
When rewards turn risky: the hidden dangers and risk reduction strategies in case of incentive travels

International
Journal of Event
and Festival
Management

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Received 15 September 2025
Revised 22 December 2025
Accepted 16 February 2026

Abstract

Purpose – This study examines the risk perception and risk reduction strategies of incentive travel participants from a human–destination interactions approach.

Design/methodology/approach – Qualitative methods were used in this research with a total of 47 employees who participated in incentive travel.

Findings – Six distinct dimensions of risk perception were identified: weaknesses in public safety, threats to health, concerns regarding performance effectiveness, insufficient access to information, apprehensions associated with air travel and mobility, and uncertainties surrounding the inherent characteristics of the incentive travel experience. Moreover, three mitigating factors were observed to attenuate perceived risks: trust in the employing organization, trust in local service providers and an individual's self-efficacy.

Research limitations/implications – Main limitation to a study covering a larger geographical area is the need for more nationalities among the research team.

Practical implications – The companies must involve outstanding employees in preparation for the incentive travel or even to gather the experiences of those who have participated in journeys in previous years with a view to the future. Another dimension is to increase and support the self-confidence of employees before the travel.

Social implications – Involvement of the employees can increase the motivational value of incentive travel, and participation can even have an outright prestige value for a broader range of employees.

Originality/value – The role of companies in increasing trust is the crucial point. It raises employees' engagement and performance in the workplace and reduces the risk perceptions of employees who benefit from incentive travel. During an incentive travel, both the human interaction and destination factors must be managed.

Keywords Incentive travel, Risk perception, Risk reduction, Tourism safety

Paper type Research article

1. Introduction

The tourist sector has faced several major crises in recent years, resulting in substantial effects on both global and regional tourism. The crises encompass a range of issues, including health

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The authors declare the following financial interests/personal relationships, which may be considered as potential competing interests

Funding: This work was supported by Nemzeti Kutatási, Fejlesztési és Innovációs Alap and (award id: OTKA_PD_146648).

Declaration of conflicting interests: The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this article.



International Journal of Event
and Festival Management
Emerald Publishing Limited
e-ISSN: 1758-2962
p-ISSN: 1758-2954
DOI 10.1108/IJEFM-08-2025-0120

pandemics (Ho *et al.*, 2024), wars (Bacsi *et al.*, 2024), political instability (Jaaffar *et al.*, 2023), terrorism (Liu *et al.*, 2024), natural disasters (Pham *et al.*, 2021) and economic shocks (Mousavi, 2025). The recent crises have prompted a rethink of the tourism and recreational growth and safety model (Selem *et al.*, 2023).

This growth could be considered Meetings, Incentives, Conferences and Exhibitions (MICE) tourism because this sector has become a key driver for developing tourist destinations, generating significant revenue, employment and investment (Kotler *et al.*, 2010). The conference and congress sector is the most researched area within the MICE industry, while incentive travel, exhibitions and fairs are under-researched areas (Mair, 2014).

Incentive travel programmes are a helpful tool in improving the business performance of employees, usually involving long domestic or international trips (Cho *et al.*, 2006). Incentive travel is a form of group travel, in which case the travel behaviour (Su *et al.*, 2022), travel experiences (Yin and Poon, 2016), tourist satisfaction (Su *et al.*, 2020), group formation and decision-making (Delic *et al.*, 2018) are research topics of particular interest. For group travel, scientific research has been done only on health risks (Mishori *et al.*, 2016) in the topic of security and safety.

Adopting a qualitative research design, this research examines how 47 employees from Hungary-based international banking and insurance firms perceive risks and implement mitigation techniques within the context of incentive travel. The spectrum of research on incentive travel is broad, but its relationship to safety is considered a research gap (Lee and Chiang, 2017). The topic of this study differs from previous research directions, which have primarily focused on the motivation (Incentive Research Foundation, 2016; Cho *et al.*, 2006) and contentment (Li *et al.*, 2018; Lee *et al.*, 2017) of incentive travel participants. The research is focusing on both human interaction factors and destination factors (Bianchi, 2015). The examination of incentive travellers' behaviour regarding risk perceptions and risk mitigation techniques warrants particular focus in tourism research, especially with qualitative approaches (Rezaei *et al.*, 2023).

The article begins by setting out the theoretical framework for incentive travel, then examines how risk perception is conceptualized in tourism, and finally, the risk reduction tools travellers employ. The exploratory research, which involved 47 structured in-depth interviews, primarily identifies the key aspects related to risk perception and reduction in the results section. This study contributes a safety perspective to the existing literature on incentive travel, culminating in practical recommendations for incentive travel organizers and clients presented at the conclusion of the article.

2. Literature review

2.1 *The spectrum of incentive travel*

Human resource management (HRM) incentives include financial and non-financial rewards aimed at motivating and engaging employees, enhancing job satisfaction and improving organizational performance. Effective HRM incentive systems are customized to meet employee needs and preferences, taking into account both individual and team performance, while aligning with organizational objectives to promote a positive work environment and improve employee retention (Touré *et al.*, 2010; Wani, 2025).

The effectiveness and structure of HRM incentives differ markedly across countries and sectors, influenced by institutional factors including employment formalization, tax rates and familiarity with incentive systems (Jansen *et al.*, 2009). Furthermore, HRM incentives should be tailored to the size, sector and strategic orientation of the organization, as demonstrated in micro-firms and family businesses (Kidwell *et al.*, 2012; Rodrigues *et al.*, 2022).

The debate regarding competitive versus cooperative incentive structures highlights differing perspectives: proponents of competition assert that it drives enhanced performance and innovation, whereas advocates of joint-reward systems contend that they promote cooperation and support among employees (Livio and De Chiara, 2019). The effectiveness of these incentives is affected by psychological factors, including employees' perceptions of fairness and organizational support (Charness *et al.*, 2016; Pan *et al.*, 2018).

Organizational psychology offers a theoretical framework for analysing the impact of HRM incentives on employee motivation, attitudes and behaviours. Personnel psychology, a subfield of human resource management, examines motivation, leadership, staffing and performance management, with psychologists making significant contributions to empirical knowledge in these domains (Cascio, 2015). Organizational commitment represents a significant psychological outcome resulting from HRM incentives. Employees who exhibit commitment demonstrate higher levels of satisfaction, enhanced performance and a reduced likelihood of turnover (Dhaenens *et al.*, 2018).

In sales management, incentives (e.g. financial rewards, merchandise, travel) motivate employees to achieve and maintain exceptional performance levels, thereby recognizing and rewarding their efforts (Abbas *et al.*, 2023). However, unlike other incentives, incentive travel also has a “trophy value”, providing long-lasting positive reinforcement (Shinew and Backman, 1995). Boros *et al.* (2025) research suggests that recognizing and rewarding employees for a job well done is neither redundant nor generous but rather necessary because it enhances performance. Business networking and prestige travel positively impact organizational commitment and satisfaction (Li *et al.*, 2018). However, it is essential to emphasize that employees who do not participate in incentive travel may be expressing negative feelings towards the company (Jeffrey, 2014). Because of these spill-over effects from the travel, the incentive travellers should get a deeper understanding with qualitative researches in the tourism literature.

Incentive travel, according to Mill and Morrison (1985), can be seen as a “hybrid” since they are “pleasure trips” that is financed by firms for their employees for business reasons. To be perceived as unique by the participants, incentive trips are designed to be as unique and creative as possible (Li and Bao, 2015). Since incentive trips involve services tailored to a specific client, there are travel agencies specialized in organizing them (Millán *et al.*, 2016). Incentive travel is increasingly organized as individual recreational programmes, in addition to the fact that they usually include a professional component (Li *et al.*, 2018).

The Incentive Travel Index (2022) report shows that the incentive industry is growing again following COVID-19. However, 67% of North American customers will return to international travel in 2022, compared to only 50% of customers from the rest of the world. Incentive travel is forecast to grow in the finance and insurance and IT sectors while remaining static or declining in pharmaceuticals and retail. Changes in the traveller persona (that is, the workforce participating in incentive travel is more diverse) are also changing expectations; for example, wellness has become a key programme element.

2.2 Perceived risks in tourism

Risk is characterized as the potential for danger, damage or loss, representing an event with unforeseen and unfavourable consequences (Ritchie and Jiang, 2019). Individuals assess the types and significance of risk factors variably, with perceptions influenced by personal characteristics (Deng and Ritchie, 2018). Risk comprises two main elements: the probability of exposure and the severity of the consequences (Hichang, 2010). Perceived risk is understood as a consumer’s assessment of possible negative consequences arising from a decision, based on both the likelihood and severity of such outcomes (Mowen and Minor, 1998). Perceived risk serves as a critical factor influencing behavioural intention (Sönmez and Graefe, 1998). In psychology and economics, expected utility theories make the assumption that people subjectively and inaccurately assess the likelihood and severity of a potential result, but incorporate this information into their assessment of perceived risk (Chiang *et al.*, 2011). Inadequate knowledge of the probability of risk can, in turn, create actual risks for tourists (Wilks, 2006).

Tourists’ ignorance of “other” locations, the intangibility, heterogeneity, inseparability and perishability of tourism products and services, and the delay between booking and participation make tourism intrinsically vulnerable to a number of dangers (Zou and Meng, 2020). Safety is a fundamental concept in tourism, yet risks are an integral part of the tourism

experience, which affects the travel decisions and behaviour of tourists (Chien *et al.*, 2017; Larsen and Brun, 2011). Tourism is described by Williams and Baláz (2014) as a combination of risks and uncertainties that are only partially understood. Threats refer to known uncertainties, while uncertainties refer to the unknown. In research topics in multidimensional tourism models, risk perception focuses mainly on the overall study of psychological risk, destination image, behavioural intention, the COVID-19 crisis and general perceptions of risk (Lin *et al.*, 2022).

Tourists' perceptions of risk play a significant role in shaping their travel choices (Kozak *et al.*, 2007). However, perceptions of travel risk are situation dependent (Seabra *et al.*, 2013), and travellers may be more aware of particular dangers when making travel decisions, depending on the situation. However, people often overlook probability when assessing risks, focusing instead on the seriousness of potential outcomes. A bias known as probability neglect causes travellers to overrate the likelihood of low-probability adverse events, such as terrorist attacks or shark incidents, while underestimating more common risks, like contracting the flu or getting sunburnt (Gaissmaier and Gigerenzer, 2012). A further problem may be that tourists tend to limit the possible negative outcomes associated with themselves when considering the issue, rather than considering all possibilities (Wolff *et al.*, 2019).

The potential risks in tourism include health, physical, performance or functional, financial, social and psychological, as well as those related to equipment, organization, terrorism and political instability (Adam, 2015). The perception of health risk denotes the probability of specific hazards occurring within a defined timeframe at a particular destination (Chien *et al.*, 2017). These have been broken down by the World Health Organization (World Health Organisation, 2012) into infectious diseases, injuries and violence, exposure to bodily fluids, psychological health and environmental dangers. The primary concern for most tourists is health risk (Kozak *et al.*, 2007) due to a lack of knowledge about the destination or preventive measures (Page, 2009). Still, this type of risk is also frequent in international tourism due to the threat to local communities (Abraham *et al.*, 2020). Travellers' decision-making is also influenced by health risk; if people judge a place to have a high level of health risk, they are less inclined to go there (Bhati *et al.*, 2020).

Global security issues can influence international tourism, significantly impacting the behaviour of tourists (Han *et al.*, 2019). For instance, travellers' perceptions of danger may have been impacted by the extensive media coverage of the COVID-19 crisis, which in turn likely altered their attitudes and actions (Bhati *et al.*, 2020). Knowledge of travel risks from the pandemic could also affect future travel behaviour among tourists (Foroudi *et al.*, 2021).

Employees in the tourism sector experienced a heightened risk of infection during the pandemic, attributed to their frequent interactions with guests and coworkers from diverse regions (Thiessen *et al.*, 2022). Employees perceived the return to work during the pandemic as a health risk. Concerns encompassed the inadequacy of suitable personal protective equipment, limited access to current information, and the difficulty in executing all mandated safety protocols (Kogler and Schöttl, 2023). Organizations were advised to mitigate these risks by providing clear information, instructions and supervision, as well as implementing workplace health and safety policies, which include online training on COVID-19 transmission and safety measures (Demirović Bajrami *et al.*, 2021).

Physical risks (e.g. accidents), financial risks (e.g. unforeseen expenses) and social risks (e.g. changes in the way friends and family view the traveller as a result of the journey) also affect the tourist's decisions and satisfaction (Fuchs and Reichel, 2006). Psychological risk concerns the psychological symptoms around an event, such as anxiety, worry and regret (Kurtz and Clow, 1997). Psychological risk is common regardless of the destination (Sharifpour *et al.*, 2014).

A functional or performance risk is the occurrence of problems with equipment or organization during the trip or in the host area (Adam, 2015). Terrorism (the possibility that tourists may be victims of a terrorist act), political instability (the potential for engagement in political unrest in the visited country) and satisfaction risk (the potential for personal dissatisfaction with the vacation experience) are also linked to tourism (Richter, 2003).

The risk of geopolitical tension between countries warrants attention due to its considerable effects on economic stability (Raheem and Roux, 2023). Geopolitical risk refers to the potential disruptions in international relations caused by wars, terrorism or tensions between states (Caldara and Iacoviello, 2018). War dangers, nuclear threats, tensions relating to the military and terrorist acts and threats are all included in the authors' geopolitical risk index. Consequently, this can be regarded as a more comprehensive indicator of global insecurity, including terrorism (Raheem and Roux, 2023). As the focus has moved from terrorism to wider geopolitical challenges, numerous empirical studies (e.g. Demilaray and Kilincarslan, 2019; Gillena and Mostafanezhad, 2019) have explored this area.

2.3 Reducing the perceived risk in tourism

Tourism risks can arise from multiple sources, which can be complemented by risk perceptions arising from insufficient understanding of the destination and inadequate awareness of future conditions (e.g. weather) (Chang, 2009). When perceived risk surpasses acceptable levels for travellers, they implement risk-reduction strategies to enhance decision-making, aiming to reduce doubts and concerns associated with purchasing a product or service (Mitchell *et al.*, 1999). However, this does not mean that reducing risk perceptions *per se* increases travel intentions (Pappas, 2016). Rather, risk perception is an anti-motivation factor that needs to be managed as a barrier, restriction or requirement (Lőrincz *et al.*, 2023) because if tourists perceive a destination as unsafe, they will not choose it due to their negative impression, since avoiding the destination is the most efficient method of risk management (Kim *et al.*, 2021).

Strategies for risk reduction in tourism can be categorized into two main types: modification of travel behaviour and information-seeking activities (Pham Minh and Ngoc Mai, 2023), with a dual aim: reducing both uncertainty and unintended consequences (Jiménez and San-Martin, 2016). Tourists may adopt different approaches to manage identical perceived risks, with the choice shaped by each person's subjective assessment of risk (Adam, 2015). However, excessive information gathering (especially online) may also have counterproductive effects, possibly reinforcing individuals' perception of risk (Madeira *et al.*, 2023; Kőkény *et al.*, 2022).

Strategies employed by tourists seeking information to mitigate risk include: asking acquaintances and family members with first-hand experience of a destination or the situation there for advice; seeking the opinions of experts such as travel agents and asking advice from previous travellers via the internet (e.g. reading travel blogs) (Boros *et al.*, 2025; Xie *et al.*, 2021). In addition, some tourists may seek advice from their home country's consulate using the emergency number (Nugraha *et al.*, 2020), whereas others turn to nearby law enforcement and security organizations for guidance on minimizing or avoiding hazards. National tourism organizations' information offices can also give tourists helpful guidance that can lessen the perceived hazards of a site (Adam, 2015).

When it comes to risk-reduction strategies, group and individual travellers behave differently (Matiza and Kruger, 2021). Individual travellers use low-cost travel options, conduct Internet searches for information and prefer short trips as strategies to mitigate risk. In contrast, group travellers rely on information from friends, print and electronic media and travel companies (Zhang *et al.*, 2023). Travel agencies should communicate the importance of proactive measures, allowing tourists to book through them to reduce risk, travel in larger groups or to opt for short trips (Chien *et al.*, 2017). They can also pay more for unforeseen expenses, purchase travel insurance, dress like locals and hire local guides (Nugraha *et al.*, 2020; Michalkó, 2004). Tourists make other arrangements at their destination, which include restricting late-night travel, staying away from crowded areas, and not using public transportation while by themselves (Cui *et al.*, 2016).

2.4 Organizational trust and risk behaviour

Organizational trust is defined as the readiness of individuals or groups to accept vulnerability to the actions of an organization or its members, grounded in positive expectations of future

behaviour, despite the presence of risk or uncertainty (Ng and Allen, 2018; Zhang *et al.*, 2026; Zolfaghari and Madjdi, 2022). Trust does not equate to risk-taking; instead, it signifies the readiness to accept risk, thereby differentiating it from the act of engaging in risk-taking. Trust is a psychological state that precedes and facilitates risk-taking behaviours in organizations (Costa, 2017; Kim *et al.*, 2008).

Multiple theoretical frameworks explain the connection between organizational trust and risk behaviour. Trust is regarded as a precursor to risk-taking behaviour. When trust exceeds a specific threshold in relation to perceived risk, individuals are more inclined to participate in behaviours that entail vulnerability, including cooperation, information sharing and dependence on others' expertise (Costa, 2017).

Trust functions to mitigate perceived risks in organizational operations. It arises as a reaction to uncertainty and risk, where optimistic expectations regarding the actions of others promote participation in risky scenarios (Jabareen and Carmon, 2010). In situations characterized by potential risks, trust serves as a significant predictor of behavioural intentions. Trusting beliefs, defined as the belief in an organization's dependability, and risk beliefs, characterized by the perceived possibility of loss, collectively impact decisions to engage in risk-related behaviours (El Emam *et al.*, 2011).

The concept of trust has been extensively examined in the context of risk behaviour, involving multiple mechanisms and dimensions that affect individual decision-making. Trust is shaped by assessments of the trustee's competence, goodwill and moral principles. If these are considered adequate, trust is established, enhancing the propensity to embrace risk. Trust comprises beliefs in good intentions, domain competence and online competence, each influencing risk behaviour variably in high-risk contexts (Marett *et al.*, 2015).

Organizational trust serves as a mediator in the relationship between organizational climate, including safety climate and various outcomes such as motivation for safe behaviours, job satisfaction and decreased turnover intentions (Kath *et al.*, 2010; Liu *et al.*, 2020). Trust functions on various levels: between individuals (interpersonal) and within systems or institutions (organizational/institutional). Both forms significantly impact risk-related behaviours (Chen *et al.*, 2015; Zheng *et al.*, 2017).

3. Research methodology

3.1 Research questions

Our research aims to better understand consumer behaviour towards incentive trips. Within this, two key research areas were addressed: the attitudes of individuals towards risk-taking and risk reduction. Due to the under-researched nature of the topic, we conducted an exploratory analysis, as the scarcity of literature made it challenging to identify hypotheses. In the case of research examining consumers with other travel purposes, the applicability of the results to describe the behaviour of incentive travellers, in general, needs to be investigated. It is by no means specific that the types of risk perceptions identified in the research on leisure travellers are entirely consistent with the perceptions of those who travel for leisure. On this basis, two main research questions have been formulated:

- RQ1. What types of risks did individuals perceive during their incentive travel?
- RQ2. How did individuals try to reduce their perceived risks?

3.2 Data collection process

Among the qualitative techniques, structured in-depth personal interviews were used. A total of 47 Hungarian people were interviewed in April 2024 using a snowball sampling method in Hungary. A snowball sampling strategy was applied, as this approach is particularly effective in accessing participants within specific professional contexts (Creswell and Poth, 2016). The interviewees had travelled for incentive tourism purposes in 2019–2023. They are employed

by top multinational financial and insurance companies, usually as sales representatives or referents. The companies are employing between 1,500 and 2,000 employees in Hungary. We asked the interviewees to recall their trip and rate their experiences before and during it. If someone had travelled more than once, we asked them to select one of the trips. In the sample, we aimed for heterogeneity by gender and age to reduce potential sampling bias and enhance validity. This sampling and data collection procedure aligns with best practices for maintaining credibility and trustworthiness in qualitative research, as it emphasizes transparency, variation and reflexivity (Olmos-Vega *et al.*, 2022). The snowball strategy, coupled with structured interviewing, facilitated access to a relevant but otherwise difficult-to-reach population, thereby strengthening both the richness and applicability of the findings. The interviews were, on average, 25–40 min long and notes were taken.

The interview contained three main parts. The first section consisted of questions providing a general introduction to incentive travel, while the second block dealt with the dangers experienced during incentive travel. In the third block, we found questions to explore the elements that guarantee the safety of incentive travel and to collect the factors that help to overcome the danger. Alongside the three principal thematic components, the interview schedule incorporated questions addressing participants' demographic profiles. The interviews were administered using a standardized and tightly structured format, which was intended to maintain consistency and reduce potential bias across responses (Corley and Gioia, 2004). Ethical clearance for the study was obtained from the appropriate institutional and national (and, where relevant, international) review bodies, and all procedures adhered strictly to established guidelines and regulatory frameworks governing research with human participants, including the protection of personal data.

3.3 Data analysis method

Qualitative analysis proceeded in three sequential stages, formed by Kökény (2022) and Corley and Gioia (2004). During the initial stage, open coding was used to extract key phrases and generate preliminary themes. In the second stage, axial coding enabled the clustering of these themes into broader conceptual categories. Finally, higher-order dimensions were distilled from these categories, forming the basis for subsequent model development. This multi-level coding approach ensures a systematic reduction of complexity while preserving the richness of the data (Table 1). Moreover, it enhances transparency and rigor, thereby increasing the trustworthiness and credibility of the findings.

It is important to emphasize that the applied dimensionality reduction procedure does not operate in a strictly linear manner, rather it uncovers reciprocal relationships instead of unidirectional effects. The process allows for the construction of dimensions that not only resonate with constructs established in prior theoretical frameworks but also introduce entirely novel groupings emerging directly from the empirical findings. The analysis of qualitative data was conducted in an exploratory fashion, beginning with systematic coding into structured dimensions, after which the outcomes were subjected to descriptive quantification. This triangulated approach substantially enhanced the reliability of the data and contributed to the robustness of the validation process. All this makes it easier to determine the structures, dimensions and factors that can be used as a basis for future quantitative modelling research. Software assistance (IBM SPSS Statistics 27) was used only for descriptive analysis of the data in a quantified manner.

4. Results

4.1 Basic characteristics of the sample

A total of 47 people were interviewed during our research, including 24 women and 23 men (Table 2). The average age was 36.4 years. On average, the respondents had worked for the company concerned for 8.6 years, mostly in sales positions. Financial services sales were the

Table 1. Demographic characteristics of the sample

| Variables | Number of respondents | Ratio (%) |
|-----------------------------|-----------------------|-----------|
| <i>Gender</i> | | |
| Male | 23 | 48.9 |
| Female | 24 | 51.1 |
| <i>Occupation</i> | | |
| Primary | 6 | 12.8 |
| Secondary | 20 | 42.5 |
| Tertiary | 21 | 44.7 |
| <i>Place of living</i> | | |
| Capital | 23 | 48.9 |
| Other city | 15 | 31.9 |
| Village | 9 | 19.2 |
| <i>Occupation sector</i> | | |
| Financial services | 14 | 29.8 |
| Cosmetics sales | 9 | 19.2 |
| Hardware and software sales | 8 | 17.0 |
| Other | 16 | 34.0 |
| <i>Destination</i> | | |
| Inside Europe | 26 | 55.3 |
| Outside Europe | 17 | 36.2 |
| Domestic | 4 | 8.5 |

Table 2. Overview of coding technique

| Analytical stage | Coding technique applied | Purpose of the stage | Output |
|-----------------------|-------------------------------------|--|--|
| Stage 1 | Open coding | Identification of key phrases, expressions, and meanings emerging directly from interview data | First-order concepts grounded in participants' accounts |
| Stage 2 | Axial coding | Clustering and relating first-order concepts into broader conceptual categories | Second-order themes reflecting patterned relationships |
| Stage 3 | Aggregate dimensionalization | Abstraction of higher-order dimensions through iterative comparison and reflexive interpretation | Aggregate dimensions suitable for model development |
| Cross-stage procedure | Iterative and non-linear refinement | Identification of reciprocal relationships rather than linear causal links | Coherent and internally consistent dimensional structure |

most common occupation (14 people), but there was also a significant proportion in cosmetics sales (9) and hardware and software sales (8). About half of the respondents travelled to a European location (26), while 17 travelled outside the European continent and 4 visited a domestic destination. Eighteen people were entirely motivated to travel for work by incentive travel. In comparison, 22 people were more motivated to travel for work by the opportunity to access incentive travel. The rest were neutral on this question, and three were not motivated to work.

4.2 Risk perception for incentive travel

In the aggregated main dimension of risk perception, the narrowest themes could be unravelled regarding safety breaches. Six second-order factors were explored after 46 first-order themes and keywords were identified (Table 3). Perceived fears or violations of the sense of security mostly overlapped with the factors found in the theory. Second-order factors were dominated by health-related fears (COVID-19 was wholly under-represented in this question), fears of public safety and performance risks in consumption. In addition, the fear of losing orientation security due to a lack of information was distinct, and prior fears related to flying also deserved a separate factor in the exploration.

The latter is already a perceived risk element that could be amplified by incentive travel. The mode of transport used for incentive travel was the aeroplane for more than 95% of respondents. However, many travellers do not travel abroad by plane, so a trip by plane may have caused consumers to have a preconception of risk.

The most exciting and dangerous part for me before the trip was the flight and getting there. I'd been abroad a lot before, but never by plane, so that caused a bit of tension before the trip. (Traveller to Morocco)

I was scared before the trip to Lisbon, as it was the first time I had ever flown, and the only risk was getting sick during the flight. (Traveller to Portugal)

From the previous approach, consumers magnified some types of risk due to the nature of the incentive trip, i.e. the approach to the remote, foreign destination was different from that which the consumer was accustomed to. This deviation from the usual was clustered in fears related to flying. However, we formed a sixth second-order factor based on the keywords identified, which captured only the prior fears of incentive travel.

Things and programmes were waiting for us that I certainly wouldn't have dared to try myself. (Traveller to Turkey)

A separate factor on the risks of incentive travel not discussed in the literature was identified because keywords and themes related to activities and events influenced by the nature of the trip were predominant in the exploratory interviews. As illustrated in the quote above, the most potent examples were in risk perceptions related to activities and programmes. This is where extreme sports (snowboarding, jet skiing, skydiving, bungee jumping, scuba diving) appeared, which people would not have dared to try on a trip alone. There were also personal activities that people were afraid of that caused them stress (safari, swimming with dolphins because "they can go wild", quad biking). Many were scared of elements that could be caused by irresponsible behaviour on the part of the collective (excessive alcohol consumption and the irresponsible behaviour that goes with that, boat capsizing, group accidents). Interestingly, senior managers who had already participated in several similar programmes, including extreme activities, were terrified of travelling together, fearing that they would be injured by non-experienced colleagues on the programmes.

Finally, some felt that experiencing a "completely new" culture was risky for them, as some were afraid of "never seen before" gastronomic specialities (stomach upset). In contrast, others feared the unusual behaviour of the locals. These risks were particularly acute for travellers from outside Europe. There was a fear of insects and bugs, which was mainly the case for visitors to destinations on other continents.

We knew that stings were dangerous in India, so we took some medicine beforehand. We were also afraid of the food, so we tried to be careful during the trip. (Traveller to India)

There had been earthquakes in the area before, so we were afraid of that. Then, unfortunately, there were also some minor tremors during the trip, so we had to come home early. (Traveller to Hawaii)

Unfortunately, as a woman, I had some negative experiences in the North African region before, so I was also afraid of some kind of insult during the incentive trip. (Traveller to Tunisia)

I did not feel any particular danger beforehand. This could be because I don't think they take you to such extreme places in Europe. (Traveller to Greece)

Fears of the exotic nature of the destination also appeared in the group of health-related risks. These did not dominate because of the COVID-19 pandemic, and the major waves of that had subsided when it was possible to travel again on an incentive basis. Some interviewees revealed that they were worried about testing positive for a PCR test, getting ill while travelling, or bringing home COVID-19 to loved ones. For the majority, however, risk aversion to various insect bites, local viruses and gastronomic habits dominated. In addition, some travellers required clarification on the need for prior administration, how and to what extent they would receive the necessary vaccinations, what precautions would be helpful and whether they would protect them from catching a serious disease during the trip. Overall, health-related fears during incentive travel in 2018–2022 were significant for most travellers, regardless of COVID-19. Thus, compared to service packages in other sub-sectors, the incentive tourism product had consistently started to address consumer attitudes towards perceived health-related risks even before the emergence of COVID-19.

Before the incentive trips, I didn't identify any dangers, only those that the place carries anyway, such as the need for vaccinations or their lower effectiveness. (Traveller to Indonesia)

An interesting takeaway from my previous incentive travel is that the health administration required for my current travel plans in COVID-19 and the potential health hazards are less of a concern than for the average traveller, as I faced such issues before COVID-19. (Traveller to Tanzania)

Fears about the lack of public safety were also closely linked to the nature of incentive travel. These were particularly pronounced among persons who travelled beyond Europe. This was exacerbated because they were travelling to places they would not have travelled to on their own. However, for many, this fear was dampened by the knowledge that their company would certainly not organize a programme to dangerous areas and locations, as “*they just do not want us to die*”, but subjects were still afraid of travelling.

In Dominica, there was inadequate public safety, with armed guards outside gas stations and on the streets. (Traveller to Dominica)

I was mostly concerned about public safety, what kind of conditions I would be going to, for example, in Mexico. (Traveller to Mexico)

I've been to Montenegro before. It's not far from Hungary, the culture is similar, so I wasn't worried about public safety. (Traveller to Montenegro)

4.3 Risk reduction for incentive travel

The identification of risks repeatedly highlighted that, although the travellers were afraid of something, they were reassured that their employer “*just did not want to hurt its employees*”. This experience was confirmed by the responses we identified under the theme of risk reduction. We identified three second-order factors (Table 4) with 45 keywords and themes. These elements formed the main dimension of risk reduction.

Typically, risk reduction is based mainly on information gathering and the reputation of the service provider. Based on some research (Cui *et al.*, 2016; Pappas, 2016), it has been suggested that consumer trust may be an essential element in reducing risk-taking. However, they have yet to point out – which is well established from our research on incentive tourism – that trust in the sending, employing company may even override all known risk reduction methods. The most dominant element revealed was the trust in the company, which overrode any risk aversion for many travellers.

travelled to a European destination. However, these factors were associated with the first dominant risk reduction element. Travellers trusted the destination or the potential service providers on-site because they thought their company had thoroughly checked everything to ensure their employees' safety. They trusted that the service would be of high quality, guaranteeing safety. They also trusted that "public safety" and the health system would be "just fine". Thus, consumers overcame specific consumer fears through elements of trust, the vast majority of which can be indirectly attributed to their company.

I was confident that we were not going to parts of the country or the city that I otherwise felt were dangerous. (Traveller to Brazil)

For some people, the third risk-reducing element was general confidence, i.e. self-confidence. This was also based on the sending company, which was positive about the incentive trip because even if a mistake had been made, "it will be solved quickly, and there will be no serious problem". The elements listed here are personal ones that increase the feeling of security. Some interviewees were confident or did not consider themselves fearful, no matter how complex the travel package was. Many tried to pay attention to the rules and to behave responsibly, which "just won't get you into trouble". As for specific fears, many were confident about flying, saying that "the chances of any tragedy are minimal". Many were also satisfied with human relations and their judgement, stating that "my colleagues are like me, so there won't be any problems from the trip", or that "I consider the management to be extremely professional in everything", which was also linked to the employer.

Reducing or overcoming risk aversion in the case of incentive travel can be linked to the company and its management and to general confidence and self-confidence. This overrode the need for travellers to research the location in detail or find out about evaluations. The current health situation was the only issue that many of them had looked into themselves, as it was felt to be the most unevenly grounded dimension over which the company had little control. However, they still trusted their company to look into these elements more closely. That said, there were, of course, some who felt stressed when they set off because their risk perception was very specific and strong. Still, for many, this was reduced by their trust in the company and the nature of the trip, eliminating any fears. This was most evident in the fact that many of those who did not feel any fear mentioned their company.

Think about what the rationale would be for the best employees to be rewarded by their employer with a risky, dangerous and stressful trip. (Traveller to Tunisia)

5. Discussion

A central element of the research is to deepen the exploration and understanding of consumer attitudes towards risk perception and risk reduction for incentive travels (Figure 1). This represents a research gap in the literature, which this study fills. Following the analysis of the interview texts, the authors conducted research on two themes. Six second-order factors were identified in the subject area of risk perception in relation to incentive travel, following the exploration of 46 first-order themes and keywords. Among the second-order factors, health, public safety, and consumption were predominant. Worry is a key component of anxiety, whereby ambiguous or uncertain situations are perceived as threatening (Devile et al., 2023).

Among health-related risks, fears about COVID-19 were low. Some of those interviewed feared testing positive for a PCR test or returning home infected with the virus. In addition to COVID-19, disease, exotic insect bites and other viruses also caused fear among some respondents. In the health safety category, fear of local food (e.g. getting ill due to allergic reactions) also appeared in the responses. This may be due to aspects concerning the destinations of incentive travel, such as the fact that exotic, remote, different cultural and rarely visited destinations are targeted during such travel.

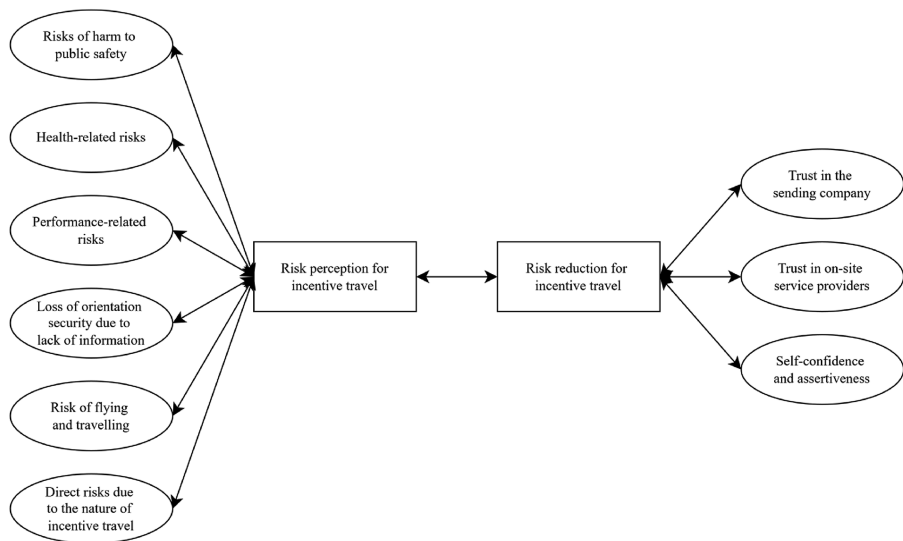


Figure 1. Summarized results

For these reasons, risks in public safety and quality of service may have dominated, as travellers had no previous experience of the places concerned. The research found that the issue of public safety was more prevalent among travellers from outside Europe, who were the most likely to mention it as a risk factor. This was mainly due to a need for knowledge about their destination. The structure of risk perceptions is presented in Tables 3 and in line with Matiza and Kruger (2021), finding that perceived risks are multidimensional and context dependent. Risks due to a lack of information and fears related to air travel were well-identified factors. This is particularly important as more than 90% of incentive travel is to remote locations, accessible by air, due to the nature of the destinations. These fears are also linked to the risk perceptions of leisure travellers domestically and internationally (Adam, 2015).

Fears related to the nature of incentive travel were a prominent risk-taking category. Certain types of risk were magnified, i.e. the further away the respondents travelled, the greater their fears. Extreme sports and some leisure activities (e.g. scuba diving, skydiving, safari) were perceived as risks. Other stressors included the irresponsible behaviour of others, the risk of accidents, the fear of experiencing a new culture and the fear of exotic insects. Several respondents also mentioned irresponsible behaviour among colleagues as a stressor. This was primarily a fear of senior managers who assumed that experienced colleagues travelling for the first time could cause problems.

The research also looked at risk-reducing factors. Three second-order factors were explored, with 45 keywords and themes. The results identified that trust was almost the only risk-reducing factor at the level of the second-order dimensions. No risk reduction tools such as electronic word-of-mouth (EWOM) information gathering, talking to friends and acquaintances, taking out insurance or reviewing warranty terms and conditions were emphasized often in the literature (Cui *et al.*, 2016). This significant difference can be attributed to the fact that while on leisure travel (which is where research dominates the literature and where the aforementioned elements come from), individuals mostly do the purchasing and booking themselves, on incentive travel, the traveller has virtually no role in the technical aspects of the booking (An *et al.*, 2025). Consequently, trust in the intermediary, in this case, the employer, dominates the risk reduction tools. The employees of the company in question did not think that it meant them any harm, which was enough to override the risk perceptions mentioned above, and the participants were thus happy to travel.

Trust in the local provider is also an important risk-reducing factor. However, this tool was also closely linked to trust in the employer, as respondents trusted that their company had thoroughly checked the site for safety. Furthermore, the subjects believed they would arrive at a quality destination that was safe and protected for tourists, where any risk perception would be lower, despite the destination being in a dangerous country, as the Brazilian example illustrated. The third large group of risk-reducing factors is general confidence, i.e. self-confidence. Most respondents had confidence in themselves and their colleagues on the trip. This is linked to the fact that colleagues in sales roles are already confident and are more likely to take perceived risks. Such subjects are significantly less likely than others to perceive something as being risky.

6. Conclusions, future research opportunities and limitations

Most previous research has focused on leisure travellers, but our results confirm that these findings cannot be generalized to incentive or business travellers, because there are new elements that have not been reported in other research on travellers' risk perception and risk reduction strategies. In our research, both the human interaction factors and destination factors are relevant and important predictors of risk perception and risk reduction strategies too.

The theoretical contribution of the article is that reducing or overcoming risk aversion in incentive travel can be linked to trust in the company and self-confidence. It was found that respondents were able to overcome most of the risk aversion dimensions through trust in their company and the location. However, due to the nature of incentive travel, self-confidence was needed to overcome the risk perceptions (extreme sports, extreme activities, special needs). The extent to which risk reduction tools differentiated between subjects, with those who had less self-confidence being more stressed by the nature of the travel, while those who had less confidence in the company were more fearful of risks related to health, public safety, performance, travel and a lack of information. This stress, in turn, worsened the travel experience and was reported to reduce the impact of incentive travel in motivating employees to be outstanding workers.

As a practical contribution, it can be stated that companies have two roles to play if they want to ensure that incentive travel participants have the best possible experience and to boost mid-year work performance through such recreational rewards. The first is to involve outstanding employees in preparation for the travel or even to gather the experiences of those who have participated in journeys in previous years with a view to the future. If company managers want to avoid involving their colleagues in the preparation (most of our interviewees reported this), in that case, preparing travellers with a briefing on what and how to prepare for the travel would be worthwhile to reduce their fear of uncertainty and further increase their confidence in the company. They could also increase this trust by involving them in the travel preparation. The idea is to strengthen the trust of all employees in the company by using as many corporate tools and marketing as possible during the year (Hazira *et al.*, 2021). It is important that even those employees who are not attracted by a particular reward, recreational journey (or the destination itself) and may even be afraid of it and thus do not strive to excel at work (in addition to or instead of all other incentives, of course), may become more committed to achieving higher levels of performance.

The second dimension is to increase and support the self-confidence of employees. This will help employees be more effective at work and overcome any fears they may have, whether related to the company's activities, the challenges of the job or the reward trip itself. All this can increase daily the motivational value of incentive travel, and participation can even have an outright prestige value for a broader range of employees. Ultimately, the company benefits from all this individual performance, not only in terms of work results but also in terms of individual trust in the company, the stress relief for colleagues who travel and the higher level of community and trust in the experience.

Studying the relationship between security and incentive pathways offers a wide range of further recreational and tourism research opportunities. It is recommended that research be extended, particularly to other countries, groups of countries and continents, to allow for comparisons between areas. This will also provide an opportunity to compare differences in perceptions and incentive travel patterns across geographical regions.

However, a limitation of a study covering a larger geographical area is the need for more nationalities among the research team. Interviews should be conducted in the native language of the interviewees, as the use of a medium language for interviewing may be a disadvantage when examining keywords (e.g. less choice in the way one expresses oneself). The literature review has shown that employees who are “left behind” in incentive travel have a negative perception of being unable to travel, the impact of which has yet to be investigated. Another avenue for further research is to interview workers who still need to get incentive travel. Another limitation arises from sampling, as the snowball method, where participants are recruited through personal networks, which means the sample may overrepresent certain social circles, attitudes or experiences. This can reduce the diversity of perspectives, limiting the transferability of findings. In addition, the exclusively Hungarian sample may reflect culturally specific norms related to risk perception, trust in organizations and expectations towards corporate responsibility, which are shaped by the local socio-cultural and institutional context. As a result, the identified risk perceptions and risk reduction strategies may not be directly generalizable to incentive travel participants from other cultural or national backgrounds. Further research can focus on representative samples with a quantitative study, although this qualitative research could start the conversation on risk perception and risk reduction strategies during incentive travels.

Ethics

We confirm all the subjects have provided appropriate informed consent and details on how this was obtained are detailed in the manuscript.

Ethical declaration

- (1) There was no ethics or institutional committee in place at a researcher’s institution at the time the study was conducted.
- (2) This research was conducted with interviews where all participants accepted the anonymous data collection and analysis process, which we fully complied with in our research article, where it is impossible to identify any respondents personally.
- (3) Our research complies with all relevant guidelines and regulations for studies involving human subjects.
- (4) We are confirming that our research received institutional and national (or international) ethical approval, and that it complies with all relevant guidelines and regulations for studies involving humans, whether that be data, individuals or samples.

Acknowledgments

Special acknowledgements to Professor Gábor Michalkó and his team to provide the opportunity for us to research this topic.

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