

# Motivation and travel risk in visiting Camarines Sur during COVID-19 pandemic

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## ***Abstract***

If tourists perceive a site to be dangerous, they will avoid it. Usually, their travel risk and management are related to tourism locations with multifaceted consequences that are unpredictable. Thus, this study determined the level of tourism motivations of tourists traveling to Camarines Sur in terms of escape, knowledge and places, religion, economic, self-actualization, physical attributes of destination, natural beauty, and Impression of the tourist towards destination. It also assessed the tourism risk perceptions of travelers in Camarines Sur during the COVID-19 pandemic regarding health, psychological, financial, destination and travel risk through a quantitative method. The study focused primarily on the travel motivator and travel risk perceptions of tourists in Camarines Sur, a total sample of 385 tourists as the respondents. The research also utilized frequency and percentage, weighted mean and composite mean, and the significance test to come up with results. In Religion, economic, and physical aspects of the Camarines Sur proved to be the least motivating factors. More so, health risk, psychological risk, and financial risk are the primary risks associated with to travel experiences of the respondents. There were also practical recommendations made to strengthen the capacity of the tourists to travel.

***Keywords:*** tourism motivation, tourism risk, perceptions, pandemic

## Motivation and travel risk in visiting Camarines Sur during COVID-19 pandemic

### 1. Introduction

The Corona Virus Disease (COVID-19) impacted the tourism and hospitality businesses. During the outbreak, the travel risk and management play an essential role in the tourist's decision to visit places. The way tourists perceive their safety and security can influence their travel behavior to locations. Considering how far the current pandemic has traveled, travelers may have a new perspective on travel danger and safety. When tourists perceive a destination to be unsafe, they tend to stay away. Hence, COVID-19 has a significant impact on their travel risk and management in multidimensional tourist places. Due to the complexity of the problem, it is challenging to establish a theoretical framework that takes visitors' risk and management perceptions into account while also considering their actual experiences.

The current COVID-19 crisis has impacted travel like no other event in history before. Almost all destinations in the world have imposed travel restrictions since January 2020. It includes severe measures such as the restrictions on moving from one destination to another. The remaining 9% of destinations with travel restrictions are implementing different actions such as: requesting immediate self-isolation or quarantine for usually 14 days after entering a destination; invalidation of visa or no more issuance of a permit upon arrival; travel bans to passengers coming from specific regions; requesting medical certificates from the passengers arriving at the border with the negative results of COVID-19. After COVID-19 was declared a pandemic on 11 March 2020, most new destinations introducing travel restrictions have used the same categories as other destinations before them, particularly the complete or partial closure of borders and suspension of flights. These two categories had not been in use before the declaration of the pandemic. As of 6 April 2020, 90 destinations have entirely or partially closed their borders for tourists, while another 44 destinations are implementing the closing of borders in a more differentiated manner by referring to countries of origin, such as China, the Republic of Korea, Iran, Italy or European Union or others, from where travelers are not allowed to enter the destination. The COVID-19 pandemic has had a remarkable effect on people's mobility across the globe. By the end of March 2020, more than a hundred countries had implemented some form of mobility restriction, ranging from full or partial mandatory quarantines (usually referred to as lockdowns) to non-binding requests for activity restrictions, such as stay-at-home requests, closing certain types of businesses, canceling events (BBC, 2020). According to Elain and Siti (2014), the destinations themselves influence tourist behavioral intents and motives as they affect their tourist risk perception.

In addition, tourism motivation is a force that encourages tourists to visit a tourist destination (Dagustani et al., 2018). In Maslow's theory of motivation, the motivation for travel and tourism activities is to improve health and well-being. Travel and tourism activities can become physiological, security, self-esteem, and self-actualization needs (Utama & Susanto, 2016). Moreover, tourists become motivated if they will do it to escape, gain knowledge and places, and become familiar with the religion. Also, the economic, self-actualization, physical attributes of the destination, natural beauty, and impression of the destination can influence their motivation to travel. Meanwhile, Isa and Ramli (2014), as cited by Junaedi and Harjanto (2020) also support this claim. It includes escaping the mundane, exploring, relaxing/resting, gaining prestige, regressing, enhancing a relationship, facilitating social interaction, learning or education, and discovering something new.

Hence, travel risk perception and the willingness to change or cancel travel plans significantly increased. Increased travel risk perception during COVID-19 is consistent with previous research about infectious disease outbreaks (Cahyanto et al., 2016; Lee et al., 2012; Leggat et al., 2010; Pine & McKercher, 2004). It can be derived from these researches that the occurrence of the pandemic has lessened the confidence to travel. However, tracing back to the Camarines Sur Provincial Tourism Report from 2004 to 2009, tourist arrival grew at an average rate of 39 percent. In 2009, the number of tourists registered a record high of 2,287,365 or a growth

of 75 percent from the previous year. Foreign tourists increased by 80 percent and domestic tourists by 74 percent. Among the provinces in the region, Camarines Sur had the most number of tourists with 1,566,447 and ranked second among the top 15 destinations of the country. Sadly, these numbers decreased due to having a crucial concept of travel risk during the COVID-19 pandemic. This study has paid attention to exploring and evaluating the motivation and tourist travel risk associated with the tourist destinations.

Understanding travelers' risk perceptions and motivation about tourist destinations are critical to long-term tourism sustainability. Similarly, tourism risk awareness in the end-of-management departments can aid in the oversight and effective management of tourism policy and crisis response. Hence, this study tends to enhance public awareness of a destination that influences the formation of a positive impression or its image. The present study also seeks to find the extension of motivation toward the tourist destination. One of the purposes of the study is to gain international travelers' perceptions of tourism risk and destination image to create a positive association. Therefore, in light of this concern, the researcher deemed it necessary to probe the Travel motivators in Camarines Sur during the COVID-19 pandemic. It aims to identify the various reasons that somehow influence the decision-making process of tourists traveling amidst the risk of COVID-19 pandemic in terms of health, psychological, financial, destination and travel risk.

### *1.1 Objective of the Study*

The study aims to evaluate the travel risk and motivation in visiting Camarines Sur during the COVID-19 pandemic. More specifically, the study presented the demographic profile of respondents in terms of age, sex, civil status, employment status, educational attainment, type of tourists, the reason for travel, and frequency of travel; it determines the level of tourism motivations of tourist traveling to Camarines Sur in terms of escape, knowledge and places, religion, economic, self-actualization, physical attributes of destination, natural beauty, and Impression of the tourist towards the destination; Assessed the tourism risk perceptions of travelers in Camarines Sur during COVID-19 pandemic in terms of health, psychological, financial, destination and travel risk. Furthermore, the study tested the significant difference in the responses when grouped according to profile.

## **2. Methods**

**Research Design** - The researcher of this study used the descriptive method using a survey questionnaire as the main instrument in gathering needed data. The study determines the guest profile as to age, sex, and type of tourists and determines the level of tourism motivation in traveling to Camarines Sur in terms of escape, knowledge and places, religion, economic, self-actualization, physical, natural beauty, and attitude of tourists towards destinations is a statistical measure of a relationship between two or more variables, indicates how one variable may predict another. According to McCombes (2020), descriptive research aims to describe a population, condition, or phenomenon accurately and systematically. A descriptive research plan might use a variety of research approaches to investigate one or more variables. Data is often obtained via a questionnaire in this approach combined with interviews and observations to substantiate the study's findings further. The researcher employed the abovementioned method to guarantee that the study's conclusions were accurate, unbiased, and reliable.

**Participants of the Study** - This study focused primarily on tourists' travel motivators and travel risk perceptions in Camarines Sur. A total sample of 385 tourists was used as the study's respondents based on the total tourist arrival of 51,542, according to the data requested from the Department of Tourism Region V. These 385 tourists visited the tourist destinations in Camarines Sur in the year 2019. The respondents' aspects were delimited to age 18 to 75, gender, and those who have experienced traveling and visiting Camarines Sur at least once for business or leisure purposes. Furthermore, this study is delimited to the tourists that have been to the destinations of Cam. Sur, to determine the level of tourism motivation in traveling to Camarines Sur despite the COVID-19 pandemic.

**Instrument** - The researcher utilized an adapted instrument modified to best suit Camarines Sur's present situation. This instrument underwent a validation and pilot test to measure its validity and reliability. The researcher seeks three experts to validate the instrument. The pilot test, which generated a Cronbach alpha of 0.955, assured the reliability of the questionnaire. The questionnaire was divided into three parts. The first part of the questionnaire is the demographic profile of the respondents in terms of age, gender, civil status, educational attainment, employment status, type of tourists, frequency of travel, and the reasons for travel to give the researchers a better understanding of the identity of the respondents. They were assessed as the travel motivator amidst the COVID-19 pandemic. The second part is to determine the level of tourism motivations of tourists traveling to Camarines Sur in terms of escape, knowledge and places, religion, economic, self-actualization, Physical Attributes of Destination, natural beauty, and Impression of the tourist towards Destination from the study of Pereira, et al. (2019), entitled Impact of Travel Motivation on Tourist's Attitude Toward Destination: Evidence of Mediating Effect of Destination Image. Journal of Hospitality & Tourism Research, the last part of the questionnaire is to Assess the Tourism Risk Perceptions of Travelers in terms of health risk, psychological risk, financial risk, destination risk, and travel risk from the study by Perić et al. (2021). Entitled the impact of Serbian tourists' risk perception on their travel intentions during the COVID-19 pandemic. European Journal of Tourism Research.

**Data Gathering Procedure** - The researcher asked permission to perform this study in the Dean of the Graduate School of the Lyceum of the Philippines – Batangas; the research instrument was done through various procedures in order to assess the travel motivator in Cam. Sur during the COVID-19 Pandemic. The following are for approval to be used by the researcher in gathering data and information, Google Forms and Facebook Messenger to disseminate the questionnaire to identified tourists in Cam. Sur and other persons associated with traveling during the COVID-19 Pandemic. Through email, the researcher requested permission to use her questionnaire and the author was permitted to use her survey questionnaire that was made according to how the questions in the statement of the problem are structured. The author reiterated that it was done through consultations with the researcher's adviser, college dean, and faculty experts to enhance and refine the questions in the questionnaire.

**Data Analysis** - The following statistical methods and tests were utilized in this study to achieve reliable and accurate results. Frequency and percentage were used to determine the profile of respondents in terms of age, gender, civil status, educational attainment, employment status, type of tourists, frequency of travel, and the reasons for travel. Weighted mean and rank were used to determine the level of tourism motivations of tourists traveling to Camarines Sur and to Assess the Tourism Risk Perceptions of Travelers. The scales used by the researcher were as follows: To interpret the respondents in determining the level of tourism motivations and travel risk perception of tourists traveling to Camarines Sur; here are the mean score ranges and their corresponding verbal interpretations: 5 as strongly agree, 4 as agree, 3 as moderately agree, 2 as disagree and 1 as strongly disagree.

**Ethical Consideration** - The primary purpose of ethical consideration is to preserve information gathered from the questionnaires. The questionnaires were retrieved, tabulated, and computed using statistical software with the assistance of a professional statistician. Participants sign a permission form before participating in the study. All comments would be utilized purely for scholarly purposes and kept strictly confidential. The researcher personally administered the questionnaire with the assurance that responses would be used solely for scholarly purposes and treated with strict confidentiality. Also, the researcher was able to seek permission from the primary author and source of the instrument to use and adapt in this study.

### 3. Results and Discussion

Table 1 presents the Distribution of the Respondents' Demographic Profiles in terms of age, sex, civil status, type of tourist and highest educational attainment. In terms of age, most of the respondents are under Gen Z or 18-24 years old with 190 or 49.40 percent, followed by Gen Y or 25 to 40 years old with 168 or 43.60 percent.

At the same time, only 27 respondents or 7 percent, are Gen X for 41 to 56 years old. The statistics suggest that most individuals Traveling during the pandemic are from generation S, meaning those between the ages of 18 and 24. Generation Y, or those between the ages of 25 and 40, are the next in line. Generation X, who are between 41 and 56 years old, has the least traveler during the pandemic. Since the Inter-Agency Task Force for the Management of Emerging Infectious Diseases, or IATF, announced its rules and regulations, people aged 41 and 56 are still adhering to them. According to the IATF (2020), as stated in their Omnibus Rules on Community Quarantine with Amendments, section 3, number 3 of their guidelines. Anyone under the age of fifteen (15), those over sixty-five, those with immunodeficiency, comorbidity, or other health risks, and pregnant women, as well as anyone who lives with them, are required to always stay in their homes, except when necessary for obtaining essential goods and services, or for work in i. (As amended by paragraph A of IATF Resolution No. 79, dated October 15, 2020.)

**Table 1**

*Profile distribution of the respondents*

Profile	Frequency (f)	Percentage (%)
Age		
18-24 years old	190	49.40%
25 -40 years old	168	43.60%
41-56 years old	27	7.00%
Sex		
Male	130	33.80%
Female	255	66.20%
Civil Status		
Single	290	75.30%
Married	95	24.70%
Educational Attainment		
High School Graduate	99	25.70%
College Undergraduate	35	9.10%
College Graduate	184	47.80%
Post Graduate	67	17.40%
Employment Status		
Unemployed	152	39.50%
Employed	180	46.80%
Self-Employed	53	13.80%
Reason for Travel		
Business Travel	19	4.90%
Leisure Travel	98	25.50%
Visiting Friends and Relatives	235	61.00%
Education Travel	30	7.80%
Incentive travel	3	0.80%

Referring to the sex, the majority of the respondents are female with 255 or 66.20 percent, followed by male with 130 or 33.80 percent. Meanwhile, female respondents account for 255 (or 66.20 percent) of the total population, while male respondents account for 130 (or 33.80 percent). The Philippine population is reported to have a higher proportion of females than males. The findings even suggest that women are more into travel than men because they can travel and go with their female friends. According to the tabulated census (DOH, 2020), the number of people aged 5 to 65 in Camarines Sur alone is 1,713,940, with males numbering 881,242 and females numbering 832,698. Most respondents are single (290, or 75.30 percent); married (95 or 24.70 percent) in civil status. The findings suggest that majority of single respondents prefer to travel. It is also reasonable to suppose that they spend more time traveling and exploring the different tourist destinations, mingling with their friends. Kara and Mkwizu (2020) have found out in their study that single travels more commonly than their other civil status counterparts. The study further claimed that when compared to singles, married couples spend less time engaging in leisure activities.

A married couple spends most of their time at home and has responsibilities to their family Instead of traveling. Some married prefer to spend time and bond with their families at home rather than in public settings. The government also claims that just a specific number or percent of people are allowed to enter the tourism

destinations than the usual number of tourists. This is supported by the study of Kara and Mkwizu (2020), which found that married couples have social and family obligations that prevent them from taking vacations or participating in sports. Meanwhile, single people prefer shorter but more frequent adventures. Singles should have more free time than those with a family to engage in various hobbies (Ling & Che, 2021).

With regards to educational attainment, the majority of the respondents (184 or 47.80 percent) are college graduates, followed by high school graduates (99 or 25.70 percent), postgraduate (67 or 17.40 percent), and college undergraduates (35 or 9.10 percent). The prevalence of college graduates engaging in travel is not surprising, as, at this age, they usually are figuring out things for their career paths requiring them to travel relentlessly, usually from province to city. As most of the respondents suggest, having been college graduates suggests the traditional Filipino attitude characterized by independence and travel after graduating. In a typical Filipino home, once finished studying, children are generally permitted by their parents to travel afar— most Filipino look up to permission from their parents for traveling, thus highlighting the high regard of young Filipinos for the elderly. Hoffman et al. (2021) interviewed 217 respondents in their study to assess their feelings and experiences during a trip. It was revealed in the study that the mean age of the traveler respondents is 22.7, a typical age in the Filipino context to have finished undergraduate schooling.

Furthermore, a large portion of the respondents is employed, accounting for 180 or 46.80%; followed by unemployed, accounting for 152 or 39.50 percent; and self- employed, accounting for 53 or 13.80 percent. Results suggest that the number of employed and unemployed respondents does not differ considerably. Hence, it is justifiable to say that there is a high unemployment rate in the country, as suggested by the demographic profiling— an effect highly attributed to the onslaught of the COVID-19. Hou et al. (2021) claimed in their study that the COVID-19 most impacts the Filipinos in terms of job employment or job hours reduction. Similarly, the study of Hapal (2021) has also shown that there has been a noticeable drop in the employment rate in the Philippines since the start of lockdowns implemented across the archipelagic country.

As to the reason for travel, the majority of the respondents are visiting friends and relatives with the number 235 or 61 percent, the least number of reasons for traveling is the incentive travel with the number of 3 or 0.80 percent. The survey result is no longer surprising as various research published to highlight the primary reason Filipinos travel. The study of Mayo et al. (2021) explicitly claimed that Filipinos value close family ties.

Table 2 presents tourist motivation in traveling to Camarines Sur in terms of escape, knowledge and places, religion, economic, self-actualization, physical attributes of destination, natural beauty, and impression of the tourist towards destinations. The composite mean of 4.27 indicates that the respondents viewed Camarines Sur in terms of escape as agreed by the respondents. Among the enumerated indicators, the highest rank is to reduce the psychological stress (4.52), as strongly agree, most travelers nowadays, amidst the pandemic, prefer to travel for relaxation because they are exhausted from working from home and affected by household chores. As supported by the study of Mayo et al. (2021), prior to the onslaught of the COVID-19, the primary reason for travel among Filipinos was work-related. Nevertheless, since the granular lockdowns have been implemented across some regions in the country, this reason has shifted to buying essential goods.

**Table 2**

*Motivations in traveling to Camarines Sur*

Motivations in traveling to Camarines Sur	Mean	SD	VI	Rank
<b>A. Escape</b>				
1. To Escape from your boring environment.	4.06	0.86	A	4
2. Take break from your busy schedule.	4.36	0.79	A	2
3. To reduce psychological stress.	4.52	0.69	SA	1
4. To Escape from your ordinary life.	4.13	0.96	A	3
<b>Composite Mean</b>	<b>4.27</b>	<b>0.67</b>	<b>A</b>	

<b>B. Knowledge and Places</b>				
1. Know about different culture and tradition.	4.33	0.71	A	4
2. Get knowledge about the destination.	4.41	0.7	A	3
3. Experience new destinations.	4.57	0.63	SA	1
4. Learn new things.	4.56	0.62	SA	2
<b>Composite Mean</b>	<b>4.47</b>	<b>0.57</b>	<b>A</b>	
<b>C. Religion</b>				
1. Attend religious events and festivals.	3.91	0.95	A	3
2. Gain spirituality	3.98	0.88	A	2
3. Get closer to God	4.16	0.98	A	1
4. To do religious rituals of a family	3.82	1.01	A	4
<b>Composite Mean</b>	<b>3.97</b>	<b>0.83</b>	<b>A</b>	
<b>D. Economic</b>				
1. Reasonable transportation charges.	3.99	0.86	A	4
2. Reasonable accommodation charges.	4.04	0.86	A	3
3. It provides value for your holiday money.	4.07	0.91	A	2
4. It suits my household budget.	4.31	0.84	A	1
<b>Composite Mean</b>	<b>4.10</b>	<b>0.77</b>	<b>A</b>	
<b>E. Self-Actualization</b>				
1. To develop love and affection among the friends.	4.35	0.73	A	4
2. Refresh yourself emotionally and physically.	4.49	0.72	A	1
3. Have an authentic experience about yourself.	4.39	0.78	A	2
4. Know more about yourself.	4.38	0.82	A	3
<b>Composite Mean</b>	<b>4.4</b>	<b>0.7</b>	<b>A</b>	
<b>F. Physical</b>				
	f.			
1. Good accommodation facility.	4.38	0.75	A	2.5
2. Good transportation facility.	4.3	0.76	A	4
3. Buildings and places of religious importance.	4.38	0.82	A	2.5
4. Building and places of historical and archeological importance.	4.39	0.82	A	1
<b>Composite Mean</b>	<b>4.36</b>	<b>0.73</b>	<b>A</b>	
<b>G. Natural Beauty</b>				
1. Enjoy good weather.	4.55	0.64	SA	3
2. Outstanding scenery.	4.57	0.65	SA	2
3. Different and unique atmosphere.	4.58	0.6	SA	1
4. Adventure sports and activities.	4.5	0.7	SA	4
<b>Composite Mean</b>	<b>4.55</b>	<b>0.58</b>	<b>SA</b>	
<b>H. Attitude Towards Destination</b>				
	Mean	SD	VI	Rank
1. Camarines Sur is valuable place to visit.	4.59	0.69	SA	1
2. Camarines Sur is very pleasant tourist destination.	4.54	0.69	SA	2
3. You have positive attitude toward Camarines Sur.	4.47	0.79	SA	4
4. Camarines Sur is a favorable destination to visit.	4.52	0.68	SA	3
<b>Composite Mean</b>	<b>4.53</b>	<b>0.67</b>	<b>SA</b>	

Legend: 1.0 to 1.49 (Strongly Disagree/SD), 1.5 to 2.49 (Disagree/D), 2.5 to 3.0 (Moderately Agree/MA), 3.5 to 4.49 (Agree/A) and 4.5 to 5.0 (Strongly Agree/SA)

Meanwhile, least on the rank is to escape from a boring environment (4.06), verbally interpreted as agreed by the respondents. They want to travel despite the risk of the pandemic because they want to have a break from their busy schedule and have a bonding with their relatives and friends to ease the stress brought by the pandemic. As supported by the study of Iriwan et al. (2021), they claimed there was an idea that spurred while there has been an observed decline in work-related travels, this decline is minimal. A study by Aaditya and Rahul (2021) also supported the claims of Iriwan et al. (2021), elaborating that while Indian respondents would want to reduce travels related to leisure, work-related travels, however, should not be deterred or be limited.

Table also presents tourist motivation for traveling to Camarines Sur in terms of knowledge and places. The composite mean of (4.47) indicates that the respondents viewed Camarines Sur in terms of knowledge and places as agreed the respondents. Among the enumerated indicators, highest on the rank is experiencing a new destination (4.57) verbally interpreted as strongly agree by the respondents. The majority of the respondents strongly agree that what motivates them to travel is to experience a new destination and to learn new things. Since most of the tourist respondents are employed, the eagerness to experience and learn despite the pandemic is their incentive for self-improvement. Seise (2019) studies the effect of pilgrimage visitation on the self- and spiritual development of the respondents. The author concluded that pilgrimage visitation develops the spiritual aspect of the pilgrim, further arguing that the spiritual emotion, a pivotal precursor to spiritual development,

might be considered a component of the knowledge that a pilgrim to Mecca seeks to obtain. Ramadania (2021) claimed that one reason for traveling is self-realization or self-improvement. Meanwhile, the least on the rank knowing about different cultures and traditions (4.33), verbally interpreted as agreed by the respondents. The respondents do not have much interest in getting knowledge about the destination and the different cultures and traditions as it appears the least based on the results. The pandemic limits tourist movement, and most tourists usually visit the tourist destination where they can feel the safety. This mobility reduction is best associated with people's increased knowledge of how physical contact could be the primary route of contracting the coronavirus (Rothan & Byrareddy, 2020; Wu & McGoogan, 2020; Chen et al., 2020; Prem et al., 2020). With this in mind, tourists prefer to travel solo during the pandemic or visit places with relatively fewer individuals (Vajpayee, 2022; Rahman et al., 2021).

Table also presents tourist motivation for traveling to Camarines Sur in terms of Religion. The composite mean of (3.97) indicates that the respondents viewed Camarines Sur in terms of religion as agreed by the respondents. Among the enumerated indicators, highest on the rank is get closer to God (4.16). The result suggests the piousness and devout faith of Bicolanos in the deity. The massive population of Catholics in the Camarines Sur can be considered the primary driving force for traveling to attend religious activities or festivals. Undeniably, the Camarines Sur is known for various religious activities like the Penafrancia Festival. The desire to travel to get connected to God has also increased since the onslaught of the COVID-19 to mediate frustration, depression, or to seek refuge. Rebuya et al. (2020) believed that the Philippines is rich with various religious sites, mentioning the Bicol region as the hotspot for such tourism. Their study claimed that the primary motivation that religious travelers appeared to be the most evident is innate spiritual passion. Lin et al. (2021) detailed the mental and emotional benefits of religious- and cultural-related travels. Meanwhile, least on the rank is 4 to do a religious ritual of a family (3.82), verbally interpreted as agreed by the respondents. Religious events and festivals were among the least ranked indicators since the respondents are well-aware of the possible risks of close-contact events. Usually, at least in the context of Bicol, religious events and festivals require extreme physical contact, i.e., Traslacion, and it is on this note that the respondents might feel frightened, hence, lowering the number ticked on that indicator. Meanwhile, the religious ritual among families ranked fourth. In most cases, at least in the Bicolano setting, tackling and performing religious are reserved to high-ranking religious officials, i.e., priests, pastors, imam, and religious practices should be reserved upon their discretion alone.

The tourist motivation for traveling to Camarines Sur regarding economic factors has the composite mean of (4.10) which indicates that the respondents viewed Camarines Sur in terms of economic as agreed by the respondents. Among the enumerated indicators, highest on the rank is the indicator that it suits my household budget (4.31), verbally interpreted as agreed by the respondents. Careful planning and budgeting are required in travel, especially since the Philippines is a Third World country. The respondents must live frugally to catch up on their day-to-day expenses. Traveling is very unlikely to be the option when there is a tight budget, and hence, there must be a budget allotted prior to the travel experience. The respondents view travel expenses as a valuable activity worth money, having been ranked second. The respondents, in any way, might be well aware of the benefits associated with traveling. Meanwhile, least on the rank is reasonable transportation charges (3.99), verbally interpreted as agreed by the respondents. Despite ranking the least, still, the two indicators garnered a relatively high weighted means, which means that, in a way, respondents take high regard to reasonable accommodation charges and the transportation charges. Arguably, the indicator that has ranked the least may be gotten from the fact that most respondents may have acquired privately owned vehicles. It is because the respondents are family-centric travelers. They might usually rent a public utility vehicle as a group, and hence, paying the rent is no problem as more people would share for transportation rental.

As to the tourist motivation for traveling to Camarines Sur regarding self-actualization. The composite mean of (4.4) indicates that the respondents viewed Camarines Sur in terms of self-actualization as agreed the respondents. Among the enumerated indicators, highest on the rank is the indicator that refreshes yourself emotionally and physically (4.49), verbally interpreted as agreed by the respondents. So far, the respondents are well-aware of the benefits associated with traveling. Self-reflection and self-love as two of the benefits of



traveling have also spurred the idea of traveling among the respondents as a systematized way of learning. Seise (2019) investigates the impact of pilgrimage visits on respondents' personal and spiritual growth. Indeed, pilgrimage visits to Mecca develop the spiritual element of pilgrims, and the author believes that the pilgrim's spiritual feeling, a fundamental antecedent to spiritual growth, may be seen as a component of the knowledge that the pilgrim to Mecca seeks. According to Ramadania (2021), traveling may be a means of self-realization or self-improvement. Meanwhile, least on the rank is the indicator of developing love and affection among the friends (4.35), verbally interpreted as agreed by the respondents. Despite being ranked as the least among the other indicators, the garnered weighted means still suggest a high interpretation relative to these two indicators. That is, the respondents deem both knowing about themselves and the development of love and affection among friends as the two primary motivations of the respondents in traveling.

Table 2 presents tourist motivation in traveling to Camarines Sur in terms of physical. The composite mean (4.36) indicates that the respondents viewed Camarines Sur terms of physical as agree among the respondents. Among the enumerated indicators, highest on the rank is building and places of historical and archeological importance (4.39) as agreed by the respondents. These results may be reflected in the reason that the motivation of the tourists have no idea why they travel, where they are going, or what they will do once they arrive at their destination. Tourists will engage in tourism if they believe it is a realistic, beneficial, significant, and worthy consumption activity geared towards a place's historical and archeological significance. Meanwhile, Kim et al. (2019) believed that the religious destinations are no more confined to the pilgrimage concept of visitation but rather add up to the meaningfulness of the tourist site. Hence, in a way, the respondents in the study deemed religious places as one of the critical motivations for traveling as these provide meaning to themselves. However, the least in rank is the good transportation facility garnering a weighted mean of 4.3. Still, the garnered weighted mean is verbally interpreted as Agree. A good transportation facility could be one of the motivating factors in traveling, at least among the respondents. The expansion of tourism is mainly attributable to improvements in transportation. The tourist's transportation to and from the destination is essential for their vacation. They have the most significant standards when it comes to tourist transportation. Wijaya et al. (2018) believed that transportation is part of the facilities and hygiene that serves as the push factors that influence the traveling tendency among seniors. Meanwhile, Rahman, et al (2017) believed that safe and secure transportation facilities influence Muslim's motivating factors to travel.

Table also presents tourist motivation for traveling to Camarines Sur in terms of natural beauty. The composite mean of 4.55 indicates that the respondents viewed Camarines Sur in terms of natural beauty as strongly agreed by the respondents. Among the enumerated indicators, the highest rank is the different and unique atmosphere as rank 1 with a weighted mean of 4.58, followed by outstanding scenery as rank 2 with the weighted mean of 4.57, verbally interpreted as strongly agreed by the respondents. The unique experience, as the study has shown, serves as the primary motivation for traveling among the respondents. Further, the outstanding scenery comes just second, which is quite surprising. It only shows that tourists visit the place if they think it would offer them novel ambiance and activities like what they have experienced before. It can also be derived from the data that the place's ability to maintain positive atmosphere and unique surroundings can attract potential customers in the future. Güzel et al. (2020) believed that the unique quality of a destination serves as one of the many push factors of traveling.

Meanwhile, the least on the rank includes outstanding scenery, which ranked second with a weighted mean of 4.57. interpreted as strongly agreed by the respondents. Despite ranking the least, the weighted means of the two indicators are verbally interpreted as agreement, and hence, most of the respondents, if not all, believe that enjoying good weather and adventurous activities serve as the other critical motivators for traveling. It can be entrenched from the results that natural beauty as tourism motivation does not mainly focus on the sports, adventures, and activities being offered by the place. The respondents are more motivated to travel if they feel that the place suits their preferences. They are also after the atmosphere and the feeling of relaxation the place could give instead of doing activities during their stay. Whyte (2017) examined cruise tourism. The study found that good weather is one of the many factors among travelers who engage in cruise expeditions. Further revealed

in the study that the adventurous aspect of a destination acts as a mediating factor of tourists' intention to visit such a destination.

Table 2 also presents tourist motivation in traveling to Camarines Sur in terms of attitude towards destinations. The composite mean of 4.53 indicates that the respondents viewed Camarines Sur in terms of attitude toward destinations as strongly agreed by the respondents. Among the indicators, the highest rank is Camarines Sur as valuable place to visit (4.59) as rank one interpreted as strongly agreed. Camarines Sur, without a doubt, is known for its scenic natural attractions. Additionally, considering that several colonial powers have colonized the Bicol area, one might argue that this has resulted in a magnificent fusion of distinct cultural heritages. The province of Camarines Sur's geographical characteristics is unquestionably an unusual natural attraction (Linis, 2014). Meanwhile, at least is having positive attitude toward CamSur (4.47) verbally interpreted as strongly agreed by the respondents. Indeed, despite ranking the least, the obtained weighted means are verbally interpreted as both agree. It means that the respondents primarily believe that the mentioned indicators hold at least in the context of the study's respondents. The constituents may have influenced the positive attitude toward the Camarines Sur in the province, the favorable destination within the vicinity of the Camarines Sur. The geographical qualities of Camarines Sur are certainly a distinctive natural attraction (Linis, 2014). It is blessed with cascades, streams, springs, lakes, and plains, presumably familiar to the respondents. Hence, tourists who want to visit the area pay attention to its development. There is a need for more significant improvement in facilities and regulation of processes. The people in the locality should be aware of the potential benefits of boosting tourism in CamSur.

Table 3 presents travel risks in traveling to Camarines Sur in terms of Health risks. The composite mean of 4.33 indicates that the respondents viewed Camarines Sur in terms of a Health risk as agreed by the respondents. Among the enumerated indicators, highest on the rank is when traveling; it is important to have a good health (travel) insurance (4.54) verbally interpreted as strongly agreed by the respondents. The survey results suggest that the respondents value health and look for appropriate health facilities. For instance, this might be because of the heightened health advisories and streamlined media about the importance of life and health in these times of Pandemic. The pandemic has heightened the uncertainty of traveling, and hence, acquiring insurance somehow reduces this uncertainty. Choe et al. (2022) iterated in their study that health travel insurance reduces the travel risk among travelers. Travel insurance protects travelers against unfavorable situations while traveling and provides financial assistance when they encounter problems (e.g., medical care, lost baggage, canceled flights) (Kerr & Kelly 2018). As a result, travel insurance may be a viable yet simple risk reduction solution for travelers seeking to prevent any unpleasant outcomes from possible dangers when going to a specific area. Meanwhile, least on the rank is traveling to a destination like Camarines Sur is not health risky (3.74) verbally interpreted as agreed by the respondents. Indeed, despite ranking the least, the obtained weighted means are verbally interpreted as agree. Despite that, there is an observed rapid decline in the level of "agree" on the item about the safety of traveling in the province of the Camarines Sur.

Table also presents travel risks in traveling to Camarines Sur in terms of psychological risk. The composite mean of 4.14 indicates that the respondents viewed Camarines Sur in terms of Psychological risk as agreed the respondents. Among the enumerated indicators, highest on the rank is I will wear disinfectants, masks and gloves on the trip (4.43) verbally interpreted as agreed by the respondents. The respondents are well-aware of how COVID-19 is being contracted, and hence, they have been made aware of the proper ways of not contracting the deadly virus by using gloves, disinfectants, and masks. It shows how the respondents value safety during their travel. Meanwhile, the dread caused by the COVID-19 is pretty evident among the respondents. This highlights effective media information dissemination and the respondents' mental health risk associated with COVID-19. Lau et al. (2020) provided a quantitative approach to measuring the knowledge of the Filipino people about the COVID-19. Tee et al. (2021) believed that the Filipino people are adversely affected by the COVID-19 mentally and hence proposed the development of health literacy in the country.

**Table 3**
*Risk perceptions of travelers*

Risk Perceptions of Travelers	Mean	SD	VI	Rank
<b>Health risk</b>				
1. Traveling to a destination like Camarines Sur is not health risky	3.74	1.1	A	5
2. Health safety is an important attribute that a destination can offer.	4.47	0.74	A	3
3. I take care of hygiene in the accommodation facilities.	4.41	0.79	A	4
4. Special attention should be paid to the health system when choosing a destination.	4.5	0.71	SA	2
5. When traveling, it is important to have good health (travel) insurance	4.54	0.7	SA	1
<b>Composite Mean</b>	<b>4.33</b>	<b>0.65</b>	<b>A</b>	<b>1</b>
<b>Psychological risk</b>				
1. I wouldn't feel comfortable if I had to travel now	3.87	0.96	A	5
2. It is risky to travel now.	3.94	0.97	A	4
3. I am worried that the pandemic situation in the destination could worsen during the trip.	4.06	0.89	A	3
4. I will wear disinfectants, masks and gloves on the trip.	4.43	0.88	A	1
5. I am worried about the dangerous COVID virus.	4.39	0.84	A	2
<b>Composite Mean</b>	<b>4.14</b>	<b>0.73</b>	<b>A</b>	<b>2</b>
<b>Destination risk</b>				
1. I feel it would be very comfortable to travel now.	3.56	1	A	3.5
2. Traveling to destination like Camarines Sur is not risky.	3.82	0.83	A	1
3. Visits to museums and other tourist attractions are not risky.	3.56	1	A	3.5
4. Visits to swimming pools and other water attractions are not risky.	3.55	1.14	A	5
5. Traveling near the place of residence is not risky	3.76	0.92	A	2
<b>Composite Mean</b>	<b>3.65</b>	<b>0.83</b>	<b>A</b>	<b>5</b>
<b>Travel risks due to COVID-19....</b>				
1. I will avoid traveling in organized groups.	4.02	0.82	A	1.5
2. I will use only my own transport for the trip.	4.02	0.9	A	1.5
3. I will not use air transport for travel	3.63	1.06	A	3
4. I will not use water transport for travel	3.52	1.05	A	4
5. I will not use land transport for travel	3.37	1.16	A	5
<b>Composite Mean</b>	<b>3.71</b>	<b>0.82</b>	<b>A</b>	<b>4</b>

Legend: 1.0 to 1.49 (Strongly Disagree/SD), 1.5 to 2.49 (Disagree/D), 2.5 to 3.0 (Moderately Agree/MA), 3.5 to 4.49 (Agree/A) and 4.5 to 5.0 (Strongly Agree/SA)

Meanwhile, least on the rank is it would not feel comfortable if a had to travel now (3.87) verbally interpreted as agreed by the respondents. Although the obtained weighted means for the indicators that ranked least still, there is a high level of agreement among the respondents, reflecting the high level of knowledge of the respondents regarding how the COVID-19 is being contracted. Moreover, the respondents probably think that keeping the COVID-19 in mind. Still, one may find it hard to travel comfortably, as the indicator shows with the least weighted mean. Lau et al. (2020) provided a quantitative approach to measuring the knowledge of the Filipino people about the D-19. The study revealed that true enough, Filipinos have high knowledge of the nature of the COVID-19. This is supported by the study of Li and Borbon (2021), stating that the educational value of tourist attractions has grown in recent years. Visiting tourist attractions is ultimately a form of consumption, both in terms of knowledge and culture. This consumption aids people in expanding their knowledge and understanding of pertinent folklore, humanities, geography, history, and other topics methodically and professionally.

Table also presents travel risks in traveling to Camarines Sur in terms of financial risk. The composite mean of 4.07 indicates that the respondents viewed Camarines Sur in terms of financial risk as agreed by the respondents. Among the enumerated indicators, highest on the rank is when traveling; it is important to have both cash on hand and an e-wallet as, rank 1 with the weighted mean of 4.42, followed by I am worried that because of COVID-19 and the crisis it has caused, there will be higher costs for food and drinks as rank 2 with the weighted mean of 4.2 verbally interpreted as agreed by the respondents. Indeed, the COVID-19 has expedited the use of digital transactions. The study respondents deemed it necessary to travel with an e-wallet alongside physical money. The e-wallet may have been since it limits physical interaction and reduces the risk of contracting the COVID-19. Additionally, the COVID-19 has caused ripple effects, especially in the case of goods and necessities. The respondents are well-aware of the current happenings due to the COVID-19; it can be assumed that they are media-oriented. A study by Daragmeh et al. (2021) believed that the advent of the

COVID-19 has expedited the use of e-wallets.

Meanwhile, least on the rank is I worry that the trip will not provide the value for money with the weighted mean of 3.81 verbally interpreted as agreed by the respondents. Since the indicators ranked at the bottom three are verbally interpreted as agree, despite ranking the least, still, these indicators are deemed relevant to the respondents' traveling scheme. As such, the respondents are economically conscious when it comes to traveling. It may be attributed to the difficulty of earning money, at least in the Filipino context, and hence, money as much as possible should be diverted to valuable activities, and that budget allocation is required. According to the results of a poll performed by the Finder, Filipinos are meticulous planners when it comes to travel (Arnaldo, 2021). On whether or not they consider travel to be a worthwhile activity, an estimated 75% of respondents learned that traveling is worthwhile because it ties the soul to the cultural and community legacy of a specific location (Rocamora, 2021).

Table presents travel risks in traveling to Camarines Sur in terms of destination risk. The composite mean of 3.65 indicates that the respondents viewed CamSur in terms of destination risk as agreed the respondents. Among the enumerated indicators, highest on the rank is traveling to destination like Camarines Sur is not risky (3.82) verbally interpreted as agreed by the respondents. Unlike other provinces, Camarines Sur has managed to score relatively low cases of COVID-19. This aspect perhaps serves as one of the underlying factors why most of the respondents agree with the statement that Camarines Sur is not risky to visit and that traveling near the place is not risky. Meanwhile, least on the rank is comfortable to travel now, and visits to museums and other tourist attractions are not risky (3.56) as both rank three followed by visits to swimming pools and other water attractions are not risky (3.55) as rank four verbally interpreted as agreed by the respondents. During the research, one important thing can be noted: that the vaccine against the COVID-19 has been developed and employed among individuals. Hence, it would be wise to assume that the respondents may have been vaccinated to find it comfortably already to travel and have group travel and getaways. COVID-19 immunization is one of the significant variables that may assist in restarting travel and revitalizing domestic and international tourism (Williams et al. ,2021).

Table also presents the destination Attributes of Camarines Sur in terms of travel risk. The composite mean of 3.71 indicates that the respondents viewed Camarines Sur in terms of travel risk as agreed by the respondents. Among the enumerated indicators, highest on the rank is I will avoid traveling in organized groups, and I will use only my own transport for the trip both (4.02) verbally interpreted as agreed by the respondents. Despite the high vaccination rate in the province of the Camarines Sur, still, the respondents are aware of the danger of crowd traveling. This awareness may have led the respondents to agree on the indicator about the avoidance of traveling in organized groups and the utilization of privately owned vehicles. Moreso, the idea of the first case of COVID-19 in an airplane in the Philippines may have lingered in the respondents' minds, causing fear in the respondents to travel via air transportation. Meanwhile, Bulchand-Gidumal and Melián-González (2021) concurred that in the next months, with first advents of the COVID-19, the purchase of airplane tickets will be reduced. Meanwhile, least on the rank is I will not use land transport for travel (3.37our verbally interpreted as agreed by the respondents. The former indicator is verbally interpreted as agree, whereas the latter somewhat agrees. The survey shows the prevalence of land transportation as the primary mode of transportation among the respondents. With such obtained weighted mean verbally interpreted as somewhat agree, the first indicator to have garnered such verbal interpretation suggests a cluster of respondents contradicting the statement. Guno et al. (2021) believed that while marine and air transport both play a crucial role in the tourism and economic aspect of the Philippines, the primary mode of transportation existing in the country is land transportation.

Table 4 displays the Comparison of Tourism Motivation when grouped according to profile variables. Based on the result, there was a significant difference in tourism motivation when grouped according to the age variable since the computed p-value was less than the alpha level of 0.05. The study postulated that it has a significant difference in terms of escape, knowledge and places, religion, economic, self-actualization, physical, natural beauty, and attitude towards destination. It only means that these sub-variables influence the travel

motivation of tourists to visit a specific destination. It also depicts that the responses differ significantly and implies that Gen Z has the highest tourism motivation compared to other age groups. Perhaps the primary reason behind such a claim is that the Gen Z are primarily young individuals willing to explore the world, travel places as much as possible, and learn new things compared to other generations of older ages, which was characterized by self-fulfillment and the willingness to settle. Truyols (2021) concluded in their article that when it comes to travel, both Millennials and Generation Z demonstrate a few similar behavioral patterns. There are, however, several significant variations to be aware of.

**Table 4**

*Comparison of tourism motivation when grouped according to profile variables*

Variable	F-value	p-value	Interpretation
<b>Age</b>			
Escape	25.61	0.000	Significant
Knowledge and Places	8.43	0.000	Significant
Religion	4.33	0.014	Significant
Economic	15.08	0.000	Significant
Self-Actualization	24.25	0.000	Significant
Physical	4.01	0.019	Significant
Natural Beauty	9.9	0.000	Significant
Attitude Towards Destination	8.67	0.000	Significant
<b>Sex</b>			
Knowledge and Places	-6.55	0	Significant
Religion	-2.99	0.003	Significant
Economic	-3.91	0	Significant
Self-Actualization	-4.33	0	Significant
Physical	-5.88	0	Significant
Natural Beauty	-3.49	0.001	Significant
Attitude Towards Destination	-4.59	0	Significant
<b>Civil Status</b>			
Escape	6	0	Significant
Knowledge and Places	3.81	0	Significant
Religion	3.56	0	Significant
Economic	2.97	0.003	Significant
Self-Actualization	3.71	0	Significant
Physical	0.28	0.778	Not Significant
Natural Beauty	4.1	0	Significant
Attitude Towards Destination	4.11	0	Significant
<b>Educational Attainment</b>			
Escape	6.34	0	Significant
Knowledge and Places	3.92	0.009	Significant
Religion	2.5	0.059	Not Significant
Economic	8.1	0	Significant
Self-Actualization	9.65	0	Significant
Physical	3.75	0.011	Significant
Natural Beauty	2.81	0.039	Significant
Attitude Towards Destination	0.94	0.423	Not Significant
<b>Employment Status</b>			
Escape	4.53	0.011	Significant
Knowledge and Places	2.04	0.131	Not Significant
Religion	3.88	0.022	Significant
Economic	8.47	0	Significant
Self-Actualization	15.33	0	Significant
Physical	5.27	0.006	Significant
Natural Beauty	3.71	0.025	Significant
Attitude Towards Destination	1.59	0.205	Not Significant
<b>Reason for Travel</b>			
Escape	3.6	0.007	Significant
Knowledge and Places	4.11	0.003	Significant
Religion	1.05	0.382	Not Significant
Economic	18.03	0	Significant
Self-Actualization	2.51	0.041	Significant
Physical	2.21	0.067	Not Significant
Natural Beauty	8.93	0	Significant

Attitude Towards Destination	2.87	0.023	Significant
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Interestingly, travel motivation under the sex variable has significant differences in escape, knowledge and places, religion, economic, self-actualization, physical, natural beauty, and attitude towards destination. It can be derived from the study that the sex variable has something to do to travel by the respondents. It can also be observed that during the insurgence of the pandemic, males and females are more concerned about hygienic factors that affect their trip. Aebli et al. (2021) stipulated those tourists have two-dimensional reasoning in their travel motivation formation process. They found out that both motivators and "hygiene factors" are necessary. It is for the tourists to understand travel motivation in crises. Furthermore, there was a significant difference in tourism motivation when grouped according to civil status since the computed p-value was less than the alpha level of 0.05. The responses differ significantly in escape, knowledge and places, religion, economics, self-actualization, and physical attitude towards destination. Natural beauty was the only exempted variable that posited no significant difference under civil status. Results implied that married respondents have a higher view than single respondents. Married persons are more responsible and have a definite purpose for following preventative measures, which explains why married travelers reported a very high perception of risk associated with COVID-19 compared to single travelers (Das & Tiwari, 2021).

Based on the result, there was a significant difference in tourism motivation when grouped according to educational attainment since the computed p-value was less than the alpha level of 0.05. The responses differ significantly in escape, knowledge and places, economic, self-actualization, and physical and natural beauty. Exempted from the list were religion and attitude towards destination. It only implies that high school graduates have higher tourism motivation and tourism risk perception than other groups. Perhaps the primary reason for such claims is that high school graduates belong to Gen Z, which are primarily young individuals eager to explore the world, travel as much as possible, and learn new things, as opposed to other educational attainment groups who were characterized by self-fulfillment and a willingness to settle. In their paper, Truyols (2021) stated that both Millennials and Generation Z exhibit a few comparable behavioral characteristics when it comes to travel. There are, however, a few key differences to be aware of. When it comes to COVID safety legislation, Gen Z is more adaptable than Millennials, does not let the pandemic deter their desire to travel abroad, is more interested in exotic areas, but has fewer financial resources.

Based on the result, there was a significant difference in tourism motivation when grouped according to employment status since the computed p-value was less than the alpha level of 0.05. It also shows that the responses differ significantly in escape, religion, economic, self-actualization, physical, and natural beauty. It only shows that unemployed respondents have higher tourism motivation and risk perception than other groups. The result may be gotten from the fact that since they are unemployed, they would want to travel to seek a new job. There is a higher risk perception as there is no uncertainty for the return of expenses during the travel. Lennox (2019) explained the usual travel reasons among the Filipino people, including seeking a good and dignified job. Based on the result, there was a significant difference in tourism motivation when grouped according to travel since the computed p-value was less than the alpha level of 0.05. It implies that the responses differ significantly in escape, knowledge and places, economic, self-actualization, natural beauty, and attitude towards destination. It further suggests that leisure travelers have higher tourism motivation and risk perception than other groups. Leisure travelers have flourished in these times of this pandemic as business traveling, and work-related traveling has declined due to the unprecedented closure of businesses. The closure of businesses has prompted business owners to lay off various employees. Hence, at present, tourism is gradually showing the development trend of leisure, popularization, and socialization.

Table 5 displays the Comparison of Tourism Risk Perception when grouped according to profile variables. The result showed a significant difference in tourism risk perception when grouped according to the age variable. It postulated a significant difference in terms of health, psychological, financial, and destination risk since the computed p-value was less than the alpha level of 0.05. The responses differ significantly and imply that Gen Z has the highest tourism risk compared to other age groups. Perhaps the primary reason for such assertions is that

high school graduates are members of Gen Z, a group of young people who are eager to explore the world, travel extensively, and learn new things, in contrast to previous educational attainment groups, which were defined by self-fulfillment and a willingness to settle

**Table 5**

*Comparison of tourism risk perception when grouped according to profile variable*

Variable	F-value	p-value	Interpretation
<b>Age</b>			
Health risk	3.22	0.041	Significant
Psychological risk	18.44	0.000	Significant
Financial risk	19.37	0.000	Significant
Destination risk	6.84	0.001	Significant
Travel risk	1.81	0.165	Not Significant
<b>Sex</b>			
Health risk	-3.8	0	Significant
Psychological risk	-1.73	0.084	Significant
Financial risk	-6.83	0	Significant
Destination risk	-0.52	0.604	Not Significant
Travel risk	0.11	0.916	Not Significant
<b>Civil Status</b>			
Health risk	0.63	0.532	Not Significant
Psychological risk	1.65	0.099	Not Significant
Financial risk	2.9	0.004	Significant
Destination risk	1.29	0.197	Not Significant
Travel risk	0.21	0.834	Not Significant
<b>Educational Attainment</b>			
Health risk	0.46	0.709	Not Significant
Psychological risk	1.35	0.259	Not Significant
Financial risk	9.44	0	Significant
Destination risk	4.6	0.004	Significant
Travel risk	1.66	0.176	Not Significant
<b>Employment Status</b>			
Health risk	0.38	0.685	Not Significant
Psychological risk	0.07	0.929	Not Significant
Financial risk	7.73	0.001	Significant
Destination risk	2.39	0.093	Not Significant
Travel risk	0.01	0.987	Not Significant
<b>Reason for Travel</b>			
Health risk	7.7	0	Significant
Psychological risk	3.69	0.006	Significant
Financial risk	4.86	0.001	Significant
Destination risk	1.89	0.111	Not Significant
Travel risk	0.66	0.622	Not Significant

Truyols (2021) noted in their research that when it comes to travel, both Millennials and Generation Z share a few behavioral features. There are, however, a few critical distinctions to keep in mind. When it comes to COVID safety laws, Gen Z is more adaptive than Millennials, is not deterred by the epidemic from traveling overseas, is more interested in exotic locations, but has fewer financial means. The results also depicted a significant difference under the sex variable in terms of health risk, psychological risk, and financial risk. It can be interpreted from the data that sex plays a vital role in travel risk perceptions. It can be inferred that a female can face various risks when they have been traveling.

The result showed a significant difference in tourism risk perception when grouped according to civil status. It has a significant difference in terms of financial risk since the computed p-value was less than the alpha level of 0.05. It only shows that the responses differ significantly and implies that married respondents have a higher view than single respondents. Married respondents have higher risks since most of them travel with their families. They were also after the safety and security of their loved ones when going on a trip. An additional factor would be that a married tourist with a family will be more careful traveling because they believe that people are waiting for them and have family they will provide for.

Based on the result, there was a significant difference in tourism risk perception when grouped according to educational attainment since the computed p-value was less than the alpha level of 0.05. In terms of financial risk and destination risk, it has postulated a significant difference. The responses differ significantly and imply that high school graduates have higher tourism motivation and risk perception than other groups. According to these assertions, high school graduates are members of Generation Z, which is primarily comprised of young people who are eager to explore the world, travel as much as they can, and learn new things, as opposed to other educational attainment groups, which were characterized by self-fulfillment and a willingness to settle down. Truyols (2021) noted in their research that when it comes to travel, both Millennials and Generation Z demonstrate a few similar behavioral patterns. There are, however, a few significant distinctions to be aware of. The Generation Z generation is more adaptive than the Millennial generation regarding COVID safety laws. They do not allow the epidemic to impede their desire to go overseas, and they are more interested in exotic locations. However, they have fewer financial means.

The result showed a significant difference in tourism risk perception under financial risk when grouped according to employment status. The computed p-value was less than the alpha level of 0.05. The responses differ significantly and imply that unemployed respondents have higher tourism motivation and risk perception than other groups. It is probably because these people are always looking where to get finances when traveling since they do not have work. Also, the results may imply that they are jobless and would wish to travel to look for a new job. There is a more remarkable impression of danger in this situation since there is no question about the reimbursement of expenditures incurred while traveling. Among the most common motivations for travel among the Filipino people, according to Lennox (2019), is the search for desirable and respectable employment.

Based on the result, there was a significant difference in tourism risk perception under health risk, psychological risk, and financial risk when grouped according to travel. It has postulated a computed p-value that was less than the alpha level of 0.05. The responses differ significantly, and leisure travelers have higher tourism motivation and risk perception than other groups. It can be implied that travelers become more aware of their health, especially during the pandemic. The psychological risk is critical when choosing tourist destinations because travelers tend to visualize whether it will give them peace of mind and the relaxation they desire. Also, financial risk has affected travel because respondents or travelers are always looking for a lower price to visit a destination while meeting their quality expectations (Barlan & Borbon, 2022).

#### **4. Conclusions and Recommendations**

The majority of the respondents are Gen Z or ages 18-24, female, single, college graduate, employed and traveling to visit friends and relatives. The respondents' religion, economic, and physical aspects of the Camarines Sur proved to be the least motivating factors. Health risk, psychological risk, and financial risk are the primary risks associated with to travel experiences of the respondents. Gen Z has the highest tourism motivation compared to other age groups. At the same time, Married respondents have a higher view than single respondents when it comes to traveling. Unemployed respondents have higher tourism motivation and tourism risk perception than other groups. Lastly, Leisure travelers have higher tourism motivation and risk perception than other groups.

The Department of Health may continue its vaccination drive adamantly as this could increase travelers' confidence to engage in traveling. The IATF may continue the protocols that are aimed at protecting the welfare of the travelers. The Camarines Sur Local Government Unit may strive harder to promote the province, highlighting various architectural, archeological, and religious cultures and artifacts. The Camarines Sur constituents may remain warm in welcoming travelers from various parts of the Philippines. The news media company based in the Philippines may continually do their job in propagating news-worthy information as this primarily affects the behavior of the travelers. Future researchers can dwell on assessing further the variables used in the study that have been found to have a significant relationship with each other.



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