitation was a useful way to engage the participant with the topic and brought to the surface perceptions and nuances about risk in cruising. Using projective techniques such as image elicitation recognizes the need for greater understanding of the psychological processes underlying tourist decision-making and behaviour (Khoo-Lattimore & Prideaux, 2013).

4.6.5 Thematic analysis of the data

The interview data was analyzed using thematic analysis as suggested by Braun and Clarke (2006). Referring back to the earlier discussion in this chapter on thematic analysis in section 4.5.6, the interviews were analyzed through a systematic and rigorous process, but in a focused and more deductive manner than was used for the focus group analysis. While computerized data analysis programs such as Nvivo were considered, the researcher chose not to utilize them so as to remain immersed in the data and not potentially feel distanced from the research (Cresswell, 2007; Hammersley & Atkinson, 2007).

First, the researcher transcribed the interviews, making reflexive notes during transcribing, including on paralinguistic aspects, meanings and nuances to be considered, and any additional questions to ask the participants. These included notes about risk and cruising and points that needed to be explored further by revising the interview question guide. The notes also were a space for reflection on the researcher’s thoughts, feelings and challenges due to her positionality. After transcribing the interviews, the researcher familiarized herself with the data through multiple readings of each transcript, making comments in the margins and adding further questions and notes to the reflexive journal.

Second, the transcripts were coded to generate initial codes. Using a coloured highlighter, the researcher identified phrases, words and ideas that related to how the participants perceived risk in relation to cruising and the cruise experience. The coding specifically examined the data by considering the underlying meaning of the extract. At this stage, the researcher highlighted all potential aspects or nuances about risk in cruising.

Third, the researcher organized the data into an excel worksheet labelled “Interviews with extracts.worksheet”. Each interview was assigned a tab in this worksheet. Each participant’s tab contained two columns. The first column listed aspect of risk, and the second column contained the corresponding data extract that illustrated this aspect (see Appendix G). For example, under the tab for Maria, under column one, one entry was listed as lack of freedom. This corresponded with the quote extract “It would be like being stuck in
a lift for my holiday” in column two. All of the initial codes and extracts were entered into
the worksheet, and organized by the participant’s name (see Appendix G).

Fourth, the next step was to begin to group related aspects of risk into potential
thematic groups in order to begin to see patterns and similarities. After reviewing all the
initial codes and extracts from the 20 interview tabs, a total of 32 potential subthemes were
noted in a list (Appendix H). These potential subthemes were listed in chronological order of
how they emerged during the process.

Fifth, to further organize the data, each extract in all the interviews was assigned one
of the potential subtheme numeric codes. Each interview tab at this point consisted of four
columns: aspect of risk, data extract, numeric assignment and participant name. The
researcher then went through all the interviews again to check that the potential subthemes
matched the initial codes and data extracts. The excel sheet was saved under a new name,
“Interviews with potential subthemes assigned.worksheet”.

Sixth, each interview was then sorted by subtheme numeric code to be able to more
easily group the extracts together. This was done by using the sort function in excel for the
numeric assignment column. Following this, the researcher created a second excel worksheet
labelled “Subthemes.worksheet” (see Appendix G). In the new worksheet, all 32 potential
subtheme were assigned a tab and labelled. The researcher copied and moved all the extracts
into tabs based on the numeric assignment. This resulted in each tab showing all the data
extracts for that specific subtheme. For example, all data extracts assigned “1” were moved
into the tab labelled “1. Freedom” as a way to sort and organize the data. Each tab showed
four columns: aspect of risk, data extract, numeric assignment (all being the same for that tab,
i.e., all 1’s or 2’s, etc.) and participant name. By grouping the same numeric assignment of
potential subthemes, the researcher looked for patterns across all interviews. With twenty
interviews, there was nearly 488 pages of data to sort through with 195072 words. As part of
the process of image elicitation, 97 images and 1 artefact were shared during the interviews.
The researcher deemed using this process of sorting the data in a systematic and orderly
manner to be a useful way to manage the large amount of data in an organized and
methodological manner. This also fostered an iterative and thoughtful consideration of the
data through re-examining and considering the subthemes multiple times.

Seventh and finally, the researcher was able to step back and re-examine the data set
and subthemes in order to see patterns emerging and similarities between potential
subthemes. Some subthemes were merged into others and there was a constant comparison
and iteration over many months. For example, potential subthemes of freedom, not who I am
and want to be an individual all merged together under the final subtheme reflects how I see myself. The analysis revealed four main themes, which are noted in Table 19 with the subthemes.
<table>
<thead>
<tr>
<th>Theme</th>
<th>Subtheme</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physical risk</td>
<td>Safety</td>
<td>• Feel safe on a cruise&lt;br&gt;• Potential for falling overboard or harm&lt;br&gt;• Unable to escape in an emergency&lt;br&gt;• Fatalistic beliefs</td>
</tr>
<tr>
<td>Health risks</td>
<td></td>
<td>• Not worried about getting sick&lt;br&gt;• Worried about being sick&lt;br&gt;• Trust cruise lines to prevent illness</td>
</tr>
<tr>
<td>Trust</td>
<td>Familiarity</td>
<td>• Cruise ships as similar to ‘home’&lt;br&gt;• Feel comfortable&lt;br&gt;• Reject as too home-like&lt;br&gt;• Familiarity evoking trust&lt;br&gt;• Feel taken care of</td>
</tr>
<tr>
<td>‘Britishness’</td>
<td></td>
<td>• Similar to UK culture and values&lt;br&gt;• British brands reflect tradition&lt;br&gt;• British seafaring customs evoking national pride</td>
</tr>
<tr>
<td>Resource Investment</td>
<td>Time</td>
<td>• Wasting time&lt;br&gt;• Waiting in queues&lt;br&gt;• Time scarcity / Feeling rushed in port&lt;br&gt;• Strategies to maximize time and reduce waiting&lt;br&gt;• Visit many destinations on one holiday&lt;br&gt;• Ease of travel reduces stress and uncertainty</td>
</tr>
<tr>
<td>Financial risk</td>
<td></td>
<td>• Good value for time and money&lt;br&gt;• Cruises as expensive holidays&lt;br&gt;• Not able to afford the experience desired&lt;br&gt;• Know costs in advance reduces uncertainty</td>
</tr>
<tr>
<td>Risk to self</td>
<td>Reflects how I see myself</td>
<td>• Reflect self through holiday choices&lt;br&gt;• Reflect personal values&lt;br&gt;• Be with like-minded people&lt;br&gt;• Concerned about being forced to be with the ‘wrong’ people&lt;br&gt;• Forced group holiday structure with no freedom&lt;br&gt;• Cruises as contrived and manufactured&lt;br&gt;• ‘Trade-off’ of superficiality for more ports</td>
</tr>
<tr>
<td>Social anxieties</td>
<td></td>
<td>• Concerns about being a solo traveller&lt;br&gt;• Anxious about not wearing the ‘right’ clothing&lt;br&gt;• Not knowing ‘expected’ rules of behaviour</td>
</tr>
</tbody>
</table>

The final themes are presented and discussed in detail in chapter six.
4.7 Ethical and potential bias considerations

The study obtained ethical approval from the University of Brighton Ethics Committee in April 2016. Tier one was approved based on the University of Brighton Research Ethics Policy. All participants were provided with a detailed participation information sheet prior to participating in either the focus group session or interview, and offered opportunities to ask questions and address any concerns. The participants were advised of their ability to withdraw at any time with no negative repercussions. Prior to commencing participating, all participants were asked to read and sign a consent form. Pseudonyms were used to ensure participant anonymity and protect their identities (Grinyer, 2009). The observer and researcher both watched throughout the focus groups for any verbal and non-verbal cues to indicate distress or discomfort on the part of the participants. One interview was halted for a short period due to a participant’s emotional response to a question: discussing his past holidays brought up memories of the loss a family member. The interview was carried on later when the participant asked to resume.

Confirmation and social desirability bias are potential issues to consider. Confirmation bias refers to the “tendency to search for, interpret, favour and recall information in a way that confirms one's pre-existing beliefs” (Plous, 1993, p. 233). This selection of information to confirm one's beliefs was seen in the focus groups through the discussion between participants. Most cruiser participants did not recall or had difficulty discussing negative experiences and information about cruise holidays. Social desirability bias refers to how “...respondents give a 'normative' response or a socially acceptable answer rather than an honest answer” (Neuman, 2006, p. 285). In the focus groups, social desirability bias may have been more prevalent due to participants wanting to avoid conflict with others who may have a different view, and wanting to fit in with the group. The interviews minimized social desirability bias by using the elicitation techniques, which provided participants the opportunity to share information in a less direct way.

There is also a possible bias deriving from the interviewer’s own background, beliefs and experiences (Burns, 2000) as the only interviewer is the researcher. Bracketing is often used to manage bias in qualitative research (Tufford & Newman, 2012) by explicitly acknowledging the researcher’s preconceptions that may ‘taint’ the data. However, there is debate among qualitative researchers regarding the practise of bracketing, and whether setting aside previous assumptions and knowledge is possible or necessary (Sorsa et al, 2015; Tufford & Newman, 2012). In an interpretive paradigm, “a study has credibility if it is
plausible, trustworthy, transferable, and has multiple, documented sources of information that can be confirmed” (Yarnal & Kerstetter, 2005, p. 372). Through acknowledgement of positionality and adopting a reflexive strategy, the researcher may recognize the role of the researcher as related to positionality (race, gender, age, nationality, social and economic status) and the possible influence this may have on the data and the power relationship with the participants (Rose, 1997). This will be discussed further in the following section through recognition of how the researcher’s voice and background are woven into the research.

4.8 The researcher’s voice in qualitative methodology

A researcher's positionality is a central component of qualitative research (Ganga & Scott, 2006), informing all stages including development of research questions, methodology, data collection and ultimately analysis and interpretation. Often within a positivist paradigm, the personal interests and values of the researcher are muted; they are considered to bring an inherent bias and an obstacle to objectivity, and thus, credibility. While positivism considers the relationship between the researcher and the researched to be impersonal, involves control and prediction and considers the social nature of human experimentation to be a problem (Wilkinson, 1988), interpretivism and other epistemological approaches accept and embrace subjectivity. Tourism research has shifted from a dominant paradigm of positivism (Guba & Lincoln, 1994), to drawing on research methodologies such as reflexivity and positionality, which offer unique insights into the meanings tourists ascribe to experiences, practices and performances (Westwood et al, 2006). Acknowledging and embracing the subjectivities and situated nature of knowledge is a recent phenomenon within tourism research (Everett, 2010; Feighery, 2006; Hollinshead, 2006; Westwood et al, 2006). Indeed, within a qualitative paradigm, there is a depth and complexity in multiple voices. Constructivism invites us to appreciate multiples perspectives (Gergen, 2015; Gergen & Gergen, 2000; Jennings, 2005), which has only recently been accepted within tourism research. Dean (2016) illuminates “the impossibility of objectivity in social science” (p. 9).

4.8.1 Positionality: challenges for conducting research from within

As qualitative research necessarily draws on the researcher’s own experiences and knowledge, a researcher arrives at a research project coming from a specific position and worldview. Heidegger (1962) argued that “each person will perceive the same phenomenon in a different way; each person brings to bear his or her lived experience, specific understandings, and historical background” (in Finlay, 2002, p. 534). Indeed, Denzin and
Lincoln (2000, p. 6) argue that for a researcher “research is an interactive process shaped by his or her personal history, biography, gender, social class, and ethnicity, and those of the people in the setting”. Positionality is considered to be the situatedness of an individual in relation to race, nationality, age, gender, social and economic status and sexuality (Rose, 1997), and not only informs but also influences the way research is conducted (Hoogendoorn & Visser, 2012). Wilkinson (1988) argues that positionality also includes

The personal characteristics and life circumstances of the researcher, such as, for example, cultural/ethnic background (Coan, 1979), sex (Eagly & Carli, 1981), and disciplinary background (Kahn, 1972), affect what he or she chooses to study, how he or she proceeds, and what he or she finds (p. 494).

Dean (2016, p. 2) argues that all social science has to account for the humanness of the researcher, and “how the researcher’s personal characteristics (such as ‘race’ and ethnic background, social class, gender, and their general habitus and social disposition), and their position in the field of research… affects their research practise and their results”. Indeed, positionality encompasses how we ascribe meaning and engage with the world around us, emerging from our identities and lived experiences (Acevedo et al, 2015). Understanding the position of the researcher is significant as “ethnicity, gender, sexuality, social class, educational experiences, current role and other aspects of our self and lived experience continually form, shape, and redefine our identity, and therefore the ways in which we approach and conduct our research” (Moore, 2012, p. 11). Understanding positionality helps assist the reader to understand the reasons behind certain decisions within the research and to help explain interpretation and biases.

The researcher’s positionality has generated methodological challenges related to the research design, data collected and interpretation and analysis of the data. Positionality is significant in this study due to my unique position as an ‘insider’ with the cruisers. An insider may be defined as “a researcher who personally belongs to the group to which their participants also belong (based on characteristics such as ethnicity, sexual identity and gender), while an ‘outsider’ is not a member of that group” (Hayfield & Huxley, 2015, p. 91). I was employed with two cruise lines (three years with Royal Caribbean International and seven years with Princess Cruises), where I worked onboard in a variety of roles. My experiences influence how I construct and assign meaning to cruise holidays and even how I see a cruise ship, and are inherent in my positionality as a researcher. Dean (2016) suggests researchers need to understand their own positions, and the lens through which the research is
framed, in order to fully comprehend and make sense of the data being collected, interpreted, analyzed and disseminated.

I bring to the research an understanding of ‘cruising’ that encompasses different perspectives, including not only being a former cruise line employee, but continuing to cruise as a passenger and being the spouse of a senior cruise line employee. Each of these perspectives add dimensions of understanding and positionality that few people within the cruise and tourism industry share, and presented a rare opportunity to explore positionality in cruise research. Indeed, my entire adult life has been shaped by the cruise industry both in terms of my career and my marriage, as my husband and I share an intense interest in the sea and all things to do with ships and cruising. Our home is decorated with nautical charts and P&O posters, and even our wedding cake was topped with a small cruise ship. The cruise industry has supported both of us financially and will do so in the future. It has been difficult at times to be critical of something so closely aligned with my identity; to be critical of an industry the success of which determines whether we can afford to pay our mortgage or even the tuition for this PhD. All of these perspectives have shaped my positionality and formed my identity as an individual, a wife, as a tourist and as a researcher. I also note that my position as a white, middle class, educated, married Canadian shapes my view of the world. Being from the prairies of Canada, I had never seen a cruise ship until I arrived in Los Angeles to work on one, as compared to the UK, where the sea and shipping is a part of life for many people. Conducting research when I have been so immersed in the research topic presented methodological challenges and ethical dilemmas. These challenges are discussed in the next section, with strategies identified for managing the challenges.

4.8.2 Role conflict

Researchers often research phenomena of which they have prior member knowledge (Johnson, 2002), and this is characteristic of this PhD research. My positionality, shaped from my cruise experiences and the interconnectedness of my family and identity with the cruise industry, has led to specific methodological challenges, with the most significant being ‘role conflict’ (Brannick & Coghlan, 2007). This occurs when researchers struggle between feeling loyal to a group or cause (in this case, the cruise industry), while trying to understand the different points of view of the participants or those critical of the group or cause.

While conducting the interviews, I found it difficult to hear opposite and negative views expressed about the cruise industry and the cruise experience. I adopted a reflexive strategy to manage the challenge of role conflict. I struggled to not let my own perceptions
be 'clouded' by personal experience (Dwyer & Buckle, 2009), noting at first that I was feeling defensive and unable to understand the polemic views being shared. I felt this at many times, particularly as my own experience has been very different from the participants’ experiences and feelings. Some of the participants shared disparaging and critical comments of the cruise industry and those who choose to cruise. The participants shared their opinion of ‘cruise people’ as being shallow, environmentally destructive, imperialist, white, wealthy people who do not care about local people or destinations, and use up local resources. Some participants revealed their distrust of the cruise industry, pointing to examples of corporate greed and environmental irresponsibility. Indeed, it was difficult for me to hear people who go on cruises be described as 'faceless maggots', when I identify as a ‘cruiser’. I have at times felt ‘between and betwixt’ two worlds, and my positionality has given me insight few researchers in cruise research are able to have. My positionality has led me to question my own perceptions of cruising, which in turn has created existential questions for myself and challenged my self-identity.

While I struggled with role conflict, I have been willing to apply a critical lens and to seek out differing views in order to build knowledge in the under-researched area of cruise tourism. This acknowledgement of role conflict and openness to apply a critical lens generated new insight and understanding, particularly when considering the psychological and social risk aspects of cruising.

4.8.3 Concealment of the researcher’s identity

There were challenges for the researcher about the ethics of whether or not to conceal the positionality of the researcher from participants. Some researchers argue that fieldwork inevitably involves some covertness, often to build rapport (Lugosi, 2006; Smith & Kornblum, 1996). However, tensions may emerge from concealing a researcher's full identity and these have the potential to cause emotional and psychological stress to participants, including being offended or troubled by being misled (Bok, 1986; Lugosi, 2006; Wong, 1998). After careful consideration, the researcher for this study decided that sharing her positionality with the participants might have influenced them and made them feel uncomfortable in sharing feelings and thoughts about cruise holidays. The concealed positionality was adopted in order to minimize as much as possible respondent and social desirability biases, such as the participant withholding information or giving answers they believe the researcher wants to hear (Teusner, 2016). The researcher struggled with not being transparent and open about her background. This lead the researcher to feel as though
a 'wall' was between the participants and the researcher, as the researcher was unable to answer honestly some of the questions posed by the participants, including why the researcher was interested in conducting research on cruise holidays, and conversational questions about the cruise experience and cruise ships. These concealments were not meant to be misleading, but were a means to encourage the participants to feel comfortable and share information or opinions without feeling judged. Lugosi (2006) points to the moral, ethical and practical concerns with not providing full disclosure to participants, but acknowledges the research context and the need at times for concealment in order to conduct research. If asked at the conclusion of the interview, the researcher shared elements of her positionality. For example, after the interview concluded, there were a few participants who asked why she was interested in the topic, or if she had been on a cruise herself. However, it was difficult to answer this especially with the non-cruiser participants.

4.8.4 Adopting a reflexive strategy

Understanding the methodological challenges in this research has required careful consideration of reflexivity and positionality throughout the study. One way of defining reflexivity is “the process by which researchers reflect and consider the impacts of their personal subjectivity and consequences of their participation in the research process and report on the same in their writings” (Jennings, 2005, p. 108). Another definition of reflexive analysis is

Thoughtful, self-aware analysis of the intersubjective dynamics between researcher and the researched. Reflexivity requires critical self-reflection of the ways in which researchers’ social background, assumptions, positioning and behaviour impact on the research process…Reflexivity both challenges treasured research traditions and is challenging to apply in practice. (Finlay & Gough, 2003, p. ix.)

Reflexivity is a conscious self-awareness of the researcher’s position within the research and their relationship with the participants. Reflexivity may increase the integrity and trustworthiness of qualitative research by examining the inter-connectedness of the researcher with the researched. Through reflexivity, “researchers engage in explicit, self-aware analysis of their own role” (Finlay, 2002, p. 531).

Teusner (2016) describes reflexivity as a process of self-examination to explore the relationship between the researcher, the object of research and what comes to be accepted as knowledge. Knowledge may be viewed as situated, negotiated and fluid (Gough, 2016), and emerges from the subjectivity of the researcher. Reflexivity is the way the researcher
acknowledges and identifies the preconceptions the researcher may bring to the study including pre-study beliefs, previous personal and professional experiences, motivation for initiating the study, qualifications for exploring, and the unique perspectives and theoretical foundation the researcher brings (Malterud, 2001). Reflexivity offers insight into the human condition and inherently subjective beliefs and values of the participants and the researcher.

Reflexivity is expressed in many areas of research including tourism (Cohen, 2013; Feighery, 2006), human geography (Rose, 1997), and health (Finlay, 2002). While the use of reflexivity in research has increased in recent years (Berger, 2015); the nature and use of reflexivity is contested (Finlay, 2002; Gough, 2003; Marcus, 1994), for being highly subjective with much debate on the meaning and practice. There is a great deal of discourse on how reflexivity is applied. However, in a constructivist epistemology, knowledge is shaped and formed and Rose (1997) points to how knowledge is marked by its origins. Thus, knowledge is situated within the researcher, and how the researcher ‘sees’ is from a particular perspective. Indeed, Feighery (2006, p. 272) argues “all research has both an invisible architecture – an(other) voice – and from a geographic location usually hidden from the research audience”. This is significant for this study, as the researcher is situated in a unique positionality of ‘insider’ within the cruise industry. This influences my ‘voice’ and understanding of the research and how meaning is constructed.

However, how does one ‘do reflexivity’, as there “remains relatively little advice on how to execute it in practise”? (Dean, 2016, p. 5) Wilkinson (1988, p. 495) suggests reflexivity entails “continuous, critical examination of the practice/process of research to reveal its assumptions, values and biases”. Finlay (2002, p. 542) points to the need for finding a balance when using reflexivity to be purposeful and thoughtful in application, rather than become a “self-indulgent, personal analysis”.

Reflexivity refers to:

A set of practices which help distinguish qualitative from quantitative forms of inquiry (where the emphasis is on the suppression of material pertaining to the process of research, including researcher subjectivity) and which facilitates insights into the context, relationships and power dynamics germane to the research setting. (Wilkinson, 1988 in Gough, 2003, p. 22)

There are several styles of reflexivity that have dominated the literature, such as Finlay and Gough (2003), Marcus (1994) and Wilkinson (1988). Firstly, Finlay and Gough (2003) suggest a set of styles that clarify the subtle differences depending on the relationship of the researcher with the researched. However, Finlay and Gough’s (2003) styles do not suit this study as the researcher is not part of the data collection, nor is the research seeking to
uncover the relationship with the researched as data. Secondly, Marcus (1994) proposes differing styles of reflexivity. However, Marcus (1994) seeks to position reflexivity as connected to wider genres such as sociology, anthropology and feminism. Reflexivity according to Marcus (1994) is a research tool to: sustain objectivity (sociological), emphasize the intertextual fields of diverse representations (anthropological), or to relate to the situatedness and partiality of all claims to knowledge and to contest essentialist rhetoric (feminist). However, Marcus’s (1994) styles of reflexivity do not capture the meaning of reflexivity in this particular study. The researcher in this study seeks to apply reflexivity by acknowledging their interconnectedness with the research area, with a focus on the relationship with the study and data that guides the overall research design, data collection and analysis. Therefore, Wilkinson (1988) presents a more appropriate way of considering reflexivity by related to the researcher’s own identity, as an individual, gender role, personal interest and values through personal/functional reflexivity.

Applying reflexivity to this research project has involved acknowledging and embracing the unique positionality of the researcher, in terms of identity as an individual and connection to the researcher’s personal interest and values. Reflexivity is employed at all stages of the research, from design through to data collection and analysis. In this research project, reflexivity was applied in the following manner shown in Table 20, based upon on Gough (2003):
<table>
<thead>
<tr>
<th>Table 20: Applying reflexivity</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Research Design</strong></td>
<td>Acknowledgement of the researcher as co-constructor of the data with the participants, what are the deeper motivations for choosing this area and who will be involved</td>
</tr>
<tr>
<td><strong>Participant Selection</strong></td>
<td>Who will participate, who will be excluded, how are the participants found (points to how media and communication is understood and situated, i.e., using the Internet calls into question who has access to be invited)</td>
</tr>
<tr>
<td><strong>Data Collection</strong></td>
<td>What information will be omitted whether consciously or not, the researcher needs to reflect vigorously during the process and continually examine the process and questions being asked, notes should be taken before and after each focus group and interview, reflection on the relationship between the researcher and researched</td>
</tr>
<tr>
<td><strong>Data Analysis</strong></td>
<td>Asking the participants to comment on the data to help validate the researcher interpretations, paying attention to the words and meanings, member checking by asking other researchers to confirm findings and analysis are accurate reflections</td>
</tr>
</tbody>
</table>

Source: Adapted from Gough, 2003
Throughout the study, reflexivity has played a role through the iterative and circular process of self-reflection by the researcher at all stages. This has at times led me to question how I view the world and how others may view me as a cruise advocate, with cruising interwoven through my identity. Using the research journal and reflexive memos was a way to not only make me aware of my positionality, but a way to acknowledge possible bias, and to foster an openness to go where the research may lead. This has been a difficult journey at times, particularly when being critical of the cruise industry and the cruise experience meant being critical of my own lived experience and identity.

Using reflexivity means to challenge my own assumptions and beliefs about the cruise experience. Indeed, reflexivity asks not only how our life experiences influence the research being conducted, but also how this research influences life experience and understanding as it is a “reciprocal relationship between the two” (Wilkinson, 1988, p. 494). Reflexivity is a continual process of reflection and being consciously aware of the relationship between researcher and the researched. Within this research project, I have sought to reflexively consider my place within the subject and in particular why I have chosen to pursue this area. I have considered how I am choosing which elements of the research are to be nurtured, which are to be excluded and through this all, my own knowledge and experience of cruising has guided this process. A different researcher would have chosen different areas to explore and have brought different understandings of cruise.

Most significantly, my understanding of risk has changed dramatically through the reflexive process. I began with a quite narrow idea of risk in cruising as being related exclusively to safety events such as ship collisions, groundings, sinking and fires. Through the literature review I began to understand that the concept of risk is far more complex and multi-faceted that I first thought. Indeed, the very definition of risk is an exercise in futility as the concept of risk shifts depending on epistemological and ontological considerations. I attempted to create a working definition of risk based on the definitions available in the consumer behaviour, sociological, technological and marketing literature among other disciplines, and found I had to stop at 46 definitions. I began too with an idea of what consumer decision-making entailed, and this understanding changed dramatically through the process as I began to understand the strengths and limitations of existing models.

4.9 Summary of chapter

This chapter has identified the research design for the study including the methods and methodology. The epistemology and ontology have been discussed, and it has been
argued that interpretivism, as the wider ontology, and cognitive constructivism as the epistemology, are the most appropriate for this study. It has been argued that constructivism is the most appropriate paradigm as risk is constructed and does not exist independently. This chapter argued that using a two phase data collection of focus groups and interviews was ideal for exploring under-researched areas, and highlights the value in using a qualitative approach. Image elicitation was identified as useful to draw out how risk may be perceived, with thematic analysis used to analyze all data. The chapter also points to the methodological challenges for the researcher emerging from positionality. Reflexivity was argued as a useful strategy to overcome these challenges and ensure credible and trustworthy research. Having discussed the ontological and epistemological considerations of this study, the next chapter builds upon on the methodology and methods chosen to focus on phase one of data collection and analysis. As the purpose of the focus groups were to understand the issues of risk for cruise holidays in order to develop the interviews, the next chapter expands and discusses how this knowledge informed the interviews to address specific aspects of risk.
CHAPTER FIVE: FINDINGS AND ANALYSIS: FOCUS GROUPS

5.1 Introduction to chapter

Following on from the focus on methodology, this chapter presents and analyzes the data collected from the two focus groups. The focus groups were conducted as phase one of the data collection, to assist the researcher in understanding issues of risk in cruising to then develop the design of the interview questions for phase two. The findings and analysis of the focus groups identified the issues associated with risk in cruising in order that the interview questions would address these specific areas. This chapter is organized into three sections. The first section presents the findings that emerged through thematic analysis, which are organized into two main themes. Quotes and images shared by participants during the focus group are placed in the text to illustrate the findings. Pseudonyms are used to ensure participants remain anonymous. The second section is a discussion of how these findings relate to the wider risk, tourist and cruise literature and identifies specific issues to be addressed in the interviews. The third section builds on these by identifying aspects of risk in cruising to explore in the interviews. Section 5.4 identifies the key points from the focus groups which needed to be specifically explored in the interviews.

5.2 Findings by theme

Two themes emerged from thematic analysis of the focus groups. These are presented in the order in which they emerged, and not in order of any significance. The first theme was shallow experience and the second was feeling comfortable.

5.2.1 Theme one: shallow experience

The first theme to emerge was named shallow experience, and encompassed three subthemes: time, constrained environment, manufactured experience. These will now be examined in turn. Non-cruiser participants expressed a belief that on a cruise, there would not be enough time to experience the destinations visited. Comments revealed a belief that a cruise did not provide enough time to have what they considered to be a meaningful experience. For example, Jimmy spoke about a sense of ‘rushing’ due to the limited amount of time in port, which would not allow him the opportunity to see and experience the destination as much as he would like. Jimmy said,

I think if you look at some of these itineraries, you know, this day here, overnight there, you’ve got, I don’t know, how many hours in each
port…We’ve got so much time, and we’ve got to go here, got to go there…Especially if it’s very cultural, lots of history. You’re not going to see half of what’s there in the time you’ve got…I would go to see these things in their entirety, not a little bit of this, a little bit of that and you have to get back on the boat. [non-cruiser]

There were also perceptions that a cruise holiday included a significant amount of time either waiting in line or waiting to get to the destination. Participants voiced several comments pointing to the time on the ship at sea as being boring. Jimmy shared,

If you’re going anywhere decent you’re on the boat for 3 or 4 days going from A to B before you even start seeing things that you might want to see…and whilst I appreciate all the boats have got you know…lots of facilities, and the bigger they are the more luxurious they are, but, hence more people they have…and lots of social activities involved but if this particular thing is good then there’ll be queues for it no doubt and you’ll have to wait and I can’t be doing with all that…You’re wasting however many days that takes, I don’t know…as you can see there, there’s nothing to see is there? [non-cruiser]

Sharon said, “I don’t particularly want to stare at the sea”. The participants’ perceived time on the ship was about waiting to get to the destination, fostering a sense of wasted time.

Some participants believed a cruise to be a constrained environment, with a lack of freedom and a sense of being forced to have a group experience, or ‘herded’. Sharon said,

I think it is that structured…being herded off, then you all hit a town together en masse, you’re there and you’ve got to come back at a certain time…I personally do not want to feel herded on a holiday, I want to be able to do things in my own time. [non-cruiser]

There is belief from the participants that a cruise would involve being forced to be in large groups and being forced to move about together. Adam shared his perception that the ship would be crowded and that a group experience would be enforced. His image is an example of how the non-cruiser participants perceive a cruise holiday to be surrounded by people and speaks to the overarching perception of a lack of freedom.

Adam shared an image (figure 11) that reflected his perception of a cruise,

That’s my vision…that’s my idea of it…absolute nightmare for the same reasons that were raised…I don’t want to be herded, I like to go off and do things…but that would be a complete nightmare. [non-cruiser]
By contrast, the cruiser group comments revealed a perception that the ships were not crowded and they did not seem to share this feeling of a lack of freedom. Phillip shared,

> There's always spaces where you can be entirely on your own, escape from people entirely, and not just in your own cabin, but spaces around the ship, where you can be quiet of you want to be, or there's entertainment and other folks if you want that as well, so it's a perfect combination, entirely flexible and so I didn't find that sense of not being able to escape people at all. [cruiser]

There were also comments pointing to the perception of a cruise holiday as a manufactured experience. This was seen through comments about the superficial interactions between people on the ship and with locals in the destinations. The participants believed that a cruise offers less time spent in the destination, and fewer opportunities to make meaningful connections with local people and culture. Francesca shared,

> When you go away you want to be completely absorbed by this new culture and explore it completely and you want to eat at the local restaurants…eat the local fresh fish, you don’t want to always…eat food that’s travelled from home, you want to experience local life and I don’t know if you can. [non-cruiser]
This perception of a superficial and shallow experience was also related to transience, pointing to a perceived lack of intimacy. Using the example of attending an evening show in the theatre and how people will come and go throughout the performance, Sharon shared:

I have this perception that there will be you know a singing and dancing show on that people will wander in and you sit down for half an hour and get bored or fall asleep or go...it hasn’t got that same feeling...as an experience....I sense it’s very transient...it just hasn’t got that ambience...it feels more manufactured I think on the boat, so they have to put entertainment and it’s there take it or leave it...it just lacks that specialness. [non-cruiser]

Overall, the non-cruiser participants perceived a cruise holiday as a superficial and transient experience, with less time and opportunity in the destination and on the ship to make what they considered to be meaningful connections with others.

5.2.2 Theme two: feeling comfortable

The second main theme which emerged from the focus group was named feeling comfortable; and encompassed four subthemes; home & family, tourist bubble, trust and health concerns. This theme is situated around how the cruiser participants perceive cruising as a means of being comfortable and being taken care of.

For several of the cruiser participants, a cruise holiday offered the opportunity to spend time with loved ones and strengthen family relationships. For some of the participants, the ship’s crew were thought of as extended family. Luke said, “you get to know the staff on the ship…it’s like a family…it’s genuinely like a family”. There was also a perception of the ship as an extension of home, where you feel comfortable and looked after, like you would in your own home. Luke said, “It’s like coming home, it’s like coming back home... so you were somewhere which was familiar and homely, but the other side of the world”. There were also comments about the ease of mobility, and how convenient it was to unpack only once and have all the travel arrangements taken care of by the cruise line while visiting multiple destinations. This contributed to the feeling of being taken care of and the sense of restfulness. For all of the cruiser participants, a cruise holiday was a way to feel looked after and have everything done for you. Sarah shared, “As soon as it sailed, you won't have to worry about anything, it's all done...so fabulously restful”, with Luke also suggesting that on a cruise he can “just turn off”.

By contrast the non-cruiser participants pointed to the social aspect of a cruise, the idea of being forced to socialize, particularly in the evenings at dinner, and how uncomfortable this would make them feel. Sharon spoke about how it would be “...slightly
intimidating when you don't know anyone else”. Jimmy said about the dining, “you're not relaxing are you, you've got to speak to total strangers all evening”. Nicole called it “tedious, having to make small talk night after night”. These comments further point to the complexity and significance of feeling comfortable while on holiday and how for these participants, the notion of a cruise holiday made them feel uncomfortable.

For both groups, there were comments about perceived physical discomfort and health concerns. For some of the participants, a cruise raised the possibility of becoming ill, such as through contracting food poisoning or norovirus. Jimmy shared,

I think more often than not you hear a lot of these salmonella or whatever it is, outbreaks onboard... and...You’re all in bed for 10 days you limp back to port and they won’t let you dock because you’re all ill. [non-cruiser]

For some of the participants, the fear of being seasick arose and for one participant this was a significant reason for not choosing a cruise holiday. For Adam, being in the sea made him think about being seasick and uncomfortable. He shared,

Every time I go in a boat I’m awful. Even going across the channel (laughs)...just useless...had to have all the devices, it was just awful...even the slightest...so particularly on the cross-channel ferries I find as soon as they start to get a bit of motion I’m ill so the motion sickness really wouldn’t work at all. [non-cruiser]

However Sarah and Luke perceived the cruise lines as being trustworthy to look after them and their families should they fall ill while on the ship. The cruiser participants pointed to how the cruise lines not only manage the day-to-day health and safety risks, but also decide which ports are offered, thereby making the decision to keep the passengers out of harm's way by avoiding 'unsafe' destinations. These participants seemed to have trust in the cruise companies to decide where the ships should sail, and they trusted that the companies would only take them to safe places.

Therefore, the two main findings were 1) perception of a cruise as a shallow experience with superficial and manufactured aspects, and 2) that a cruise is a way to feel comfortable and looked after. These findings are now discussed in relation to the wider risk and tourist literature.

5.3 Discussion

As the purpose of the focus groups was to understand the issues of risk in order to develop the interview questions, the findings suggest specific points and potential gaps in the way risk in cruising may be interpreted. The first point is that the findings suggest
perceptions of risk exist for both groups, but seem to mainly emerge around social, psychological, and health risks.

This finding also suggests that participants may perceive elements of social risk, in that others might think less of them should they go on a cruise. Social risk occurs when an individual feels that others will think negatively about them due to their association with an item or experience (Jacoby & Kaplan, 1972). One aspect of social risk suggested by the findings is that some of the participants do not want to be associated with people who go on cruises as they are perceived as shallow and unsophisticated, and needing to have their holiday organized for them. Social risk differs from psychological risk in that the participants feel the latter intrinsically, and the former in terms of how others will view them should they go on a cruise.

Psychological risk may also be seen in the perception that the experience was shallow, and there was no time or opportunity to develop what the participants might see as meaningful connections with local people in the destinations. The findings connect with the literature on psychological risks (Jacoby & Kaplan, 1972) in that some of these participants, taking a cruise did not fit in with their self-image or self-concept. Forsythe & Shi (2003) point to a possible frustration or sensed shame that some people feel when associated with a product or service/experience that does not reflect their self-image. The findings suggest this may be attributed to the perception of a cruise as contrived and superficial. The comments also point to the aversion to group experience, in that the participants wanted to be individuals, not part of a 'herd'. Arguably, when people said a cruise was contrived and superficial they felt the experience was not what they wanted.

The findings also point to health risks as a concern. Both groups were worried about the potential for discomfort, such as being seasick or becoming ill through a virus or food poisoning. This is consistent with existing literature that identified health risks as being a concern for holidaymakers (Reisinger & Mavondo, 2005; Roehl & Fesenmaier, 1992; Simpson & Siguaw, 2008). Indeed, recent research highlights the prevalence of tourists' worrying about health before they travel (Chien et al, 2016) and the perception of health risk as a barrier or constraint to travel to a destination (Sharifpour et al, 2014a).

Interestingly, physical risk and safety were not a concern for participants. Particularly for the cruiser participants, there was a feeling of being protected and looked after by the cruise line during the cruise experience. This finding is consistent with previous research. This may be related to trust in the cruise line but it would appear that perceived performance risk decreases with previous positive experiences. The underlying reasons for this implicit
trust in the cruise companies are not clear and worthy of further exploration as they would appear to influence decision-making and the perception of risk. Slovic and Peters (2006) point to the reduction in perception of risk occurring because of positive feelings.

Financial and time-loss risks seem to be concerns that affect decision-making for the non-cruisers, but seem to influence decision-making less than other risk types such as psychological, social and performance. The findings also suggest that the perception of some types of risk is different for those with cruise experience, in that performance and satisfaction risks appear to be absent or not emerging from the data. This supports previous research where familiarity and level of experience lowered risk perceptions (Fuchs & Reichel, 2011, Lepp & Gibson, 2003; Mansfeld et al, 2016; Wilkinson, 2001).

5.4 Key points to explore in the interviews

After examining the findings and discussion points from the focus groups, four specific points emerged which guided the interview questions’ design.

Firstly, the interview questions needed to explore the conceptualization of risk in relation to self-concept, as this appeared to have emerged as a key component of perceived risk in cruising as a holiday choice. Particularly for the non-cruisers, this appears to have emerged from concerns about the superficiality and manufactured nature of a cruise. The interviews needed also to address how participants felt about the other people on the cruise, particularly in relation to their forced socialization (non-cruisers) or possibility of a sense of belonging and family (cruisers). It appeared that it might be helpful to explore cruisers’ and non-cruisers’ perceptions about the lack of freedom, to see not only how these differ but whether this would influence decision-making or if it would be related to self.

Secondly, the interviews needed to explore the conceptualization of risk in terms of familiarity, to address if or how the familiar home-like space of the ship influenced the interpretation of risk, including examining how trust in the cruise line also influenced the perception of risk. The interviews needed to consider whether cruises might be a way of avoiding risk, as some cruisers appeared to choose cruising to avoid the unfamiliar, and why some cruisers felt so comfortable onboard. The analysis of the focus groups point to the need to explore if or how they see the ship as an extension of home, and how this perceived familiarity potentially influences the perception of risk in cruising.

Thirdly, according to the literature, physical risk has a significant impact on decision-making, however this did not seem to influence the focus group participants. This was to be addressed during the interviews by exploring perceptions of physical risk and by probing to
reveal more about how risk might be interpreted and understood in cruising, including if or why it was in contrast to the literature. Additionally, the question guide would need to address how risk is interpreted in relation to health risks, and how this might differ between the cruisers and non-cruisers.

Finally, the focus groups revealed a concern about time-loss and financial risk, and interviews needed to consider how both cruisers and non-cruisers interpreted these risks. Much of the literature points to cruises being perceived as expensive with studies suggesting this is a constraint to cruise, and interviews needed to explore how risk is understood in relation to resources. Understanding more about how time and finances are perceived for a cruise will assist in better understanding the potential influence of risk on tourist decision-making.

5.5 Summary of chapter

This chapter has presented the findings and analysis from the focus groups. These findings are situated within two themes of shallow experience and feeling comfortable. These findings were discussed in relation to the wider risk literature, suggesting that risk perceptions do exist for tourists in relation to cruise holidays, but that they seem to emerge mainly around psychological, social and health risks. Given the purpose of the focus groups, the key points informing the interview questions revolve around three key themes: 1. risk and the self-concept, 2. risk and familiarity, and 3. perceptions and understandings of risk in relation to ocean cruising. These three themes are specifically explored in the interviews and are discussed in the following chapter, focusing on the interview phase of data collection.
6.1 Introduction to chapter

The aim of this PhD is to examine how the perception of risk is conceptualized in ocean cruising and how this may potentially influence tourist decision-making. This chapter presents and analyzes data from the interviews, and then interprets how this insight may inform understanding of risk in the context of a cruise holiday. The analysis followed guidelines for analyzing qualitative data (Bloomberg & Volpe, 2012; Braun & Clarke, 2006; 2012) by first looking for emergent patterns about risk. Developing the findings and the analysis was not a linear process, but iterative and cyclical.

The chapter is organized into five sections. The first four sections are organized into distinct themes: 1) physical risk, 2) trust, 3) resource investment risk, and 4) risk to self. These are presented in this order to highlight the current emphasis in the literature, and to build a rationale for the contribution to knowledge. Within each theme, findings are discussed, followed by analysis. Throughout the chapter, quotes and images from the interviews are inserted into the text to illustrate participants’ perceptions of risk. The images presented are those that participants collected prior to the interviews to reflect their thoughts and feelings about cruising. All data reported in this chapter are from twenty interviews conducted in the UK between April 2017 and November 2017. Notations indicate whether the quote came from a cruiser or non-cruiser, as this is significant at times to illustrate differences in perception. Pseudonyms are used to ensure participants remain anonymous.

The fifth and final section of this chapter presents a critical discussion of the findings and analysis, culminating in the researcher's interpretation of how risk is perceived in ocean cruising and what implications this may have on tourist decision-making. The discussion clarifies the significance of the findings and the analysis in order to meet the aim of this study. Cruise holidays are a particular form of tourism, characterized through their enclavic and mobile nature, and therefore insight gained from this study illuminates how risk is interpreted and understood differently in cruising.

6.2 Theme one: physical risk

This section reveals the first theme related to risk: physical wellbeing and health. This theme is discussed first as it is the most prevalent risk mentioned in the literature, in the media and is what comes to mind first for many people. The theme is discussed using the subthemes safety and health risk, which were chosen as they came up more during the
interviews than any other physical risk. Findings are discussed in relation to existing literature with specific attention paid to how perceptions of physical risk are interpreted in cruising.

6.2.1 Safety

Interviews revealed a range of perceptions about safety on a cruise. For some non-cruisers, it was considered dangerous, while most of the other cruisers and non-cruisers perceived it as a 'safe' holiday. Elena voiced her fears,

I know that there aren't that many disasters. It's just unfortunate when they happen they are significant...It's not all cruise ships, it's ferries too, where ships have gone down, and they've had loss of lives and a ferry is very different from a cruise ship, but in your head, it merges. You see no difference. It's a vessel on water and people on the bridge, and somehow they've not read the warnings or not been able to avoid that horrible event, and yeah, that's really frightening. [non-cruiser]

People also described being unable to escape in an emergency. Charlie was frightened of being trapped, “If you're stuck onboard and it starts sinking, or there's something evil onboard, I don't know. You're just stuck on there in the middle of nowhere with no way to escape”. There were also concerns about drowning or falling overboard. For instance, Victoria worried about her nine-year old son, who uses a wheelchair,

The big worry for me would be Miguel's safety. There’s this great fear...What if somebody left the door open? The idea of him going overboard is a completely different prospect and that would just...I mean, the idea of the sea and drowning is another thing that would worry me. [non-cruiser]

Helen worried about the large number of people on the ship,

I don’t know that I’d feel the same with one of those 11,000 [passengers on a cruise ship], because I think panic would set in with that amount of people...Absolutely everybody would be panicking and doing what they think is right instead of what is right to do! [cruiser]

While a few interviewees mentioned the risk of death, overwhelmingly a cruise was perceived as a 'safe' holiday by both cruisers and non-cruisers. Even most non-cruisers considered cruises to be safe. For example, Maria discussed the sinking of the Costa Concordia cruise ship,

What is interesting because when I was thinking about the images, one of the last images I was going to add was the image of, I can't remember the name of it now, the cruise ship that hit the rocks off Italy -- I thought actually, that isn't fair to cruise ships because they have a very good safety record. I mean, I can't think of, out of the number of people that sail on the ships, the number of accidents that actually happen.
Of course, you have people falling overboard, but I think that's quite low. [non-cruiser]

Cruisers revealed almost no fear. For example, having cruised more than forty times from childhood, Joan said, “I've never worried about it. I know that the staff are exceptionally well trained in every area...I feel safer on the ships than the aeroplanes”. Moreover, although Joan had experienced an incident when her cruise ship lost power for several hours at sea she did not worry about safety,

I can't even remember which one it was, we were coming through the Bermuda triangle and we woke up one morning and it was absolutely silent... We actually lost power going through the Bermuda triangle, you can't make it up...I think one of the cleaners had poured a bucket of water over the electrics in the engine room, so everything stopped. There was no coffee machine, there was no hot breakfast, the clocks all stopped. It was fun for an hour or two, but it got a bit boring when they couldn't even serve coffee...[Interviewer: Were you worried for yourself or your children?] Never. They sorted it within the day but it was a weird time, but I was never worried. The crew knew what was happening and they'd taken care of it. [cruiser]

Another cruiser (Edith) highlighted, “I suppose you feel safe. You go to bed at night, you wake up in the morning and you're somewhere different without having to make the effort to get there. You feel quite safe on the ship.” Joan had no concerns even after a cruise she was scheduled to go on was cancelled due to it colliding with a tanker,

The Norwegian Dream cruise we were due to take in August 1999 was cancelled hours before we were due to sail from Southampton. We received a phone call around 6am telling us the ship had been damaged in the English Channel and to turn on the TV. Sure enough, it had collided with a container ship and had a large hole all down one side! A cruise disaster for some! But I'm fairly confident it will work out all right and it hasn’t stopped me from cruising. [cruiser]

Dean, a veteran of 15 cruises, explained “No, I think generally you feel quite safe on the cruise ship”. Indeed, every single cruiser expressed a firm belief in being safe on a cruise and that the cruise lines would look after them in case of an accident. As Pat described,

I think the most we got was about force eight in the Bay of Biscay…That was getting a bit lively but, [laughs] but we managed and touch wood yes, we haven't had a scary experience at all, I mean certainly you hear about it, don't you? But no, no, we weren't worried. No, feel pretty safe really…The only time there has been some concern is when we've been out on the tender boat and we got to shore and later in the day, the weather suddenly got rough. I think the tenders were actually having difficulty in landing people onto the ship…but you trust them to do the right thing really…They couldn't run the tender boat so we're all stuck ashore and the lines for getting back
were just huge…but they waited until it was safe to do so and…then we got back when it was safe, so yes I have confidence in the crew. [cruiser]

A different aspect of safety revealed by cruisers was that women travelling on their own would be safe. Daphne shared her concerns before taking her first cruise, “I have to think about the sort of holiday I could go on as a woman on my own. What would be nice? What would be safe? Where would I feel comfortable?” For many cruisers, taking a cruise allowed them to feel safe, which in turn fostered a feeling that they could go and explore a port, but have the safety and security of the ship to return to. Joan explained,

We're talking 40 years ago, you'd get to go to places that certainly I hadn't been to before. I hadn't been to Egypt, or a lot of the places in the Eastern Med that I wouldn't have dreamt of going off to on my own to, but on a cruise, where you could get back to the ship, it was -- it was great and it was safe. [cruiser]

Interviews reflected that cruisers trusted cruise lines and ships’ officers to ensure safety. There was also evidence that officers conducting safety drills and information sessions with passengers created an enhanced feeling of trust. For instance, Joan related,

Meeting with the officers -- there are certain ships, I think P&O are one, where they have an officers’ question and answer session, and you can tell the competence and seriousness. [cruiser]

Daphne related,

They're always having drills onboard with the staff. They're always doing specific staff drills which they warn you about. They're always sounding whistles and perhaps using this, that, and the other, so yes I feel reassured that they're practicing. [cruiser]

For some participants, being a recognizably ‘British’ brand also increased their perception of safety and trust. As cruiser Barry explained, “With the American liners, they're going to be just as secure and looked after as well. I might be sort of wary of some of the other nationalities of cruise liners, but not British or American”.

Interviews also revealed a fatalism bias about physical risk by both cruisers and non-cruisers. The comments suggested that whatever might occur would happen regardless, and that this applied to all holidays, not just cruises. Both cruisers and non-cruisers appeared to accept inherent risk in travel as well as daily life. Kieran explained his fatalistic belief,

I've got this attitude that que sera sera, or whatever. I believe in fate. If your time's up, your time's up, whether it's on a boat, a train or a plane. If you're going to go, you're
going to go. Otherwise you'd never do anything, would you? You wouldn't even cross the road. [non-cruiser]

Matthew shared Kieran’s attitude, “I tend not to think about things like that because what's the point anyways... there's no point worrying about it. If it's your time to go, it's your time to go”. Non-cruiser Carl also believed all travel involves risk, “To me, [on a cruise] there would be as much risk as flying, which is what we do to go on our holiday, or going on a ferry, or even a train, really...It can happen anywhere”. Non-cruiser Jo said, “I could get killed walking across the street to Tesco, that doesn't worry me at all. It never enters my head. If you did that, you wouldn't go anywhere”. Indeed, many participants of both groups pointed out the risks involved in travel, that there was nothing they could do, and that worrying did not change the outcome. As Helen explained,

If you’re going to worry about that sort of thing, why go? You know, it’s like that if we’re going to sit and think, we better lock everything up hard cause we might get burgled. If you live like that you might get burgled, but that will happen whether you like it or not...There are certain things that happen regardless. [cruiser]

6.2.2 Health risks

Data gathered from the interviews revealed non-cruisers believed it was ‘easy’ to get sick on a cruise holiday. Participants in both groups used ‘illness’ interchangeably to represent food poisoning and gastro-enteritis. Surprisingly, seasickness or motion sickness were little mentioned by either group. There were a few comments relating to worries about being seasick or motion sick from cruisers who had been concerned about this before their first cruise, but these fears had been dismissed once onboard. However, many non-cruisers spoke about the worry of becoming sick on a cruise due to food poisoning or other gastro-enteritis related sickness. Comments highlighted the recent prominence in the media and news sources about the ‘common’ occurrence of stomach bugs, which enhanced a feeling among non-cruisers that it would be 'easy' to get sick. Kieran shared,

Quite often you'll hear stories of everyone getting off a cruise really ill or people being quarantined on it for a couple of days, and it seems to happen quite a lot...I keep hearing about outbreaks of norovirus or everyone getting diarrhoea or...bacteria in food, and it just...I would always be thinking about that when I was eating. [non-cruiser]

Similarly, Maria said,
There's always stories about norovirus, you know, once that hits a ship everybody goes down...It's a contained environment and yeah, somebody gets sick. It’s quite easy for you all to get sick. [non-cruiser]

Elena said,

Norovirus outbreaks, those sickness bugs and things, it's that you're contained on a ship, if there's...If somebody gets ill, you hear in the media again, in the press 'Oh we've paid a fortune and we've come back and we're all really ill and it was awful and there was sick everywhere'. [non-cruiser]

However, interviews also revealed that cruisers trusted in the cruise lines to take measures to prevent passengers from becoming ill, such as enforcing hand washing and other procedures to minimize the spread of infection. While Matthew was on a family cruise, three members of his family group became ill and were quarantined in their cabins. He did not believe this was attributable to the cruise ship,

Ironically though, several of our group got sick, but it didn't happen on the boat. It started before the boat, went from one to the others. Half of my family didn't get it but everyone else got it and had a couple of days in quarantine. The boat made them stay in their room for that day. They were allowed to get off but they didn't really feel like it anyway, so, it just seemed to last a day or two but it was more of a little thing that passed from one to the others. It wasn't from the boat. [cruiser]

Matthew’s belief was that the illness did not come from the cruise ship, and he minimized the severity, saying it ‘was a little thing’. Dean described the precautions he takes on a cruise, “We're always extremely careful about hand washing...I think as long as you're ultra-careful with hand washing and use the hand sanitizer”. This echoed the actions of many cruisers, as several talked about hand sanitizers and hand washing, indicating knowledge about preventing illness while travelling. For instance, Karen talked about the prevalence of health precautions on her first cruise,

…hand sanitizer…were everywhere on the ship, and of course there has been cases of food poisoning…There was very bad press for the cruise companies because there are all these cases of food poisoning and people dying and goodness knows what, so their way of combating that was to have all these hand sanitizers wherever you went, and I just thought oh that's funny…They did it when you went in for dinner -- they squirted each person! [Laughing]…You know Brits…We just kinda went with it, you know? But they were insistent that you use it, because they didn't want you to have food poisoning. (cruiser)
Pat described the need to take precautions to avoid getting sick on a cruise, “I am very careful about hygiene. Yes, we always use the sanitizers, get frustrated if we see other people going in not using them and generally very aware I think of hygiene issues”. Joan, who had twice experienced her husband being medically disembarked to a hospital ashore while on a cruise, believed cruise ships have excellent medical facilities, often better than in some of the ports,

I know they've got medical facilities onboard and they can get you off if they need to, so no, it's not a concern. In fact, you're in a better place on the ship because if you got ill in a hotel somewhere you'd have nobody to give you a hand. The ship has everything at their disposal. [cruiser]

6.2.3 Analysis of findings on physical risk

This section presents a discussion of physical risk in relation to cruise holidays. The discussion is arranged in four sections: 1) perception of cruises as 'safe', 2) health concerns, 3) physical well-being related to large risk incidents, and 4) human-induced risks including crime and terrorism.

6.2.3.1 Perception of cruises as 'safe'

Analysis of the findings first demonstrates that trust is a significant factor in reducing any perception of physical risk in cruising. This is crucial to understanding how risk is perceived by cruisers. Recalling Jacoby and Kaplan’s (1972) definition, physical risk refers to the “chance that the item may not be safe, or be harmful or injurious to health” (p. 382). This includes injury, illness, loss of life, health or food-borne illness. There may be potential safety problems that occur while using or experiencing the product (Derbaix, 1983). Trust in both the cruise companies and in the cruise experience appears to have a significant role in lessening the perception of physical risk for many participants. Moreover, concerns about health and safety differed significantly between cruisers and non-cruisers. For instance, even when Joan experienced physical risk events such as power failures or medical emergencies, the perception was that the cruise lines would take care of everyone.

The majority of research on risk in cruising has focused narrowly on physical aspects related to health and safety concerns such as terrorism (Bowen et al, 2014; Brosnan et al, 2011; Greenberg et al, 2006), physical safety (Ahola et al, 2014; Baker, 2013; Lois et al, 2004; Lück et al, 2010; Maher et al, 2011; Stewart et al, 2007; Stewart & Draper, 2008), food safety (Baker & Stockton, 2013) and health outbreaks (Klein et al, 2017; Liu et al, 2016; Neri et al, 2008). Some have argued the growth of cruising has been largely due to the perception
that cruising is 'safe' (Cordesmeyer & Papathanassis, 2011; Dowling, 2006), which is important because cruise tourists have been described as risk-averse (Tarlow, 2006; Wilks, 2006). Further research suggests that 71% of respondents felt that cruising was safer than flying when compared to other forms of travel (G.P. Wild Ltd., 2017; Lois et al, 2004; Yarnal et al, 2005). Recent industry promotion (CLIA, 2017a) has accentuated this aspect of a cruise holiday within marketing literature, going as far as to promote a cruise as the “safest way to travel”.

Analysis revealed that the solo female cruisers in this study embraced cruising as a way to travel safely, which supports the findings of previous research into female solo travellers’ perceived risks in leisure travel (Jordan & Gibson, 2005; Wilson & Harris, 2006; Yang et al, 2017). The solo female cruisers pointed to how they used the ship as a safety net to give them the freedom to travel, not just on the ship but also in the destinations. This study also echoes Yarnal and Kerstetter’s (2005) work which found that travelling made cruisers feel self-reliant and independent. Some solo female cruisers felt safe in the secure and familiar environment of a cruise ship.

However, physical risk appeared to have little influence on cruise decision-making in this study for both the cruisers and non-cruisers, as the majority of all interviewees believed a cruise was safe. This is fundamentally different to previous studies. One of the few studies to examine physical risk in cruising found that non-cruisers perceived a cruise to be unsafe (Park & Petrick, 2009). Additionally, CLIA (2004) identified physical risk as a key reason people stop cruising, including worries about health (including outbreaks of disease or illness, age and seasickness), and safety (fear of terrorism, feeling unsafe, fears of ships or water). Recent research on risk and tourist decision-making continues to examine risk narrowly as physical, and related to health and safety. For instance, the strongest influence on destination choice was risk associated with tourists’ physical well-being, which echoes previous studies (Gray & Wilson, 2009; Karl, 2018). This PhD study revealed that physical risk might be less significant than other types of risk in influencing cruise decision-making, which challenges the current understanding of risk perceptions in tourism.

6.2.3.2 Health concerns

Secondly, many studies state that health concerns are a key factor in tourist decision-making (see Chien et al, 2017; Kozak et al, 2007; Simpson & Siguaw, 2008). The analysis in this study also revealed that health concerns emerged and are relevant in interpreting perception of risk in cruising. Food-borne infections were a concern onboard for non-cruiser
participants, which supports the existing literature. This builds on Le and Arcodia’s (2018) recent work pointing to the significance of infectious health outbreaks as a concern for tourists considering a cruise, as well as concerns about sexual health and motion sickness. Research suggests that larger ships have greater potential for outbreaks related to food or transmittable gastro-enteritis infections due to the greater amount of people in a confined space (Rooney et al, 2004). Salmonella was found to be the most commonly associated source on a cruise ship, with the food items generating most of the outbreaks being eggs, seafood and poultry (Rooney et al, 2004). All of this suggests that health is a significant concern for many tourists, reflected by the non-cruisers’ concerns about getting ill on a cruise. However, the analysis revealed that although the cruisers in this study are aware of the potential health risks, they appeared to feel confident in their own hand-washing precautions and placed a significant amount of trust in the cruise lines to prevent illness outbreaks and to look after their well-being and safety. The findings relating to cruiser participants also support previous research, which points to the role of education and the communication of health risks (Chien et al, 2017), together with preventative strategies such as the use of hand sanitizer, to minimize potential for health outbreaks, eg norovirus. Cruisers appeared to feel confident that the cruise lines were taking adequate measures to control and prevent sickness onboard.

Motion sickness did not emerge as a significant concern for participants, although some cruisers mentioned being worried about it prior to their first cruise. Other studies have shown that seasickness is the most common medical reason for visiting the ship's medical facility (Bledsoe et al, 2007). In addition, Uriely and Belhassen (2006) have suggested that tourists perceive travel risk in relation to the possible consequences of taking drugs in travel (which was not a concern for the participants in this study). However, this has been a concern for some Australian cruisers more recently, following the much publicized incident involving a passenger who died onboard a cruise ship after taking drugs (Dobinson, 2011; Knox, 2006; Phillips, 2008). Contradictory to previous research which found that health risks were the predominant risk concern for tourists, the findings here show evidence that health risks are not as influential for cruise decision-making as other risks are.

6.2.3.3 Physical well-being related to risk incidents

Thirdly, findings highlight minimal concern about physical well-being in the event of a large scale risk incident. While this study suggests that although both cruisers and non-cruisers are aware of the potential for cruise accidents and other negative events such as
terrorism and piracy, the sense of fatalism and perceived trust seems to overcome any possible influence on perception of risk. It would appear that cruise tourists are resigned to risk in travel, including cruise holidays, and accept risk as an inherent part of travel. Findings also provide evidence of a fatalism bias for some participants. Fatalism is a belief that events are “perceived as the result of luck, chance, fate” (Baytieyh & Maja, 2016, p. 156). This study points to the role of fatalism in how participants accept that risk is inherent in all travel, including leisure and holidays, and that this has not necessarily changed their travel decision-making. Yang et al (2017) and Bowen et al (2014) argue that risk is an unavoidable element of the travel experience. However, in both of these other studies, risk is considered to be related to physical harm. Additionally, Baker (2013) found that those with greater cruise experience were more likely to take personal precautions to safeguard their safety and security on the ship including noting fire exits and evacuation routes from their cabin. Significantly, other than hand washing precautions, this did not emerge during the interviews in this study. A fatalism bias appears to override worry for some participants about fires, terrorism and large scale risk events.

However, crucially, this study demonstrates that cruisers and non-cruisers place great confidence and trust in the cruise lines to keep them safe. This trust minimizes the risk associated with a large-scale incident. This is contradictory to other studies that examined land-based tourists travelling to a single destination. Previous studies found that political instability and terrorism are a significant concern for tourists and affect decision-making for destinations, resulting in deterred travel to destinations where there is a heightened perception of risk (Floyd et al, 2003; Gray & Wilson, 2009; Pizam & Fleischer, 2002). Indeed, after the sinking of the Costa Concordia, although sales volumes dropped immediately, bookings returned and increased after three months had elapsed (Stacy, 2012), reflecting the minimal impact that major risk events have on cruise tourists’ perceptions of physical risk. Industry research suggests that tourists see incidents such as the Concordia disaster as isolated events (Stacy, 2012).

Additionally, Lebrun (2015) found that 'sinking' was a main component of social representations of cruising for non-cruisers, pointing to perceived worries or concerns about physical risk. This is consistent with worries about disasters and physical risk (Park & Petrick, 2009; Hur & Adler, 2013). Several cruise ships have had major risk events in recent years (Brosnan, 2011; also see Appendix E for a list of major cruise ship incidents), with the sinking of the Costa Concordia being particularly notable for the many lives lost. Most incidents have occurred without any loss of life, but several ships have needed to conduct
emergency evacuations affecting thousands of tourists. As more ships are sailing in higher risk areas such as the Arctic and Antarctica (Stewart et al, 2007; Stewart & Draper, 2008), the potential is high for a major incident. This is due in part to nautical charts not existing or being outdated for areas the ships are navigating (Dawson et al, 2014), and the difficulty in performing rescue operations (Dawson et al, 2014; Lück et al, 2010). Other reasons can be traced to climate change, such as in relation to increased sea ice and ice hazards (Stewart & Draper, 2008), and/or aging ships that do not have the correct ice-strengthened hulls for sailing in areas of ice (Brosnan, 2011). Additionally, as cruise ships age, they are often kept in operation beyond their service-life, which may suggest a higher potential for mechanical failure (Dawson et al, 2014). However, the analysis of this study clearly points to a lack of fear of sinking or large-scale incidents by cruisers, and by the majority of non-cruisers.

Major risk incidents such as fire have emerged as a worry for tourists (Chen et al, 2012; Hystad & Keller, 2008; Graham & Roberts, 2000), given fire is perhaps the biggest danger to a cruise ship (Gossard, 1995; Lois et al, 2004). Other possible risk events with serious consequences include grounding, acts of terror, collision and bio-chemical attacks (Greenberg et al, 2006). Only one participant mentioned having concerns about fire, suggesting this type of physical risk is not a significant concern for the participants.

6.2.3.4 Human-induced risks

Findings point to participants’ lack of concern over human-induced risks such as crime and acts of terrorism while on a cruise holiday. This study found that there was a low level perception of risk relating to terrorism in relation to a cruise holiday. Analysis points to how there was surprisingly little concern about crime, either on the ship or ashore in a destination. Previous studies have found that crime ashore is a concern and worry for cruisers (Henthorpe et al, 2013), and for land-based tourists this is a significant concern (Brunt et al, 2000; George, 2010). However, crime was not a concern for participants in this study, even though some participants had been victims of crime while on a cruise. For instance Joan had her passport stolen, but this did not have any influence on her decision-making for future cruises. For both cruisers and non-cruisers, there was an overwhelming sense that the cruise lines would only take their ships to 'safe' destinations and that the potential was reduced for physical risks such as crime, terrorism, piracy and political instability. Indeed, cruise lines have been quick to respond and reposition ships when risk is perceived or heightened, and the cruisers’ previous experiences may bolster their confidence and trust in the cruise lines. Baker (2013) also found that crime was not a significant worry
for cruise tourists due to the trust placed in the cruise company about the safety measures taken. Tourists' perceptions of safety and security in ports also impacts satisfaction and value for money paid for the cruise (Henthorne et al., 2013).

This is consistent with research by Bowen et al. (2014), which found that the confidence and trust in the cruise companies diminished the sense of worry, although participants were aware of the potential for a terrorist attack on a cruise ship. Bowen et al.’s (2014) study demonstrated the impact of taking a cruise after a terrorist attack, with results the majority of cruisers (54%) indicating that a major risk event would not affect their decision to cruise. Indeed, in Bowen et al's (2014) study, 72% of respondents said they perceived cruising to have a low level of risk, although it may be noted their study conceptualized risk as purely physical.

Building on Bowen et al’s (2014) results, analysis from this study suggests that trust in the cruise company and familiarity decreases perceptions of risk. What is interesting is that this confidence in the cruise company appears to affect the level of concern and perceived risk, and does not appear in the literature with other forms of tourism. That is, trust in the cruise companies seems to lessen the perception of risk, which does not seem to occur with other forms of travel, or exist in terms of tour operators, airlines and travel agencies.

A cruise ship’s protective and familiar bubble-like environment (Jaakson, 2004), with a “controlled, safe and pleasurable environment” (Henthorne et al, 2013, p. 71) decreases the perception of risk. However, the low perception of risk by cruise tourists may not reflect the probability of an incident occurring (Bowen et al., 2014; Greenberg, 2006). This study has shown that interpreting risk in cruising challenges the conceptualization of risk as only physical, and that risk is a social construction. Trust has been shown in this study to mediate the perception of physical risk, and is further discussed in the next section as a separate theme.

6.3 Theme two: trust

This section discusses the importance of trust on perception of risk in the cruise experience. The theme of trust emerged from the data through two key elements; familiarity, and Britishness. Following this, the findings are analyzed and discussed in relation to the existing literature, situating the significance of ‘trust’ by comparing and contrasting how this theme contributes to understanding risk in ocean cruising. ‘British’ is used to represent the collective identities of the terms English, British, United Kingdom and Britain, and recognizes this is a complex intersection of different groups (Adams, 2011). “Home” is used
in this study to represent the “normal place of dwelling or the origin of the tourists” (Adams, 2011, p. 22).

6.3.1 Familiarity

Interviews pointed to the role of familiarity in decision-making for a cruise holiday. It would appear that for several cruise participants, the familiar environment of a cruise and knowing what to expect was an important attribute. An example of this comes from Maggie, “You know what to expect, you know the standards and you know what you don't like. You know what you do like, so you can therefore avoid what you don't like”. Knowing what to expect on a cruise minimized any uncertainty. This is particularly true when the participant cruised repeatedly with the same cruise line, which also explains a reduced sense of risk through brand loyalty. As Daphne said, “You don't have to get on and start getting used to things and finding things because we know where everything is”.

Interviews revealed that a cruise seemed home-like for both the cruisers and non-cruisers. Some cruiser participants spoke about simulating home-like behaviour patterns. One example of this comes from Ben, who explained,

There was this lady who used to go and collect her husband’s breakfast and she’d say ‘What would you like?’ and he’d tell her, ‘Boiled egg, and don’t forget the brown toast’ and off she’d go. She’d obviously been doing it for years...There were several ladies…They’d go and collect their husband’s breakfast. [cruiser]

Another example of how a cruise felt home-like was through how interviewees felt about and used their cabin. Several spoke about using their cabin as a home-like space, particularly through the ritual of inviting people to come to their cabin. Barry explained, “It would be nice to say ‘Come to our cabin at 7 o’clock’, we’d have a pre-dinner drink and then go down and have dinner from there”. Another example of how some cruisers felt comfortable and ‘at home’ emerged in bringing hobbies on the ship with them. For example, Megan, who had cruised at least thirty times with her family, explained, “I take my violin, I go and take over a conference room for a couple of hours, every day if they're not using it and do some practice”. The ship was not only home-like, but the cruise experience allowed the time and opportunity to participate in these hobbies. Karen revealed that a lady on her cruise had brought her lace-making project from home,

…this lady was sitting there with her husband and she was making lace, and it was her hobby and she brought it along…It was like someone bringing their knitting or sewing or something, but in her case it was lace. [cruiser]
Some participants described the ship as a second home, whilst non-cruisers perceived a cruise as a mass anonymous experience, or “factory” (Kieran). Cruiser Joan said, “It's the next best thing to having a private holiday home somewhere”. Edith highlighted this home-like feeling, “It's a big ship and you have your cabin and you go to your cabin and close the door and you think, 'Well, this is my little spot on the ship', you feel at home in your own little cabin. Indeed, the attraction of cruising for several participants was that they could be in a familiar and home-like setting in terms of the language spoken, food, and accommodation, which minimized uncertainty and discomfort. The familiarity and home-like setting of a ship presented a 'sanitized' version of the destinations, which was attractive to some of the cruisers. Joan highlighted this aspect of cruise holidays,

It’s a good way of visiting countries without having to stay in the local hotels and deal with the local customs people and everything else...It's always such a relief to get back on the ship to ‘civilization’. You've got clean swimming pools, and air conditioning and you know what's in the food and drink. It's nice to see it, but it's nice to be on the ship actually. [cruiser]

To these cruisers, a cruise holiday ensures having the comforts and familiarity of home, but travelling internationally at the same time. As Megan explained, “I totally admit to that because you go on holiday and you think, “Yes, I'm going out of the country, this is great. We’ll speak English”. I quite like having the one language...I suppose it's a comfort thing, that it's like home”.

By contrast, the ship being home-like was part of why non-cruisers did not want to cruise. These individuals distanced themselves from holidays that were too much like home, or where they could not experience different cultures and/or languages. Kieran did not want to be in a resort enclave with British food and British entertainment,

They [my parents] would go to Spain and we would end up in this resort and it would be full of other British or Irish tourists. And I was just thinking, I'm in Spain on the coast with my parents, and they want to go and have egg and chips for lunch and go to a British pub in the evening, and I'm thinking, well this isn't Spain! And everyone in the resort was doing that and half of the resorts they would take me to, the hotels, etcetera, the buffet for example in the evening would be English food. They just catered for the English market and you may as well as have been back at home with a nice supper. Basically, that's what it was. And I hated it! I didn't hate it because I was younger. It was lovely to be away and see something new, but you always felt like, well what's the point really? Because we're not really travelling, or what I would call travelling, it's not a total experience because you're just doing everything and having the same food as you would at home. [non-cruiser]
Elena, a non-cruiser, wants to experience the 'other', specifically because it is not like 'home', “When I go on holiday, I don't want to be around people who speak my language, I want to forget, I want to avoid people who speak English as much as possible”.

However, for cruisers, the experience was more appealing because it was familiar and home-like. Some cruisers also were very brand loyal because of the familiarity and feeling comfortable, which evoked trust. For example, Daphne had been on seventeen cruises, but she chose one brand in particular for fifteen of them. She spoke about her preference, “It's always with Cunard for me... I would only do it with Cunard because it is a brand that I like and I trust.... I'm fairly risk averse so I think I'm likely to stay with Cunard”. Maggie explained, “We've always done Thomson’s. I love being on the ship. I feel really comfortable on the ship”. Maggie and Daphne appeared to feel comfortable on these specific brands.

Indeed, the 'tourist bubble' associated with being on a cruise also emerged through the desire to remain distant from the local residents of a destination for some of the cruisers. An example of this is how Joan spoke about a cruise offering a way to feel looked after and safe while travelling abroad, particularly when she was a young woman,

Cruising made it easy to visit different cities without having to interact too closely with the local people in hotels, taxis and restaurants. Language was a barrier. This was particularly true when visiting the Middle East when it was unusual for single girls to be travelling alone. Tours from the ship made it a secure way to visit cities. [cruiser]

Interviews also revealed comments from interviewees about feeling taken care of, pointing to enjoyment for many cruisers in being able to ‘let go’ and trust someone else to make decisions for them. Comments represent this feeling of being looked after and cared for,

When you’re there, you don’t feel you have to take responsibility for you...You don’t have to make the effort to do anything which sounds a bit odd, but I think I’ve reached that age that’s quite an appeal. [Karen, cruiser]

Participants reported a sense of 'turning off' and being able to relax on a cruise that was attractive. Some expressed joy at being able to relax and “switch off” (Edith). Another example comes from Maggie,

It's just a lovely relaxed feeling and you haven't got a worry about anything, basically, when you're going to eat, where you're going to eat, it's all there for you. Other holidays that we've been on, had a fabulous time, but we've had to think where should we eat tonight, or what should we do, oh what time are we going to eat, so where are we going to go, yeah you haven't to plan for yourself but it's just all there...You can just go completely relax, and know everything's taken care of. That’s a big factor as well. [cruiser]
Pat shared a similar sentiment,

I think the comfort, the luxury of really not having to pack and unpack all the time... No worries about packing before you go out or no worries about where you're going to eat in the evening or anything. It's just a very convenient way to travel...You're somewhere different without having to make the effort to get there. [cruiser]

Cruisers overwhelmingly appeared to enjoy being looked after on a cruise. For instance, Karen explained she liked to cruise,

Because of the ease of it. And particularly if I was alone, because it means that you know, once you’re onboard, you’re onboard. You don’t have to keep traipsing about, packing your case and unpacking and doing stuff, the fact that you can relax, you know, that it’s like the hotel, you’re in a hotel but you're moving. I like that feeling of moving somewhere and seeing the sea and I like being with water…It’s just the ease…there was always that having to take responsibility for myself and so on, I hadn’t thought of it like that before, but that’s what it is. When you’re there, you don’t feel you have to take responsibility -- to keep moving or doing something…you don’t have to make the effort to do anything which sounds a bit odd, but I think I’ve reached that age that’s quite an appeal. [cruiser]

By contrast, many non-cruisers expressed an aversion to relinquishing responsibility and losing control, preferring to stay independent as discussed earlier in this chapter. Yet, some non-cruisers admitted this could be attractive. Several of the non-cruisers shared contradictory statements suggesting that they were both repelled and attracted to cruising. As Maria noted, it appeared ‘seductive’,

There's something addictive about them, and I can imagine, I can imagine they would be incredibly seductive. I mean what's nicer than being taken care of and not having to think about anything? But for me...They're laughing, they're smiling, they're enjoying themselves. I'm happy for them but also I recognize...I'm happy to be over here. [non-cruiser]

Andrea exclaimed,

It's the freedom to choose that's really important... Because everything is taken care of, you don't have to worry, you're transported magically overnight to a different place and everything is taken care of...the idea of being organized in any way makes me rebel! [non-cruiser]

6.3.2 ‘Britishness’

The desire to experience elements of familiarity and home while travelling abroad reflected the significance of ‘Britishness’, a term used in this study to denote the
characteristics and qualities of being ‘British’. For some cruisers, choosing a brand with ‘British’ values was important. For instance, Barry chose P&O UK for his cruises,

We wanted to stick to British if we could and P&O, I always associated with cruising...I’m what I call typically ‘British’ myself, so, with the values I associate with our country...it was a case we knew it would be mainly British people...When I think of British values, it's about being polite, looking after you, assisting you with whatever you want onboard and I’ve got to say everyone was really really helpful. So although it’s British, well, they are my values as I see them. [cruiser]

Dean preferred Cunard as the company reflected his perception of British values,

We liked Cunard. I think because the experience is typically English. All right, Cunard is now American owned, but you know, they try to keep the Britishness about it, the British way of doing things...It's the tradition you know, and I think that it appeals mainly to the older generation who like that sort of thing.

Daphne also strongly identified with Cunard. When asked why she liked it, Daphne replied,

It's fairly conservative with a small ‘c’. It's not got water slides and ice rinks. It's not Royal Caribbean. It's not like Disney at sea. I would hate that. It's --I love dressing up. I love evenings. I like that differentiation between the day and the evening. We like to get dressed up, go to the cocktail bar, have some cocktails, listen to the pianist, go to dinner...That whole glamour thing, which Cunard still does really well. I'm not interested in going into dinner and everyone's in their trainers and got the baseball cap on back to front. That's not my cup of tea. I like something that's fairly traditional. Cunard fits the bill for me, even though it's part of the Carnival Corporation. It is one of Carnival's brand. Of course, Carnival has all sorts of brands in its fleet. They have kept the traditional feel and ethos of Cunard, so yes. I would say 80% of the clients on Cunard are British. [cruiser]

The importance of ‘Britishness’ also extended to the way that British seafaring customs evoke national pride. Participants talked about the ‘sailaway’ party, a festive occasion when a ship sailed away from a port. Joan remembered how the ship's entertainment staff sang patriotic songs associated with the British Royal Navy such as 'Rule, Britannia'. Barry’s image of the ship he had cruised on had the Union Jack on the bow (figure 12), and this evoked his pride in being British, “That’s the Ventura… the Union Jack, I think that’s quite a recent addition to their fleet. It does sort of denote the Britishness again…Proud to be British actually".
Several cruisers preferred using sterling onboard, as it minimized foreign currency exchange. Barry admitted this influenced his choice of cruise line, “I think it was the sheer fact that it was going to be British based, sterling onboard as well”. The English language was also significant, as was the food and service. For many cruisers, familiarity with British food, culture and language fostered a feeling of trust.

6.3.3 Analysis of findings about trust in the cruise experience

The constructs of familiarity and ‘Britishness’ appear to influence the interpretation of risk in regard to cruise holidays for both cruisers and non-cruisers by fostering a feeling of trust. The following section discusses the theme of trust and its link to perceptions of risk in decision-making. The following three areas are examined; the ship as home-like, the role of trust and familiarity in reducing perceptions of risk, and brand loyalty as risk reduction. The discussion examines findings from both cruisers and non-cruisers.

6.3.3.1 The ship as home-like

Firstly, data suggests both cruisers and non-cruisers had similar views on the ship being home-like. Cruisers especially felt at home and comfortable on a ship. However, the construct of being at ‘home’ on a cruise ship is sparsely covered in the literature. A notable exception is Kwörtnik (2008), who described how cruisers decorate cabin doors to create representations of home. Yarnal and Kerstetter (2005) compared cruise ship space to a front porch, where individuals can sit and converse and be together in a social atmosphere. Jones (2011) also found that a sense of belonging and comfort were key motivations for cruisers as
this helped them feel secure. Findings from this study suggest the cruisers viewed the familiarity of the ship as a way to minimize uncertainty and felt at home and comfortable.

These findings echo those of Cohen (1972) who argued that, although tourists seek the ‘other’, they also desire the familiar. This study found that cruisers viewed their cabin as a place to entertain and feel at home. Cohen (1972) argued although tourists seek out the ‘other’ in travelling, they also seek a protective, environmental bubble in which they feel comfortable and protected. Similarly, the findings in this study suggest that the cruisers associate the feeling of being at ease onboard with a sense of familiarity, of the cruise being home-like. The familiarity and comforts onboard gave them freedom to travel ashore, whilst knowing the safety and comfort of the ship was waiting on their return. Indeed, the importance of familiarity situates a cruise holiday as a form of “travelling parochialism” (Jacobsen, 2003, p.72), where travellers purposely seek out a familiar, home-like, or domestic setting on holiday. However, in this study, the non-cruisers still perceived a great deal of ambiguity in cruises specifically because the cruise was too similar to ‘home’, which did not fit with their self-concept, and this is not explored or explained in existing literature.

6.3.3.2 Role of trust and familiarity in reducing perceptions of risk

The findings from this study support previous research and reflect the significance of trust in decreasing perceived anxiety and concern about cruising and cruise decision-making (see Forgas-Coll et al, 2014; Laroche et al, 2004; Li & Petrick, 2008). This is also reflected in other consumer studies beyond cruise (see Han et al, 2015; Slade et al, 2015).

This has been found in studies on perceived destination risk, which found that travel experience and familiarity with a destination lessened tourists’ perceptions of risk towards a destination (Fuchs & Reichel, 2011; Kozak et al, 2007). Indeed, research has shown that there are clear differences in risk perception between first time visitors and repeat visitors to a destination. Fuchs and Reichel (2011) found that first-time visitors were more concerned about physical risk, including human-induced risk (terrorism and political instability), food safety and weather risk. However, they also found repeat visitors were worried about financial risk, service quality risk, natural disasters and car accident risks.

There is also evidence in this study linking familiarity with a bubble-like environment. The idea that a cruise ship is a tourist bubble was discussed earlier in chapter three, and this study’s findings concur with Jaakson (2004), where “The cruise ship is a controlled, safe, pleasurable environment” (p. 46). The bubble that cruisers exist within is
both physical and psychological (Jaakson, 2004), but also temporal in that it is a voyage over time. Findings from this study highlight how cruisers appear to embrace the ‘bubble’ to minimize anxiety, viewing the ship as a safe and comfortable place to be themselves and a means to visit destinations in a more “civilized” (Joan) way. For some cruisers, the ‘other’ is a cause of anxiety or uncertainty. The cruise ship, with its familiar spaces, offers cruise passengers the ability to safely experience other cultures in a way that the cruisers desire.

Cruise passengers are able to experience ports in brief, controlled encounters with ‘the other’, whilst knowing they are able to return to the home-like environment of the ship with its familiar spaces, language and customs. This expands on Yarnal and Kerstetter's (2005) work, in which the ship itself was perceived as a safe space where the participants were so comfortable that they felt they could be 'liberated' and free to express who they truly were. Further to Yarnal and Kerstetter's (2005) findings, leaving details such as organizing travel to the cruise lines allowed the cruisers to relinquish control, and this freed them to express themselves. This current study echoes the wealth of literature pointing to the attraction of being taken care of as a key motivation to cruise (Chen et al, 2016, Hung & Petrick, 2011, Qu & Ping, 1999, Teye & Paris, 2010). Indeed, Yarnal and Kerstetter (2005) point to the desire to have “time to not think” (p. 373), where cruisers can enjoy the detachment and freedom not only from the potential stress of planning travel, but also the daily role they may play as a parent, caregiver, or employee, for example. The cruise holiday serves as an opportunity to explore whatever they wish.

Being at sea creates a physical detachment from land, which is also significant for some cruisers. Bennett (2016) talks about the cruise ship as an ‘omnitopian cocoon’, which creates “the sense that an all-encompassing environment removes the need for exploration beyond the enclave. The longer one spends cocooned in the omnitopia, the more there becomes a condition of dislocation where a traveller ceases to notice the outside surroundings at all” (p. 53). This also recalls Weaver's (2005) 'McDonaldization' argument, which suggests that cruise ships are standardized and controlled consumption environments which satisfy consumers' needs for predictability and safety and make the cruise experience accessible to a wider population of holiday-makers, yet Papathanassis (2012) argues that this makes the holiday “boring and restrictive for others” (p. 1148). Whilst the familiarity and home-like-ness of the ship was also noted by non-cruisers, it was negatively perceived, as the non-cruisers in this study expressed a desire for the ‘other’ in their holidays and they wanted to avoid home-like experiences. Indeed, the findings in this study reflect how the home-likeness and familiarity were desired by cruisers, because they enjoyed the familiarity and
‘dipping’ into the ‘other’, yet rejected by non-cruisers, who wanted a more meaningful connection with the ‘other’. The non-cruisers wanted to distance themselves from similarities with ‘home’.

6.3.3.3 Brand loyalty

Repeat cruisers have prior experience and knowledge on which to draw, and may feel more empowered to handle new and unfamiliar situations. This may explain why cruisers often choose to remain brand loyal once they find a cruise line they feel comfortable on, and which they feel matches who they are. Findings from this study expand on previous cruise research, suggesting that familiarity and trust, manifesting as brand loyalty, mitigates risk. Several cruisers in this study were very brand loyal, in keeping with research on passenger brand loyalty (Hung & Petrick, 2011; Li & Petrick, 2008; Petrick et al, 2007). This contrasts fundamentally with Fuchs and Reichel's (2004) assessment that brand loyalty as a risk reduction strategy in tourism is not widely employed outside of the United States. Several cruisers were very clear that they were exceptionally brand loyal, and stayed with a specific company not only because they knew what to expect, but also how well the brand matched how they saw themselves in terms of their self-identity. It has been argued that the symbolic significance of shipscape contributes to the cruiser's self-identity (Kwortnik & Ross, 2007; Kwortnik, 2008). This is done through the cruisers active construction of meaning from the brand and the cruise experience. This meaning extends to constructing aspects of self, and whether or not the cruisers feel they identify with the experience or brand, or even with the other passengers. In this study, there was a feeling of home fostered through the shipscape and use of the cabin spaces. For some of the cruisers who were very fond of Cunard, they appeared to feel at home and enjoy the way the ship itself contributed to their self-image through the grandeur and opulence. Research by Forgas-Coll et al (2014) points to how trust in a cruise brand is mediated by information, experience and perceived service quality.

Lastly, trust in brand loyalty is related to the emphasis for some on 'Britishness' and nostalgia for past times. Indeed, as noted in chapter three, P&O and Cunard have successfully promoted representations of ‘old world’ English heritage onboard (Howarth & Howarth, 1994; Quatermaine & Peter, 2006). This finding supports other studies that point to marketing success in promoting elements of 'Britishness’ (Gladden, 2014; Weeden & Lester, 2006). Indeed, “The traditional UK cruise experience has long been associated with echoes of Englishness and Empire, and of course colonialism” (Weeden & Lester, 2006, p. 100). In this study, findings point to the role of nostalgia in promotion to cruisers (Douglas
& Douglas, 2004, Weaver, 2011; Wang et al, 2014). Indeed, in this study ‘Britishness’ was particularly attractive to several cruisers. While this may be in part due to a deeper emotional connection with British values and identities, this finding suggests the importance of familiarity and trust in reducing risk, by choosing familiar British brands and what is perceived to be a ‘British’ experience onboard. This evoked trust and familiarity which reduced the fear of the unknown and the ‘other’ while travelling.

For example, an illustration of this is how P&O and Cunard particularly accentuate ‘British’ culture and values, including ‘sailaway’ ceremonies. Traditional sea voyage sailaway ceremonies include cheering crowds, fireworks, streamers, champagne (Dumas, 2004), and this is mostly re-created on cruise ships serving the UK market. This includes singing of British patriotic songs such as “Rule, Britannia” when the ship is leaving ports. Joan described singing “wartime songs” and waving miniature Union Jack flags as the ship departed from Gibraltar and the Falkland Islands, ports deeply connected with British colonialism and the British Navy. The sailaway ritual also fostered camaraderie between guests onboard, that feeling of 'We're all in it together' victory against a foreign enemy, fostering a sense of identity and nationhood.

The success of promoting a nostalgic past may be indicative for some holiday-makers of a desire reflected in post-colonial longings for a simpler time. Indeed, Gilroy (2005, 2011) has argued there is a “post-colonial melancholy” in the UK, which may explain why some holiday-makers seek out an idealized version of Britain on holiday, and this may extend to some cruises. However, it is beyond the scope of this research to explore this possible argument. Overall, the analysis of the findings illuminates the role of familiarity and trust in influencing the perception of risk in cruise holidays. For some UK cruisers, this is also wrapped up in notions of the familiarity of ‘Britishness’ onboard, and how this fosters a sense of being at home and of trust in the cruise lines.

6.4 Theme three: resource investment risk

This section discusses perceived risk to resources invested in a cruise. The decision to take a cruise or not emerged through the subthemes time and financial value.

6.4.1 Time

Interviews revealed two specific aspects about time that are significant to perceptions of risk in cruising: 1) wasting time (including waiting in lines), and 2) time scarcity.
Several non-cruisers believed there would be a great deal of time spent waiting in queues, which they perceived as a waste of valuable holiday time. They talked about waiting to board the ship, to go ashore, and to use activities and amenities on the ship. Elena, a non-cruiser, said, “There will be a queue for you to get checked in”. Her image (figure 13) shows passengers waiting for tenders,

![Note: Original in Colour](image)

*Figure 13: Elena’s image of cruise passengers waiting in a queue to board tenders to return to their cruise ship (source: The Royal Gazette, Bermuda)*

Cruisers also mentioned time spent waiting in line. Ben, a cruiser, explained,

> On the larger ships, people have to queue to eat, and very often they can’t get in where they’d prefer to be and end up going round in circles. I can’t be doing with that sort of stuff.

Similarly, when deciding which cruise line to use for his first cruise, Matthew chose a smaller ship because, “I didn't fancy something with hundreds and hundreds of people streaming off in queues and things like that”. There appears to be a perception that this was more of an issue the larger the ship. Cruiser Sarah explained, “Plus getting on and off the ship when you're trying to disembark thousands of passengers, it's going to take a hell of a long time”.

However, overall the majority of cruisers did not express the same perception of time as the non-cruisers. As a veteran of fifteen cruises, Dean disagreed that there was a lot of
waiting in line on a cruise, “Not particularly, never really been a problem, no”. The
perception of 'wasting' time on holiday, was also echoed by other cruisers,

It’s just when you’ve got seven days at sea it can be a bit boring. There’s nothing to see...you’re not actually seeing anything. If I went on another cruise like that, I’d rather fly there and get on the boat. [Helen]

I don't like too many sea days. I'm happy to have one a week perhaps, but definitely once we look at an itinerary for a cruise, we count out how many sea days and if they get to be too many then we're not really interested. The occasional one is nice for a bit of down time and to sort things out and do a few of the activities on the ship. But I certainly would never think of doing a transatlantic with five or six sea days on the trot, that just wouldn't be me...[sea days are] Boring! By the time you get to mid-afternoon you're thinking there's not a lot else to do other than the next meal. [Pat]

Many participants, both cruiser and non-cruiser, saw time onboard as waiting to get to the port and thus, a waste of time, even “boring” (Pat). For instance, Pat said, “We like to get to the Med quickly and then cruise around”.

The second aspect of time was related to time scarcity, due to the restricted time in port, or feeling hurried along. Katherine did not like the idea of this,

The whole concept of them saying ‘You're going to see this, that and the other’, but you don't see them in entirety...They give you a ticket or whatever, back at 4 o'clock, get a taxi up to the botanical gardens or into town and then you're back again. You can't say you've seen Barbados or St Kitts or wherever you're going. You haven't seen them! You've just seen the port and a few shops and a taxi...You're off at 10 and you're back on at 3 in the afternoon. The beds are hardly cold before the body is in it again. [non-cruiser]

The cruisers in this study shared how they coped with limited time by developing strategies. Many cruisers described modifying their day to avoid waiting in line. For example, Joan explained,

Whichever ship we go on I always book an early sitting table for dinner, and although the time doesn't suit me, the late sitting is too late and I don't want to have to queue for anytime dining, so I'll always book an early dinner so we've always got a table and if we're in port we'll go and use the cafe upstairs or we'll use the specialty dining, but I make a point of avoiding queues, so that means going to dinner an hour early but we do it. You make the system work for you. [cruiser]
For some, choosing a particular brand mitigated time. Joan pointed out that waiting in lines were not a problem on the smaller, luxury ships she had cruised on. She explained, “If you wanted to go a certain restaurant you could phone up and book and they would confirm the time, but no, there was no queuing. There were no lines, everything was so very quick”. In terms of the larger ships, she believed “There would always be lines to get on and off”.

Dean’s strategy for managing this issue was to change the time he went ashore, “If we’re not going on a trip but want to get off, then we’ll just wait for all the trips to go and then we’ll go”. Sarah mentioned the afternoon tea experience, “There’s always a queue, you’ve got to get there early”. Pat gave this example,

It's the usual problem I think on sea days. Once you got everybody on the ship, you will generally find there's more queues for the meals and you can have the usual sun bed around the pool problem... I can see that some of those areas do get very crowded, and, yes, there are more queues for meals. Apart from that, I think the only problem we sometimes have is I prefer to go for the flexible dining arrangements in the evening and sometimes you will find that to get a table for two you might have to wait half an hour and go in a queue but it's not usually impossible. We're used to managing. [cruiser]

For some cruisers, time was also a positive aspect. For instance, they could visit and experience more destinations than on a land-based holiday, especially if the ship docked or tendered directly into the heart of a city or resort. Pat explained, “If you get up and you don't have to go on the coach to be driven somewhere, you're actually in the port and off you go at nine in the morning. It's very convenient”. Similarly, Dean pointed out the convenience and reduced stress of cruising, “You get to see a number of different places within the week or the two weeks or whatever, you only have to unpack once... you’re going to maybe half a dozen different places in a week and your hotel goes with you”. Indeed, several cruisers enjoyed being able to 'unpack once' and see many places on one holiday, thus maximizing valuable holiday time. In some ways, non-cruisers and cruisers perceived time very differently.

Interviews revealed how cruisers felt that cruising was a convenient and easy way to travel. Cruise lines handle most travel arrangements including flights, ground transfers, visas, shore excursions and currency services for passengers. Cruisers repeatedly mentioned how attractive this was to them as it reduced the stress of travelling. Daphne spoke positively about this, “I think it is the convenience for me of travelling now that I'm on my own...It's civilized, it's easy, it's reliable”. Maggie also highlighted this as something she enjoyed about her cruise holidays, “…the ease of travel and because it's just a lovely way to travel and get to these different countries”. Dean described how he enjoyed the convenience of cruising,
You don't have all the airport hassle, all that nonsense... You don't have to worry about ‘Where are we going to go and eat tonight?’ and all that stuff. It's all there... You're going to maybe half a dozen different places in a week and your hotel goes with you. [cruiser]

When asked if she had a favourite cruise line having been on 24 cruises, Pat revealed her favourite was Thomson,

We go with Thomson’s now, a UK based cruise line. We've been on seven cruises with them. They are pretty good because they have a sort of ‘end to end’, so they run their own flights as well. Once you're at the airport, you get the Thomson flights, the Thomson transfer to the ship and the Thomson ship. It’s very convenient to book that way. They're also pretty keenly priced I think, Thomson. Given we're not that concerned about all the facilities on the ship, but they can be a pretty good price. Their excursions are a lot cheaper than some of the American ships. They're pretty good. They're not luxury, but they do us fine. They are simple and straightforward.

Indeed, the interviews highlighted how cruisers felt that a cruise was a convenient and easy way to travel, by removing the stress and uncertainty associated with travel. Daphne also shared this trade-off between getting more value by seeing more places whilst having less time in each place,

If you try to transfer from country to country, you’d spend an awful time at airports while you flew from one country to the next. It just suits me. Yes, I do appreciate that you're not necessarily seeing very much of a place. But... to me, that's better than nothing and I’d rather see something of a place and decide then whether I would like to go back than maybe never visited at all. [cruiser]

Interviews also revealed that some non-cruisers had concerns about opportunity loss. One example is Maria, who said she had limited holidays,

But as a holiday, in the limited amount of holiday that I can take, that would just really not appeal... I couldn't think of anything else I would like less to do than to go on a cruise holiday. [non-cruiser]

Victoria described this concern,

Whether we got on and then found it wasn’t quite as nice as we’d hoped even with the research that we’d done and then we’re kind of stuck on this holiday that isn’t quite giving us what we want...may potentially be disappointing. (non-cruiser)

Non-cruisers saw a cruise as a mass experience with no time ashore to do what they want, whereas cruisers viewed it as an individual experience they customized to do what they like.
However, both groups viewed time sailing between ports, or waiting in line for services, as ‘wasting time’, and this provides insight into how time-loss risk can be interpreted in cruising.

6.4.2 Financial risk

Interviews revealed that individual finances and the price of cruising were of concern to many participants, although cruisers and non-cruisers viewed financial risk differently. Non-cruisers believed cruises were too expensive for them, while cruisers thought a cruise was value for time and money. While both non-cruisers and cruisers knew that a range of prices existed, cruises were perceived by non-cruisers to be more costly than land-based holidays.

Non-cruisers interpreted this cost as a “barrier” (Victoria). However, interviews also revealed that for some non-cruisers, it was not just about being unable to afford a cruise, but also about not being able to afford the kind of holiday experience they wanted. For example, Elena’s image (figure 14) showed the cabin she believed she and her husband could afford, believing it would be uncomfortable, and that this would affect their enjoyment of the holiday,

We wouldn’t really be able to afford the lovely rooms with the views to the outside or anything like that... that whole Titanic, where there’s a first class, second class, third class, fourth class or whatever, well I’d imagine we’d be on that fourth tier at the bottom. [non-cruiser]

Note: Original in Colour

Figure 14: Elena’s perception of the kind of cabin she could afford (source: G. Sloan for USA Today), image of very small, dark interior passenger cabin

Carl, a non-cruiser who had travelled 35 times to Egypt, and who had travelled extensively to other international destinations, also thought cruises were “more expensive” than land based holidays. Having never been on a cruise, Andrea said, “You'd have to pay quite a premium” to go on a cruise.
For most cruisers, value for time and money was a key motivator to cruise. Karen highlighted this when asked about the cost of a cruise compared to a land-based holiday,

You do worry about that, cause it was quite...a fair amount of money, but actually when you think it's six days, full board, with entertainment...it's a big investment and commitment of time. [cruiser]

Maggie enjoyed being able to visit multiple destinations on one trip, as it increased her enjoyment and perception of value, both in terms of time and finances,

There were so many different places, interesting places we visited, it was just like ooo where are we going next? We were quite excited about where we were going each day and they were all different places...We know we’re going to get a good holiday and good value for money, and you wouldn't normally be able to go to all these different places in a week. [cruiser]

Avid cruiser Pat, with 24 cruises, shared her thoughts about the value of a cruise when compared to other holidays, “Obviously, some are better than others, but generally, we feel we get good value for money…On balance, I think they're good value and good food and good company”. Similarly, eight-time cruiser Edith said, “It's value for money...value for money is important”. Maggie liked to know what her final cost would be prior to the cruise,

You know exactly what you’ve paid. You pay upfront, you pay your money, that’s another thing we like with Thomsons because, all of the tips [are included], and basically we hardly spend, especially if we get an all-inclusive drinks package as well. I think my husband and our friends, would probably agree that's another big factor. You pay your money, you know exactly what you’ve paid. You've paid it, you go on your holiday. You know you haven't got to pay much more. It's all paid for. When you go on another holiday, you may come away and think ‘Crumbs, I’ve spent £300 or £400 more than I thought I was going to spend’...You’d pay so much more than what it works out you pay on the ship. [cruiser]

For some cruisers, knowing in advance the cost of their holiday reduces any potential financial risk. However, for non-cruisers, time and cost were too great to even consider taking a cruise.

6.4.3 Analysis of perceived risk to resource investment

This section analyzes the findings, examining how perceived risk to resource investment contributes to a deeper understanding of consumer risk in ocean cruising. The
following two areas are examined in turn before being discussed in relation to the literature: significance of time-value, and financial value.

6.4.3.1 Time value

It appears time can be interpreted in a number of ways. It is complex and not easily defined. Firstly, for many of the cruisers, a cruise was a way to manage concerns about resource investment risk. They chose a cruise to minimize potential losses, as they were more confident in the experience being satisfactory. By contrast, non-cruisers perceived that the potential loss of limited holiday time, finance and opportunity was too much of a risk to consider a cruise. As noted earlier, time-loss risk occurs “When some products fail, we waste time, convenience and effort getting it adjusted, repaired or replaced” (Roselius, 1971, p. 58). Time-loss risk also refers to the amount of time spent researching or acquiring the product or service (Peter & Ryan, 1976). Time risk in leisure travel includes wasting time, taking too much time or not performing on time (Schigghmsan & Kanuk, 1991). The findings of this study suggest that the perception of time has a significant influence on the overall perception of satisfaction, enjoyment and value for money that cruises offer.

This study found that both the cruisers and non-cruisers felt that spending time waiting in line was undesirable; it wasted time, and represented a loss of opportunity to do something more desirable. Waiting in line may be considered to be boring and tedious in itself, but it is a resource that is spent, and therefore is unusable on other activities. Avni-Babad and Ritov (2003) found evidence that tourists perceive time differently while on holidays, in that time spent waiting in lines is perceived to take longer than it actually does. This suggests that the value of time on holidays is judged differently than in routine situations, with ‘holiday time’ either slowing down or speeding up the feeling of time.

This study echoes other studies on cruising by recognizing how risk is interpreted through time-loss (Bateson & Hui, 1986; Kwortnik, 2008; Papathanassis, 2012). As cruise ships spend a specific amount of time in each port, typically five to eight hours (Henthorne, 2000; Jaakson, 2004), cruise passengers indicated they did not have sufficient time in port to experience all the activities they desired, nor to explore the destination’s historical, archaeological sites and museums (Andriotis & Agiomirgianakis, 2010). Time ashore is important as it provides opportunities for physical, mental and psychological benefits (Ross & Iso-Ahola, 1991; Andriotis & Agiomirgianakis, 2010). Other studies also found that cruisers feel the short amount of time in a port provides them with incomplete impressions of the place and local hosts (Andriotis & Agiomirgianakis, 2010; Henthorne, 2000). However,
in this study, cruisers acknowledge the limited amount of time in port was a trade-off for being able to experience more places on a single trip. The ability to see multiple destinations on one trip seems to provide a greater sense of value, even if there might be a smaller amount of time in each destination.

The findings here reflect other research that has examined how waiting negatively influences tourist experience. Research in other forms of tourism such as waiting in line at the airport (Minton, 2008) or waiting at theme parks (Heo & Lee, 2009) points to how waiting in queues decreases enjoyment, and physical proximity in this way can cause discomfort and interpersonal conflicts (Papathanassis, 2012). Indeed, evidence has shown that extended waiting in line “can put people in a bad mood, tempers can flare and disruptive behaviour can result” (Grove & Fisk, 1997, p. 77). Some of the participants’ comments about feeling confined and lacking personal space echoes research showing that this can contribute to feelings of anxiety (Bateson & Hui, 1986), or of competing for resources (Grove & Fisk, 1997; Papathanassis, 2012). Research has shown that at the beginning and end of a holiday, travellers have a lower tolerance towards queues and competition for resources (Nawijn, 2010). Additionally, Minton (2008) found that holidaymakers perceive waiting in a line as delaying their holiday, and this is similar to the findings in this study. Waiting in a queue was a waste of a finite holiday resource. Through waiting, “usable time becomes unusable” (Minton, 2008, p. 255). Time is generally thought of in Anglo cultures to be a resource, and that it can be “saved, spent and wasted” (Graham, 2008, p. 335). This alludes to the subjective utility paradigm in consumer decision-making presented in chapter three, which posits tourists’ desires to maximize utility in how resources are used.

The notion of opportunity-loss emerged through queuing. Opportunity-loss is defined as the “risk that by taking a course of action, the consumer will miss out on alternative preferred activities” (Fuchs & Reichel, 2011, p. 267). This cost applies to the holiday overall and to the choice of activities and services consumed during the holiday. There is a finite amount of time an individual has for leisure pursuits. Therefore, the amount of time allocated and spent on a holiday is limited. Thus, if an individual chooses to spend their time on a holiday, that time is invested and cannot be retrieved. There is a loss of opportunity in that individuals have several choices of how to use time, a holiday being only one. Moreover, what a person chooses to do with their leisure time while on holiday also has a time consequence.

While opportunity-loss may be interpreted by the interviewees in this study to describe the choice of a cruise over a different type of holiday, this study shows that
opportunity-loss can also apply within the selection. That is, the cruisers reflect opportunity-loss within the cruise experience itself, and they talked about strategies to minimize wasting time doing things they did not want to. The cruisers spoke about not wanting to ‘waste’ time on the ship getting to the destination. Some cruisers viewed wasting time on the ship as a lost opportunity to use that time in other preferable ways. Opportunity-loss risk is not widely supported in the risk literature, yet findings in this study suggest it does exist for cruise holidays. It may be that because of the enclavic and complementarity nature of a cruise, cruisers potentially experience opportunity AND time loss while consuming the cruise product. Opportunity-loss emerges through waiting to get to the destination, as time spent on the ship is not viewed as valuable as time spent in ports. This study reveals that the time spent on the ship sailing to the ports is viewed as a waste of time and resources, in that the holiday begins for some cruisers when they get to the first port and not during the time on the ship. This is a significant finding that reveals a more nuanced interpretation of opportunity loss than previously understood.

6.4.3.2 Financial value

Secondly, the findings point to the perception of value in cruise holidays. The cruisers see cruising as a way to visit several destinations on one trip, thus increasing value for money. The way the cruisers perceive value in a cruise holiday suggests a reduced perception of financial risk. Re-examining the definition provided by Jacoby and Kaplan (1972), financial risk refers to “Chance of losing money or wealth if the item does not work” (p. 382). Financial risk relates to value for money (Forsythe & Shi, 2003; Garner & Garner, 1985). Financial risk is the possibility that the product or service purchased may not fulfil its purpose or meet our expectations, and as a result the consumer may feel it was a waste of money or resources. This supports Fuchs and Reichel’s (2011) argument that multi-destination tourism is an attempt by tourists to reduce any risk or uncertainty associated with travel in terms of time and costs. Indeed, Yarnal et al (2005) found that cruising was seen as a way to minimize the 'burden of travel' and that this was a way for leisure tourists to access opportunities for travel.

In this study, cruisers were more likely to say that cruises are good value, having invested time and money. This supports findings from other studies, which found that cruisers perceive cruises to be good value for time and money (Duman & Mattila, 2005; Hung & Petrick, 2011; Mahadevan, 2017). This reflects the way in which cruisers perceive
value in cruising to avoid cognitive dissonance. Cognitive dissonance is the inconsistency between two or more cognitions resulting in an unpleasant state (Festinger, 1957). Individuals will take action to reduce the dissonance by changing the original cognitions (ie, attitudes, behaviours or beliefs) or adjusting the importance of the cognitions (Hinojosa et al, 2017). For consumers this manifests as possible inconsistency between thoughts and beliefs about a purchase and the purchase itself (Hinojosa et al, 2017; Telci et al, 2011). Indeed, some scholars argue the greater the emotional involvement in a service or product, the greater the likelihood of cognitive dissonance (Bawa & Kansal, 2008). Thus in this study, cruisers may persuade themselves that a cruise is good value because they have already spent money on cruises.

By contrast, the findings suggested that non-cruisers perceived the financial risk was too high to take a cruise. This supports work by Park and Petrick (2009) who found that non-cruisers perceive a cruise as too costly, in contrast to cruisers, who did not. Indeed, cost has been found to be an important consideration for intention to cruise (De la Vina & Ford, 2001; Lebrun, 2015). CLIA (2004) identified 'too costly' as being a significant reason why people stopped cruising. This study highlights how non-cruisers perceive a cruise to be expensive by comparison with similar land-based holidays, and for some this is perceived to be a barrier. These findings confirm previous research that found risk to time, money and opportunity is significant for holidaymakers (Fuchs & Reichel, 2011; Reisinger & Movado, 2006; Roehl & Fesenmaier, 1992; Simpson & Siguaw, 2008; Sönmez & Graefe, 1998), and the greater the investment of time and money, the greater the uncertainty (Lehto et al, 2004).

6.5 Theme four: risk to self

This section discusses the fourth theme: risk to self. The interviews revealed two aspects to this theme, these being reflects how I see myself and social anxieties. For the purpose of this study, the self is understood as a multidimensional construct that contains the different images one holds about oneself (Sirgy, 1982), and encapsulates “the totality of the individual’s thoughts and feelings having reference to himself as an object” (Rosenberg, 1979, p. 7). Indeed, the self includes characteristics such as physical features, roles, abilities, behaviours, tastes, generalized psychological traits, attitudes, and group or category memberships (Simon & Hastedt, 1999, p. 479). This study has chosen to draw on Sirgy’s (1982) understanding of self-concept, and the analysis section discusses further how it applies in this study.
6.5.1 Reflects how I see myself

The interviews revealed that for many participants, holiday choices are a means to reflect who they are, and how they want to be seen by others. Many of the interviewees in this study appeared to choose cruise holidays to affirm their self-concept. For many cruisers, cruising was a way to reflect who they are to the world, as the experience matches with how they see themselves. For example, Ben described himself as someone who travels first class; a luxury-oriented international traveller used to staying in luxury hotels. He shared only two images, both different angles of the same setting, where he and his wife were on a cruise ship dressed up for a formal evening. When asked why he liked that photo (figure 15) and why he wanted to share it in the interview, he said “It was when Helen and I had money…everyone was turning and looking at us”.

<due to copyright this image was removed>

Note: Original in Colour

*Figure 15: Ben’s representation of how he feels about cruising (source: Private collection)*

Ben pointed out several times that his cabin had two balconies and a butler,

Randy, our butler, and the two boys who looked after us, all from the Philippines, and Randy, who was a proper butler…And Randy would say ‘I’ll bring you some hors d’oeuvres’, I’d say ‘That’d be nice’…because we had two balconies didn’t we? A small one out the bedroom and a bigger one at the top. [cruiser]

Very few cruise ships have cabins with two balconies, making it very expensive and exclusive. His highlighting this in the interview is an example of how he wanted to be seen, and to show off to the interviewer. Avid cruiser Daphne, who had completed 17 cruises, spoke about her preference for Cunard, “Cunard is at the slightly more expensive end of cruising and is not the sort of cheap and cheerful end… I like something that's fairly traditional. Cunard fits the bill for me”. For others, like Maggie, choosing Thomson was important to her as she felt it better suited her and her husband,

The Thomson’s ones are kind of smaller and friendlier. Well, I don't mean like nasty not friendly - it’s just that they're more...I think they kind of suit us better, especially the last couple we've been on. [cruiser]
For Karen, the cruise was an opportunity to reflect her values,

I really like that feeling of being a lot with people who come from all different places, with all different cultures... it’s important to me when I've travelled, it's always important to me to talk to the people in the countries I visit and to find out about their lives and just to feel that you know, they're human, we’re all human beings, talking to each other. [cruiser]

For a few of the other cruisers, there was a desire to be treated as valued and important. For example, Joan alluded to her preference for the exclusivity she experienced when travelling on the more expensive and boutique cruise lines. Joan said, “I love Seabourn, but that was very very small numbers, and that was more like a private yacht”. Joan also highlighted how she also prefers Celebrity Cruises in particular. Having been several times with that specific cruise line, she highlighted how she enjoys being entitled to dine in an exclusive restaurant,

They also have a separate dining room in the morning...but actually then you don't have to fight with a thousand people to find a table and you know, it's just so much nicer and I suppose being a bit of a snob, it's nice to be waited on, it's nice that they know you, without being too intrusive. [cruiser]

Joan uses the phrase 'They know you', that is; others can see who I am and this reflects how I see myself, as important and valued. Joan enjoys the exclusivity of the private space and not being with the other passengers. Some cruiser interviews revealed a desire to spend time with people who they viewed as having similar values and interests. This also extended to some of the cruisers choosing specific cruise lines in order to be with others who are similar economically. Dean explained that he liked cruising because, “You meet like-minded people...in that you can talk about where you've been, what you've seen, things like this”. Indeed, the interviews revealed there was an underlying consciousness of social and economic status. Some cruisers highlighted how cruising appeared to be changing from being only for the wealthy and older tourists, to being more diverse, with individuals from a range of economic and social status levels choosing to cruise. While the majority of the cruisers appeared to regret this transition, Barry explained he felt differently,

It was looked on as quite snobbish, to cruise. And I think that’s changed now actually, and I think you can meet such a diverse selection of people, whether it’s...I don’t know, some Chief Executive of some company, or somebody who works for the University like me, and all the people in between. [cruiser]
Dean explained that one of the attractions to cruising with Cunard was that it matched how he saw himself, “It's the tradition you know, and I think that it appeals mainly to the older generation who like that sort of thing”. Dean highlighted how he enjoyed being with his ‘equals’, where he could discuss his travels and feel comfortable with those who share his values,

You meet like-minded people...in that you can talk about where you've been, what you've seen, things like this...You know how everything is so dumbed down these days...like television. We just don't watch it. It's just so dumbed down, like the soaps and reality shows. I'm not being snobbish, I just don't... it just doesn't appeal to me, just doesn't do anything for me. [cruiser]

For some interviewees, adhering to rules and codes of behaviour on a cruise was important, particularly for cruisers, who wanted to uphold the more traditional dressing for dinner aspect of cruising. Dean pointed out one of the main features he liked about cruising with Cunard was that dress codes were enforced, which he felt were important,

They do adhere to the dress code which we feel is important. I'm afraid in this country the standards...We go to the theatre every now and again but people are turning up in jeans and you know just any old scruffy stuff...The problem that I have is there is no dress code whatsoever. You can turn up in the restaurants, in your pyjamas if you wanted you know...I see some people they've got the football shirt, baseball cap, tattoos and that's just the women. I’m sorry, but people who dress like that, I find are not generally the most intelligent people and you can’t have an intelligent conversation. [cruiser]

Another cruiser, Ben, compared the large cruise ships to Spanish all-inclusive land resorts,

A lot of so called cruising these days is pure Benidorm on water...horrible...The big ships are like Benidorm... there is no dress policy, you know where you can wear what you like. I mean, I’ve got a thing about men appearing at meal tables with…no sleeves. [cruiser]

For some participants, like Daphne, a cruise was an opportunity to have fun, with socializing and dressing up being a large part of that (see figure 16). Most of the photos that Daphne shared in the interview were images of her dressed up, socializing and dining.
The interviews revealed a concern by both cruisers and non-cruisers of being forced to interact with the ‘wrong’ people. For instance, Daphne related her experience of changing tables because she did not want to sit with her assigned tablemates,

They had no interests in common with us. We just thought your evening meal is a highlight of the trip. We couldn't see that we could get 14 days conversation out of these people... The lady next to me says, ‘Oh, I don't drink wine. I just like beer. I'm very interested in UFO’s’, and she liked darts and watching television. I know it sounds totally snobby, but I thought, I can't talk about any of those subjects! I don't know anything about any of them... You can't spend fourteen nights with the wrong people! [cruiser]

Her comments revealed how important it was to her to spend time with people she had something in common with and whose company she thought she would enjoy. Daphne also explained her worries about other passengers before she took her first cruise, especially after seeing a television commercial for a cruise line,

It all looked a bit tacky... A bit naff... Oh my goodness, fancy being locked away with them... People who would be going to a holiday camp somewhere or hugely tattooed or drinking beer all day and all those sorts of things [laughs]... Very noisy, very aggressive. Just bad mannered basically. [cruiser]

Kieran’s image showed the type of person who goes on cruises, and his wish to disassociate from them while on holiday (figure 17),

Who I would have nothing in common with and I'd just find it really crass. I would assume they were gluttonous Americans who had picked the most hideous clothes for the last 6 months especially for their cruise [laughs]... And they're just on a mission to go and buy those souvenirs and really I'd have nothing to talk to them about. [non-cruiser]
He gave another example,

Someone like Jim and Diane from Manchester...telling me about their double glazing business...I would just be trapped there with all these people who I didn’t really want to be with. [non-cruiser]

Kieran’s comments point to many of the non-cruisers’ belief that a cruise was perceived as having a lack of freedom and choice in who you are forced to share your holiday with. An example is how Kieran views a holiday as having the opportunity and freedom to be more spontaneous, whereas on a cruise he would be restricted,

I think being on a cruise, in the way I perceive it, is it takes away a lot of choice...It takes away that freedom for me...I just want to go off and do my own thing. And every time I turn a corner, have a new experience and I don't think I could ever ever get that being trapped on a big boat. [non-cruiser]

Several participants spoke about the importance of spontaneity in their holidays, and viewed a cruise as preventing them from feeling free to express themselves. Andrea explained, “It's the freedom to choose that's really important”. A perception that a cruise is very structured and highly organized was noted by many interviewees, both cruisers and non-cruisers. Katherine explained,

There is a certain time to have breakfast, and you're regimented and I presume if you're late you miss half the meal because you've got to get out because the next people are coming in, that to me is not a holiday. [non-cruiser]
Another example comes from Kieran,

I can't get off this boat and go for a really long walk somewhere interesting until three days’ time, when we arrive in a port. And then how much time do I have, and does everything have to be organized? I would hate it” [non-cruiser]

Victoria, a non-cruiser, pointed out how a holiday for her was about freedom, “At home we’ve got a routine…but I think on holiday it’s different... the freedom of doing things when you want to do things.” A holiday was an opportunity to let go of daily routine and have the opportunity to do whatever you like. Another non-cruiser, Katherine also perceived cruises to be too structured,

If you’ve got 2000 or 3000 people, it's much more organized. You're shepherded on, you're off, on, off, on and off, that sort of thing, and to me it's...I just don't think it would be for me... You feel like a chicken in a hen coop. You're there and they expect you to move right, move back, do this, do that and that's how you feel. That is not a holiday to me. [non-cruiser]

Interviewees also revealed perceptions that a cruise holiday is confining, and evoked feelings of being trapped. To illustrate, Kieran’s image showed a person trapped inside a box (figure 18),

It would make me feel like ‘Oh my God I need to get away from these people, get off this boat’, and I couldn't. Unless it was set times, so they'd say ‘Ok tomorrow we'll be arriving in Nassau at midday, you can get off for 3 hours’, and then I'd have to rush back to that. I would hate it! [non-cruiser]

Figure 18: Kieran’s selected image to show his perception of being on a cruise by feeling trapped by the other people around him (source: “Claustrophobia” by B. Lapis is licensed under CC-BY-SA)
Kieran described how he would feel confined not just by the physical boundaries of a cruise ship, but by being forced to spend time with and be surrounded by people he did not want to be with. The sense of confinement appears to derive from being forced to be with others and having a lack of control over the experience. Non-cruiser Victoria also explained, “It’s that contained feeling, small cabins, not that comfortable, not much freedom”. Charlie, Carl and Andrea (non-cruisers), also used “confined space” to describe a cruise ship. While the physical boundaries of a cruise ship were part of this perception of being trapped, interviews also pointed to the group experience, being surrounded by others, as being constraining. Charlie’s image depicted her perception of crowds and confinement (figure 19).

I think life on a boat-- for like a prolonged amount of time just seems really claustrophobic and the picture, you will notice there are balconies right next to each other. I think just really freaks me out and I would not like to be there. People on top of each other….Feeling a bit locked-in onboard with the people that you are with. [non-cruiser]

![Image](Note: Original in Colour)

Figure 19: Charlie’s perception of being confined on a cruise ship (source: Royal Caribbean International)

For instance, Victoria related her desire for freedom on holiday,

It’s like I don’t want that kind of, everything organized and I don’t need…I like the adventure of you know, being in…I actually like the choice of being able to choose, so I think of it as people that need it really organized, that need to…know exactly
what they’re getting, that they want it to be quite predictable and they enjoy that and
that’s quite relaxing for them and that’s fine but I don’t want that. [non-cruiser]

Conversely, freedom was perceived differently by the cruisers, who felt they could
have the flexibility they wanted on a cruise holiday to do what they wanted, and spoke about
adapting the experience to suit their own individual preferences. Megan explained how a
cruise gave her the opportunity to spend time with her family but she also adapted it to give
herself time on her own, “It’s a way of being with people but having my own time”. Barry
explained how he managed potentially restrictive dining times,

I don’t like being restricted. If I want dinner, as a group we say ‘Let’s meet for dinner
quarter past 8 or half past 7’, so we’ve got the freedom, as they describe it, freedom
dining. You’ve got freedom to go when you want to. [cruiser]

Pat also wanted flexibility when there may be other activities she would rather be doing,

I don't like fixed seat dining. I like to be able to eat when we choose to eat, so I
would-- Unless there was other compelling reasons, I wouldn't select a cruise that had
fixed dining...I think we prefer just to eat when we fancy, and it depends again if
you've got something interesting to see, if you're passing some interesting site or
whatever you don't want to be in the dining room. I'd like to be on deck watching and
then go and eat. I don't really like to be tied down too much. [cruiser]

Edith also enjoyed flexibility and spontaneity on a cruise,

We prefer anytime [dining] because if we're off the ship, we like to come back when
it suits us, so that we don't have to worry about being back for dining at 6:30 for
instance, which is too early or 8:30, we think is maybe a bit late. We like the anytime
dining. [cruiser]

However, Edith’s comments show how some cruisers adapt themselves and their activities to
what the non-cruisers see as rigid scheduling. Maggie initially worried she would not be able
to do this,

One of the major concerns was my husband…He doesn’t want to go with loads of
other people, so we thought, ooh, maybe we’ll find, we don’t want to be around other
people all the time, we want to do our own things, so we thought that’d be quite busy
and you know, we weren’t sure whether we’d like all that, but, to be honest you can
do your own thing, you just take from it what you want. You can socialize a lot, if you
want, or you can just go on trips, or you can do your own thing, so…with a cruise, I
think you have to take from it what you like and leave what you don’t like, cause
there’s a lot of things we don’t like about them, but most of the things we do enjoy.
[cruiser]
Some cruisers believed cruising offered their family individual flexibility, but still provided time to be together.

Because most of the thing is we don't always have to be together. You meet for dinner in the evenings. Maybe you meet for breakfast. If you don't want to see anyone for the rest of the day you can disappear off and have your own time in wherever, but it works very well as a family holiday. [Megan, cruiser]

The cruisers in this study did not see a cruise holiday as having the kind of rigid structure and organization of a coach holiday where you are on and off the coach every day, which is how the non-cruisers described a cruise holiday. For example, Edith said,

I feel that it's [coach holidays] for someone who doesn't like to drive or someone who likes to be taken about and shown places, where we like to explore more ourselves. We investigate the area we're going to and the buses and the public transport and we make our own way off the ship normally. We do our own thing and come back when we want. That works very well for us. [cruiser]

Several participants talked about being herded. As non-cruiser Katherine put it, “You feel you're being herded. It's that herded experience all the time.” Kieran explained,

Some people don't mind being in hordes of people and being farmed and ferried around and told what to do all the time, but it's not what I want from my holiday... I hate being told ‘This is what we do’. [non-cruiser]

Andrea used the word 'sheep' to describe the passengers on a cruise.

It's all kind of herding...Like people have to queue up on the way to be coached, be taken somewhere and they have to be back by a certain time and reloaded and, it's like...They're like sheep. [non-cruiser]

Elena’s image was a crowded sundeck on a cruise ship (figure 20). She described her feelings,

You could barely move, or swing a cat around for all the people there and...yeah, that is not relaxing to me. All of those people, all crammed in a space and the sun, there's no shade! There are no umbrellas! [non-cruiser]
Interviews with the non-cruisers also revealed a desire to express their individuality and self-identity, as opposed to being part of a group experience. The perception emerged from the way participants spoke about feeling that not only do they not have freedom to do what they want, but they cannot be free to be who they are, or to have the individuality they seek. Katherine [non-cruiser] described this by saying, “You're cosseted. You feel you're not a free spirit!” As non-cruiser Kieran explained, “Hordes of people, like looking out and seeing lots of maggots everywhere, just things moving around, just faceless people.” These comments suggested that non-cruisers perceived they would not be recognized or treated as individuals with differing desires and needs on holiday, that a cruise would be overly structured and standardized to the point that everyone was treated exactly the same. A further example from Kieran,

I would never stay in a chain hotel, like Hilton or Marriott or something like that. I prefer something that was a bit different. Quirky, maybe? I feel that they are very contrived. Manufactured. People are processed... but I always felt like, my goodness, I'm on a conveyor belt and I'm just surrounded by people all doing the same thing. It's almost like a factory on the sea, a production line, they're coming in and out, in and out, and it's just so impersonal. [non-cruiser]
Charlie wanted her holidays to be a personal experience, which she perceived she could not get on a cruise,

I think it probably detracts from making a holiday personal and special to you. If you just buy a package and then so do 2,000 other people, you just end up a number. I prefer the idea of creating something that's personal to me...It just feels too regimented and clinical, and like just mass, that mass scale where nothing is that personal. Lots of people crowding around and not very special. [non-cruiser]

Not only did they not want to go on a holiday with 2000 other people, but the non-cruisers also actively wanted to disassociate themselves from the people they perceived to be 'cruisers'. Maria shared her view that cruises are for people “who just want the stress of organizing a holiday taken away from them”, and that this did not reflect who she is. Andrea shared her perception,

I think the sort of people those holidays attract are people who want to play it safe. I think they want an easy time, they don't necessarily want to engage very much with the cultures they are visiting. They just want to be transported usually by coach, or whatever to their destination, picked up later that day, put back on, you know, it's kind of like armchair travel. [non-cruiser]

Several non-cruisers perceived cruises to be for older people who want a “sedentary holiday” (Andrea). The overwhelming perception was how cruises appealed to individuals looking for a 'passive' holiday. Maria summed it up as,

I think maybe older, maybe 60-75 something like that, almost invariably white...My impression is it's not very ethnically diverse...and...I think, how else could I describe it...not the people who are looking for zest and adventure, but people who are looking for...entertainment to be given to them rather than they make their own entertainment. [non-cruiser]

Charlie related,

I think in my mind, the overriding demographic is very old, so possibly quite boring....I think cruises sometimes are nice gentle things that people in retirement like to go and spend their time doing. [non-cruiser]

Elena described her perception of people who go on cruises as, “They just don't want the hassle, they want a holiday where everything is going to be organized for them and all they've got to do is turn up”. Many non-cruisers saw themselves as independent, and not wanting or needing what they saw as the overly-organized structure of a cruise. Several non-
cruiser participants spoke about their preference for being active on their holidays through cycling, walking, swimming and being spontaneous. This pointed to several comments by non-cruisers about how they saw themselves as active and adventurous, especially on holiday, and that a cruise was for those who needed to be organized or looked after.

Interviews revealed that non-cruisers perceived cruisers as wanting passive “arm-chair travel” (Andrea), and as being competitive, shallow and superficial. Indeed, several non-cruisers viewed ‘cruise people’ to be materialistic and overly concerned about wealth. Carl explained,

[Cruise people are]...the sort of person that I've already sort of hinted at, the couple that have probably got quite a big detached house somewhere in the Shire counties, who have got a fair bit of disposable income, and like to flaunt it, and one of the ways to do that would be on a cruise...They've probably got quite a swish car or a couple of cars and you know, change them fairly regularly, not like our 10-year-old Mondeo. [non-cruiser]

Victoria also commented,

The people I think of as going on cruises are…very particular about who does what and what your job is and, and who you are in a materialistic kind of way, and very money-orientated and showy and kind of looking down on people that haven’t got as much as them. [non-cruiser]

Maria believed that people who go on cruises were smug and self-entitled, and this was not how she saw herself. Her image (figure 21) illustrated what she believed to be a stereotypical cruise couple,

They have come out the other side of working life and their pockets are deep, filled with money and they're happy spending it, with other people who have also generated lots of income in their lifetime, all onboard the ship, all congratulating themselves that they've done extremely well and they deserve this beautiful sunset view and they deserve these Caribbean islands. [non-cruiser]
Beyond the way in which non-cruisers viewed themselves as different from people who take cruises, they also thought their values were in opposition. For example, Maria thought cruise people to be wasteful and ostentatious consumers showing their wealth,

...whilst you're having your three course meal that you don't need, and you're drinking your bottles of water you don't need, and you've got heating in your room the whole 24 hours, and hot water, because that's what you insist, because that's what you expect from these cruise ships, all of that, is making all of this disappear [shows image of Alaska]...There's always part of me that thinks...well, I'd never say it to them, but I kind of think, how much did that holiday cost you? It's your money and you’re free to choose how you spend it, but I also know that they've got several children and several grandchildren and I just think, could you not have done something more useful with that money? Which I think, is selfish in its own way but that's the truth. You could have had a perfectly nice holiday that didn't cost £6000 or however much a cruise ship holiday costs...I think this is an excessive indulgence. [non-cruiser]

Interviews also indicate some non-cruisers perceived cruisers to be xenophobic. Andrea’s image represented how she felt about the people who go on cruises (figure 22),

It's that sort of entirety as well of 'Oh this country [England] is the best in the world and you know we're doing them all a big favour by visiting them'...Yeah, 'Oh they don't speak English, that's not on is that, that's hopeless’...It's that feeling of community and togetherness [felt by cruise people] and 'we're all in it together' and
'we're up against all these foreign people who are unpleasant and I've been taken out of my nice, cosy little cabin and I'm expected to go sightseeing and enjoy myself, I don't want to be here'. [non-cruiser]

Figure 22: Andrea’s perception of the type of person who goes on cruises (source: unidentified, online) <image of middle-aged man, looking unhappy, sitting in front of cruise ship>

The perception of superficiality also extended to the destination experience, where there was neither the time nor the opportunity to create meaningful interactions with local people in the destinations. Andrea described a cruise, “It's a hollow experience, just skates over the surface. It's all on the periphery of the experience of travel.” Katherine said,

You can't say you've seen Barbados or something, St Kitts or wherever you're going, you haven't seen them. You've just seen the port and a few shops and a taxi. [non-cruiser]

Victoria described a cruise as,

...a massive kind of boat with a kind of huge hotel really with a bit of Las Vegas about it...a bit McDonalds, a bit kind of plastic, a bit fake, a bit well a lot fake to my mind and very, for me importantly, a bit constrained... clinical...it’s very formulaic and feels bland, it’s like a McDonalds experience, it’s like when the tables are the same, it’s plasticky, the food tends to be the same stuff, it’s not very adventurous. [non-cruiser]

Charlie also alluded to the shallowness of the cruise experience,

I think that would feel just-- It'd be like shopping. Just window shopping as opposed to going in and getting really and actually getting involved, and actually experiencing a place properly. [non-cruiser]

Charlie wanted a deeper experience of a destination that would not be possible on a cruise. Andrea also commented,
All these pasty faced people who get off in a kind of herd, sort of wandering around, sometimes you wonder if they're even taking in what they're seeing, you know? They're just there because they'd been dumped there. [non-cruiser]

She contrasts that with herself, in that;

If I go somewhere to a different culture, I want to experience everything about it, even the bad bits...because that's what I think travel is about, is taking you out of your comfort zone and experiencing different places and cultures and languages and trying to engage with it all. [non-cruiser]

These comments from the non-cruisers reflects how they perceive a cruise experience to be manufactured and contrived, and points to the mismatch between the cruise experience and how they see themselves. Elena shared an image that to her, represented the contrived nature of the cruise experience (figure 23).

It's more the fakery, the ‘forced tinker bell entertainment’, the - ‘this is your photo opportunity girls, look nice for grandma’, that kind of thing. Superficial... like I'd rather it was a more natural pose and they were actually having fun and playing in a ball pit or something. [non-cruiser]

<due to copyright this image was removed>

Note: Original in Colour

*Figure 23: Elena's perception of cruises as manufactured experiences (source: unidentified, online) <image of 3 girls aged 5-12, standing and smiling, posing with Cinderella on a Disney Cruise>*

Elena uses the phrase ‘actually having fun’, to emphasize her perception that the smiles in this image are staged for the camera and are not ‘real’ or ‘authentic’ enjoyment. This is her perception of cruises generally.

By contrast, cruisers acknowledged the limited time in port, but saw this as a trade-off between several destinations on one trip. They recognized the limited interaction and time in port, and the fact that this could be superficial,
Well, you do realize that you're only getting a snapshot of the place and it can be quite artificial obviously, especially if you go on a coach which takes you round and points out various places. You're not getting into the heart of the place, but on the other hand, we don't always go off on organized trips. If we think it's something we can wander around easily on our own, we will and then you can go sitting in the little cafés and get into the local culture a little bit more...Because you have only got few hours. Yes, I can understand a lot of people would say, ‘Well, you only have eight hours or six hours’. [Daphne, cruiser]

Pat also related to how she enjoyed being independent in port,

We don't like to be just transported around and we like to go and walk off on our own by foot, I think just go for a long walk around the town we're in really. I suppose being European ourselves as well we're happy, we speak a very little bit of French and whatever, we're reasonably confident with travelling around on our own. We think it's good to catch the local transport to find out a lot more about the people if you're actually mixing and being on the local transport. We like to wander around markets and do things. [cruiser, Pat]

Veteran eight-time cruiser Edith also acknowledged the trade-off between visiting more destinations but with less time in each place,

Well, the thing about cruising, I guess you have to accept it’s different places, going on a cruise gives you a little taste over a place and you feel, “I'd like to go back there. I'd like to explore that more.” That's one of the reasons we go on cruises.

Pat acknowledged this trade-off,

We see cruises as a way...We see them very much sometimes as sort of dipping the toe in the water really. Having a look around, see if we like the look of the place, what the restaurants look like, what are the shops like, what are the people like, what the areas are like. Possibly we might come back then because it's so easy to fly to, we may well come back another time and stay longer. [cruiser]

These comments reflect how the non-cruisers perceive the cruise as a shallow and superficial experience, but the cruisers see it as a way to visit many destinations on the same trip. Some cruisers see cruising as being a ‘taste’ of a destination as opposed to a superficial experience. These comments appear to highlight the difference in perception of a cruise, and how this seems to match or not match how the interviewees viewed themselves.

6.5.2 Social anxieties

Interviews revealed a second dimension of self, which emerged through the findings. Many participants, particularly non-cruisers, identified concerns about feeling socially
anxious on a cruise. This was seen through many comments about not fitting in, or standing out. This was revealed in three specific areas of anxiety; being a solo traveller, not wearing the ‘right’ clothes, and not knowing ‘expected’ rules of behaviour. Some participants voiced concerns about standing out as a single person travelling alone and how awkward it might be. Katherine commented on an experience she had on a coach tour and how she perceived this might apply to a cruise holiday,

Two weeks on my own waiting for somebody to speak to me, no thanks...You're in your room in the evening, get dressed, and go down for dinner, where people you've spoken to during the day, but if the wives don't invite you to join then, the men never do. So you sit on your own. I didn't like that and howled my eyes out. I didn't realize what it was like as a singleton, how it changes your life. [Katherine, non-cruiser]

For some cruisers, being on a cruise reduced the anxiety of being on your own. This was in part due to the structured nature of many cruises, where people are assigned to dine together with others. This reduced the uncertainty of walking into a dining room and feeling awkward as you look for someone to sit with, or stand out if you are sitting on your own. For many cruisers, dining was a large part of the enjoyment of their experience because of the social interaction. To alleviate the possible anxiety of single travellers at mealtimes, some cruise lines have developed systems to help with this concern. One example is how Karen shared her experience of dining at the 'solo table',

What I liked about it…They had a whole deck where they put their singles, the ‘solos’. They don't like to say the word singles…but what they did which I really liked, was that they put all the solos -- I went for the last sitting because I thought you'd get like-minded people, so, and they put all the solos on one table, so that we all got chatting to each other -- we didn't feel the need to be joined at the hip because we were on our own, we all went and did our own thing during the day, and I like doing that, but then what was nice is that you knew you had someone to sit with in the evening, and we are got on really well, we all had lots of laughs and talked about our day, and then if we wanted to go for a drink afterwards you could…I suppose you do have this feeling of -- they feel a bit sorry for you, that you don't have a partner, but you didn't have to go, and they also had assigned this lovely lady to be there if we needed any help or anything like that. [cruiser]

The cruise line Karen sailed with placed single travellers together on one table. This encouraged a feeling of being welcomed each evening, which added to the social enjoyment and those who did not wish to dine alone did not have to. Joy explained how being on a cruise lessened her fear of feeling lonely, out of place, and awkward when travelling on her own,
By myself, but it was fine…Because it was a much smaller boat, you start off with being sat at the same dinner table so you can say hello to these people and then other people are so friendly, so you know, I played scrabble with one lot and did the quiz things with somebody else…We were very friendly. [cruiser]

For some interviewees, a cruise holiday fostered a feeling of belonging and acceptance. The cruiser participants spoke about how a sense of home and community was created onboard the ship, either with the other passengers or through activities facilitated by the cruise lines. For example, Karen enjoyed the communal knitting project onboard to create tree-warmers for young trees in Norway,

So, what they were asking us to do, because we were going to Norway, is that they have tree warmers to keep the young trees from the extremes of cold…In an area of one bar, you could just go along and pick it up and just add your two rows…because it was a part of the cruise, and it was a part that I hadn't expected, you know, it was like this is a community spirit almost isn't it, and it was just a nice thing to do. And I like the fact that it was a tree warmer. [cruiser]

For some participants, a cruise presented opportunities to be welcomed by the crew as ‘family’ and to be re-united with ‘friends’. Sarah spoke about her experience of arriving for a cruise on a ship she had sailed on previously, “A lot of the crew were waiting to help and show you to your cabin, and Tony saw us and came right over and it was all hugs and kisses, ‘Oh hello!’, ‘Oh welcome back!’”. It appears the cruisers enjoyed the sense of belonging onboard.

Conversely, non-cruisers admitted to social anxiety because of not having the 'right' clothing,

If you're a woman you've got to think how many of these dinner dances are there, how many dresses am I going to take? Will it travel well and will somebody else be wearing the same dress? Will it be the right dress for the right occasion? Is it not dressed up enough or is it too dressed up? You don’t want to stand out for either reason! [Elena, non-cruiser]

Not having the right clothing may possibly reveal anxiety over income levels. For example, Carl highlighted this competitiveness and not feeling like he would fit in,

I'm not a very competitive person outside of sport, in terms of what I would call the old English phrase of having an attitude of 'Keeping up with the Jones's', you know, like, ‘We've got better clothes than you’, and ‘We have got different dresses and suits every night’, and that's one of the reasons why I think I don't like it…Especially when you're going to things like the shows and the meals and the bar, you know, I wouldn't
necessarily like that, I'm someone that sort of dresses down if you like, maybe an understated person really. [non-cruiser]

Victoria also commented,

The people I think of as going on cruises like dressing up for a meal, people who are quite snooty, or, as we call it here 'keeping up with the Joneses'. People that are looking to see who’s got what and who’s dressed in what way and if you’re wearing the...got the right handbag or the right...you know ...clothes...and you know, very neat and very particular about who looks like what. [non-cruiser]

Cruisers also revealed a concern about feeling or looking socially awkward because of not having the ‘right’ clothing. Helen spoke about her worries about clothing before she went on her first cruise,

I was worried that what I would have would not be right for the particular things or the colours would be wrong, or I’d look silly and stand out or something, because I’ve not been on one…I didn’t know how high the formal evening was, whether it was really formal or you know, a dress you picked up in Sainsbury’s that was long and you could get away with it. [cruiser]

Karen also spoke about this fear before she took her first cruise, and how her perception was that it would be formal,

I didn’t know whether I would be dressed up enough but actually you know, it isn’t. You didn’t have to dress up every night and the dress code was very relaxed, and there was one night they wanted you to dress up a bit more, but I’d taken a dress with me so that was ok, but some people didn’t observe even that, so it’s not like the old days of you know, where you had to come in your fur like on the Titanic wearing a tiara…It’s quite relaxed, but you know, during the day especially you could wear whatever you liked, it didn’t matter and in the evening it was nice to wear something nice to go and visit and see everybody. [cruiser]

In addition to anxiety over having the ‘right’ clothing, some interviewees also voiced concerns over feeling social pressures about not knowing the expected etiquette and standards of behaviour onboard. Elena related,

When it’s a wedding it’s really different, everyone's focused on the bride. The bride, the groom, the wedding party and you're just along for the ride...And all you've got to say is ‘Doesn't the bride look beautiful?’ And ‘Isn't it a lovely day?’ ‘Wasn't it a lovely wedding?’ So I know what to say in that situation, I know how to behave...I don't have any anxiety with that...if there was a big dinner dance on the cruise, I would be...I know I’d drop my cutlery, the food would go flying over the plates, all of
the comical things you see in a film I'm very capable of doing, or knocking a glass over and it going everywhere, or dripping something on me, that would be awful as well, because you've spent a fortune on a dress, that you're possibly going to ruin. [Elena, non-cruiser]

Moreover, interviews revealed concerns about not fitting in with the other people due to anxiety about their wealth,

I perceive the other people to be affluent...I'm imagining them all to be a certain upper class, where they can't...I could possibly talk to them but they might not be able to talk to me. They obviously shop in John Lewis. They obviously go to Selfridges. They obviously, you know, are getting meals or food from Marks and Spencer’s. That they might be a family with 4 cars. In England, most families would have possibly two cars at the most. They [cruisers] would be really wealthy. I think generally people get hand-me-down cars or they work and save up for years. I'm assuming the people on that cruise as soon as they've got their driving license, the family has paid for them to have a brand new car, and I'm assuming that they live behind a great big gated house. Like in Bramhall Park, there are all these lovely houses but you can't see them for all the big fences and gates, and you see them from afar...totally, totally a different world. [Elena, non-cruiser]

Elena felt that she could talk to cruisers, but they might not be able to talk to her. While many non-cruisers alluded to a gap between how they saw themselves and the perceived wealth of people who cruise, some cruisers also alluded to social anxiety relating to this.

Social anxiety was notably absent from the more experienced cruisers. One example was Joan, who began cruising as an infant and had been on at least 40 cruises,

People at that time were heading off to Majorca or Benidorm or package holidays, they were coming in around that time, and that...the fact that on the cruises you actually had to get dressed, it was more formal in those days, you actually dressed for dinner...Cruising was just a continuation of normal life. I had had a good education and was working at the time so I knew how to interact with others. The officers were also young, so there was no excitement or nervousness...it was just a normal social interaction.

Joan acknowledged cruising was just a ‘continuation of normal life’, and she did not notice any of the social pressures non-cruisers perceived. When asked whether they noticed any one-upmanship or competitiveness between passengers, the participants who cruised the most did not appear to notice this. For example, avid cruiser Edith commented, “I can’t say that I have, not really, no, the only thing I noticed on Silverseas was that people went to bed early”. For instance, Megan, which had been on at least 30 cruises, said she was,
Totally unaware…But actually, you are a little bit in a bubble and we tend to stick to maybe 10, 12, 14 nights so anything longer than that you might get a bit more of that. You keep yourself to yourself. I think if you look for that kind of thing you might find it.

Interestingly, some cruisers expressed disassociating from other cruisers. This reflects that the cruisers share this desire with the non-cruisers to distance themselves from others who they feel do not share the same values. An example of this was Ben trying to distance himself from another passenger who he perceived as condescending to staff,

She said, ‘Won’t it be nice to get home, and have a cup of tea with a bit of cake? I’ll have it in my room and give them a shilling. They’ll both be happy with that’, and I thought whoa! You…[makes shocked/disapproving noise]…A lot of other people that come on have inherited or feel they are entitled. (cruiser)

Pat did not believe she and her husband were like other cruisers as the social dimension was not important to them,

We’re different because we spend a lot of time off the ship. We don’t go to see it particularly as a very social experience…We did go on one cruise where they had fixed sittings and if you decided to go to the buffet or eat out or something, they [the other tablemates] would say, ‘Where were you?’ , and I wouldn't want to be asked questions like that on a holiday [laughs]. [cruiser]

These comments illuminate the unique social anxieties and pressures that occur on cruise holidays related to worries about not fitting in or knowing how to dress or behave.

6.5.3 Analysis of findings for risk to self

This section discusses the significant role of self in interpreting risk perceptions in cruising through three specific discussions: 1) affirming self, 2) social value, and 3) social comparison. However, as mentioned at the beginning of this theme, understanding self is complex and this study draws on previous research from tourism and psychology. Self-concept is a multi-dimensional construct (Boksberger et al, 2011; Sirgy & Su, 2000; Todd, 2001). Rosenberg (1979) defines self-concept as “the totality of the individual's thoughts and feelings having reference to himself as an object” (p. 7). Todd (2001) extends this further and argues that self-concept is “the perception an individual has of him/herself, based not just on one’s physical self but inclusive of the products and services consumed, and the people with whom that individual associates” (p 185). Self-concept is continually shifting depending on the situation and different social experiences (Hung & Petrick, 2011; Markus &
Wurf, 1987). Some scholars (Schenk & Holman, 1980; Sirgy, 1982) have argued research should apply a “situational self”, which acknowledges that a consumer may have many different self-concepts, and that they can choose which self to express in that situation and how they want to be seen. This is similar to Goffman's (1959) seminal work *Presentation of Self*, which significantly altered the understanding of self-concept and how there are many versions of one's self depending on the situation and how the individual wishes to be seen: which self they want to be in that situation. This is significant in situating the nuanced way that risk to self emerged through the analysis.

After examining different definitions and approaches to ‘self’, this study adopted Sirgy’s (1979) seminal framework on self-concept, which built upon Gardner and Levy’s (1955) work using a psychological perspective on the self. Self-concept consists of four distinct dimensions (Belch & Landon, 1977; Beerli et al, 2007; Markus & Nurius, 1986; Sirgy et al, 2005): 1) ‘actual self’, how a person sees themselves; 2) ‘ideal self’, how a person would like others to see them; 3) ‘social self’, how a person believes other people actually see them; and 4) ‘ideal social self’, how a person wants to be seen by others. This framework was chosen as it has been widely accepted within consumer behaviour (Hosany & Martin, 2012; Malär et al, 2011; Sirgy, 1982) and extended to tourism (Boksberger et al, 2011; Murphy et al, 2007; Sirgy & Su, 2000; Todd, 2001), but also, crucially, because it has the potential to explain how risk may be interpreted in cruising. Sirgy's (1979, 2005) understanding of self-concept in terms of these four dimensions illuminates how risk is interpreted and understood in this study.

### 6.5.3.1 Affirming self

A key finding for many participants was the relationship between the perception of a cruise and an individual’s self-concept. This study provides evidence that it was significant for the self-concept of participants to either reject or choose to cruise. The rejection or acceptance of a cruise is a reflection of self-concept, in that through this decision, participants reinforce how they see themselves and how they want to be seen.

Firstly, findings from this study suggest that for some cruisers a cruise holiday presents opportunities to affirm and construct self, particularly through interacting with other passengers and the crew, who they see as ‘family’. Indeed, self-concept is created through language, social interaction and role-playing, and acknowledges that the ‘public self’ is created through societal influences on values, beliefs, attitudes and behaviour (Yarnal & Kerstetter, 2005). This analysis supports previous evidence that leisure travel can shape and
develop self-concept (Desforges, 2000; Weaver, 2005). The cruisers were able to express their ‘true’ selves both in terms of how they see themselves and how they want to be seen by others. Constructing self through reflecting how the cruisers viewed themselves and wanted to be seen relates to a desire to spend time with those considered ‘equal’. The findings here revealed the intense enjoyment of being with others that are familiar, a factor discussed in studies on cruise passengers by Papathanassis (2012) and Wu (2007). For the participants in this study, spending time with 'equals' was significant as it helped affirm and construct a sense of self and identity that more closely matched what the participants thought of themselves. This minimized potential social risk through being surrounded and spending time with like-minded others.

Findings suggest that for some cruisers, cruise holidays reduced personal and social anxieties through a sense of belonging and community. Cruisers indicated they perceived the cruise experience as fostering a feeling of belonging, and this echoes other studies that also found collective experiences generated a feeling of belonging through group cohesion. A feeling of belonging and the building of relationships were found to be significant motivations to cruise (Hung & Petrick, 2011; Jones, 2011) due, arguably, to a reduced sense of anxiety. Indeed, the cruisers' experiences of community and their sense of belonging echoed the communitas posited by Maffesoli (1996). The cruise ships acts as a “unifier” (Yarnal & Kerstetter, 2005, p. 369), where people of all ages and backgrounds can meet in a shared space outside of daily life. There is also evidence that being on a journey together creates a sense of community and shared purpose that affects satisfaction and enjoyment of a holiday (Grove & Fisk, 1997). Some scholars have argued that shared social interactions are the primary meaning of tourist experiences (Pine & Gilmore, 1999; Wang, 2000; Wearing & Deane, 2003). Tourism, and in this case, cruises, occur with or alongside other people through sharing of space and time, resulting in nearly constant interaction (Crouch et al, 2004, Grove & Fisk, 1997). Indeed, tourists interact with places, locals in the destination and other tourists through experience (Pearce, 2005; Reichenberger, 2017; Walls & Wang, 2011).

This study supports other work pointing to the liminal spaces on a cruise as providing a way for cruisers to express and become their 'true' selves, where they are able to be free from the responsibilities and constraints of home (Yarnal & Kerstetter, 2005). The cruisers spoke openly about the feeling of being able to ‘let go’ and enjoy being taken care of, which allowed them the freedom to do whatever they liked. They felt safe and secure, with like-minded others. The feeling of safety blends into service quality aspects, as Radic (2018) found that passengers who felt safe onboard enhanced the carefreeness and wellbeing.
Indeed, the way time is perceived on a cruise may be different from other forms of tourism, given the use of time and space, or ‘liminality’; it may be thought of as a “transition space and/or limbo-like state outside of ordinary life” (Yarnal & Kerstetter, 2005, p. 369). Liminality is defined as “any condition outside or on the peripheries of everyday life” (Turner, 1974, p. 47). Framing cruises through the ship as a liminal space is a way to situate the enclavic and bounded service environment. This is useful to point to how current understanding of risk and decision-making under utility theory does not fully explain how risk is interpreted. Additionally, liminality assists in developing further understanding of how a cruise differs from other land-based holidays, and again points to why current methods for examining risk in tourist decision-making are inadequate to fully explain what is happening.

The significance of feeling welcomed by the crew in this study echoes other research highlighting the connection with others. For example, Kwortnik (2008) also found that cruisers expressed affection for and a sense of connection with the cruise ship employees, identifying ‘favourite’ crewmembers. This emotional attachment creates a bond between guests and crewmember (Kwortnik, 2008), influencing perception of satisfaction and enjoyment of the cruise experience and overall perceived service quality (Parasuraman et al, 1985; Price & Arnould, 1999; Kwortnik, 2008). Indeed, other research points to the role of staff and passenger interactions in influencing enjoyment of the holiday experience, also suggesting the implicit role of other guests in affecting enjoyment (Papathanassis, 2012). Yarnal et al (2005) identified the importance of the social context of cruising, in that the opportunity to develop and build meaningful relationships with friends and family influences travel decision-making. Indeed, tourism is a “powerful, yet flexible, leisure context for working on social relationships in ways that link with individual well-being” (Yarnal et al, 2005, p. 294).

Overall, whenever social interaction and relationships have been examined in the literature, they are considered as a way to improve satisfaction or perceived value within a service experience (Holbrook, 1999; Li & Petrick, 2008), rather than exploring the potential meaning holiday-makers attach to social interactions while on holidays. Papathanasssis (2012) points to the possibility that social interactions fulfil higher level 'Maslow-like goals', in that the quality of interpersonal experiences while on a cruise will become more important and significant as a determinant of guest satisfaction as the cruise product evolves. Recent research also suggests that interactions between guests or consumers while on holiday is linked to higher satisfaction (Mathis et al, 2016; Reichenberger, 2017). As a cruise involves
sharing space and time with many other people, similar to a package holiday, social interactions between holiday-makers are inevitable and may both enhance and detract from the experience. A cruise is a necessary 'environmental bubble' where the physical proximity and shared circumstances contribute to the establishment of familiarity between cruisers and create a temporary community (Reichenberger, 2017). The environment of a cruise ship both encourages and discourages social interactions (Huang & Hsu, 2010; Papathanassis, 2012). Within the enclavish and bounded environment of a cruise ship, social interactions may elicit joy and pleasure from social contact in addition to tourists’ roles where each participant plays a part in providing rapport and sharing information and practical tips, although the forced togetherness can also produce a sense of obligation and conflict (Reichenberger, 2012). Even mundane and routine discussions can contribute to perceived value in social interactions (Holttinen, 2010), including sharing information and travel tips, which may also help to decrease uncertainty. There is social value in travelling with others in that we feel safe and trust the experience/environment when our friends and family are with us. Being with friends and family on a cruise is a way for cruisers to mitigate risk, as they feel being in a familiar environment surrounded by family, friends and crew is a kind of ‘perceived family’, so that the ship and cruise experience becomes less risky and uncertain.

Secondly, the findings revealed that the dressing up and formality of some cruise lines is attractive to some cruisers, however, this is not so much about maintaining tradition as it is about affirming who the participants see themselves as. The cruisers see dressing up as an opportunity to demonstrate how they ‘fit’ in; as a physical expression of their self-concept. The non-cruisers see this as a potential social risk, and worry they may not ‘fit’ in, but stand out. While less formal dress codes and seating arrangements are becoming very popular on cruise lines such as Norwegian and AIDA (Papathanassis, 2012), dress codes are indicative of tradition and self-image. Indeed, in some ways for participants in this study such as Daphne, who enjoy the ritual and sense of occasion in dressing in more formal attire it is a way to reflect who she is. This was echoed in Yarnal and Kerstetter’s (2005) study, which found that cruisers use clothing as a way to transition from daily life to become more liberated and carefree onboard, using clothing to better reflect self and how they wish to be seen. Dress has been recognized as a signifier of status, and a physical expression of self and identity (Benthall & Polhemus, 1975; Lester, 2017) and this may explain why the cruisers in this study enjoyed the dressing up aspect of their holidays. It was a chance to show the world how they wanted to be seen and to reflect their social and economic status. Entwistle (2000) highlights the influence of dress on identity,
Dress lies at the margins of the body and marks the boundary between self and other, individual and society. This boundary is intimate and personal, since our dress forms the visible envelope of the self...it is also social, since our dress is structured by social forces and subject to social and moral pressures (p. 327).

Indeed, for Lester (2017) the “significance of dress as a key identity marker and issues of social acceptance and belonging holds particular resonance within the cruise experience” (p. 190). Cruising has long been associated with dress and expectations about passenger attire, reflecting status (Hyun & Han, 2015; Pratt & Rafaeli, 1997; Quartermaine & Peter, 2006). Analysis from this study indicates that some cruisers favoured dress codes not only because of the sense of tradition, but also to act as a conduit to present their ideal self in public. A cruise presented an opportunity for passengers to be seen as they saw themselves and how they wanted others to see them. By contrast, interviews revealed that a cruise was rejected as a holiday by non-cruisers because it did not match their self-concept. Elements of a cruise were seen as negative due to the way it did not match with how the participants viewed themselves.

Thirdly, non-cruisers perceived a lack of freedom in expressing who they were as an individual and in being forced to be part of a group experience. This included a perceived lack of freedom and control through the overly structured organization of a cruise holiday. Interviews revealed a perception of being forced to be a part of a group experience, although this was a worry for some of the cruisers before they began to cruise, as well as the non-cruisers. Previous research has found that cruisers expressed concerns about “being part of a 'herd' and feeling lost (literally and figuratively) amidst the mass of people” (Kwortnik, 2008, p. 300). Significantly in this study, findings show evidence that cruisers did not worry about this, but that it was important to non-cruisers. This fear of being ‘herded like sheep’ reflected the concern by the non-cruisers about not being able to be individual. That is, non-cruisers felt that people who go on cruises were different in a negative way, and they did not want to be seen as the type of person who goes on a cruise. This was because of the perceived impression that people who on cruises need structure and routine and have no individuality. The findings also revealed the perception by non-cruisers that they were not 'old enough' to cruise, echoing previous studies’ findings that non-cruisers had social representations of a cruise as being for the elderly (Hur and Adler, 2013; Lebrun, 2015; Park & Petrick, 2009). The non-cruisers in this study did not want to be seen as old and needing structure or to be looked after on their holidays. They wanted to be seen as individuals, they preferred spontaneity whilst on holiday, and they rejected notions of a mass, group experience. While
this desire for individuality may be found in all types of holidays, the perception of a regimented holiday appears to be more pronounced in cruises.

Fourthly, findings of this study revealed the non-cruisers’ desire to distance themselves from ‘cruise people’ and the perceived superficiality of a cruise. The finding that a cruise might be a superficial experience is echoed in other research on non-cruisers (Park & Petrick, 2009), although in this study, superficiality relates to how this would be incongruent with self-concept. Park and Petrick (2009) found that for non-cruisers, “A cruise vacation was perceived as superficial, because people on a ship only 'gaze' at nature or things within a short time frame without learning details or really experiencing them” (p. 279). Many of the non-cruisers in this study provided evidence that they did not want to be associated with cruising, as they felt cruisers were shallow and superficial, and they saw themselves as different.

Psychological risk existed in the mismatch between how the non-cruisers perceived a cruise holiday and how they viewed themselves. Psychological risk is defined as the “Chance that the item will not fit in well with self-image or self-concept” (Jacoby & Kaplan, 1972, p. 382). This risk also refers to the possible frustration and shame experienced in being associated with the product (Forsythe & Shi, 2003), or even the disappointment in oneself at not making a 'good' product choice (Roselius, 1971). Yet other scholars have considered psychological risk in tourism as potentially damaging self-esteem, inducing guilt (for choosing poorly) and ultimately negatively affecting the holiday experience (Lehto et al, 2004; Solomon, 1996). The risk for non-cruisers is not only in being unable to express themselves as individuals, but also in wanting to disassociate from cruising and ‘cruise people’ in order to reflect how they saw themselves, which suggests psychological risk.

Social anxiety is also expressed by non-cruisers in the findings about freedom; in not wanting to be forced to be part of a group experience. This supports research showing that perceived individual control over who you want to interact with, and how, is significant to social risks in social interactions (Papathanasssis, 2012). The findings of this study are similar to Park and Petrick (2009), who found that both non-cruisers and cruisers had the desire to be free and not forced to dine or interact with others. Kieran’s image (see figure 6.3) of a person in a box epitomizes this anxiety in cruising perceived by the non-cruisers, in that the fear is not so much one of being trapped by the physical and enclavic structure of a cruise ship, as being confined by the presence and influence of others onboard. Non-cruisers in this study see themselves as desiring a deeper experience and connection with locals in the destination. This is different from how they perceive cruisers, who they feel want a shallow experience.
McKercher and Du Cros (2003) segment tourists on the depth of experience sought and level of importance of cultural tourism in decision-making as a way to explain why some tourists desire a differing depth of experience. They see this as influenced by motivation, activity preference and the extent to which the visited culture is different from that of the tourist. The strength of feeling expressed by the non-cruisers reflects that they were not open to changing their opinions about cruise holidays.

Non-cruisers did not want to be associated with cruising or cruisers, which suggests the presence of social risk. Social risk is defined as “Affecting the way others think about you by association to the item” (Jacoby & Kaplan, 1972, p. 382). Jacoby and Kaplan (1972) argue that social risk refers to the possible negative consequences of being associated with the product. Social risk can also be about losing personal and social status or appearing unfashionable and/or losing status through the purchase of a travel product or experience (Schiffman & Kanuk, 1991). There has been remarkably little research on social risk in tourism beyond disapproval by family members, relating to anxieties about a destination being unsafe (Floyd et al, 2003). Indeed, studies on risk in tourism have suggested that social risk was either unrelated to leisure travel (Roehl & Fesenmaier, 1992) or of little significance to holiday decision-making (Bargemen & Van der Poel, 2006; Sönmez & Graefe, 1998).

However, this study provides evidence to the contrary, pointing rather to the existence of both social AND psychological risk in cruise holidays, and how self-image is significant to both cruisers and non-cruisers in holiday decision-making. This demonstrates the value of interviews as opposed to questionnaires, as most studies on risk in tourism have done, and reflects the significant contribution of this study in adopting a qualitative methodology.

Non-cruisers wanted to be seen by others as rejecting the artificial and manufactured experience and the selfish consumption of natural resources, and thus avoid being associated with people who take cruises. There is scant reference to the issue of managing social risk through non-use or disassociation in the literature, beyond one study examining how consumers use tangible goods to disassociate from others and be unique (Merle et al, 2010), highlighting how some consumers use products to reflect self.

6.5.3.2 Social value in cruise holidays

The second aspect about self-concept that was revealed in the findings highlighted the role of perceived social value in cruise holidays. Social value may be defined as “The utility derived from the product's ability to enhance social self-concept” (Sweeny & Soutar, 2001, p. 211). This includes seeking to create a distinctive and prestigious image of oneself by taking
a luxury trip and enhancing self-image by telling others about the holiday (Hyun & Han, 2015). Social value consists of status enhancement and self-esteem enhancement (Rintamäki et al, 2006). Status enhancement occurs when the consumption of a product or experience increases social standing in a material way in the eyes of family and/or peers. Self-esteem enhancement refers to the increased feeling of self-worth.

Firstly, perceived social value in a cruise holiday appears to influence self-concept and may assist in understanding social risk. Studies have found that some cruisers are motivated to cruise for social value, including ego enhancement and prestige (Hwang & Han, 2014; Hyun & Han, 2015; Josiam et al, 2009). Other scholars have found that passengers seek to express their status, whether it be social or economic, through consumption of a cruise (Douglas & Douglas, 1999; Hyan & Han, 2015). For instance, Han’s (2015) work with cruisers from the USA found that taking a cruise was consistent with their personal style and believed the holiday would help define and maintain their self-concept. This helps in understanding how cruisers affirm self-concept through cruising, but also points to the unique finding that non-cruisers see a cruise holiday as a personal and social risk to their self-concept.

Secondly, the findings suggest that for some cruisers, there is a strong attachment to specific brands, and this may be explained by social value. There is evidence within the literature that brand attachment is developed through social value (Hyun & Han, 2015). This occurs when a cruiser feels their status or image to others has benefitted from going on a cruise. Interestingly, social value attained through boasting about travel appears to be more of a motivation to cruise in some cultures than others. Studies on Chinese and Taiwanese tourists found that being able to tell family and friends about going on a cruise was a significant motivator to cruise (Fan & Hsu, 2014; Hyun & Han, 2015), as compared to North-American focused studies, which did not find ego enhancement through social status or recognition a motivation (Hung & Petrick, 2011; Jones, 2011; Teye & Leclerc, 2003). However, the North American cruise market is mature in comparison to emerging Asian or Pacific markets, making comparison challenging. The findings here reveal a relationship for some cruisers with finding social value in specific brands, but this is related more to how it connects with their self-identity and how they see themselves.

Thirdly, non-cruisers in particular saw social value in disassociating from cruise holidays. The findings reveal the pride of some non-cruisers in being able to say they had not been on a cruise. This rejection of a cruise as having a type of ‘reverse’ social value is unique to this study, and a significant finding. Non-cruisers appeared to enjoy being able to
‘travel brag’ in the interviews and to others about not having been on a cruise. There is remarkably little research on the value or perceived benefit to a consumer through rejecting or disassociating from a product or brand. Other than Lawson and Thyne’s (2001) work on inept sets, no other studies were found that explore conscious rejection in decision-making. This has not been examined in cruising and this demonstrates the gap in understanding non-cruisers’ decision-making processes. Understanding disassociation may provide insight not only into why non-cruisers reject cruising, but also into why some cruisers reject certain cruise brands. While brand selection relates to how well the brand matches the self-concept and desired attributes, understanding why cruisers reject other brands would help explain cruise decision-making and be of merit for future research.

6.5.3.3 Social comparison

A third significant aspect that the findings revealed about risk to self is the existence of social anxieties in cruise holidays, emerging from the comparison of oneself to others. Findings from this study revealed social comparison influences the interpretation of risk in cruise holidays, particularly in relation to social and economic status. Cruisers perceived that cruising reduced social and psychological risks, due to the way they interpreted their self-concept by comparison with others. This study’s findings revealed that some cruisers developed relationships with fellow passengers and the ships’ crew in order to foster a sense of belonging, supporting the argument that people develop self-concept through social comparison and interactions with others (Markus & Wurf, 1987; Schoeneman, 1981; Suls & Miller, 1977).

Firstly, some cruisers affirmed their self-concept through interacting with other passengers and the crew onboard, and this reinforced the sense of community discussed earlier. In contrast, the non-cruisers perceived cruising to be a constant comparison with other passengers, where cruising was seen as an opportunity to demonstrate wealth and status. Suls et al (2002) argue that comparing oneself with others enhances aspects of the self. However, research is divided on understanding how social comparison influences self, whether through seeing yourself as inferior or superior, and depends on factors including how similar you are to other people (Festinger, 1954; Suls et al, 2002). It has been difficult for researchers to define and specify the attributes that an individual chooses to assess similarity (Goethals & Darley, 1977; Wheeler et al, 1997), which has made examining social comparison in decision-making difficult.
For instance, research has suggested that an individual’s position in society affects how they will view the social representation of cruising (Lebrun, 2015). The individual’s position in society (such as youth, pensioner, cruiser, non-cruiser) affects how they construct knowledge and how they give meaning to or make sense of an object, or as in this study, product class such as a cruise (Lebrun, 2015). Social representations reflect how individuals interpret reality, govern relations between people and their physical and social environment, influence their consumption behaviours (Abric, 2001) and influence how they interpret risk. An individual’s position, how they see themselves in society, influences how they may view a cruise holiday and how they compare themselves to others.

Secondly, social comparison occurs when a person is unsure or uncertain about something (Schachter, 1959; Suls et al, 2000; Wood, 1989), which is the point at which risk occurs. Chapter three discussed how risk exists at the limit of knowledge (Williams & Baláž, 2015). Thus, when a person is uncertain or perceives risk, they will compare themselves to others in order to gauge how successful they may be. There are two models that might be relevant to understanding how non-cruisers and cruisers use self to assess risk in cruising.

Firstly, the proxy model (Wheeler et al, 1997) posits that people use social comparison to gain information and to help decide whether they will be successful at something; it relates to their aspirations and goals. This describes how people “use social comparison to answer the question ‘Can I do that?’” (p. 54). The proxy model emphasizes an individual’s assessment of their ability to perform a task based on how another, similar individual (the ‘proxy’) completes that same task. While research has focused on performative comparisons (i.e., if they can swim one mile then I can also swim one mile), the model might provide insight into cruise holidays in terms of how people assess their ability to perform socially, based on how others they view as similar to themselves have performed. Comparing one’s self to others to determine likelihood of success relates directly to Festinger’s (1954) seminal work on social comparison theory, which emphasizes how an individual will self-evaluate to reduce uncertainty and help define their self-concept. An example of the proxy model in cruising could be an individual seeing someone they know go on a cruise and, depending on how similar this other person is, wondering about going on a cruise themselves and thinking about how successful they might be.

A second, more appropriate social comparison model that may help in understanding why some non-cruisers’ self-concept is incongruent with cruising may be the triadic (Goethals & Darley, 1977; Suls et al, 2000). The triadic model built upon Wheeler et al’s (1997) proxy model by clarifying that the value placed on another’s opinion depends on not
only our comparison of how well we would do a task a similar person can do, but more significantly, it depends on the value we place on that person’s opinion. It proposes that “people sharing similar related attributes e.g. background, general worldview, will be seen as personally relevant and therefore will be the most influential for preference evaluation” (Suls et al, 2002, p. 160). Cruisers may see other cruisers as similar and therefore more relevant as a point of comparison. Conversely, non-cruisers may place less value on the opinion cruisers have of cruising. This may explain why people desire to cruise with like-minded equals, as they want to affirm the image they hold of themselves through the opinions of others of equal status. This may also shed light on why non-cruisers disregard the opinions of cruisers, as they do not see any value in their views on the cruise experience.

It has been argued that “comparing the self with others, whether intentionally or unintentionally, is a pervasive social phenomenon...can influence many outcomes, including a person’s self-concept, level of aspiration, and feelings of well-being” (Suls et al, 2002, p. 159). The argument that cruisers find being with ‘equals’ a positive aspect, as noted by several of the cruisers in this study, may be explained by social identity theory. This theory argues that people construct their self-concept through observing and finding similarities with other people in their reference group (Hogg, 2006), and that individuals prefer to be with others with whom they feel they share similar characteristics, such as religion, age or gender (Hyun & Han, 2015). This may be attributed to how individuals seek positive self-esteem, which influences all social identity processes (Turner, 1978, 1982; Hogg, 2000). Indeed, some research in retail and consumer studies suggests companies should engage in “compatibility management” (Grove & Fisk, 1997, p. 65). This argues that higher customer satisfaction occurs when an organization actively seeks to ensure compatibility between consumers, such as through trying to attract and retain customers with similar worldviews or values. Hogg (2000) highlights how people seek to avoid challenges to their cognitions, perceptions, behaviours and feelings as this ultimately affects certainty and confidence in their sense of self.

Thirdly, perceptions of social comparison in the cruise experience may act as a constraint to non-cruisers. This study found that the possible influence of other people on the holiday was significant in deciding whether or not to go on a cruise for a holiday. The non-cruisers spoke at length about not wanting to spend time with people they had ‘nothing in common with’, and the forced socializing with perceived social comparison. There is some research within the constraint literature pointing to how fear of social interactions or social pressures acts as a constraint on tourist decision-making. However, there is little research on
tourists’ intrapersonal constraints, including why people choose not to travel even when they have the ability and means to do so (Nyaupane & Andereck, 2008; Peterson & Lambert, 2003). What is striking is that intrapersonal constraints have not been widely examined in the tourism literature studies. One notable exception is the work by Nyaupane and Andereck (2008), which applied the leisure constraints model to travel constraints. Nyaupane and Andereck used risk as an interpersonal constraint but the study disregarded risk as it found it to be statistically insignificant. Lebrun (2015), Hung and Petrick (2012), and Petrick et al (2017) are three of the rare studies which have applied Crawford and Godbey’s (1987) model to cruise holidays. However, neither of these studies found social and/or psychological risk to be a constraint in the way evidenced in this study. This is significant as the findings suggest the perception of risk acts as intrapersonal constraints. Intrapersonal constraints are within the person and refer to their psychological state or intrinsic factors like reference groups or attitudes, whereas interpersonal refers to the constraints in relation to the role of other people on affecting a person being able to participate.

6.6 Significance of findings and analysis

The final stage of this chapter follows recommendations by Bloomberg and Volpe (2012) that a researcher’s interpretation begins by asking, “What is really going on here? What is the story these findings tell? Why is this important?” (p. 132). Addressing these questions brings the discussion back to the key purpose of the study, which is to examine how the perception of risk is conceptualized in ocean cruising and how this may potentially influence tourist decision-making. The findings and analysis revealed three new and unique insights about tourists’ perceptions of risk in ocean cruising; 1) current interpretations of risk are inadequate to explain the perception of risk in ocean cruising, 2) self-congruity offers additional and valuable insight into tourist perceptions of risk in ocean cruising, and 3) trust and familiarity contribute specific insight for understanding risk perceptions in ocean cruising.

6.6.1. Current interpretations of risk are inadequate to explain the perception of risk in ocean cruising

This study began with an examination into how risk is defined and conceptualized in different disciplines, and how these definitions are currently applied in tourism. Specifically, the study has been based on the seminal work of Jacoby and Kaplan (1972) and Roselius (1971), who identified six types of consumer risk. These are financial, performance,
physical, psychological, social and time-loss. This framework has been widely applied to consumer and tourist studies on risk (see Park & Tussyadiah, 2017; Reisinger & Movando, 2006; Roehl & Fesenmaier, 1992; Simpson & Siguaw, 2008). Indeed, tourist risk has been conceptualized almost exclusively using Jacoby and Kaplan (1972) and Roselius’s (1970) work. This PhD study initially embraced Kungwani’s (2014) definition of risk, which was “The potential of losing something of value, weighed against the potential to gain something of value” (p. 83). Overall, the work of Kungwani (2014), Jacoby and Kaplan (1972), and Roselius (1971) was considered relevant in relation to cruise decision-making. In line with the majority of research on risk in cruise and tourism, the researcher focused first on physical risk including safety, natural disasters, terrorism, political instability, health and crime (see Chien et al., 2017; Dolnicar, 2005; Floyd et al., 2004; Jones, 2011; Kozak et al., 2007; Le & Arcodia, 2018).

However, from the analysis it is argued the current application of consumer risk to a tourism context is not useful. This is because tourism is a service, which is perishable, intangible and consumed simultaneously with production (Roehl & Fesenmaier, 1992), and it is ultimately also an experience. Definitions of risk in tourism (see Reisinger & Movando, 2005; Chien et al., 2017) overlook aspects that might occur in leisure travel and place too much emphasis on physical risk, highlighting their limited focus and scope. In most studies examining tourists’ perceptions of risk (Fuchs & Reichel, 2011; Le & Arcodia, 2018; Roehl & Fesenmaier, 1992; Sönmez & Graefe, 1998; Simpson & Siguaw, 2008), it is conceptualized as a negative and unwanted factor, and defined as physical. It is clear that current conceptualizations of risk are not suitable to fully explain perceptions of risk in cruise decision-making. Existing definitions are thus too narrow to explain the complex and multi-faceted concept of risk. As discussed in chapter two, a cruise has a ‘complementarity’ nature (Gibson, 2006), and is not a single service but a series of complementary services that, when consumed, form the cruise experience. It is not a single service encounter or product, which is what Jacoby and Kaplan (1972) and Roselius’s (1971) consumer risk typologies were designed for. A cruise is a complex tourist experience and deciding to take a cruise is often a highly involved and emotive process (Petrick et al., 2007). A cruise is a simultaneous consumption of transportation, accommodation, hospitality and other aspects of the experience, all encapsulated on a ship. There are also inherent social practices unique to a cruise holiday including formal dining and socializing connected with maritime tradition and histories (Lester, 2017; Yarnal & Kerstetter, 2005).
Furthermore, current definitions of tourist risk focus on a singular destination. This is inadequate, as a cruise encompasses not just the cruise ship itself, but also multiple destinations, all with differing destination images and risk perceptions. For example, a 14 day Mediterranean cruise from Southampton may involve visiting ports in France, Portugal, Spain, Italy, Greece and Monaco, each with very different cultures and destination representations. A cruise tourist needs to navigate through a potentially bewildering selection of 62 different cruise brands, differing types of cabins (in different locations within the ship) and dining times. They also need to decide what is appropriate attire, which might be different within each restaurant on the ship; they need to know what to say and do in social interactions, and choose transportation to and from the ship, which might include international flights. This demonstrates the complexity of decision-making and the multi-faceted nature of risk for a cruise.

This study illuminates that risk in cruising is much more than the potential for physical harm, but also emerges from unique social and psychological aspects and reflects the nuanced way risk is perceived in cruising. The analysis here reveals further that risk is complex and multi-dimensional and may potentially be interpreted and understood differently for a cruise than for other forms of tourism. A wider definition of risk in tourism is needed which could be applied to cruising. This is of great importance and this study demonstrates that tourists' interpretation of risk in ocean cruising is nuanced and complex, embedded in constructs of home and self, extending beyond physical risk and safety aspects.

Arguably, the lack of research on risk beyond physical aspects is because risk has mainly been examined from a positivist lens, which does not allow research to embrace risk as a construction and demonstrates the gap in understanding how risk is understood. Risk is a social construction in a particular historical and cultural context (Douglas & Wildavsky, 1982). Understanding that risk is perceived differently depending on the lens being looked through is essential in order to conceptualize it, as risk emerges from the meaning ascribed to it by an individual. A positivist lens assumes risk is objective, which fundamentally contradicts risk as a social construction. This is significant as research suggests that individuals of different cultural backgrounds may view risk differently (Gustafsson, 1998; Lupton, 2013). The propensity for risk-taking behaviour is also influenced by national culture, not only through Hofstede's (1983) uncertainty avoidance dimension scale, but also through differences in social risk-taking, such as not wanting to upset group cohesion (Hsee & Weber, 1999; Mandel, 2003).
Few studies have examined risk as a positive dimension in tourism, with the exception of Yang et al (2017). This study further supports the assertion by Yang et al (2017) that risks are omnipresent across physical, social and temporal tourism spaces. Yang et al (2017) argue that risk is everywhere and in all tourism spaces, but that risk-taking can also be empowering and increase feelings of self-efficacy. Indeed, while scholars acknowledge that risk is an unavoidable part of travel (Kozak et al, 2007; Williams & Baláž, 2013), most research has examined risk as a negative consequence and has focused narrowly on safety and physical risk. Indeed, further work is needed to better understand risk perception through the lens of social roles and expected gender norms (Lepp & Gibson, 2003), reflecting cultural construction of values and identity. Ultimately how risk is perceived differs between individuals and depends on factors including personality attributes, demographics and past tourist experience (Bowen et al, 2014; Fuchs & Reichel, 2004; Lepp & Gibson 2003). This study reveals that risk is interpreted individually and constructed subjectively. Significantly, this study expands the meaning of risk in tourism and cruise research. This study illuminates that perception of risk in cruising goes well beyond physical risk, and therefore that any definition needs to balance not only the potential for loss and gain, but also the social and psychological aspects.

6.6.2. Self-congruity offers additional and valuable insight into tourist perceptions of risk in ocean cruising

The second unique insight to emerge from meta-analysis of this study overwhelmingly points to self-concept as influencing the perception of risk in cruise holidays. This study reveals that self-congruity offers valuable insight into the interpretation of risk in cruising. Self-congruity was first conceptualized in psychology research, and later applied to marketing and consumer brands. Purchasing or consuming products allows consumers to define, maintain and enhance their self-concept (Hogg et al, 2000; Hosany & Martin, 2012; Schewe, 1988, Todd, 2001). Consumers buy products based on how congruent the actual self is with the product image, as consumers will prefer products that they believe more closely align with their actual and/or ideal self (Gardner & Levy, 1955; Malär et al, 2011). How the self-concept functions depends on what motive is being served in that specific situation, that is, what is the desired outcome: self-enhancement, self-actualization, or consistency maintenance (Markus & Wurf, 1987). Indeed, Levy (1959) argued that consumers seek out the symbolic meaning of the product more than the function, as an individual may purchase a product, service or brand based on what it means to them.
personally. Still others argue that consumers seek out products or services for both functional value and symbolic meaning (Belk, 1988; Hosany & Martin, 2012; Leigh & Gabel, 1992).

Building on this, self-congruity was applied to tourism, as current understanding is limited to applications of self-congruity theory to destination image. Self-congruity in tourism refers to the process of matching tourists' self-concept and the perceived image of a given product such as a destination (Kressmann et al, 2006; Sirgy & Su, 2000). Self-congruity research in tourism has examined only ideal and actual self, applications towards intentions to visit destinations (Litvin & Goh, 2002), satisfaction (Chon, 1992), intention to recommend, (Kastenholz, 2004) and choice (Beerli et al, 2007). Of note is Beerli et al’s (2007) findings that the more of a match between the destination image and the tourist’s self-concept, the more likely a tourist is to choose to visit that destination.

In self-congruity theory, attitude to the product is influenced by the matching of the image with consumers’ self-concept (Sirgy, 1982). The more similar an individual’s perception of the image or brand and the perception they have of themselves, the higher the preference for that image or brand, because symbolic characteristics reinforce and validate an individual’s self-perception (Swann et al, 1992). Brand research suggests social value is more significant to consumers than the functional value (Hyun & Han, 2015; Pitta & Katsanis, 1995). Ultimately, consumers choose products where the image of the brand is consistent with their self-concept (Sirgy, 1982). In tourism, this may also apply to the perceived image of a destination, mode of travel, tour operator or cruise line brand. The next section examines self-congruity and how risk may be interpreted through self-congruity, thus potentially influencing cruise decision-making.

6.6.2.1 Self-congruity in cruise decision-making

Drawing on self-congruity theory from psychology and marketing is a way to understand how the self can influence interpretations of risk in cruising. While there have been few studies examining self-concept and perceptions of cruise holidays, a notable example is from Hung and Petrick (2011), who found that self-congruity is useful for exploring intentions to cruise, in that when potential cruisers feel there is a match between their self-concept and the perceived image of a cruise, they are more likely to take the cruise. Higher self-congruity increases cruising intentions. Hung and Petrick (2011) also argued that some tourists choose a cruise in order to realize a “better self” (p. 108), such that they feel their image is elevated both to themselves and to their friends and family. For some cruisers,
there is social value and esteem enhancement in cruising, and this may point to aspirational benefits socially. While Hung and Petrick (2011) explored self-congruity in cruising, regrettably they did not examine non-cruisers. This illuminates the lack of research examining how self-congruity is involved in cruise decision-making, and in particular, the significant gap in understanding the negative self-congruity of non-cruisers in rejecting a cruise as a potential holiday option.

Additionally, Yarnal and Kerstetter (2005) argued that cruising enables tourists to express or reinforce their self-concepts. Yarnal and Kerstetter suggest that for cruisers, being on a cruise contributed to individuals being able to realize their “true selves” (p. 377), where cruisers felt at ease, relaxed and comfortable onboard and free to express themselves. However, while findings from this research echo these previous studies in illuminating self-congruity as influencing the way risk is interpreted by tourists who choose a cruise for a holiday, there has been less attention on why non-cruisers choose not to cruise in terms of self-concept. There has been very little mention in the literature of non-cruisers’ cruise decision-making when examining the role of self-congruity. The findings in this study suggest a more complex interpretation of risk in cruise holidays, and highlight the significance of self-concept, which has previously been ignored in the cruise literature.

Analysis of this study reveals that reasons for people choosing not to cruise are more complex and nuanced than previously thought, and it also points to the fluidity of constraints on leisure decision-making. Indeed, Yarnal et al (2005) point to how individuals negotiate leisure travel decision-making through the 'ebb and flow' of life and note that people's lives are complex. As information is acquired through travel experience, risk perceptions are adjusted and reconstructed. Perceived risks are not static but may change over time, depending on new information acquired. Risk perceptions may explain constraints to cruise far beyond current applications within the constraint literature. Existing constraint literature points to structural and interpersonal reason for not taking a cruise. Structural reasons include not having the time, finances, and/or means to travel; and interpersonal reasons include the impact of other people on your holiday choices, such as having family commitments, or no one to go on the cruise with. This study adds an additional dimension to how constraints can be understood, in that self-congruity may explain intrapersonal constraints to cruise. For many of the non-cruisers in this study, the perceived self-incongruity is too great a risk to take and is a constraint to cruise. Self-congruity has not been explored in relation to constraints and therefore this study represents a key contribution to the discourse on constraints to cruise.
The extremely limited way self-congruity has been applied to or explored in cruise research does not explain non-cruisers' perceptions of risk in a cruise, and indeed, beyond exploring constraints, the literature is scant in this regard. This study argues self-congruity is significant in the decision-making process. The research gathered here suggests that the non-cruisers reject a cruise as the perception of a cruise holiday does not match with how they see themselves (actual and ideal) or want to be seen (social and ideal social). This is due to their mismatch with other people on the cruise; they perceive that they have nothing in common with 'cruise people' through differences in age and interests but also values. This highlights that non-cruisers experience what Sirgy (1982) calls negative self-congruity, which occurs when there is a discrepancy or mismatch between what the consumer sees as their own positive self-image with a negative perception of the product. Thus, non-cruisers perceive that they have a positive self-concept and that the cruise product is a negatively perceived image. Additionally, findings of the cruisers suggest positive self-congruity, in that a cruise represents a positive image and matches the cruisers' self-concept. Studies have previously found that consumers prefer to purchase products where the image matches their own self-concept, actual and/or ideal (Malär et al, 2011; Sirgy, 1982), as the customer feels the product or brand is representative of themselves or how they want to be seen. Fundamentally, consumers seek out congruence to enhance self-esteem and feel good about themselves. Festinger (1957) calls the balance between matching how a person views their actual self and their social self ‘cognitive consonance’, suggesting that when this occurs it may create a positive feeling for the consumer and lead to stronger brand attachment (Malär et al, 2010).

Loss aversion may be useful in explaining why perceived social and psychological risk for non-cruisers appears to influence cruising intention. Loss aversion in risk-taking posits that negative outcomes outweigh positive outcomes (Kahneman & Tversky, 1979; Tom et al, 2007). The non-cruisers in this study clearly did not want to be associated with cruising because of incongruency with actual and also social self, which results in dissonance leading to negative congruity. While the non-cruisers in this study believed they were knowledgeable about the cruise experience and perceived benefits, the negative association with cruising was far greater and more meaningful to decision-making. The possible negative effect on self-concept increased the perception of risk to be more than the non-cruisers are willing to consider.

There are remarkably few studies that examine risk and self-concept. One of the exceptions is Mandel (2003) who, in examining social and financial risk taking, found that when the social self is activated, individuals are less willing to take risks and place more
emphasis on maintaining social norms. This supports how the non-cruisers place emphasis on maintaining their image in the eyes of others, in an effort to minimize what they see as social risk. Indeed, the way non-cruisers reject cruising because of the potential social and psychological risk through negative self-congruity is a key contribution of this study and is significant in furthering the discourse on cruise decision-making.

Additionally, it has been shown that individuals do not necessarily seek out information that may challenge their self-concept (Markus & Wurf, 1987; Sorrentino & Short, 1986). This has implications for marketing, which can be used to support and challenge self-concept. Marketing can be used to persuade first time cruisers to reconsider how a cruise matches their self-concept, or to persuade people to reconsider their perceptions of cruising. For instance, in order to persuade first time cruisers, there needs to be a consideration of material that will challenge the self-concept. It could be argued that many advertising and marketing efforts seek not only to educate consumers about product attributes, but are designed to challenge consumers’ assumptions about product image and potentially challenge perceptions of self-image and level of congruity. For instance, some cruise lines have challenged perceived product image in order to be more attractive to a wider audience by trying to remove the perceived formality of cruises, such as Carnival Cruises (see Kolberg, 2016), or even the Ocean Village cruise brand, which specifically sought out to appeal to a wider audience of first time cruisers and to challenge perceptions of a cruise. Ocean Village’s marketing campaigns centred on identifying the cruise line as, 'The cruise for people who don’t do cruises'. The cruise line specifically focused on a casual onboard atmosphere and tried to appeal to a younger, more active target market of mainly UK cruisers. Ocean Village was designed to appeal to this specific market of first time cruisers. However, after seven years the brand was dismantled and the ships repositioned within Carnival Corporation, in order to be utilized in the growing Australia region to build the P&O Australia brand. This example highlights a delicate balance: between challenging non-cruisers about perceptions of the cruise product, the difficulty in attracting non-cruisers, and ultimately the need for cruise companies to move ships and itineraries where there is the greatest potential for growth and profit, when markets shift and products change according to tourist demand.

This study highlights the significance of self-concept and self-congruity on the interpretation of risk in ocean cruising. This study demonstrates self-concept may be important in understanding tourist decision-making for a cruise holiday, particularly for non-cruisers. Indeed, risk to self, whether it be social or psychological, is far more significant than the literature suggests. This study addresses a significant gap in the literature by
revealing the importance of self-congruity in cruise decision-making, as this has been largely ignored in the tourist literature. Using a risk perspective underpinned by cognitive constructivism revealed how the perception of risk and its interpretations are constructed by individuals and how this is essential for understanding tourist risk in cruising. Significantly, this study provides unique insight into how risk to self-concept, including social and psychological risks, may be more influential on cruise decision-making than the literature suggests.

6.6.3. Trust and familiarity contribute specific insight for understanding risk perceptions in ocean cruising

The third insight this study reveals is that trust and familiarity contribute to understanding risk perceptions in ocean cruising for some tourists. While trust and familiarity are well cited in tourism risk literature (Fuchs and Reichel, 2011; Lepp & Gibson, 2003; Kim et al, 2016; Mansfeld et al, 2016; Morakabati et al, 2012; Williams & Baláž, 2013); this study illuminates how trust emerges from the ship being home-like and familiar. Trust plays a significant role in reducing the perception of risk, and familiarity has been linked with forming trust (Gulati & Sytch, 2008; McAllister et al, 2006; Webber, 2008). Indeed, risk occurs where knowledge and familiarity end and uncertainty begins (Williams & Baláž, 2013).

For most cruisers in this study, the cruise experience is wrapped in familiarity and similarity to 'home', which fosters trust in the cruise line and the experience. The analysis provides evidence that cruiser participants seek out certain cruise brands specifically because they elicit feelings of trust. The cruisers seek out the ship as being home-like, and they view the ‘British’ aspects as evoking familiarity on the ship. The familiarity of the ship also highlights the perception of a tourist bubble, which some of the cruisers found empowering in giving them freedom to explore and visit ports, with the comfort and safety of the ship to return to. This study illuminates how cruisers embrace cruising as a way to experience the ‘other’ in a comfortable way they that they feel secure about, and reflects the significant role of trust in reducing risk perceptions. Alternatively, non-cruisers see the familiarity of a cruise as a risk to their self-concept and this creates a cognitive dissonance through the mismatch between how they see themselves as desiring the ‘other’ on their holidays, and how they see a cruise, as not reflecting their self-concept and desires for a holiday. For many of this study’s participants, a cruise holiday represents a familiar, home-like experience to both cruisers and
non-cruisers and this influences how risk may be interpreted and understood in a cruise holiday.

The study illuminates a decreased perception of risk through trust placed in the cruise companies. This was particularly evident in relation to physical risk, where there was confidence in the cruise lines about looking after safety aspects. While some of the non-cruisers perceived the potential for a risk incident, the majority of participants perceived a cruise as a ‘safe’ holiday. This study reveals that both cruisers and non-cruisers have a high level of trust in the cruise companies in ensuring physical safety and well-being, and thus physical risk was not a significant concern for many of the participants. Participants’ perceptions and feelings of trust appeared to reduce the interpretation of risk, as they felt safe and comfortable, and this illuminates the role of affect on risk perceptions. This further highlights the limitation of utility theory in cruise decision-making and the need to recognize the significance of emotion and affect, and it supports previous research which found that affect influences risk perceptions (Duman & Mattila, 2005; Finucane et al, 2000; Slovic, 2000; Slovic & Peters, 2006).

6.7 Summary of chapter

This chapter has presented a synthesis of the findings, analysis and discussion of the interview data collected for this PhD research. The data was presented over four themes, examining different aspects of risk in relation to physical risk, trust, resource risk and risk to self. It was argued that cruises are perceived as ‘safe’, with analysis revealing a significant relationship between trust and familiarity and the reduced perception of physical risk. This study reveals the ship as home-like, illuminating the tourist bubble of a cruise. This chapter has argued that previous definitions of risk are too narrow for conceptualizing risk in cruising, particularly when this study reveals that risk is far more complex and needs to be understood beyond only physical aspects. The analysis highlighted the significant influence of self-congruity on how risk is interpreted and understood. Having discussed the findings and analysis and the significance these have for the conceptualizing of risk, the next chapter concludes the study by addressing the research questions and identifying the contributions to knowledge, as well as the implications this has for future research.
CHAPTER SEVEN: CONCLUSIONS

7.1 Introduction

This final chapter presents the conclusions of this study. This chapter responds to the research questions articulated in chapter one and discusses how this study addresses the aim of the research. This study’s three contributions to knowledge are identified and discussed. The chapter concludes with recognizing the limitations of this research and recommends potential directions for further research.

7.2 Overview of the study

The aim of this research was to examine how the perception of risk is conceptualized in ocean cruising, and how this may potentially influence tourist decision-making. In order to achieve this aim, five research questions were identified:

1. How is risk conceptualized in leisure travel?
2. How is consumer risk understood and interpreted in ocean cruising?
3. How do tourists perceive risk in ocean cruising as a holiday choice?
4. What insights do tourist/consumer perceptions of risk reveal about decisions to take or not to take a cruise?
5. How might these insights further understanding of the role and significance of risk in influencing tourist decision-making?

The first research question sought to understand how risk is conceptualized in leisure travel. This is significant as the perception of risk, whether real or imagined, has the power to change travel decisions. In order to explore how risk in cruising might be interpreted, this study began by attempting to define risk. Risk has been an area of research for decades with many attempts to define, conceptualize and understand it, yet there is no universally agreed upon definition (Aven & Renn, 2009; Boholm et al, 2016; Renn, 2017; Sjoberg, 2000; Slovic & Weber, 2002). There appears to be an almost infinite number of definitions of risk, all reflecting different ontologies, situated within different epistemological foundations. How risk is defined depends upon the epistemological view, as objective risk only exists for those situated in a more positivist worldview. As this study chose to examine individual perceptions, a cognitive constructivist epistemological lens within an ontological position of interpretivism was selected. This was chosen so as to foster a pluralist and relativist interpretation of risk. Risk is socially constructed and risk is determined by the potential loss
or gain in relation to the value given by those who will benefit or be disadvantaged from the consequences.

A review of the literature highlighted the emphasis on physical harm and safety, with many definitions focusing on this narrow scope. Risk has been conceptualized as the potential for physical harm, and yet this does not fully explain risk nor encompass the social construction of how risk perceptions are formed. The way risk is currently defined is too narrow to fully explain risk in tourism, and therefore a wider approach was needed, leading to this study's drawing on both sociological and psychological perspectives on risk. This embraced the complex, socially constructed and manufactured nature of risk but also recognized the need to understand individual risk perceptions embedded in personal interpretations.

The second research question sought to ask how consumer risk is understood and interpreted in the context of ocean cruising. Cruises are particularly relevant for examining conceptualizations of risk due to the complex decision-making involved for many tourists (Petrick et al, 2007) and the ‘complementarity’ nature of the consumption experience (Gibson, 2006; Vellas & Becherel, 1995). A cruise is a bounded and enclavic holiday, with particular maritime traditions affecting social aspects and unique physical risks, making a cruise an excellent means to explore the multi-dimensional nature of risk. However, current research has explored consumer risk in cruising primarily in relation to physical aspects such as health and safety. This fails to address the complex and multi-faceted way risk is interpreted by tourists for a cruise and little is known about how risk potentially influences tourist decision-making for cruise holidays.

The third research question examined how tourists perceive risk in ocean cruising as a holiday choice. Bauer (1960) first called attention to how risk exists in every purchase. Exploring how tourists interpret risk in cruising assists in a deeper understanding of how risk potentially influences tourist decision-making. This study adopted a qualitative strategy to reveal tourists’ interpretations and understanding of risk about cruising by examining how they perceive a cruise. The data was collected over two phases. Phase one used focus groups with cruisers and non-cruisers to establish the elements of risk both groups ascribed to ocean cruising, and assisted in the development and design of the interview question guide. Phase two included personal in-depth interviews with both cruiser and non-cruiser participants who had a range of leisure travel experiences. Image elicitation was used as a tool to encourage dialogue and rapport with the participants. This projective technique brought to the surface deep feelings and thoughts of a cruise holiday through which perceptions of risk could be
revealed. Through conducting two focus groups and twenty interviews with UK tourists, the complexity of how risk may be interpreted in cruising began to emerge. The contrast between the cruisers’ and non-cruisers’ perceptions revealed the multi-dimensional and complex nature of risk, pointing to the inadequacy of the current understanding of risk in tourism and the failure to fully encapsulate how risk is interpreted for an ocean cruise holiday.

Initially, the researcher began with a focus on the physical risk aspect, as this had been the accepted scope of risk in tourism, but this was ultimately shown to be only one aspect of how risk is understood and interpreted in cruises. Using thematic analysis, key themes emerged from the data, revealing the complexities of tourist risk in cruise holidays. These themes were physical risk, risk to resource investment, trust and risk to self. Insights emerged about how some tourists interpret and understand risks in cruising, and this assists in understanding how risk influences their decision-making and why some reject or embrace a cruise as a holiday choice, responding to the fourth research question.

Risk to resource investment illuminated the differing perceptions between how cruisers viewed a cruise as good value financially and as a way to maximize time and resources, whereas non-cruisers considered a cruise to be expensive and to involve too much time waiting. This theme revealed the significance of the perception of time while on holiday, and the desire by tourists to avoid what they considered to be a waste of time, such as waiting in line or travelling to a destination.

The theme of trust illuminated the significance of how the ship evokes a home-like and familiar environment. This creates a ‘tourist bubble’ some cruisers enjoyed, as they appeared to enjoy experiencing the ‘other’ in a safe, secure and comfortable way. Many non-cruisers in this study perceived the familiarity and home-like nature of the cruise as something to avoid while on holiday, as they appeared to desire what they considered to be deeper and more meaningful experiences.

Physical risk was revealed as a minimal concern, although some non-cruisers feared a risk incident. However, the theme reflected the minimal impact physical risk appeared to have on deciding whether to go on a cruise or not, when compared with other aspects of risk. This theme also revealed the presence of fatalistic beliefs and acknowledgement by some tourists that risk is inherent in all travel. This study revealed the role of trust and familiarity in reducing risk perceptions of a cruise, which might explain the lack of concern for physical risk aspects.
Risk to self illuminated the complex issue of how tourists might use holiday decision choices to reflect their self-concept. This self-concept consisted both of how they wanted to be seen by others and how they viewed themselves. A holiday is an opportunity to reflect the self through the choice of holiday type and aspects such as brand. Many of the cruisers in this study saw a cruise as a way to affirm their self-concept, and as a way to feel free to express who they really are, noting the complexity of actual and ideal self in risk interpretations. By contrast, many of the non-cruisers rejected cruising as a way to reflect social and ideal social self to others, as they perceived a cruise to be a shallow and superficial experience and wanted to disassociate from cruises and 'cruise people'.

Research question five asked how insights into tourist perceptions of risk about cruise decision-making might further the understanding of the role and significance of risk in tourist decision-making. These insights are identified in three main contributions.

7.3 Contributions to knowledge

This thesis makes three main contributions to knowledge:

1. This study has deconstructed the concept of risk through a qualitative approach, revealing the multi-dimensional nature of risk in ocean cruise decision-making.

2. This study illuminates how social and psychological anxieties influence perceptions of risk in ocean cruise decisions.

3. The study amplifies the significance of the relationship between trust, familiarity and risk in cruise decision-making.

These contributions address specific gaps in the literature and identify implications for research and industry.

7.3.1 Contribution one: deconstructing risk in ocean cruising

This PhD makes a significant and unique contribution as it has deconstructed the concept of risk through the qualitative nature of the study, revealing the multi-dimensional nature of risk in ocean cruise decision-making. This highlights the role and significance of risk in ocean cruise decision-making, illuminating the potential influence of risk on how tourists decide whether or not to choose a cruise for a holiday. Previous research has failed to fully conceptualize risk in ocean cruises, which this study has done by exploring risk
multi-dimensionally. This study began by considering risk in cruising in relation to physical, social, psychological, financial, performance and time-loss aspects and recognized that these only touch on the complex and nuanced way risk is interpreted in cruising. Drawing on multiple perspectives of risk, this study revealed nuances of how risk is interpreted and understood by some tourists and pointed to the potential of the perception of risk to influence tourist decision-making for an ocean cruise.

The qualitative nature of the study makes an invaluable contribution by adding depth to the existing understanding of risk in tourism, which has been largely quantitative. Much of the risk literature has focused on quantifying risk in order to measure it. This emphasis on quantitative research has lacked the richness found in qualitative research and this study moves the discourse on conceptualizing risk forward. This study has drawn on innovative data collection through image elicitation. This approach revealed nuances of risk in ocean cruising that have not been found in any other study and calls attention to the immense value of qualitative methods for exploring risk. Situating this study within an interpretivist ontology and a cognitive constructivist epistemology is rare within risk studies and illuminates the complex and constructed nature of how risk perceptions are interpreted. In contrast to the economic perspective of risk, all risk may be considered to be constructed and manufactured. All judgements about risk are subjective, further illuminating the complex nature of risk and the valuable contribution this study makes.

7.3.2 Contribution two: self-congruity and risk perceptions

This study makes a significant contribution by illuminating the way in which self-congruity influences perceptions of risk in ocean cruise decisions. This study reveals that social and psychological anxieties exist for some tourists when considering a cruise for a holiday and that they emerge through incongruency with self-concept. These anxieties highlight the nuanced way some tourists' holiday choices are shaped and influenced by self-concept and the desire for congruency. The potential risk to self through incongruency between the cruise product and self-concept appears to influence tourist decision-making more than previously put forward in the literature. This research contributes by illuminating the potential incongruity between actual self and ideal self in cruise decision-making. This influences the perception of psychological risk, as there may be a mismatch between how the tourist thinks about their self-concept, and who they think of as the ‘type’ of person to go on a cruise. For some non-cruisers a cruise is a shallow and superficial experience, not a reflection of who they are or what they want in their holidays, or how they wish to be seen by
others. By contrast, cruisers perceived a positive self-congruity, seeing a cruise as a positive reflection of their self-concept and an opportunity to present both actual and ideal self. This study also contributes to furthering the understanding of self-congruity in tourist risk and decision-making. This is unique and will help develop this burgeoning area of evolving significance. This study helps the literature on negative self-congruity move forward and highlights the value of understanding choice rejection and disassociation in consumer choices.

7.3.3 Contribution three: trust, familiarity and risk in cruise decision-making

A third important contribution of this study is amplifying the significance of the relationship between trust, familiarity and risk in cruise decision-making. While previous research has examined the relationship between trust, familiarity and risk, this has never been examined in cruise research. This study illuminates a relationship between the perception of risk in cruising and the constructs of trust and familiarity. In particular, this study reveals how trust and familiarity influence the way in which risk is interpreted. Trust and familiarity reduce the perceptions of risk for some cruisers, illuminating the attraction for some of a cruise ship as a ‘tourist bubble’, in which they can embrace a ‘safe’ and comfortable way to experience the ‘other’. Conversely, the role of trust and familiarity highlights the increased perception of risk for some non-cruisers, as it is not ‘other’ enough and the ship is too similar to home. This study contributes greatly by recognizing that there is a relationship between trust, familiarity and risk, which is important for highlighting the impact of affect, the ‘feeling’ of risk and the potential influence on cruise decision-making.

7.4 Limitations of this study

Although this study makes significant contributions and adds to the discourse on tourist and cruise decision-making, there are a few notable limitations. Firstly, research on cruise has been under-represented in the literature when compared to other forms of tourism (De la Vina & Ford, 2001; Lebrun, 2015; Papathanassis & Beckman, 2011; Sun et al, 2011). However, there has recently been a noticeable increase in academic scholarship examining and conducting research on cruise and cruise-related topics. Research has expanded over the past two decades beyond studies that have an economic or performative scope (Klein, 2017), reflecting the emerging breadth and depth of research in this area. The lack of cruise-specific research has affected this study as there is a limited amount of empirical and theoretical studies to use in comparing and contrasting the findings. In particular, there is a lack of
cruise research which specifically examines the cruise market in the UK, as most of the cruise literature has a North American or Asian focus. Additionally, there are very few studies that examine non-cruisers. While this highlights the need for more research on both the UK cruise market and non-cruisers, this has meant that there were fewer studies on which to draw. However, this also illuminates the value of this study in adding significantly to the discourse and presenting empirical evidence.

Secondly, this study was exploratory in nature, and while this adds to the evolving research on risk and tourist decision-making in cruising it also presents specific limitations. The findings and analysis are specific only to this group of participants and present UK residents’ views; while useful, this is potentially limited in scope. It is also important to note that as risk is considered to be a social construction, the findings in this study may illuminate risk from a UK perspective only.

Finally, qualitative research necessarily draws on the researcher's own perspective, including their life history, experiences and worldviews. In qualitative research the approach “depends on the skills, training capabilities and insights of the researcher, qualitative analysis and interpretation ultimately depends on the analytical intellect and style of each individual” (Bloomberg & Volpe, p. 128, 2012). Therefore, a different researcher would have a different perspective and background. Indeed, “the human as instrument in qualitative inquiry is both its greatest strength and its greatest weakness” (Bloomberg & Volpe, p. 152, 2012). However, drawing on Tracy’s (2010) criteria for excellence in qualitative research, this study has sought to be rigorous to ensure credibility and trustworthiness. The insight gleaned is limited to the researcher’s interpretation of the participant’s perception of risk in cruise holidays and provides a useful contribution to this burgeoning area.

7.5 Recommendations for further research

This study has three specific recommendations for future research. Firstly, this study reveals that trust and familiarity influence how risk is interpreted and illuminates why some cruisers choose specific cruise brands because of the perceived reduced risk and trust placed in them. This study identifies that more work is needed to better understand how trust and familiarity interact with brand identity. This needs to be explored much more for cruise holidays, both by examining in greater detail how trust and familiarity reduce risk perceptions, but also by investigating how trust is formed in respect to different brands. This would assist cruise companies and marketers in developing brand attachment. More research
is needed to better understand how trust is formed and how this influences risk perceptions specifically.

Secondly, this study illuminates the insight of self-congruity in influencing risk perceptions and further exploration is needed into self-congruity. This research contributes by highlighting potential incongruity, drawing on the four dimensions of the self framework by Sirgy (1982). However, future research might examine risk perceptions by applying different categorizations of the self. There are other ways to conceptualize the self, for example through ontological position (symbolic interactionists suggest there are at least seven dimensions including an expected self, situational self and global self-attitude). Further research is needed into negative and positive congruity, as this study has contributed greatly by highlighting the significance of this in cruise risk perceptions. More empirical and theoretical research on self-congruity in cruising could provide deeper insight into the important role that self-concept plays in holiday decision-making, beyond cruise holidays. Additional research is needed to understand self-congruity within cruising, as this study illuminates the richness of this concept in revealing why some people may reject a holiday choice. Cognitive dissonance theory could explain the cognitive incongruency that exists in the psychological risk of a cruise holiday, and further exploration would be of value. Recent advances in psychology call for an update and revision of Festinger's (1957) cognitive dissonance theory (see Hinojosa et al, 2017) and highlight the potential for more research; this might be useful in understanding how tourists choose non-use and disassociation. This could also be extended to brand selection, which relates to how well the brand matches the self-concept and desired attributes. Understanding why cruisers reject other brands could help explain cruise decision-making and be of merit for future research.

Thirdly, future research needs to expand on risk as a constraint. This study highlighted the limitations of current constraints research: there is little research on risk related to tourists’ intrapersonal and interpersonal constraints, including why people choose not to travel even when they have the ability and means to do so. There were no studies found that examine different aspects of risk as a constraint to cruise. This is a significant gap, as this study revealed social and/or psychological anxieties to be a constraint, with the potential to influence cruise decision-making. Further research could re-examine Crawford and Godbey’s (1987) leisure constraints model and explicitly explore risk as a constraint, possibly adding risk as a fourth dimension in addition to the interpersonal, intrapersonal and structural. This study illuminates risk as a constraint for some tourists when considering a
cruise as a holiday choice, but risk does not fit in to the current understanding of constraints theory.

7.6 Implications of findings for stakeholders

The findings of this study have implications for cruise and tourism industry stakeholders. The stakeholders which may benefit from these findings include cruise lines, industry bodies such as CLIA, as well as tourism and cruise marketers. Overall, all stakeholders may benefit from this research through adding to knowledge of how people decide to go on a cruise for a holiday. Specifically, this study illuminates potential avenues for developing strategies for attracting and retaining cruise tourists as well as a better understanding of why some tourists reject cruising.

Cruise lines, particularly those who are situated in the UK market, may benefit from this study by using the findings to develop more targeted marketing campaigns by focusing on aspects of the cruise experience that are highlighted in this study as reducing the perception of risk. If a consumer perceives less risk, there is a greater possibility of purchase. The cruise lines may consider focusing on the familiar home-like spaces as being attractive to cruisers through reducing the perception of risk. Indeed, this study’s findings of familiarity enhancing the feeling of a tourist bubble are beneficial for stakeholders to focus on in promotional literature as this was very attractive to the cruisers in this study. The cruise lines should also bring attention to cruise holidays as reducing stress and uncertainty while travelling, and focusing on the ease of travel by ‘unpacking once’.

Both the cruise lines and industry bodies may find reassurance in the perception by both cruisers and non-cruisers in viewing cruises as ‘safe’ and should continue to communicate this. This perception of trust could be further capitalized on, particularly when it may be suggested some tourists are increasingly concerned about risk in travel. The cruise lines and industry bodies may wish to focus on the reduction of other types of risk for consumers by choosing a cruise, in that they may bring attention to the reduction in perception of time-loss and financial risk and focus on developing products that make the final cost onboard known in advance (such as pre-paying shore excursions, beverage packages and gratuities) and when possible, using the currency of the consumer to avoid uncertainty over foreign exchange. Many cruise lines are already doing this, but wider dissemination of this information would be of value to potential cruisers. The cruise lines may also wish to consider the findings on the concerns about waiting in lines and address this both operationally onboard by finding better ways to reduce waiting or maximizing time
more efficiently, and through promotional literature focusing on less waiting. To minimize potential social risk, the cruise lines may also wish to develop more information about their cruise experiences, to alleviate many of the worries and concerns potential cruisers may have. For example, detailed information on what to expect onboard, how dining arrangements work, and dress codes. While some cruise lines are doing this to some extent, much more detail would be beneficial.

The stakeholders may wish to focus on developing ways for the potential cruisers to see more positive self-congruity reflected in the advertising and promotions, focusing on ideal self and ideal social self as a way to attract consumers to their brand. This study illuminates the crucial role of self-concept in influencing the perception of risk in cruising. Alternatively, the findings on non-cruisers suggest cruise lines may also benefit from this study’s research on choice rejection and use this developing area to better position the cruise product as potentially attractive to some non-cruisers and adapt the promotional material to focus less on the group and structured nature of a cruise, but focus on the experience of the destinations. Additionally, the cruise lines may find it beneficial to develop and focus on meaningful connections that cruise tourists can make while in destination, to move away from the perceived superficiality and manufactured contrived nature of a cruise holiday.

Overall the key benefits to stakeholders are a recognition of the significant role risk plays in influencing tourists’ decision-making for a cruise holiday. This study adds to the discourse on risk in cruising and illuminates key areas for further development in marketing.

7.7 Concluding remarks

As risk exists in every purchase and influences all consumer decision-making, understanding the interpretation of risk and its potential influence on cruise decision-making cannot be understated. This study contributes greatly to the discourse on how risk may be conceptualized in ocean cruising and has illuminated the potential influence of risk on tourist decision-making for a cruise holiday. The discourse on risk has highlighted the need to draw on multiple interpretations of risk in cruising, as the current understanding of risk as being related to physical aspects is limiting and too narrow in scope. This thesis has highlighted the need for a multi-dimensional conceptualization of risk acknowledging the complex and nuanced way risk is understood in cruise holidays. All risk is perceived and socially embedded, with meaning manufactured and ascribed to it. This has significance for this study as it illuminates the interpretation of individual tourists and the complexity of constructed meaning about risk, and further supports the rejection of objective risk. By
drawing on qualitative methodology situated within a constructivist epistemology, this study has contributed greatly to the risk, tourism and cruise literature by reconceptualizing risk and drawing attention to its social and psychological aspects.

As cruise tourism continues to enjoy robust growth, with shipyards at capacity as they try to meet the increasing passenger demand for larger ships sailing to more remote and ‘risky’ destinations, understanding how risk is perceived for cruising is critical. The value of understanding the potential influence of risk in decision-making is significant for sustaining and encouraging future growth. This study has illuminated the complex and nuanced way risk is interpreted and understood for a cruise by both cruisers and non-cruisers and it highlights how considering a cruise for a holiday truly is navigating uncertainty.
References


Aven, T., & Renn, O. (2009). On risk defined as an event where the outcome is uncertain. *Journal of Risk Research, 12*(1), 1-11.


Berger, R. (2015). Now I see it, now I don’t: Researcher’s position and reflexivity in qualitative research. *Qualitative Research, 15*(2), 219-234.


Furedi, F. (2007). The only thing we have to fear is the ‘culture of fear’ itself. *American Journal of Sociology, 32, 231-234.


biases. *Science, 185,* 1124-1131.


Migacz, S., Durko, A., & Petrick, J. (2016). It was the best of times, it was the worst of times: The effects of critical incidents on cruise passengers' experiences. *Tourism in Marine Environments, 11*(2-3), 123-135.


Appendix A

Focus Group Question Guide (Non-Cruisers)

Opening
- Tell us your name and where you live
- Do you have a favourite hobby?

Introductory
- Tell us about a favourite holiday
- How do you usually find out information about holidays?
- How do you decide where to go on holiday?
- What factors are important to the decision-making process?
- Who is part of this process?
- What kind of activities do you do to help you decide what kind of holiday?
- What kind of information do you gather?

Transition
- When you hear the word cruise, what comes to mind?

Image Sharing
- Describe your image / your thoughts and feelings of a cruise holiday

Key
- What concerns do you have about taking a cruise?
- Is there anything about a cruise that worries you?
- What are you apprehensive about?
- Why do you enjoy going on holiday?
- Why do you choose not to go on cruises?
- What does the word risk mean to you in terms of cruising?

Ending
- Of all the concerns we discussed, which is most important to you?
- What else would you like to say about how you make your holiday decisions?
- Have we missed anything? Is there anything else you would like to share?
- Is there anything that we should have talked about but didn’t?

Summary Question
- Is this an adequate summary of what has been said?
- How does that capture what was said here?

Focus Group Question Guide (Cruisers)

Opening
- Tell us your name and a favourite hobby you have
Introductory
- How many cruises have you been on? Can you tell us about a favourite?

Transition
- When you hear the word cruise, what comes to mind?

Image Sharing
- Describe your image / your thoughts and feelings of a cruise holiday

Key
- How do you decide where to go on holiday?
- What factors are important to the decision-making process?
- Who is part of this process?
- What kind of activities do you do to help you decide what kind of holiday?
- What kind of information do you gather?
- How do you usually find out information about cruises?
- What kind of things do you look forward to when you cruise?
- What concerns do you have about taking a cruise?
- Is there anything about a cruise that worries you? What are you apprehensive about?
- Think back to before your first cruise, what worries or concerns did you possibly have?
- Why do you enjoy cruising? Why do you choose to go on cruises?
- What does the word risk mean to you in terms of cruising?

Ending
- Of all the concerns we discussed, which is most important to you?
- Have we missed anything? Is there anything else you would like to share?
- Is there anything that we should have talked about but didn’t?

Summary Questions
- Is this an adequate summary of what has been said?
- How well does that capture what was said here?
Appendix B

Transcript Excerpt from Focus Group

*(10.11 into recording, beginning of excerpt)*

Moderator: No, no that’s what I’d like to hear about
Francesca: Yeah, I think when I go on holiday, if I go with my other half I want to spend time with them…because, I…you don’t always get that if you’re working or busy at the weekends, and I like the freedom of planning things together…I’m not sure…we quite like cultural sites and I think being on a cruise ship wouldn’t really appeal to us because we’re not really into just eating and drinking, we like to…I don’t know, have a bit more freedom with where we go and plan our journeys ourselves so…
Moderator: Ok
Francesca: Yeah, I don’t think the…I don’t like the thought of having a set structure, sort of planned by an external company
Moderator: Sure…ok
Francesca: If that makes sense?
Moderator: No, absolutely [everyone murmurs of agreement]
Adam: Totally, yeah
Moderator: And your photo Sharon?
Sharon: Uh…Well very much on the theme really…[shows image of people in a long line on a gangway] I’ve got people, you know, going down the gangplank [everyone laughs]…and I think it is that structured that you have to…or I suppose you don’t have to get off the boat when it stops but that is your opportunity to get off the boat when it stops, but so is it everyone else’s, and that kind of being herded off, and then you all hit a town together, uh…you know enmass you’re there and you’ve got to come back at a certain time…uh so I think it is that…uh, structured where I personally don’t want to feel herded on a holiday. I want to be able to do things in my own time…I don’t particularly want to stare at the sea a lot and…um I try to avoid overeating [everyone laughs] because you know that’s very easy to do, and I do sense there is an awful lot of that eating and drinking and as much as I’m quite happy to be sociable at a table…it’s also nice to have your own quiet time or just exploring time…but in an unstructured way, so…that’s my picture
Jimmy: Can I just say on that score…I was in the military some years ago and had the misfortune or otherwise to be in the Falkland Islands, but…I been there a couple of times but on one of the occasions I was there the QE2 turned up…out in the outer harbour there…and then their…all their sort of launches bring all the people in so, you had to wait, the people coming ashore had to wait for these things to fill up and I don’t know how many uh…people were waiting to come ashore there but then of course you had the time to go back and then they’re all looking, oh we’ve got so much time, and we’ve got to go here, got to go there…not that there’s much to see in Port Stanley mind you [everyone laughs]…half a hour and you’d done it…but yeah it’s…sort of to that end yeah, really
Moderator: When you do travel, like as a couple, do you just prefer just to go somewhere and see what happens, you know, without planning too much activities before you go?
Sharon: I think we look beforehand at what there is to see…um, so we’d have perhaps an idea of certain places we definitely want to go to, maybe some that we might want to go to if time allows, but uh…we would have done some homework before we went anyways.
Moderator: Oh ok
Sharon: But equally to have some down time but I think just that opportunity to do it as you wished to do it, um…if you want to go and do something today you can and you know maybe what you want to go and do but equally you don’t have to if you don’t want to…so it’s just uh…perhaps you know, informed but less structured I’d say
Moderator: Great…John?
Jimmy: I brought 2 and I don’t know if I’m allowed 2 or not?
Moderator: Yes of course
And the second one concerns a river cruise and I don’t know if that comes in…if that comes under this remit, does it?
Moderator: I’m happy to hear whatever you want to share with me
Jimmy: I’ll show you the first one first then…[unfolds newspaper clipping]
There’s an old song, I don’t know if you remember it...'I joined the navy to see the world and what did I see, I saw the sea' [everyone laughs]…and there it is [image is of a large cruise ship in the middle of the ocean]…you see these cruises are advertised as no-fly, so if you’re going anywhere decent you’re on the boat for 3 or 4 days going from A to B before you even start seeing things that you might want to see, uh…and whilst I appreciate all the boats have got you know…lots of facilities, and the bigger they are the more luxurious they are, but, hence more people they have…and lots of social activities involved but then there’ll be queues no doubt and you’ll have to wait and I can’t be doing with all that! So if I was going somewhere I’d rather fly to it…like Dubai and start there, rather than sail there and the start, you know…
Moderator: Is it taking too much time?
Jimmy: You’re wasting however many days that takes, I don’t know…as you can see there, there’s nothing to see is there?
Moderator: OK. Thank you Jimmy
***[19.33 end of excerpt]***
Appendix C

Interview Question Guide (Non-cruisers)

Opening
What is your full name? Where do you live now? Where were you born?

Introductory
1. Can you tell me about the process you go through when you decide to go on a holiday?
   Do you have a set budget or certain amount of time? Who do you book through and why?
   What is important to you on a holiday?

Main
2. What are your feelings about a cruise holiday? (share images)
   Were there any images you were unable to find that you had wanted to share?
   Which image best represents your feelings about a cruise? Why?

3. Do you feel there are a lot of lines onboard?
   Do you have to wait a lot? Do you think there are too many people?

4. How do you feel about the other people on the ship? Do you feel you have much in common?
   Is there a sense of belonging or do you feel crowded?

5. Do you feel like sometimes there is a competitiveness among the passengers about wealth,
   ie, ‘keeping up with the joneses’? Do the other people ever seem superficial?

6. Do you feel there is enough time ashore?

Key
7. Why do you not choose to cruise?

8. What is it about a cruise that you dislike the most? Is there anything that appeals to you?

9. How does a cruise differ for you from other holidays?

10. Are you concerned about norovirus, or other health concerns?

11. Do you feel a lack of freedom or being confined?

12. What about safety issues? Do you worry about political instability or terrorism on the ship?

Ending
13. Of all the concerns we discussed, which is most important to you?

14. Have I missed anything? Is there anything that we should have talked about but didn’t?

Demographic: What is your age? / What is the highest level of education attained? What is your current occupation?
Interview Question Guide (Cruisers)

Opening
What is your full name? Where do you live now? Where were you born?

Introductory
1. Can you tell me about your first cruise? How many cruises have you taken? Which cruise lines? How many on each one? What destinations?

Main / Key
2. Can you tell me about the process you go through when you decide to go on a holiday? Do you have a set budget or certain amount of time? Who is involved? Who do you book through and why? What is important to you on a holiday, are there certain attributes they specifically look for? Do you always book the same cruise line?

3. What are your feelings about a cruise holiday? (share images)
   Were there any images you were unable to find that you had wanted to share? Which image best represents your feelings about a cruise? Why?

4. Do you feel there are a lot of lines onboard? Do you have to wait a lot? Do you think there are too many people?

5. How do you feel about the other people on the ship?
   Do you feel you have much in common? Is there a sense of belonging or do you feel crowded?

6. Do you feel like sometimes there is a competitiveness among the passengers about wealth, ie, keeping up with the joneses? Do the other people ever seem superficial?

7. What do you do when you go ashore, do you book cruise line shore excursions or are you more independent? Do you feel you have enough time ashore? Is it a trade-off to see more ports on one trip? Do you ever go back to any of the ports on a land holiday?

8. Why do you choose to cruise?

9. What is it about a cruise that appeals to you the most? The least?

10. Do you ever find the sea days boring? or do you enjoy them?

11. How does a cruise differ for you from other holidays?

Key
12. Thinking back to before your first cruise, what worries or concerns did you have?

13. Did you ever worry about the social aspect, like not knowing what to say or do, or what to wear?

14. Are there any concerns you have about taking a cruise holiday in the future?

15. Are there certain cruise experiences or certain cruise lines you avoid?
16. Are you concerned about norovirus, or other health concerns? Do you think the cruise lines explain enough about norovirus? Have you ever personally been ill onboard?

17. What about safety issues? Do you worry about political instability or terrorism on the ship or in the ports you visit?

18. Do you feel a lack of freedom or being confined? Or do you feel comfortable onboard?

19. Does it feel like an extension of home/how do you feel about your cabin?

20. If no concerns, WHY NOT?

21. Would you go on another cruise? Do you think it would be another positive experience?

Ending

22. Of all the concerns we discussed, which is most important to you?

23. Have I missed anything? Is there anything that we should have talked about but didn’t?

Demographic

What is your age?
What is the highest level of education attained?
What is your current occupation?
Appendix D

Transcript Excerpt from Interviews

***[14.22 into interview with non-cruiser Maria, beginning of excerpt]***

Jenni: I wondered if you could tell me what you feel or what you think about a cruise holiday?

Maria: Yes. OK. I associate cruise holidays with older people, who just want the stress of organizing a holiday taken away from them because in some ways they seem to me that they are very planned out. You know, what time the ship will sail at, you know, what time you've got to be there at, you know where you're going because you have a schedule, and you have an expectation of a certain kind of standard in terms of what the ship, the cabins will look like, the catering, the service onboard, the cost structure onboard, all of that is already taken out of your hands. You have an itinerary for when you want to leave the ship, and go visit the certain places that are on the itinerary, so for me, yeah, it's an older person’s activity, yeah.

Jenni: Does it appeal to you, or not appeal then?

Maria: I couldn't think of anything else I would like less to do than to go on a cruise holiday [laughs]

Jenni: [laughs]

Maria: In the nicest possible way! Yeah, there are aspects I can see that would be just absolutely delicious, the idea that I don't have to think about cooking anything, I don't even have to think about going anywhere, I can just have my breakfast and sit on a sun lounger and have a little swim and then maybe have a cup of coffee and go to the gym...and maybe be given an informative lecture, all of those things I can see the appeal of them. But as a holiday, in the limited amount of holiday that I can take, that would just really not appeal. Not at this stage of my life.

Jenni: Because you want to be more active?

Maria: I want to be more active, exactly, and...um..I want to explore the places I'm visiting. I want to try different foods, I want to try different experiences...for me, a cruise holiday is sedentary really, despite me saying about the gym and swimming, that would be me trying to make the most of it but I also wouldn't want to... I can only imagine that the people taking a cruise, I would really have nothing in common with them and so the idea of being in a confined space having to make polite conversation with people I have nothing in common with, would be like being stuck in a lift for my holiday, so yeah..

Jenni: That's a good picture in my mind.

Maria: Yeah [laughs]

Jenni: And just wondered if you could just describe the type of person you think goes on a cruise, you said you don't think you'd have anything in common with them?
Maria: Well, I say this, and I will also qualify it because my husband's aunty and uncle, they go on cruise holidays and they often go with their brother and sister, so aunties plural go on these cruise holidays together and I know they have a fantastic time because they get to dress up for the cocktail evenings, and they get to take lovely pictures of sunset and they're also very brilliant, beautiful, jolly people. They are not the people that I have just described, however saying that, I associate cruise holidays with...I guess I suppose I guess it depends on the cruise holiday that you select because I know there are lots of different types of cruise holidays these days, but my...if I was to classify somebody that would go on a cruise holiday, would be...somebody in the early to mid stages of their retirement years.

Jenni: So sort of 50-70?

Maria: Yeah, well, I think maybe older, maybe 60-75 something like that, almost invariably white... I don't think it's ethnically, my impression is it's not very ethnically diverse...and...I think, how else could I describe it...not the people who are looking for zest and adventure, but people who are looking for maybe...entertainment to be given to them rather than they make their own entertainment.

Jenni: Ok. Everything you're saying is very helpful.

Maria: Yeah

Jenni: Perfect. Did you have a chance to bring any images with you?

Maria: I did, yes I did

Jenni: I wondered if maybe we could talk about them?

Maria: Sure, absolutely. So, I downloaded them and I sent them to you and brought them

Jenni: Yes, I brought a copy too, just in case you didn't

Maria: Ok, and I put them in no particular order

Jenni: I wondered if you could just talk about each one, maybe you could just describe what it is and why you chose that one?

Maria: So I put them in no particular order but their almost a succession of thoughts that came into my mind when I thought cruise ships. So, the first one, I don't know if you recognize this person? [shows image of Jane McDonald]

Jenni: I think I've seen her on TV recently

Maria: Absolutely yeah

Jenni: Is this Jane McDonald?

Maria: Yes, she's Jane McDonald. And she for me, sums up the essence of what a cruise ship entertainer is all about. She... I can't even remember which, she might have been on a
program about cruise ships. She's a really strong personality, so she's almost like a northern Shirley Bassey, you know who Shirley Bassey is?

Jenni: Yes

Maria: There's something of the diva about her, you can imagine she's always in a cocktail dress while she's onboard ship with a scarf flying in the wind, looking a little bit glamorous, or she would be the sort of person, she's onboard or... on the shore, she'll have painted nails and very beige starched shorts, you now, there's always a touch of finesse and glamour about her

Jenni: Ok

Maria: So, and I think she sums up for me what people want when they go on a cruise ship, they want...they want a little bit of pizzazz, a bit of style, a bit of something out of the ordinary, glamorous, yet having said that, it's very down to earth, as in she can talk to anybody onboard that ship. You know, when she's off duty, she'll be charming and she'll be happy to talk to people for hours on end, and have that professional show biz side to her, so, for me...if you were going on a cruise, you would want somebody like Jane McDonald, that would be like the pinnacle of your...

Jenni: So it's a positive image for you?

Maria: Really positive, for somebody taking a cruise, I would imagine that is a very positive, glamorous image, and I would enjoy seeing that scene in that kind of slightly kitsch cheesy...way, yeah, you know, not being really awful about it, I just think I would probably really enjoy it watching her singing, and I think she probably has a really fantastic voice

Jenni: Sure

Maria: Yes, it sums up, yeah, floating onboard entertainment

***(21.36 end of excerpt)***
Appendix E

List of Cruise Ship Incidents

Incidents from 1994 to 2018 (including major fires, groundings, collisions*, major loss of power, steering failure, disabling events, terrorism, sinking) with the event occurring while the ship was in service with passengers onboard. This does not include illness outbreaks, man overboard, criminal incidents, crew accidents, passenger deaths ashore, mechanical problems, environmental incidents or change of itinerary due to weather. Expedition cruise companies carrying less than 150 passengers were excluded from this list as the focus is on incidents involving larger ocean cruise ships and companies.

*not involving sealife

<table>
<thead>
<tr>
<th>Year</th>
<th>Ship (Company)</th>
<th>Risk Event</th>
<th>Casualties</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>Maasdam (HAL)</td>
<td>Tender accident, Rarotonga, Cook Islands</td>
<td>1 passenger death, drowning</td>
</tr>
<tr>
<td>2018</td>
<td>Le Soleal (Ponant)</td>
<td>Grounded, Patagonia, Chile</td>
<td>None, cruise terminated once towed back to Punta Arenas</td>
</tr>
<tr>
<td>2018</td>
<td>Carnival Sunshine (CCL)</td>
<td>Severe listing, stabilizer malfunction</td>
<td>Several passengers with minor injuries</td>
</tr>
<tr>
<td>2018</td>
<td>Constellation (CEL)</td>
<td>Broke mooring lines from wind and collided with Costa ship, La Spezia, Italy</td>
<td>None</td>
</tr>
<tr>
<td>2018</td>
<td>Liberty of the Seas (RCCL)</td>
<td>Fire</td>
<td>None</td>
</tr>
<tr>
<td>2018</td>
<td>Carnival Victory (CCL)</td>
<td>Fire, off the coast of Cuba</td>
<td>None</td>
</tr>
<tr>
<td>2018</td>
<td>Navigator of the Seas (RCCL)</td>
<td>Hull breached due to technical malfunction, off the coast of Vigo, Spain</td>
<td>None, itinerary modified</td>
</tr>
<tr>
<td>2018</td>
<td>Nautica (Oceania)</td>
<td>Broke mooring lines in Greenock, Scotland</td>
<td>None, 500 passengers stranded ashore</td>
</tr>
<tr>
<td>2018</td>
<td>L’Astral (Ponant)</td>
<td>Grounding, Snares Islands, New Zealand</td>
<td>None</td>
</tr>
<tr>
<td>2018</td>
<td>Star Pride (Windstar)</td>
<td>Major loss of power, off the coast of Cape Cod, USA</td>
<td>None</td>
</tr>
<tr>
<td>2018</td>
<td>Armonia (MSC)</td>
<td>Collision with pier, Roatan, Honduras</td>
<td>None</td>
</tr>
<tr>
<td>2018</td>
<td>Equinox (CEL)</td>
<td>Loss of power, off the coast of St Thomas, USVI</td>
<td>None</td>
</tr>
<tr>
<td>2018</td>
<td>Saga Pearl II (Saga)</td>
<td>Collision with 4 yachts, Dartmouth, Devon, UK</td>
<td>None</td>
</tr>
<tr>
<td>2018</td>
<td>Carnival Elation (CCL)</td>
<td>Collision with pier, Manhattan, USA</td>
<td>None</td>
</tr>
<tr>
<td>2018</td>
<td>Bremen (Hapag Lloyd)</td>
<td>Polar bear attack, Svalbard</td>
<td>One crew member</td>
</tr>
<tr>
<td>Year</td>
<td>Cruise Ship (Company)</td>
<td>Incident Description</td>
<td>Result</td>
</tr>
<tr>
<td>------</td>
<td>--------------------------------------</td>
<td>--------------------------------------------------------------------------------------</td>
<td>--------</td>
</tr>
<tr>
<td>2018</td>
<td>Regal Princess (PCL)</td>
<td>Fire</td>
<td>None</td>
</tr>
<tr>
<td>2018</td>
<td>Star Pride (Windstar)</td>
<td>Loss of power, off Guadaloupe, Caribbean</td>
<td>None</td>
</tr>
<tr>
<td>2018</td>
<td>Azura (P&amp;O UK)</td>
<td>Broke free from mooring and gangway collapsed, Civitavecchia, Italy</td>
<td>None, 1000 passengers stranded ashore</td>
</tr>
<tr>
<td>2018</td>
<td>Seven Seas Navigator (Regent)</td>
<td>Grounding, Benoa, Bali</td>
<td>None</td>
</tr>
<tr>
<td>2017</td>
<td>Aurora (P&amp;O UK)</td>
<td>Fire with major loss of power, Atlantic Ocean</td>
<td>None</td>
</tr>
<tr>
<td>2017</td>
<td>L'Astral (Ponant)</td>
<td>Grounding, Milford Sound, New Zealand</td>
<td>None</td>
</tr>
<tr>
<td>2017</td>
<td>Nordnorge (Hurtigruten)</td>
<td>Fire, in port of Trondheim, Norway</td>
<td>3 crew treated for smoke inhalation</td>
</tr>
<tr>
<td>2017</td>
<td>Costa Magnifica (CC)</td>
<td>Collision with pier, port of Civitavecchia, Italy</td>
<td>None</td>
</tr>
<tr>
<td>2017</td>
<td>Trollfjord (Hurtigruten)</td>
<td>Collision with pier, Norway</td>
<td>None</td>
</tr>
<tr>
<td>2017</td>
<td>Seabourn Encore (SCL)</td>
<td>Collision with pier, Timaru, New Zealand</td>
<td>None</td>
</tr>
<tr>
<td>2017</td>
<td>Island Princess (PC)</td>
<td>Fire, Glacier Bay, Alaska</td>
<td>None</td>
</tr>
<tr>
<td>2017</td>
<td>Magica (CC)</td>
<td>Fire, off coast of Guadeloupe, Eastern Caribbean</td>
<td>None</td>
</tr>
<tr>
<td>2017</td>
<td>Disney Dream (Disney)</td>
<td>Collision with pier, Nassau, Bahamas</td>
<td>None</td>
</tr>
<tr>
<td>2017</td>
<td>Caledonian Sky (Noble Caledonia)</td>
<td>Grounding, off coast of Raja Ampat, Indonesia</td>
<td>102 passengers and crew evacuated, major damage to reef and ship</td>
</tr>
<tr>
<td>2016</td>
<td>Sea Dream I (Sea Dream)</td>
<td>Fire, Italy</td>
<td>None, 166 evacuated</td>
</tr>
<tr>
<td>2016</td>
<td>Pacific Princess (PC)</td>
<td>Collision with breakwater, Nice, France</td>
<td>Some passenger injuries</td>
</tr>
<tr>
<td>2016</td>
<td>Carnival Sunshine (CCL)</td>
<td>Fire</td>
<td>None</td>
</tr>
<tr>
<td>2016</td>
<td>Black Watch (Fred Olsen)</td>
<td>Fire leading to major loss of power</td>
<td>None, cruise terminated</td>
</tr>
<tr>
<td>2016</td>
<td>Dawn Princess (PC)</td>
<td>Fire, in port of Hobart, Tasmania</td>
<td>None</td>
</tr>
<tr>
<td>2016</td>
<td>Grand Princess (PC)</td>
<td>Hull damage, Pacific Ocean</td>
<td>None, cruise terminated</td>
</tr>
<tr>
<td>2016</td>
<td>Carnival Victory (CCL)</td>
<td>Fire, in port of Port Canaveral, USA</td>
<td>None</td>
</tr>
<tr>
<td>2016</td>
<td>Magellan (C&amp;MV)</td>
<td>Collision with ferry, Tilbury, UK</td>
<td>None</td>
</tr>
<tr>
<td>Year</td>
<td>Cruise Ship</td>
<td>Incident Location</td>
<td>Incident Details</td>
</tr>
<tr>
<td>------</td>
<td>-------------</td>
<td>-------------------</td>
<td>-----------------</td>
</tr>
<tr>
<td>2016</td>
<td>Infinity (Celebrity)</td>
<td>Collision with pier, Ketchikan, Alaska, USA</td>
<td>None</td>
</tr>
<tr>
<td>2016</td>
<td>Carnival Pride (CCL)</td>
<td>Collision with pier, Baltimore, USA</td>
<td>None</td>
</tr>
<tr>
<td>2016</td>
<td>Thomson Spirit (Thomson)</td>
<td>Grounding, Portugal</td>
<td>None</td>
</tr>
<tr>
<td>2016</td>
<td>Star Pride (Windstar)</td>
<td>Grounding, Panama</td>
<td>None, cruise terminated</td>
</tr>
<tr>
<td>2016</td>
<td>Azamara Quest (Azamara)</td>
<td>Grounding, Marlborough Sounds, New Zealand</td>
<td>None</td>
</tr>
<tr>
<td>2015</td>
<td>Queen Elizabeth (Cunard)</td>
<td>Tender accident, off coast of Cambodia</td>
<td>1 passenger death from head injuries during fall resulting in drowning</td>
</tr>
<tr>
<td>2015</td>
<td>Costa neoClassica (CC)</td>
<td>Fire, Red Sea</td>
<td>None</td>
</tr>
<tr>
<td>2015</td>
<td>Costa Luminosa (CC)</td>
<td>Fire, North Atlantic Ocean</td>
<td>None</td>
</tr>
<tr>
<td>2015</td>
<td>Insignia (Oceania)</td>
<td>Fire, in port of St Lucia, West Indies</td>
<td>3 deaths, 600 evacuated</td>
</tr>
<tr>
<td>2015</td>
<td>Emerald Princess (PC)</td>
<td>Fire</td>
<td>None</td>
</tr>
<tr>
<td>2015</td>
<td>Noordam (HAL)</td>
<td>Fire</td>
<td>None</td>
</tr>
<tr>
<td>2015</td>
<td>Westerdam (HAL)</td>
<td>Fire at sea, returned to port</td>
<td>None</td>
</tr>
<tr>
<td>2015</td>
<td>Sinfonia (MSC)</td>
<td>Collision, hit pier</td>
<td>None</td>
</tr>
<tr>
<td>2015</td>
<td>Hamburg (V-Ships)</td>
<td>Grounding, with loss of power, off coast of Scotland</td>
<td>None, cruise terminated</td>
</tr>
<tr>
<td>2015</td>
<td>Le Boreal (Ponant)</td>
<td>Fire causing loss of power, Falklands</td>
<td>347 passengers and crew evacuated</td>
</tr>
<tr>
<td>2014</td>
<td>Carnival Triumph (CCL)</td>
<td>Fire with major loss of power</td>
<td>None, towed back to port</td>
</tr>
<tr>
<td>2014</td>
<td>Constellation (Celebrity)</td>
<td>Major loss of power</td>
<td>None</td>
</tr>
<tr>
<td>2014</td>
<td>Oriana (P&amp;O UK)</td>
<td>Fire, in port of Southampton, UK</td>
<td>None</td>
</tr>
<tr>
<td>2014</td>
<td>Sapphire Saga (Saga)</td>
<td>Fire, loss of power off Mull, Scotland</td>
<td>None</td>
</tr>
<tr>
<td>2014</td>
<td>Carnival Paradise (CCL)</td>
<td>Fire with loss of power, off coast of Mexico</td>
<td>None</td>
</tr>
<tr>
<td>2014</td>
<td>Carnival Valor (CCL)</td>
<td>Fire, in port of St Thomas, USA</td>
<td>None</td>
</tr>
<tr>
<td>2014</td>
<td>Oasis of the Seas (RCCL)</td>
<td>Fire</td>
<td>None</td>
</tr>
<tr>
<td>2014</td>
<td>Westerdam (HAL)</td>
<td>Fire, in port of Seattle, USA</td>
<td>None</td>
</tr>
<tr>
<td>2014</td>
<td>AIDAdiva (AIDA)</td>
<td>Military action, rockets landed on ship, off coast of Israel</td>
<td>none</td>
</tr>
<tr>
<td>2014</td>
<td>Costa Serena (CC)</td>
<td>Collision with pier, Italy</td>
<td>None</td>
</tr>
<tr>
<td>2014</td>
<td>Marco Polo (C&amp;MV)</td>
<td>Wave damage</td>
<td>1 death, 1 serious injury</td>
</tr>
<tr>
<td>Year</td>
<td>Cruise Ship</td>
<td>Incident Description</td>
<td>Result</td>
</tr>
<tr>
<td>------</td>
<td>----------------------</td>
<td>------------------------------------------------------------------------------------</td>
<td>--------</td>
</tr>
<tr>
<td>2013</td>
<td>Costa Concordia (Costa)</td>
<td>Grounded and partially submerged, off coast of Italy</td>
<td>32 deaths</td>
</tr>
<tr>
<td>2013</td>
<td>Zenith (Pullmantur)</td>
<td>Fire, major loss of power and steering failure, off coast of Ravenna, Italy</td>
<td>None, cruise terminated once ship towed back to port</td>
</tr>
<tr>
<td>2013</td>
<td>Kong Herald (Hurtigruten)</td>
<td>Grounding, Trollfjord, Norway</td>
<td>None, cruise terminated once reached port</td>
</tr>
<tr>
<td>2013</td>
<td>Marco Polo (C&amp;MV)</td>
<td>Grounding, Vesteralen, Norway</td>
<td>None</td>
</tr>
<tr>
<td>2012</td>
<td>Poesia (MSC)</td>
<td>Tender accident after running aground, Bar Harbor, USA</td>
<td>None</td>
</tr>
<tr>
<td>2011</td>
<td>Bahamas Celebration (Celebration Cruises)</td>
<td>Fire, off coast of Bahamas</td>
<td>None, cruise terminated</td>
</tr>
<tr>
<td>2011</td>
<td>Amsterdam (HAL)</td>
<td>Fire</td>
<td>None</td>
</tr>
<tr>
<td>2011</td>
<td>Ocean Princess (PC)</td>
<td>Fire</td>
<td>None</td>
</tr>
<tr>
<td>2011</td>
<td>Veendam (HAL)</td>
<td>Struck by container ship, in port of Buenos Aires, Argentina</td>
<td>None</td>
</tr>
<tr>
<td>2011</td>
<td>Westerdam (HAL)</td>
<td>Grounding with iceberg, Glacier Bay, Alaska</td>
<td>None</td>
</tr>
<tr>
<td>2011</td>
<td>Opera (MSC)</td>
<td>Collision with pier, Buenos Aires, Argentina</td>
<td>None</td>
</tr>
<tr>
<td>2011</td>
<td>Carnival Fantasy &amp; Carnival Imagination (CCL)</td>
<td>Collision with each other, Key West, USA</td>
<td>None</td>
</tr>
<tr>
<td>2011</td>
<td>Carnival Imagination (CCL)</td>
<td>Fire, off coast of Cozumel, Mexico</td>
<td>None</td>
</tr>
<tr>
<td>2011</td>
<td>Infinity (Celebrity)</td>
<td>Engine failure/ fire, Ketchikan, Alaska, USA</td>
<td>None</td>
</tr>
<tr>
<td>2011</td>
<td>Oriana (P&amp;O UK)</td>
<td>Collision with pier, Kristiansand, Norway</td>
<td>None</td>
</tr>
<tr>
<td>2011</td>
<td>Oriana (P&amp;O UK)</td>
<td>Power loss/steering failure, in port Dubrovnik, Croatia</td>
<td>None</td>
</tr>
<tr>
<td>2011</td>
<td>Independence of the Seas (RCCL)</td>
<td>Explosion on pier, Gibraltar, UK</td>
<td>12 passengers injured</td>
</tr>
<tr>
<td>2011</td>
<td>Emerald Princess</td>
<td>Struck by fuel barge, St Petersburg, Russia</td>
<td>None</td>
</tr>
<tr>
<td>2011</td>
<td>Carnival Freedom (CCL)</td>
<td>Fire</td>
<td>None</td>
</tr>
<tr>
<td>2010</td>
<td>Carnival Splendour (CCL)</td>
<td>Fire, off coast of Mexico</td>
<td>3 treated, cruise terminated after towed</td>
</tr>
<tr>
<td>Year</td>
<td>Ship Name</td>
<td>Event Description</td>
<td>Outcome</td>
</tr>
<tr>
<td>------</td>
<td>---------------------------</td>
<td>-----------------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------</td>
</tr>
<tr>
<td>2010</td>
<td>Costa Europa (CC)</td>
<td>Collision with pier, Egypt</td>
<td>3 deaths, cruise terminated</td>
</tr>
<tr>
<td>2010</td>
<td>Carnival Ecstasy (CCL)</td>
<td>Collision with pier, Galveston, US</td>
<td>None</td>
</tr>
<tr>
<td>2010</td>
<td>Carnival Miracle (CCL)</td>
<td>Collision with pier, St Kitts</td>
<td>None</td>
</tr>
<tr>
<td>2010</td>
<td>Classica (Costa)</td>
<td>Collision with cargo ship, Yangtze River, China</td>
<td>Several passengers treated for minor injuries, cruise terminated</td>
</tr>
<tr>
<td>2010</td>
<td>Black Watch (Fred Olsen)</td>
<td>Grounding with iceberg, off coast of Greenland</td>
<td>None</td>
</tr>
<tr>
<td>2010</td>
<td>Caribbean Princess (PC)</td>
<td>Collision with pier gangway structure</td>
<td>None</td>
</tr>
<tr>
<td>2010</td>
<td>Clipper Adventurer (Clipper)</td>
<td>Grounding, uncharted rocks off Kugluktuk, Nunavut, Canada</td>
<td>None, all passengers evacuated, cruise terminated</td>
</tr>
<tr>
<td>2010</td>
<td>Musica (MSC)</td>
<td>Fire, lost power and water supply, Rio de Janeiro, Brazil</td>
<td>None, cruise terminated</td>
</tr>
<tr>
<td>2010</td>
<td>Columbus (Hapag Lloyd)</td>
<td>Collision with cargo ship, La Paz, Philippines</td>
<td>None</td>
</tr>
<tr>
<td>2009</td>
<td>Royal Princess (PC)</td>
<td>Fire with loss of power and sewage systems</td>
<td>None</td>
</tr>
<tr>
<td>2009</td>
<td>Richard With (Hurtigruten)</td>
<td>Grounding, Trondheim, Norway</td>
<td>153 passengers evacuated</td>
</tr>
<tr>
<td>2009</td>
<td>Zenith (Pullmantur)</td>
<td>Fire, in port of Stockholm Sweden</td>
<td>All passengers and crew evacuated, 2 crew treated for smoke inhalation</td>
</tr>
<tr>
<td>2009</td>
<td>Zenith (Pullmantur)</td>
<td>Grounding with wind farm, off coast of Denmark</td>
<td>None</td>
</tr>
<tr>
<td>2009</td>
<td>Melody (MSC)</td>
<td>Pirate attack, off the Seychelles</td>
<td>None, ship attacked by small craft with guns</td>
</tr>
<tr>
<td>2008</td>
<td>Zenith (Pullmantur)</td>
<td>Collision with other cruise ship (Aegan Pearl, Louis Cruises), Port of Piraeus, Greece</td>
<td>None, cruise terminated</td>
</tr>
<tr>
<td>2008</td>
<td>Sky Wonder (Pullmantur)</td>
<td>Grounding, port of Kusadasi, Turkey</td>
<td>1029 evacuated, cruise terminated</td>
</tr>
<tr>
<td>2008</td>
<td>Mona Lisa (Pullmantur)</td>
<td>Grounding, off coast of Latvia</td>
<td>All passengers evacuated, cruise terminated</td>
</tr>
<tr>
<td>2008</td>
<td>easyCruise Life (EasyCruise)</td>
<td>Grounding, Syros, Greece</td>
<td>None</td>
</tr>
<tr>
<td>2008</td>
<td>Queen Victoria (Cunard)</td>
<td>Grounding</td>
<td>None</td>
</tr>
<tr>
<td>2008</td>
<td>Queen Elizabeth II (Cunard)</td>
<td>Grounding, Southampton, UK</td>
<td>None</td>
</tr>
<tr>
<td>2007</td>
<td>Millennium (Celebrity)</td>
<td>Grounding, Villefranche, France</td>
<td>None, cruise terminated</td>
</tr>
<tr>
<td>Year</td>
<td>Ship Name (Company)</td>
<td>Event Description</td>
<td>Casualty Notes</td>
</tr>
<tr>
<td>------</td>
<td>----------------------------</td>
<td>--------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>2007</td>
<td>MV Explorer (GAP Adventures)</td>
<td>Sunk after hitting ice in Antarctica</td>
<td>None, 154 passengers and crew evacuated to nearby cruise ship</td>
</tr>
<tr>
<td>2007</td>
<td>Sea Diamond (Louis Cruises)</td>
<td>Sunk after hitting a reef in Santorini, Greece</td>
<td>2 deaths, 1542 passengers and crew evacuated</td>
</tr>
<tr>
<td>2007</td>
<td>Fram (Hurtigruten)</td>
<td>Grounded on iceberg, Antarctica</td>
<td>None</td>
</tr>
<tr>
<td>2007</td>
<td>Nordkapp (Hurtigruten)</td>
<td>Grounding, hit uncharted rocks, Antarctica</td>
<td>None</td>
</tr>
<tr>
<td>2007</td>
<td>Sky Wonder (Pullmantur Cruises)</td>
<td>Grounding, off coast of Buenos Aires, Argentina</td>
<td>1 passenger treated</td>
</tr>
<tr>
<td>2007</td>
<td>Regal Princess (PC)</td>
<td>Grounding, Huatulco, Mexico</td>
<td>None, cruise terminated</td>
</tr>
<tr>
<td>2006</td>
<td>Carnival Celebration (CCL)</td>
<td>Grounding, port of Nassau</td>
<td>None</td>
</tr>
<tr>
<td>2006</td>
<td>Crown Princess (PC)</td>
<td>Severe listing, off Port Canaveral, USA</td>
<td>14 seriously injured, 284 minor injuries</td>
</tr>
<tr>
<td>2006</td>
<td>Star Princess (PC)</td>
<td>Fire, off coast of Jamaica</td>
<td>1 death from smoke inhalation, 13 treated for smoke inhalation, cruise terminated</td>
</tr>
<tr>
<td>2006</td>
<td>Regal Princess (PC)</td>
<td>Grounding, Amazon River, Brazil</td>
<td>None</td>
</tr>
<tr>
<td>2006</td>
<td>Columbus (Hapag Lloyd)</td>
<td>Grounding, Sault St Marie, Canada</td>
<td>None</td>
</tr>
<tr>
<td>2006</td>
<td>Norwegian Crown (NCL)</td>
<td>Grounding, Bermuda</td>
<td>None</td>
</tr>
<tr>
<td>2006</td>
<td>Statendam (HAL)</td>
<td>Grounding, port of Melbourne, Australia</td>
<td>None</td>
</tr>
<tr>
<td>2005</td>
<td>Seabourn Spirit (SCL)</td>
<td>Pirate attack, off coast of Somalia</td>
<td>None, attacked by guns and grenades</td>
</tr>
<tr>
<td>2005</td>
<td>Norwegian Dawn (NCL)</td>
<td>Wave damage</td>
<td>2 injured, cruise terminated due to damage</td>
</tr>
<tr>
<td>2005</td>
<td>Costa Classica (CC)</td>
<td>Fire, off Greece</td>
<td>None, cruise terminated</td>
</tr>
<tr>
<td>2005</td>
<td>Infinity (Celebrity)</td>
<td>Fire</td>
<td>None</td>
</tr>
<tr>
<td>2005</td>
<td>Seven Seas Navigator (Radisson Seven Seas)</td>
<td>Fire off coast of Florida, USA</td>
<td>None, cruise terminated</td>
</tr>
<tr>
<td>2005</td>
<td>Norwegian Majesty (NCL)</td>
<td>Collision with 3 yachts</td>
<td>None</td>
</tr>
<tr>
<td>2005</td>
<td>Grandeur of the Seas (RCCL)</td>
<td>Collision with pier, Costa Maya, Mexico</td>
<td>None, cruise terminated</td>
</tr>
<tr>
<td>2005</td>
<td>Spirit (NCL)</td>
<td>Collision with pier, Juneau, Alaska</td>
<td>None</td>
</tr>
<tr>
<td>2005</td>
<td>Hanseatic (Hapag Lloyd)</td>
<td>Grounding off Polar Circle, Norway</td>
<td>None, cruise terminated once sailed to nearest port</td>
</tr>
<tr>
<td>Year</td>
<td>Ship Name</td>
<td>Incident Type</td>
<td>Location</td>
</tr>
<tr>
<td>------</td>
<td>-------------------------</td>
<td>------------------------------------</td>
<td>-----------------------------------</td>
</tr>
<tr>
<td>2005</td>
<td>Pacific Sky (P&amp;O Australia)</td>
<td>Grounding</td>
<td>Isle of Pines, New Caledonia</td>
</tr>
<tr>
<td>2004</td>
<td>Clipper Odyssey (Clipper)</td>
<td>Grounding</td>
<td>Aleutian Islands, USA</td>
</tr>
<tr>
<td>2004</td>
<td>Majesty of the Seas (RCCL)</td>
<td>Fire</td>
<td></td>
</tr>
<tr>
<td>2004</td>
<td>Norwegian Majesty (NCL)</td>
<td>Wave damage</td>
<td>Atlantic Ocean</td>
</tr>
<tr>
<td>2004</td>
<td>Diamond Princess (PC)</td>
<td>Collision with pier, port of Victoria, Canada</td>
<td>None</td>
</tr>
<tr>
<td>2004</td>
<td>Carnival Holiday (CCL)</td>
<td>Collision with pier, port of Mobile, USA</td>
<td>None</td>
</tr>
<tr>
<td>2004</td>
<td>Enchantment of the Seas (RCCL)</td>
<td>Struck by barge, port of Key West, USA</td>
<td>None</td>
</tr>
<tr>
<td>2004</td>
<td>Van Gogh (Travelscope)</td>
<td>Collision with tanker, port of Gibraltar</td>
<td>None</td>
</tr>
<tr>
<td>2004</td>
<td>Rotterdam (HAL)</td>
<td>Wave damage and lost power</td>
<td></td>
</tr>
<tr>
<td>2004</td>
<td>Astor (Transocean Tours)</td>
<td>Grounding, port of Townsville, Australia</td>
<td>None</td>
</tr>
<tr>
<td>2004</td>
<td>Serenade of the Seas (RCCL)</td>
<td>Severe listing</td>
<td></td>
</tr>
<tr>
<td>2003</td>
<td>Norway (NCL)</td>
<td>Fire, off coast of Florida</td>
<td></td>
</tr>
<tr>
<td>2003</td>
<td>Explorer of the Seas (RCCL)</td>
<td>Fire</td>
<td></td>
</tr>
<tr>
<td>2003</td>
<td>Marco Polo (Orient Lines)</td>
<td>Grounding causing damage, South Shetland Islands</td>
<td>None</td>
</tr>
<tr>
<td>2003</td>
<td>Melody (MSC)</td>
<td>Collision with pier, Kusadasi, Turkey</td>
<td>None, cruise terminated</td>
</tr>
<tr>
<td>2003</td>
<td>Summit (Celebrity)</td>
<td>Grounding, Glacier Bay, Alaska</td>
<td></td>
</tr>
<tr>
<td>2002</td>
<td>Disney Magic (Disney)</td>
<td>Fire</td>
<td></td>
</tr>
<tr>
<td>2002</td>
<td>Statendam (HAL)</td>
<td>Fire and major loss of power</td>
<td></td>
</tr>
<tr>
<td>2002</td>
<td>Wind Song (Windstar)</td>
<td>Fire</td>
<td></td>
</tr>
<tr>
<td>2002</td>
<td>Radiance of the Seas (RCCL)</td>
<td>Loss of power and steering failure</td>
<td></td>
</tr>
<tr>
<td>2002</td>
<td>Carnival Holiday (CCL)</td>
<td>Grounding, off coast of Playa del Carmen, Mexico</td>
<td>None, all evacuated, cruise terminated</td>
</tr>
<tr>
<td>2002</td>
<td>Clipper Adventurer (Clipper)</td>
<td>Grounding, off Deception Island, Antarctica</td>
<td>None</td>
</tr>
<tr>
<td>Year</td>
<td>Ship Name (Line)</td>
<td>Incident</td>
<td>Result</td>
</tr>
<tr>
<td>------</td>
<td>-----------------</td>
<td>----------</td>
<td>--------</td>
</tr>
<tr>
<td>2002</td>
<td>Clipper Odyssey (Clipper)</td>
<td>Grounding, Bering Sea</td>
<td>None</td>
</tr>
<tr>
<td>2002</td>
<td>Hanseatic (Hapag Lloyd)</td>
<td>Wave damage with loss of power, New Zealand</td>
<td>Cruise terminated</td>
</tr>
<tr>
<td>2002</td>
<td>Black Prince (Fred Olsen)</td>
<td>Grounding, Cuba</td>
<td>All evacuated, cruise terminated</td>
</tr>
<tr>
<td>2001</td>
<td>Nordic Empress (RCCL)</td>
<td>Fire off Bermuda</td>
<td>None</td>
</tr>
<tr>
<td>2001</td>
<td>Mistral (Festival Cruises)</td>
<td>Grounding off West Indies</td>
<td>None</td>
</tr>
<tr>
<td>2001</td>
<td>Regal Princess (PC)</td>
<td>Grounding, Cairns, Australia</td>
<td>None</td>
</tr>
<tr>
<td>2000</td>
<td>Grandeur of the Seas (RCCL)</td>
<td>Electrical power damage and loss of steering</td>
<td>None</td>
</tr>
<tr>
<td>2000</td>
<td>Oriana (P&amp;O UK)</td>
<td>Wave damage</td>
<td>7 injured</td>
</tr>
<tr>
<td>2000</td>
<td>World Discoverer (Lindblad)</td>
<td>Grounding on reef and beached, Soloman Islands</td>
<td>All evacuated, cruise terminated</td>
</tr>
<tr>
<td>1999</td>
<td>Norwegian Sky (NCL)</td>
<td>Grounding, Quebec, Canada</td>
<td>None, cruise terminated</td>
</tr>
<tr>
<td>1998</td>
<td>Monarch of the Seas (RCCL)</td>
<td>Grounding on reef near St Maarten</td>
<td>None, cruise terminated</td>
</tr>
<tr>
<td>1997</td>
<td>Hanseatic (Hapag Lloyd)</td>
<td>Grounding, off Spitsbergen, Norway</td>
<td>All evacuated</td>
</tr>
<tr>
<td>1997</td>
<td>Noordam (HAL)</td>
<td>Grounding, off coast of Mexico</td>
<td>None, cruise terminated</td>
</tr>
<tr>
<td>1996</td>
<td>Legend of the Seas (RCCL)</td>
<td>Grounding, Dominican Republic</td>
<td>None</td>
</tr>
<tr>
<td>1996</td>
<td>Hanseatic (Hapag Lloyd)</td>
<td>Grounding, Northwest Passage, Canada</td>
<td>All evacuated</td>
</tr>
<tr>
<td>1996</td>
<td>Carnival Tropicale (CCL)</td>
<td>Grounding, port of Tampa, USA</td>
<td>None</td>
</tr>
<tr>
<td>1996</td>
<td>Royal Viking Sun (Cunard)</td>
<td>Grounding on reef, Red Sea</td>
<td>None, cruise terminated</td>
</tr>
<tr>
<td>1996</td>
<td>Gripsholm (Cunard)</td>
<td>Grounding, off coast of Sweden</td>
<td>None, cruise terminated</td>
</tr>
<tr>
<td>1995</td>
<td>Renaissance Six (Renaissance Cruises)</td>
<td>Grounding, Eastern Aegean</td>
<td>All evacuated, cruise terminated</td>
</tr>
<tr>
<td>1995</td>
<td>Star Princess (PC)</td>
<td>Grounded, Alaska</td>
<td>All evacuated, cruise terminated</td>
</tr>
<tr>
<td>1995</td>
<td>Sovereign of the Seas (RCCL)</td>
<td>Grounded, port of San Juan, USA</td>
<td>None</td>
</tr>
<tr>
<td>1994</td>
<td>Achille Lauro (Starlauro)</td>
<td>Fire and sinking, Indian Ocean</td>
<td>4 deaths, 8 injured</td>
</tr>
</tbody>
</table>

Source: Brosnan, 2011; Eleftheria et al, 2016; Klein (2002, 2010); Lois et al, 2004; Mileski et al, 2014; Schröder-Hinrichs et al, 2012; Seatrade (2018); Stewart & Draper, 2008 and also maritime and governmental sources including the Marine Accident Investigation Branch (UK), Bermuda Shipping and Maritime Authority, Lloyd’s Register World Casualty Report, New Zealand Transport Accident Investigation Commission, Transportation Safety Board of Canada.

ACC Azamara Club Cruises
CC Costa Cruises
CCL Carnival Cruise Line
C&MV Cruise & Maritime Voyages
HAL Holland America Line
P&O UK/AUS (Penisular & Oriental Line) P&O Cruises
PC Princess Cruises
NCL Norwegian Cruise Line
MSC Mediterranean Shipping Company
RCCL Royal Caribbean Cruise Line
SCL Seabourn Cruise Line
Appendix F

Current Cruise Ship Fleet

Current fleet size and passenger capacity of large cruise ships as of 2018

<table>
<thead>
<tr>
<th>Cruise Company</th>
<th>Fleet size in 2018</th>
<th>Ships over 2000 passenger capacity</th>
<th>Ships over 3000 passenger capacity</th>
<th>Ships over 4000 passenger capacity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aida</td>
<td>12</td>
<td>7</td>
<td>2</td>
<td>1*</td>
</tr>
<tr>
<td>Azamara</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Carnival</td>
<td>25</td>
<td>18</td>
<td>7</td>
<td>0</td>
</tr>
<tr>
<td>Celebrity</td>
<td>14</td>
<td>9</td>
<td>3</td>
<td>0*</td>
</tr>
<tr>
<td>Costa</td>
<td>11</td>
<td>5</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td>Crystal</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Cunard</td>
<td>3</td>
<td>3</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Genting/Dream</td>
<td>2</td>
<td>0</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Holland America</td>
<td>15</td>
<td>4</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>MSC</td>
<td>18</td>
<td>8</td>
<td>4</td>
<td>3*</td>
</tr>
<tr>
<td>NCL</td>
<td>17</td>
<td>9</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Oceania</td>
<td>6</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>P&amp;O Australia</td>
<td>5</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>P&amp;O UK</td>
<td>7</td>
<td>2</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>Pullmantur</td>
<td>4</td>
<td>2</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Princess</td>
<td>17</td>
<td>9</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Regent</td>
<td>4</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>RCCL</td>
<td>24</td>
<td>9</td>
<td>5</td>
<td>10*</td>
</tr>
<tr>
<td>Seabourn</td>
<td>5</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Silverseas</td>
<td>6</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Star</td>
<td>5</td>
<td>4</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>TUI</td>
<td>5</td>
<td>3</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

*Note.* Aida has one ship which can carry 6600 passengers. Celebrity Cruises currently has three ships that can carry 3950 passengers. MSC has two ships that can carry 6300 passengers. Royal Caribbean Cruise Lines currently has four ships that can carry 5479 passengers. Source: CLIA (2018), Fodors (2018)
Appendix G

Examples for Process of Thematic Analysis

<table>
<thead>
<tr>
<th>Aspect of risk</th>
<th>Data extract that illustrates this</th>
<th>Participant</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Lack of freedom</td>
<td>me and my husband are extremely health-conscious and everything is always done on the hoof and so there’s kind of a mix between a little bit of organization and a lot of chaos, some magic.</td>
<td>Mary</td>
</tr>
<tr>
<td>2. Freedom</td>
<td>we would tend to have a holiday which is really oriented around walking and not swimming in the summer time, these are the key factors for us.</td>
<td>Mary</td>
</tr>
<tr>
<td>3. Being independent and active and having freedom is important</td>
<td>when it’s this freedom that it has to, things have got to work properly</td>
<td>Mary</td>
</tr>
<tr>
<td>4. Cruise holidays</td>
<td>see you later and we do our own thing</td>
<td>Mary</td>
</tr>
<tr>
<td>5. Cruise holidays</td>
<td>a large ship, lots of cabins</td>
<td>Mary</td>
</tr>
<tr>
<td>6. Cruise holidays</td>
<td>I associate cruise holidays with older people</td>
<td>Mary</td>
</tr>
<tr>
<td>7. Cruise holidays</td>
<td>who just want the stress of organizing a holiday taken away from them</td>
<td>Mary</td>
</tr>
<tr>
<td>8. Cruise holidays</td>
<td>because you have a schedule, and you have an expectation of a certain kind of standard in terms of what the ship, the cabins will look like, the catering, the service onboard, the cost structure onboard, all of that is already taken out of your hands. You have an itinerary for when you want as a holiday, in the limited amount of holiday that I can take, that would just really not appeal</td>
<td>Mary</td>
</tr>
<tr>
<td>9. Time-loss - limited amount of time</td>
<td>it would be like being stuck in a lift for my holiday</td>
<td>Mary</td>
</tr>
<tr>
<td>10. Cruise holidays</td>
<td>I want to be more active, exactly, and... I want to explore the places I’m visiting, I want to try different foods, I want to try different experiences and they’re also very bright, beautiful, jolly people. They are not the people that I have just described.</td>
<td>Mary</td>
</tr>
<tr>
<td>11. Cruise holidays</td>
<td>a cruise holiday is sedentary</td>
<td>Mary</td>
</tr>
<tr>
<td>12. Cruise holidays</td>
<td>I can only imagine that the people taking a cruise, I would really have nothing in common with them and so the idea of being in a confined space having to make polite conversation with people I have nothing in common with.</td>
<td>Mary</td>
</tr>
<tr>
<td>13. Cruise holidays</td>
<td>I’m not really expecting to do anything, I don’t really care about the people I’m there with.</td>
<td>Mary</td>
</tr>
<tr>
<td>14. Cruise holidays</td>
<td>psychological - self-concept - cruise are for people who want to be passive consumers and I’m not like that. - it’s not me being an active, active and I’m active.</td>
<td>Mary</td>
</tr>
<tr>
<td>15. Cruise holidays</td>
<td>a cruise holiday is sedentary</td>
<td>Mary</td>
</tr>
<tr>
<td>16. Cruise holidays</td>
<td>I think maybe older, maybe 80-75 something like that. It’s not just me, it’s also some other people as well and I think, how could I describe it? Not the people who are looking for rest and adventure, but people who are looking for... a, entertainment to be given to them than they make their own entertainment.</td>
<td>Mary</td>
</tr>
<tr>
<td>17. Cruise holidays</td>
<td>psychological - self-concept - cruise are for people who want to be passive consumers and I’m not like that. - it’s not me being an active, active and I’m active.</td>
<td>Mary</td>
</tr>
<tr>
<td>18. Cruise holidays</td>
<td>I can only imagine that the people taking a cruise, I would really have nothing in common with them and so the idea of being in a confined space having to make polite conversation with people I have nothing in common with.</td>
<td>Mary</td>
</tr>
<tr>
<td>19. Cruise holidays</td>
<td>I think maybe older, maybe 80-75 something like that. It’s not just me, it’s also some other people as well and I think, how could I describe it? Not the people who are looking for rest and adventure, but people who are looking for... a, entertainment to be given to them than they make their own entertainment.</td>
<td>Mary</td>
</tr>
<tr>
<td>20. Cruise holidays</td>
<td>I can only imagine that the people taking a cruise, I would really have nothing in common with them and so the idea of being in a confined space having to make polite conversation with people I have nothing in common with.</td>
<td>Mary</td>
</tr>
<tr>
<td>21. Cruise holidays</td>
<td>psychological - self-concept - cruise are for people who want to be passive consumers and I’m not like that. - it’s not me being an active, active and I’m active.</td>
<td>Mary</td>
</tr>
<tr>
<td>Aspect of Risk</td>
<td>Data Extract that Illustrates This</td>
<td>Numeric Assignment</td>
</tr>
<tr>
<td>------------------------------------------------------------------------------</td>
<td>-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>--------------------</td>
</tr>
<tr>
<td>Likes being outdoors, fresh air, walking. FREDOM, risk in cruising is not being able to experience this.</td>
<td>Me and my husband are extremely health-conscious and everything is always done off the hoof and so there’s kind of a mix between a little bit of organization and a lot of chaos, some magic.</td>
<td>1</td>
</tr>
<tr>
<td>Likes being spontaneous and not planning - sees herself as this chaotic, flexible, bohemian type person</td>
<td>We would tend to have a holiday which is really orientated around walking and river swimming in the summer time, those are the key factors for us.</td>
<td>1</td>
</tr>
<tr>
<td>Being independent and active and having freedom is important</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Thinks she can’t be herself on a cruise</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Likes risk for family holidays in trying something new as a cruise - worried it won’t be right</td>
<td>When it’s the family holiday that it has to, things have got to work properly.</td>
<td>1</td>
</tr>
<tr>
<td>Risk for her in not being able to be spontaneous and have freedom on a cruise</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Can’t have this kind of freedom on a cruise</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>A cruise means lots of people and being forced to be indoors - for her it’s can’t be outdoors</td>
<td>Large ship, lots of cabins.</td>
<td>4</td>
</tr>
<tr>
<td>If I associate cruise holidays with older people</td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>Very organized - psychological risk - I don’t see myself as the type of person who needs to have everything organized for me</td>
<td>Who just want the stress of organizing a holiday taken away from them.</td>
<td>2</td>
</tr>
<tr>
<td>Strict timings - no freedom</td>
<td>You’re going because you have a schedule, and you have an expectation of a certain kind of standard in terms of what the ship, the cabins will look like, the catering, the service onboard, the cost structure onboard, all of that is already taken out of your hands.</td>
<td>1</td>
</tr>
<tr>
<td>Time loss - limited amount of time</td>
<td>As a holiday, in the limited amount of holiday that I can take, that would just really not appeal.</td>
<td>1</td>
</tr>
<tr>
<td>Doesn’t want to spend her holiday with strangers - not free to be with who she wants</td>
<td>Would be like being stuck in a lift for my holiday.</td>
<td>1</td>
</tr>
<tr>
<td>Doesn’t want to spend her holiday with strangers - not free to be with who she wants</td>
<td>Would be like being stuck in a lift for my holiday.</td>
<td>3</td>
</tr>
<tr>
<td>Wants to engage with the destination, try new foods, etc.</td>
<td>I want to be more active, exactly, and ... I want to explore the places I’m visiting. I want to try different foods, I want to try different experiences and they’re also very brilliant, beautiful, jolly people. They are not the people that I have just described.</td>
<td>1</td>
</tr>
<tr>
<td>Fixed stereotype of a cruise person still remains even though her family are exceptions</td>
<td>A cruise holiday is sedentary.</td>
<td>2</td>
</tr>
<tr>
<td>Passive vs. active, and I am active</td>
<td>I only imagine that the people taking a cruise, I would really have nothing in common with them and so the idea of being in a confined space having to make polite conversation with people I have nothing in common with</td>
<td>2</td>
</tr>
<tr>
<td>Nothing in common with cruise people - they are old and passive</td>
<td>I only imagine that the people taking a cruise, I would really have nothing in common with them and so the idea of being in a confined space having to make polite conversation with people I have nothing in common with</td>
<td>4</td>
</tr>
<tr>
<td>Nothing in common with cruise people - they are old and passive</td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>Cruise are for the elderly and that’s not me</td>
<td>I think maybe older, maybe 50-75 something like that, almost invariably white... I don’t think it’s ethnically, my impression is it’s not very ethnically diverse... and I... think, how else could I describe it... not the people who are looking for zest and adventure, but people who are looking for maybe... entertainment to be given to them rather than they make their own entertainment.</td>
<td>2</td>
</tr>
<tr>
<td>Psychological self-concept - cruise are for people who want to be passive consumers and I’m not like that - it’s not me</td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>Kind of cheesy entertainment - not sophisticated</td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>Lower class of people than I am - working class, tradesmen - blow all their cash on frivolous things like cruises</td>
<td>Fifty quid was somebody who goes out on a Saturday and spends £50 on a cd, dvd, a book, it’s that kind of easy disposable income that happens when you went, when you got a certain age is shopping just for himself.</td>
<td>2</td>
</tr>
<tr>
<td>Lower class of people than I am - working class, tradesmen - blow all their cash on frivolous things like cruises</td>
<td>Fifty quid was somebody who goes out on a Saturday and spends £50 on a cd, dvd, a book, it’s that kind of easy disposable income that happens when you went, when you got a certain age is shopping just for himself.</td>
<td>2</td>
</tr>
<tr>
<td>A</td>
<td>B</td>
<td>C</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td><strong>Aspect of risk</strong></td>
<td>Data extract</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Freedom</td>
<td>That way I don’t really have a set itinerary</td>
</tr>
<tr>
<td>2</td>
<td>I don’t like to plan, I like things easy (cruise is too much planning - not what I like)</td>
<td>I’m quite spontaneous, it’s all very quick and easy for me.</td>
</tr>
<tr>
<td>3</td>
<td>I don’t like to plan</td>
<td>when I arrive in a different city, what I just love to do is just walk around and just keep walking and see where I end up.</td>
</tr>
<tr>
<td>4</td>
<td>Being able to be outdoors is important - can’t do this on a cruise, like freedom to do what I want</td>
<td>I hate being cooped up in a hotel... I have to go and explore, get some air</td>
</tr>
<tr>
<td>5</td>
<td>Not much experience</td>
<td>I should have been on one of those where you would have spent a lot of time in the cabin, lots of people, lots of people make me feel like that</td>
</tr>
<tr>
<td>6</td>
<td>Not enough time to explore ashore - feel rushed and I want to feel freedom and spontaneity in my holidays</td>
<td>you can get off for 3 hours and then I have to rush back to that. I would hate it</td>
</tr>
<tr>
<td>7</td>
<td>I don’t want to be told what to do - I want to have freedom and be recognized as an individual</td>
<td>Some people don’t mind being in controls of people and being termed and termed around and told what to do but it’s not what I want from my holiday</td>
</tr>
<tr>
<td>8</td>
<td>No freedom</td>
<td>I can’t get off this boat and go for a really long walk somewhere interesting until 3 days time, when we arrive in a port. And then how much time do I have, and does everything have to be organized? And I would hate it</td>
</tr>
<tr>
<td>9</td>
<td>I don’t want freedom and to be spontaneous</td>
<td>I just want to go off and do my own thing. And every time I turn a corner, have a new experience and I don’t think I could ever ever get that being trapped on a big boat</td>
</tr>
<tr>
<td>10</td>
<td>I don’t want to be forced to be with people</td>
<td>I want and experience new things</td>
</tr>
<tr>
<td>11</td>
<td>I want freedom and to be spontaneous</td>
<td>whole thought of being free, come and go as I please and not have to book a certain hotel, and if I get there I don’t like and tell them and I’ll just move to another one. It’s really easy</td>
</tr>
<tr>
<td>12</td>
<td>Freedom too restrictive and structured, no freedom for me to be an individual</td>
<td>you’ve got the choice, I think being on a cruise, in the way I perceive it, it is taken away a choice... it takes away that freedom for me</td>
</tr>
<tr>
<td>13</td>
<td>Freedom is too restrictive and structured,</td>
<td>you have to do a certain amount of mixing</td>
</tr>
<tr>
<td>14</td>
<td>I don’t want to be forced to be with people</td>
<td>barrier for me is if it sort of... this sort of competition thing... the sort of, the crowd, the herd, but also people that I wouldn’t really want to mix with each other, be cooped up with up for 10 or 12 days... my return to sort of spend my time with people that I wouldn’t really want to be with, I guess, in social situations like eating, having a quiet drink, you know, and so on</td>
</tr>
<tr>
<td>15</td>
<td>Freedom is too restrictive</td>
<td>It wouldn’t give me the freedom that I would need to move around freely as I would, to find my own social space</td>
</tr>
<tr>
<td>16</td>
<td>Lack of freedom</td>
<td>I usually would like to have a holiday which is really oriented around walking and new swimming in the summer time, those are the key factors for us</td>
</tr>
<tr>
<td>17</td>
<td>Having independent and active and having freedom is important</td>
<td>I would like to see the sort of things</td>
</tr>
<tr>
<td>18</td>
<td>Can’t have this kind of freedom on a cruise</td>
<td>I am very planned out. You know, what time the shop will open, you know, what time you’ve got to be there at, you know when you’re going because you have a schedule, and you have an expectation of a certain kind of standard in terms of what the shop, the cabin will look like, the catering, the service onboard, the cost structure onboard, all of that is already taken out of your hands. You have an itinerary for a cruise, you want to leave the ship, and as you sail, you stay in place that you sail on the itinerary</td>
</tr>
<tr>
<td>19</td>
<td>Freedom, no freedom</td>
<td></td>
</tr>
</tbody>
</table>
### Appendix H

**List of Numeric Codes for Potential Subthemes**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Freedom</td>
</tr>
<tr>
<td>2</td>
<td>Not who I am</td>
</tr>
<tr>
<td>3</td>
<td>Want to be an individual</td>
</tr>
<tr>
<td>4</td>
<td>Not enjoyable</td>
</tr>
<tr>
<td>5</td>
<td>Disassociate from cruise people</td>
</tr>
<tr>
<td>6</td>
<td>Wrong class of people</td>
</tr>
<tr>
<td>7</td>
<td>Too many people</td>
</tr>
<tr>
<td>8</td>
<td>Too expensive</td>
</tr>
<tr>
<td>9</td>
<td>Won’t fit in / feel awkward</td>
</tr>
<tr>
<td>10</td>
<td>Superficial experience</td>
</tr>
<tr>
<td>11</td>
<td>Uncomfortable</td>
</tr>
<tr>
<td>12</td>
<td>Confined</td>
</tr>
<tr>
<td>13</td>
<td>Lack of trust</td>
</tr>
<tr>
<td>14</td>
<td>No physical risk</td>
</tr>
<tr>
<td>15</td>
<td>Worried about being sick</td>
</tr>
<tr>
<td>16</td>
<td>Uncertain overall</td>
</tr>
<tr>
<td>17</td>
<td>Feel Safe</td>
</tr>
<tr>
<td>18</td>
<td>Familiarity / feel like home</td>
</tr>
<tr>
<td>19</td>
<td>Comfortable</td>
</tr>
<tr>
<td>20</td>
<td>Matches who I am</td>
</tr>
<tr>
<td>21</td>
<td>Be seen as I want to be seen</td>
</tr>
<tr>
<td>22</td>
<td>Be with my equals</td>
</tr>
<tr>
<td>23</td>
<td>Value</td>
</tr>
<tr>
<td>24</td>
<td>Trust</td>
</tr>
<tr>
<td>25</td>
<td>Ease of travel</td>
</tr>
<tr>
<td>26</td>
<td>Feel taken care of</td>
</tr>
<tr>
<td>27</td>
<td>Be recognized and valued</td>
</tr>
<tr>
<td>28</td>
<td>Trust</td>
</tr>
<tr>
<td>29</td>
<td>Fatalism</td>
</tr>
<tr>
<td>30</td>
<td>Potential for physical risk</td>
</tr>
<tr>
<td>31</td>
<td>Waste of time / waiting</td>
</tr>
<tr>
<td>32</td>
<td>Not worried about getting sick</td>
</tr>
</tbody>
</table>