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Classification of Risks in Tourism

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Abstract:

The article examines the existing risks in the activities of the modern international tourism industry, risk factors of a general economic nature and directly related to the consumer of tourism products - the tourist. As a result of the analysis, risk factors were identified and as a result of their identification, a classification of risks related to the tourism sector was formed.

Keywords: tourism, tourism activities, risk, risk factors, tourism risks, classification, enterprises providing services in the sector of tourism.

1. Introduction.

Taking into account the tourist business activity, it can be noted that it is one of the high-risk types of business activity in the provision of services, due to which the dangerous situations related to the tourism sector are increasing.

The risk factor increases, especially in the conditions of economic instability, which is associated with inflationary processes, rising credit rates, changes in market conditions, etc. In this regard, risk plays an important role in tourism activities, requiring the development of specific measures to manage it and reduce its negative consequences, which in turn makes their identification and classification important.

2. Literature review.

Today, in scientific economic research, risk issues in the activities of enterprises and organizations are becoming more and more important day by day. In this regard, Davidenko (2015) emphasizes that the urgency of solving tourism risks is determined by the growing role of the tourism sector in the national economy of any country and its role in the world community.

Fedorova (2017) emphasizes the following in her works, that is, risk is always associated with its carrier, and he suffers from the occurrence of risk. Risk bearers can be a family, a firm, residents of a house or area, passengers on an airplane or train. In addition, the level of awareness of the existence and relevance of the risk may be different, while the common factor is the generality of the problems associated with exiting the risky situation and the need to coordinate joint actions.

Ovcharova (2009) says that the term "risk" is related to the risk of loss that may occur in various fields of activity. In other words, the basic condition of risk analysis in any economic system is to determine the amount or value of the risk. Accordingly, the content of tourist risks includes various threats to the subjects and objects of the tourist market. These threats can significantly affect the level of tourism activity, concerning infrastructure facilities, tourism industry enterprises and tourists themselves.

Stenyushkina (2019) points out in her scientific research that risks in the field of tourism are the sum of sources of risk, that is, negative factors and conditions that can harm tourism entities as a result of natural events or processes, human activities. In the general classification of risks in the field of tourism, it is proposed to divide them into three main groups: the risk of tourists (chronic diseases aggravated during travel, problems related to the customs and laws of the host countries, etc.), risks in the social environment - crimes, theft, terrorism, social conflicts and wars, lack of social and legal protection of tourists); risk of enterprises in the field of tourism (social-political, environmental, financial, credit, organizational, intra-company risks, etc.); risks of tourist centers (environmental, economic and socio-cultural negative consequences for parties receiving tourists).

Kiseleva et al. (2017) note that there are main risk groups in the tourism business:

- Entrepreneurial risks - a group of risks observed as a result of the activities of various tourist agencies, hotels, entertainment, food industry, etc., providing tourist services;
- consumer risk – the risk of consumers using services as tourists;
- political risks - are divided into a group of risks arising from the international situation, customs regimes, conflicts in the currency system.
- Medyanik (2017) states in his research that all the risks of the tourism industry should be divided into two groups, and these are the following:
- tourist risks (risks that affect tourists in the planning and implementation of tours);
- economic risks (risks affecting the activities of tourist complex enterprises)
- Zobova et al. (2017) in their scientific works divide the risk in the tourism sector into the following depending on the risk carrier:
- Risks specific to consumers of tourist services;
- Risks of tourism industry enterprises.

It is also suggested that all the risks of tourists can be divided into two groups: risks before the start of the trip and risks that arise during the trip. Tilecheva and Sandanova (2017) classify the risks that tourists may face depending on their occurrence, that is, depending on the characteristics of the environment, injury, psychophysiological stress, theft, health deterioration and death, visa refusal, flight cancellation.

Aspects of risk management in the field of tourism are considered in the scientific studies of Efremova (2013), Kolesnikova (2017), Fedorova (2013), Shmatko (2010), Kosolapov (2014), Ablyatipova (2019). The growth of tourism in the world is accompanied by an increase in the level of socio-political and economic risks affecting all participants of the tourism market. Currently, global risks such as international terrorism, natural disasters, and the threat of global economic crises occupy a special place. Therefore, it is important to study the system of factors of tourism risks and their management mechanisms.

3. Research methodology.

In the course of the research, the emergence of risk factors in the field of tourism, the identification of risks as a result of these factors, and the theoretical basis of their classification were studied, as a result of the analysis of national and foreign practices, a comparative analysis of tourism risks, a lot of theoretical literature related to the topic, logical thinking based on empirical research, scientific observation, systematic approach methods are widely used.

4. Analysis and discussion of results.

The need to classify risks is determined by the desire to reduce the occurrence of negative situations in the enterprise. Risk is a system of factors that manifests itself in the form of a set of threats that are individual for each participant. Risk is multifaceted and a complex system with characteristics of many interrelated fields. Risks are an integral part of business, they differ in their characteristics, causes of occurrence and other factors, but the negative consequences after the occurrence of risks unite them.

Almost all objects, various activities, infrastructures, including people, are always exposed to risk, including tourism activities. In order to clarify the risks inherent in the tourism industry, it is important to classify them. In the scientific literature, there are approaches that distinguish tourists as consumers of tourism services, risks associated with the activities of tourism enterprises and related service industry enterprises.

The classification of tourist risk factors is considered from the point of view of ensuring the safety of tourists in four areas:

- social environment outside the field of tourism;
- tourism sector and its infrastructure;
- personal risk factors of the tourist;
- natural and environmental risks.

The classification of risks in the field of tourism is very wide, as we can see in the data of Table 1. (Table 1)

Table 1. Classification of risks in tourism

Risks in tourism	1. Depending on the level of exposure	acceptable
		inappropriate
	2. Depending on the object	tourist
		Type of organization
		Social groups, society
		State
		Natural environment
	3. Depending on the location of the object	External
		Internal
	4. Depending on the subject (source)	Natural
		Social
		Man-made
		Emergency
	5. Depending on the possibility of insurance	Insurable
		Uninsured

Depending on the scale of risk, five levels of the tourist security system can be distinguished: international, state, regional, production, private.

According to the degree of impact, it is divided into acceptable (acceptable) and unacceptable (unacceptable) risks. In real conditions, it is almost impossible to ensure complete and perfect security. Therefore, safety in the broadest sense means the level of risk that is considered acceptable for the life and health of tourists, both under normal conditions and in emergency situations (natural disasters, man-made disasters, etc.). The maximum level of unacceptable (unacceptable) risk is established by administrative or regulatory bodies, and all measures are taken to prevent it.

A more complete analysis of the risks inherent in the recreational planning of tourism requires their classification according to objects, that is, risk groups related to the tourist, tour organization, social groups, society, the state, and the natural environment.

During the trip, risks affect the life, health, privacy and property of the tourist (excursionist).

It is almost impossible to mention the total number of risks that a tourist may face during a trip. In foreign practice, they are traditionally analyzed depending on the field to which they belong. It is appropriate to highlight the following areas:

- Social environment (including economic security);
- natural, ecological, medical-biological risks;
- tourism and related infrastructure;
- personal risk factors of the tourist.

Local legislation considers risks in terms of the risks that a tourist may face: risk of injury, risk of fire, biological and environmental risk, toxicological risk, radioactive risk, etc. (Table 2)

Table 2. Tourist (excursionist) risks

Areas of risk	Risk and types of risks	Analysis of sources of risk for tourists
Social environment (including economic security)	Military-political	Terrorist actions, rallies, strikes, coups, military operations
	Criminogenic	High level of street crime, law violations
	Economical	Difficulty in currency exchange, exchange rate differences for locals and tourists
	Social	Cultural antagonism, xenophobia, language barriers
	Legal	High level of corruption in the authorities (police, police); lack of operational access to emergency services
Natural, ecological, medical-biological risks	Hydrometeorological	Natural disasters (earthquakes, floods, landslides, hurricanes, snowstorms, floods, etc.), adverse weather conditions, climate change
	Medical-biological	Spread of infectious diseases; poor quality water and food products
	Radioactive	Radioactive contamination of tourist destinations
	Toxicological and ecological	High levels of harmful chemicals in air, water, soil, food, buildings, and transportation
Tourism and related	Organizational	Unqualified employees (guides, guides, conductors, etc.); failure to provide information about the trip to

infrastructure		tourists or providing incorrect information; non-fulfillment of contractual obligations by various organizations; organizational errors in the organization and teaching of the excursion
	Technical, including fire safety	Poor technical safety condition of tourism industry facilities; improper use of tourist inventory and equipment or their condition; violation of safety standards by tourist organizations
Personal risk factors of the tourist	Risk of injury	Tourists' lack of travel skills in certain types of complex directions; difficult topography of the territory; Inconvenient ergonomic features of equipment and inverters that a tourist can use
	Psychophysiological	Chronic illness of the tourist; emotional stress; not preparing for certain types of travel
	Behavioral risks	Non-compliance with established safety rules; lack of necessary information about the characteristics of staying in tourist destinations; personal negligence and carelessness
	Psychological	Tourist's inability to achieve travel goals and dreams

The safety of the tourist directly depends on the state policy, the measures taken by the tourist organizations, as well as the actions of the tourist. At the same time, the role of subjective factors in the tourist's perception of risk is extremely important. One of the factors that can affect the perception and understanding of safety is the level of awareness of the risks and their characteristics in the destinations of tourists. If the tourist has an understanding of the dangers that may occur in the destination, he will be able to avoid and face the risks. Perception of risk may also differ by purpose of travel, meaning that sports, extreme and adventure types have a higher level of risk than traditional types. In this case, the tourist takes the risk as a means of mobilizing the body's hidden resources, physiological and social adaptability and getting a dose of "adrenaline".

Tourist travel depends on two conflicting needs - novelty seeking and security needs. It is important that the organizers of tourism activities make appropriate compromises that allow tourism products to properly meet the needs of consumers. Such a consensus is to provide reliable, systematic, invisible (hidden) care to the consumers of tourism services, leaving them alternative options and a wide enough space for their implementation, but not leaving the previously formed safe space.

When developing and selling a tourist product, tour operators must analyze possible risks for tourists and take measures to reduce the acceptable level of possible risks. (Table 3)

Table 3. Analysis of possible risks in the design of type "X".

Risk/security types	Examples	Measures
Military-political risks	Strikes, opposition marches in the region, in the city	1. Development of alternative routes to avoid clashes with protesters in the territory and city; 2. Informing tourists about potentially dangerous areas.
Risk of cultural conflicts	Cultural antagonism of the local population, conservatism in	1. Explaining how to behave with tourists based on local customs. 2. In case of misunderstandings, appeal to persons who are able to alleviate the situation. 3. Coordination of the developed route with the local

	behavior	administration and the public.
Risk of injury	Dangerous route and routes	1. Informing tourists about the risks of injury. 2. Use of special personal protective equipment for tourists and warning devices in case of threats. 3. To provide necessary safety instructions to tourists. 4. Ensuring control over the health status of tourists.

The risks of tourist organizations can be conditionally divided into the following groups:

1. Destination risk, which is primarily determined by global socio-economic characteristics: exchange rate changes, consumer price changes, balance of payments, GDP level, etc.

2. Consumption risk - it is determined by the following factors: average duration and forms of species; type sales rate; seasonality of demand for the species; changes in consumer preferences and desires, etc.

3. Production (business) risk is determined by external and internal factors.

- The main production risks determined by external factors include:
- Economic (capital, credit availability and liquidity);
- business risks (competition, ownership structure, activities of partners and tourist service providers);
- technological (e-commerce, external databases, availability of advanced technologies);
- political (changes in legislation, actions of regulatory bodies).
- Internal risks for tourism organizations are related to management, marketing, financial, psychological environment in the organization, etc.

4. Employee risk is associated with the behavior of employees (incapacity, dismissal and incompetence), employee actions (errors, leakage and dissemination of information, abuse of office and damage to business reputation).

The main risks of tour operators in tourism recreation planning include:

1) Risk avoidance method. This method is considered effective in cases where the level of risk is high or unacceptable for tour operators. For example, the destination, which is dangerous for the life and health of tourists, implies the abandonment of excursions. Risk transfer (insurance) method. Some risks in tourism can be covered by insurance companies. There are various types of insurance in tourism: insurance of tourists and their property and flight cancellation (tour cancellation), property insurance of tour organizations, economic risk insurance of tourist companies, civil liability insurance of tour operators.

2) The method of creating a system of restrictions involves setting clear limits for the current activity of tour operators. For example, there may be a minimum threshold level of service fees, tourist programs and offers, maximum number of tours, etc.

1) Dissipation methods consist of risk sharing with counterparties, as well as its regional or territorial distribution. For example, through the formation of associations, alliances and mergers of various participants of the tourism market.

2) Risk storage method - risk storage and use by the operator. For example, developing and offering excursions in a new direction. This method encourages more active risk control, but there is uncertainty about possible losses.

Risks for social groups, society and the state are manifested in the following.

State risk is characterized by threats related to the destructive and irregular development of tourism, including the negative consequences of development. In addition, the rapid growth of tourist exchange between countries can significantly increase the risks associated with the use of "tourist channels" for criminal activities.

Risks for social groups and society are expressed in the destruction or loss of cultural values, merging of customs and changes in the way of life of the local population. For example:

- risk of losses due to uncontrolled and irregular use of cultural resources;
- risk of change of local identity and values that may occur due to commercialization of local culture, standardization of all tourist places, adaptation to the needs of tourists;
- risk of cultural conflicts. Tourism causes people to move to different geographical points and establish social relationships between people that would not otherwise occur, which can result in conflicts due to differences in cultural, religious and ethnic views, values, lifestyles, language differences and differences in socioeconomic status.

1. Conclusions and suggestions.

As a result of the analysis, the following conclusions can be drawn. The variety of risks in tourism makes it possible to adequately identify and classify them. The classification of risks, including the risks arising from various interactions, shows that in the current modern conditions tourists, tourism enterprises and destinations cannot be solved by individual measures and actions.

Thus, the risk in tourism is the possibility of damages and losses caused by the client of the tourist agency or the agency itself due to external and internal reasons. Risks in tourism can be economic, financial, social, political, environmental, legal and internal personal according to the nature of their origin.

Classification of risks should be understood as dividing (distribution) of risk into certain groups according to certain criteria in order to achieve the specified goals. Scientifically based classification of risks allows to clearly determine their place in the general system, which in turn opens wide opportunities for their identification and, ultimately, effective use of risk management methods.

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