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Factors Influencing Intention to Go on a Summer Holiday during the Peak and Remission of the Covid-19 Pandemic

Róbert ŠTEFKO* – Jozef DŽUKA** – Martin LAČNÝ***

Abstract

The aim of this research was to find out which factors influenced people who originally planned a summer holiday when surveyed at the time of pandemic peak and at the time of pandemic remission. The research was conducted on a representative sample of population of Slovakia surveyed via agency. Binary logistic regression has revealed that out of 18 tested demographic, economic, social and psychological variables, the intention to not go on a summer holiday at the time of pandemic peak was predicted by level of income deterioration, worries about Covid-19, subjective feeling of isolation and gender. At the time of the pandemic remission only two predictors were significant: worries about income deterioration and the subjective feeling of isolation. The lasting effect of the subjective feeling of isolation and the missing effect of personal psychological characteristics are discussed.

Keywords: *intention, tourist behaviour, Covid-19, summer holiday, predictors*

JEL Classification: Z30, Z38, Z39

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Introduction

The aim of the research was to identify which factors, psychological ones included, influenced the intention in people who had originally planned a summer holiday to carry it out despite the pandemic outbreak. The significance of our

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study lies in the fact that the differentiated effect of the pandemic intensity, expressed in terms of the number of infected in relation to the intention to go on summer holiday, has not yet been studied. We conducted research on the same people twice: the first time we determined the degree of subjective threat and other variables before the approaching summer holiday season at the time of the peak of infection and tightening of measures; the second time we did the same 6 weeks later at the very beginning of the summer holiday season during a significant decrease in the number of infected accompanied by the lifting of measures. The research was carried out shortly after the pandemic outbreak, when neither respondents nor scientists had experience with what we now call the “first wave of the Covid-19 pandemic” – i.e. in terms of research under unique conditions from the first wave period. The research was conducted on a representative sample of population of the Central European EU member country – Slovakia.

As reported by the World Tourism Organization (UNWTO, 2020a), out of all 217 destinations worldwide, 156 (72%) placed a complete stop on international tourism according to data collected as of 27 April 2020. The fifth edition of the UNWTO Covid-19 Related Travel Restrictions report states that 48 destinations (22% of all destinations worldwide) eased Covid-19 related travel restrictions for international tourism as of June 15, 2020. Among the destinations that eased travel restrictions are 37 destinations in Europe, including 24 of the 26 Schengen Member States (including Slovakia), which partially opened their borders to other EU countries, facilitating the restart of intraregional tourism. Given that the summer holiday season was about to start in the Northern Hemisphere, these steps were of particular relevance to the restoration of intraregional tourism within the European Union (UNWTO, 2020b).

In 2015 – 2019 the usual summer destinations for Slovak tourists were foreign seaside resorts in Turkey, Croatia, Greece, Italy, Bulgaria, Egypt, Spain, Cyprus and Tunisia (Slovak Association of Tour Operators and Travel Agents, 2019).

1. Literature Review

1.1. Factors of Tourist Behaviour in Times of Crises

Leisure tourism, as a highly substitutive activity, has a high crisis sensitivity and great consumption elasticity. People may reduce or postpone consumption in order to avoid risk, as has been documented in literature regarding the impacts of epidemics. Tourism is especially susceptible to measures to counteract pandemics because of restricted mobility and social distancing (Gössling, Scott and Hall, 2020).

Regarding the factors influencing tourist demand Jin, Qu and Bao (2019) indicate that, in various crisis contexts, tourists abandon their travel intentions due to fear of health concerns, physical risk or social pressure and from the source market perspective, travel warnings given by the authoritative tourism bodies are especially important for tourists in making their travel or non-travel decisions. Das and Tiwari (2020) state that there is scant available information about how Covid-19 impacts potential travellers' intention and decision-making regarding international as well as domestic travel. Nevertheless, in their research they figured out that the perceived severity of Covid-19 decreased both the desire and intention to travel internationally as well as domestically. Kock et al. (2020) documented that perceived infectability makes travellers become more xenophobic and thus more reluctant to travel abroad, oversensitive to crowds, as well as more ethnocentric and developing a preference for group travel and travel insurance. Karl et al. (2021) demonstrate that affective forecasting can mitigate risk perceptions and travel decision-making in times of a pandemic.

Changes in tourist behaviour amid health crises vary across the market segments. For example, as stated by Wen, Huimin and Kavanaugh (2005) the SARS epidemics affected elderly people more seriously than young and middle aged people, urban tourists more than rural tourists, tourists from the affected areas more than those from non-affected areas, tourists with high education and income more than those of lower education and income, and medical workers and their relatives more than other people. Moreover, Kozak, Crofts and Law (2007) have found female tourists to be more sensitive than males to risks related to health, terrorism, and natural disasters.

Uncertainty avoidance (Hofstede, 2001) can be considered a general human characteristic. In several studies (Kozak, Crofts and Law, 2007; Min, 2007; Kim, Schroeder and Pennington-Gray, 2016; Otoo and Kim, 2018) the Uncertainty Avoidance Index (UAI) of Hofstede's five cultural dimensions has been applied to assess the impact of the risk perception on international travellers in order to address the travel behaviours in response to adverse events, adopting a cross-cultural perspective. In all the above cases, the results are consistent with Hofstede's conceptualization: tourists from high-UAI national cultures generally will not be comfortable with situations characterised as unstructured, ambiguous or risky, while tourists from low-UAI cultures (risk-tolerant) are generally more comfortable with situations involving uncertainty and risk than high-UAI cultures (risk-avoiding). This also applies to perceived risks associated with infectious disease, terrorist attacks and natural disasters.

Wen et al. (2020) summarise the impacts of Covid-19 on tourist behaviour and preferences as follows: 1. Covid-19 can easily cripple tourists' emotional stability.

2. Perceived risks (safety and security, including health-related issues) negatively affect visitors' destination perceptions. Therefore, tourists are more likely to seek out destinations with established infrastructure and high-quality medical facilities following the Covid-19 outbreak. 3. Food is a key driver behind tourists' travel and destination choices; as such, restaurants' cleanliness and food quality standards, an option of delivery or takeout are imperatives in reassuring tourists during Covid-19. 4. Depending on the distance between one's home and tourist attractions, the availability of various transportation options may be demanded (e.g. bike vs. train).

Summary. Based on the analysed studies, it can be assumed that in relation to the psychological construct, i.e. the intention to go on/not to go on a summer holiday during a pandemic, there may be several known and researched factors: the time that has elapsed since the outbreak of a pandemic combined with psychological factors such as being afraid to travel (after the outbreak the effect is more pronounced than later); a more serious impact of a pandemic may be on older age groups, on higher earners and, depending on the degree of impact in the area concerned, the effect of gender is possible – women are more sensitive than men to health-related situations; other psychological factors may also have an impact, such as health concerns, as well as general human characteristics such as uncertainty tolerance or impaired emotional stability caused by a pandemic. Other variables, such as the experience of social isolation due to restrictions, worries about falling income, mental health or the person's current state of health, have not been sufficiently taken into account in previous research. Furthermore, although some of the above works have identified the importance of psychological factors (emotional stability, personal characteristics), several have not yet been used in research, especially mental health, operationalized in psychological research as subjective well-being (SWB) and subjective strategies for coping with difficult situations. Their description is given in the following section.

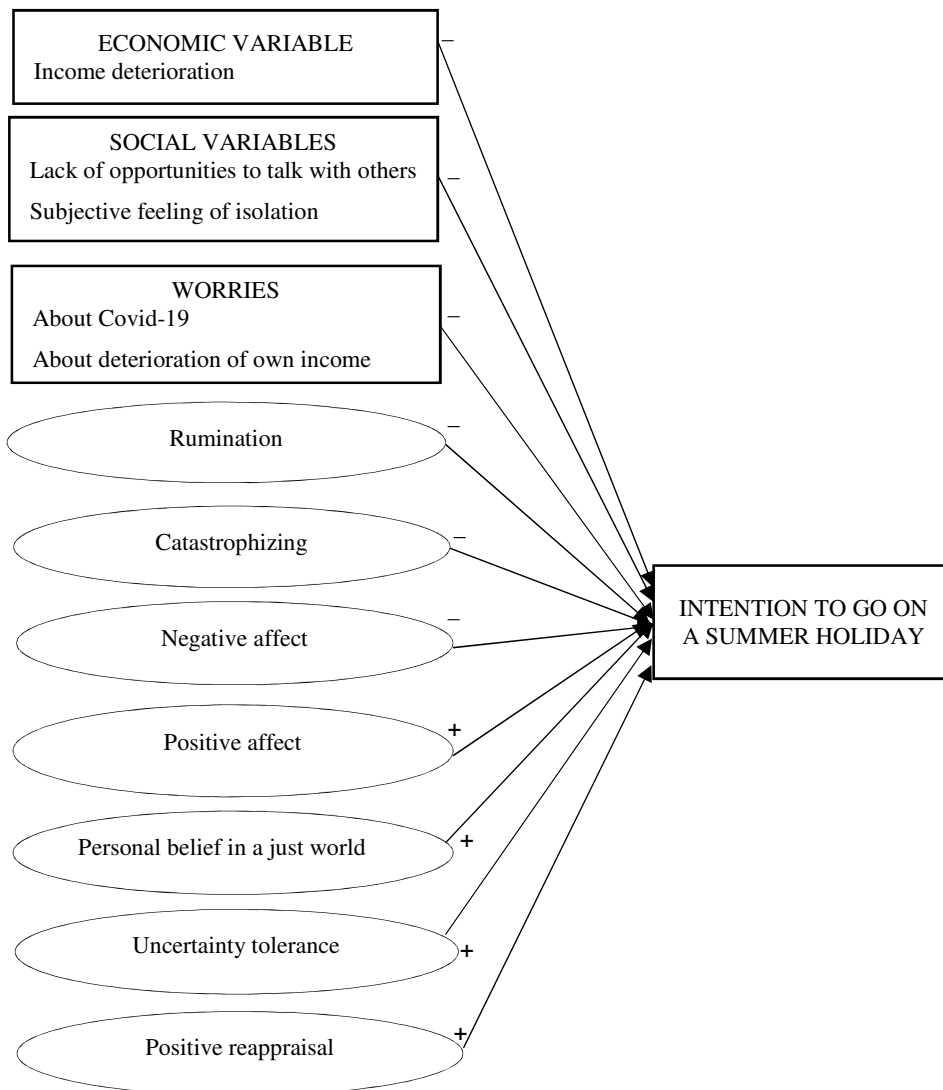
2. Current Research: Conceptual Model of Factors in the Intention to Go on a Summer Holiday at the Pandemic

The aim of this study was to determine which demographic, economic, social and psychological variables influenced the intention to go on a summer holiday at the pandemic peak and which influenced the intentions of the same people 6 weeks later, at a time of easing of restrictions and a significant decrease in the number of infected people. Behavioural intention, defined as an individual's anticipated or planned future behaviour (Oliver and Swan, 1989), represents the expectations of a particular form of behaviour in a given setting and can be

operationalized as the likelihood to act (Fishbein and Ajzen, 1975). The conceptual model of the study without control variables is shown in Figure 1. The effect of four demographic variables and two health-related variables was controlled.

Figure 1

The Conceptual Model of Factors in the Intention to Go on a Summer Holiday at the Pandemic



Note 1: Unlike in other variables in the model that represent observable characteristics (square boxes), the use of multi-measure items for psychological constructs to overcome measurement errors associated with single items is assumed (Churchill, 1979) (rounded box). Variables with “+” express a positive relationship, variables with “-” express a negative relationship.

Note 2: Negative affect and Positive affect are two scales for affective subjective well-being dimensions.

Source: Own.

We assumed that part of the examined variables would have a negative effect on the intention to go on a summer holiday (hypotheses 1 to 6).

Income and its deterioration have significant effects on travel behaviour as reported in literature on travel intention (Kattiyapornpong and Miller, 2009; Stepchenkova, Su and Shichkova, 2019).

H1: *Falling income is negatively related to intention to go on summer holiday.*

Social distancing adopted as a countermeasure to the Covid-19 pandemic may cause lack of opportunities to talk with others and subjective feelings of social isolation, which can contribute to negative outcomes, such as feeling of loneliness (Cacioppo and Cacioppo, 2014), depressive symptoms, reduced sleep quality (Grossman et al., 2021), feelings of fear, stress caused by concerns about a personal financial situation, etc. (Brooks et al., 2020).

H2: *Lack of opportunities to talk with others and subjective feelings of social isolation are negatively related to intention to go on summer holiday.*

Martín-Azami and Ramos-Real (2019) state that the study of the influence of risk perception on behavioural intention enables us to identify those issues that worry tourists the most in their journeys (e.g. infections, wars, natural disasters, etc.), and consequently, help establish policies to minimize them. Larsen, Brun and Øgaard (2009) point out that worry has been found to be a better predictor of precautionary actions than risk perception, however. They have revealed that tourist worry negatively correlates with the desire to travel, and positively with the destination's specific worry and risk perception; worry and risk perception are moderately, but not strongly related. Tourists may for example judge specific destinations as risky, without worrying about traveling to these destinations, while other tourists may perceive the same destinations as not very risky, but still worry about visiting them. Apart from worries about infection, we assume worries about income deterioration may have impact on travel intention amid the pandemic and consequent crisis as well.

H3: *Worries about Covid-19 and worries about income deterioration are negatively related to intention to go on summer holiday.*

Rumination and catastrophizing can make experiencing worse. According to Lyubomirsky and Tkach (2003), rumination, i.e. repeated return to thoughts about a certain problem, the causes of this problem, one's own helplessness or fears for the future, causes the persistence of depressive symptoms. Rumination as a cognitive strategy enhances negative human experiencing by the following mechanism: if a stressful/problematic situation arises, it leads to recurrence of thoughts about the problem or inability of the person to solve the problem, which strengthens the negative effect of the problem event on mental health, reduces the frequency of positive emotions and increases the frequency of negative emotions (Karabati, Ensari and Fiorentino, 2019).

H4: *Rumination is negatively related to intention to go on summer holiday.*

H5: *Catastrophizing is negatively related to intention to go on summer holiday.*

In addition to pandemic-related worries, which are considered to be relatively variable psychological conditions (Larsen et al., 2009), more permanent personal characteristics may be related to travel behaviour. Due to the pandemic situation, changes in subjective well-being (SWB) may occur. In psychological literature, SWB is defined through two components – affective and cognitive (e.g. Diener, 2000). Researchers prefer to measure the affective, emotional aspects of subjective well-being (i.e. positive affect and negative affect) independently of measures of cognitive judgmental aspects (i.e. life satisfaction). The cognitive component represents overall life satisfaction, whereas the affective component is operationalized as a frequency of positive and negative affect (Diener and Ryan, 2009). During the outbreak of the MERS epidemic, the isolation of quarantined people led to increased levels of anxiety and anger even 4-6 months after the disease stopped spreading (Jeong et al., 2016).

H6: *Negative affect is negatively related to intention to go on summer holiday.*

The following are hypotheses concerning the variables that we assumed to have a positive effect on the intention to go on a summer holiday (hypotheses 7 to 10).

As mentioned above, while a negative affect as a relatively stable personal characteristic will have a negative relationship to the intention to go on a summer holiday, the opposite effect can be expected in the case of a positive affect. However, in previous research, and this also applies to the variables below, we have found no support for this hypothesis.

H7: *Positive affect is positively related to intention to go on summer holiday.*

Although in previous research (e.g. Džuka and Dalbert, 2002b) it was shown that SWB can be worsened by negative life circumstances, another psychological characteristic – personal belief in a just world (PBJW) can have an adaptive function in relation to mental health. ‘The just world hypothesis (Lerner, 1965, 1980) maintains that people need to believe that they are living in a just world in which everyone gets what he or she deserves and in which everyone deserves what he or she gets. This belief enables individuals to confront the environment as though it is stable and orderly. Thus, belief in a just world (BJW) serves important vital functions.’ (Džuka and Dalbert, 2002b, p. 733).

According to Maes, Tarnai and Gerlach (2008), belief in a just world influences one’s behaviour, makes it possible to better manage critical situations often because people are unwilling to give up despite the adverse circumstances of everyday life. The effect of personal belief in a just world on a phenomenon such as a restriction resulting from the inability to travel due to a pandemic has not been studied yet.

H8: *Personal belief in a just world is positively related to intention to go on summer holiday.*

Similarly, the individual degree of uncertainty tolerance in the context of crises and pandemics has not been taken into account in tourism research. We prefer the measurement of uncertainty tolerance over uncertainty avoidance as measured by Hofstede (2001). Note: ‘Conceptually, uncertainty tolerance and uncertainty avoidance appear to be counterparts. However, on an empirical level, they do not inter-correlate strongly. This weaker intercorrelation may be due to different operationalization of the constructs, as the items tap into different situations in which uncertainty plays a role. For this reason, the measure of uncertainty avoidance has been criticized’ (Otto, Baumert and Bobocel, 2011, pp. 259 – 260). As at the time of the survey, there was a situation characterized by a high degree of uncertainty, uncertainty tolerance among individuals could be related to the intention to go on a summer holiday. People with a higher level of uncertainty tolerance tend to look for uncertain situations and manage them differently – usually better – than people who have a low uncertainty tolerance, avoid uncertain situations or try to leave them quickly (Dalbert, 1999a).

H9: *Uncertainty tolerance is positively related to intention to go on summer holiday.*

As mentioned above, a positive reappraisal involves finding positive elements of a negative situation that will help a person grow and learn something new. In contrast, catastrophizing draws attention to the negative aspects of the situation and unduly hyperbolises them.

H10: *Positive reappraisal is positively related to intention to go on summer holiday.*

3. Materials and Methods

3.1. Research Sample and Course of Administration

Data were collected via agency. The selection of the sample ensured representation of people from all over the country – each of the eight self-governing regions of Slovakia (population of Slovakia 5,458,000) was represented by a proportional number of interviewed people (range 105 – 164 people). In addition to the proportional representation of particular regions, the quota selection was also applied in relation to age, so that persons of four age categories (18 – 24, 25 – 39, 40 – 54 and 55 – 70 years) were proportionally represented in the sample. No quotas were used to select persons in terms of their economic activity. The respondents had online access to the questionnaire via e-mail from the agency.

At the time of the pandemic peak in Slovakia on 23 – 26 April 2020, 1108 people were interviewed (wave 1); the same people were addressed again at the time of the pandemic remission in Slovakia on 4 – 7 June 2020 (wave 2). In repeated research, only those persons who were interviewed for the first time were contacted by the agency. Questionnaires were paired with an individual person code. Of the total number of questionnaires from the first wave (1108), responses of 995 people returned in the second wave. Seven people who said they were ill with Covid-19 were excluded (two from wave 1, five from wave 2), so 1101 from the first wave and 990 from the second wave were included in the analysis.

Table 1

Sociodemographic Characteristics of Respondents (Wave 1, $N = 1101$)

	Frequency	Percentage
<i>Gender</i>		
Women	553	50.2
Men	548	49.8
<i>Age</i>		
18 – 29	273	24.8
30 – 39	238	21.6
40 – 49	255	23.2
50 – 59	173	15.7
60 – 70	162	14.7
<i>Marital status</i>		
Married	527	47.9
Single	448	40.7
Other	126	11.4
<i>Type of economic activity</i>		
Permanent employment	696	63.2
Part time contract	59	5.4
Self-employed	64	5.8
Business owner/executive manager	12	1.1
Unemployed	67	6.1
Student	56	5.1
On parental leave	36	3.3
Old-age, invalidity pension	111	10.1
<i>Long-term illness</i>	486	44.1
<i>Region (standard abbreviations are given)</i>		
BT	127	11.5
TN	105	9.5
TR	116	10.5
NR	145	13.2
ZA	145	13.2
BB	137	12.4
PO	162	14.7
KE	164	14.9
<i>Number of persons in the common household</i>		
<i>M</i>		3.04
<i>SD</i>		1.37
<i>Mdn</i>		3.0
<i>Range</i>		1 – 11

Source: Own.

As can be seen from Table 1, the research sample (from wave 1; a table with sociodemographic characteristics from wave 2 is not presented here for space reasons) was balanced in terms of gender. In terms of marital status, the percentage of single and married people slightly differed. In terms of age they were adults aged 18 to 70 and in terms of economic activity, employed people, or people who had their own income at the time of the research prevailed.

3.2. Measures

The web-based questionnaire consisted of 6 parts: questions about the planned summer holiday; a question about income; questions related to the respondents' social situation; questions about worries; questions related to the psychological characteristics of respondents, controlled socio-demographic characteristics and health status. The questionnaire was administered in Slovak in the same form in both waves. (Detailed information about the measures can be found in the supplementary material).

4. Results

Wave 1: Descriptive Statistics

Of the total number of analysed questionnaires (N = 1101) found at the time of the pandemic peak, $n = 706$ people (64.1%) stated that they were planning a summer holiday. When asked about their decision to go on/not to go on a holiday, $n = 344$ (48.7%) people stated that it was they who influenced this decision to a large extent. All subsequent analyses of data from wave 1 shall apply only to those 344 respondents.

Table 2

Summary Statistics of the Qualitative Input Variables (Wave 1, $n = 344$)

		Intention to go on a summer holiday				All persons	
		No		Yes		Frequency	%
		Frequency	%	Frequency	%		
Gender	Men	106	43.8	60	56.2	166	48.3
	Women	136	56.2	42	41.2	178	51.7
	Total	242	70.3	102	29.7	344	100
Marital status	Single	119	34.6	49	14.2	168	48.8
	Married	90	26.2	44	12.8	134	39.0
	Other	33	9.6	9	2.6	42	12.2
	Total	242	70.3	102	29.7	344	100
Long-term illness	Yes	112	46.3	38	37.3	150	43.6
	No	130	53.7	64	62.7	194	56.4
Total		242	70.3	102	29.7	344	100

Source: Own.

Table 2 shows the statistics of the categorical variables in terms of the intention to go on/not to go on a summer holiday from wave 1. Representation in terms of gender was comparable (48.3% men and 51.7% women), the number of singles was slightly higher than married (48.8% and 39.0%, respectively). Regarding the number of people in terms of long-term illness, people without illness slightly predominate (56.4% and 43.6%, respectively). Frequencies in individual sub-groups can be considered sufficient, with the exception of the variable marital status – group ‘others’; verification of its effect was excluded from the analysis.

Table 3 shows the statistics of the quantitative variables.

Table 3

Summary Statistics of the Quantitative Input Variables (Wave 1, $n = 344$)

Scales/Items	M	SD	Skew	Range
Income and rate of its deterioration	1.69	1.03	1.28	1 – 4
Opportunities to talk with others	3.69	.63	-2.28	1 – 4
Subjective feeling of social isolation	4.60	2.88	-.04	0 – 10
Worries about own income deterioration	5.29	3.15	-.17	0 – 10
Covid-19 health worries	4.62	2.88	.13	0 – 10
Positive affect	3.75	.83	-.07	1 – 6
Negative affect	2.75	.72	.36	1 – 5.2
Personal belief in a just world	4.03	.77	-.27	1 – 6
Uncertainty tolerance	4.17	.78	-.03	1.6 – 6
Rumination	3.40	.66	-.50	1 – 5
Positive reappraisal	3.67	.70	-.50	1 – 5
Catastrophizing	2.73	.69	-.07	1 – 5
Subjectively rated health	3.72	.83	-.74	1 – 5

Source: Own.

With the exception of two variables (income and the rate of its deterioration and the opportunity to talk to others), all are normally distributed (distribution of two predictors with a skew greater than 1 was tolerated). Regarding worries about the disease and worries about income deterioration, the score on a scale of 0 – 10 in both cases is close to the average ($M = 4.62$, $SD = 2.88$, and $M = 5.29$, $SD = 3.15$, respectively).

Wave 1: Logistic Regression

To investigate the relationship between 18 predictors and the intention to go on a summer holiday, binary logistic regression has been conducted. The results (Table 4) indicate that only 4 predictors had a significant relationship to the intention: gender, income and the rate of its deterioration, worries about Covid-19, and a subjective feeling of social isolation.

Based on the values of the odds ratio (Table 4), it can be stated that if other variables remain constant, it can be expected with a 47% probability that women will not go on a summer holiday and if we know the degree of deterioration of

the respondent's financial income, prediction of the intention not to go on the planned stay is 24% better. If we know the degree of worries about the disease, the prediction of the intention not to go on the planned stay will improve by 15% and if we know the degree of subjective feeling of social isolation, then the prediction of the intention not to go on the planned stay is better by 10%. The strongest predictor was gender, which explained almost the same probability percentage of going on a summer holiday as the other three predictors.

Table 4

Logistic Regression Coefficients and Odds Ratios for the Significant Predictors and the Intention to Go on a Summer Holiday as Criteria

(Wave 1, pandemic peak, $n = 344$)

Predictors	B	SE	Wald's χ^2	Odds ratio
Gender	-.636**	.252	6.385	.529
Income and rate of its deterioration	-.275*	.136	4.100	.759
Covid-19 health worries	-.169***	.048	12.264	.845
Subjective feeling of social isolation	-.108**	.047	5.383	.898
Constant	1.079	.358	9.099	2.941

Note: Nagelkerke $R^2 = .153$; * $p < .05$, ** $p < .01$, *** $p < .001$.

Source: Own.

Repeated research in the same individuals was conducted 6 weeks after the first wave of data collection during a time of significant decline in the number of Covid-19 cases in Slovakia (June 4 – 7, 2020).

Wave 2: Descriptive Statistics

Out of the total number of repeatedly interviewed people at the time of the pandemic remission, 990 questionnaires were available, 111 people did not respond to the online questionnaire. 609 people (55.3%) stated that they were planning a summer holiday of whom, when asked about their decision to go on/not to go on a holiday, 301 (49.4%) people stated that it was they who influenced this decision to a large extent. All subsequent analyses of data from wave 2 only apply to those 301 respondents.

From the data in Table 5 it can be seen that the representation of people in terms of their intention to go on a summer holiday 6 weeks after the first data collection at the time of the pandemic remission in Slovakia changed significantly: while at the time of the pandemic peak, 242 of 344 people (70.3%) did not want to go on their originally planned holiday (Table 2), the number of those who did not want to go on their planned summer holiday was smaller during the time of the pandemic remission (301 people, i.e. 53.2%). Although the aim of this work was not to test differences in frequencies between the first and second

data collection, but to verify the effect of selected predictors which may have affected intention to go on/not to go on a summer holiday in the same people during two different periods in a pandemic, the effect of a decrease in the number of people infected and changes related to the intention is evident and represented almost a 20 percent decrease in those who did not want to travel before.

Table 5

Summary Statistics of the Qualitative Input Variables (Wave 2, $n = 301$)

		Intention to go on a summer holiday				All persons	
		No		Yes			
		Frequency	%	Frequency	%	Frequency	%
Gender	Men	69	22.9	73	24.3	142	47.2
	Women	91	30.2	68	22.6	159	52.8
Total		160	53.2	141	46.8	301	100
Marital status	Single	74	24.6	61	20.3	135	44.9
	Married	62	20.6	65	21.6	127	42.2
	Other	24	8.0	15	5.0	39	13.0
	Total	160	53.2	141	46.8	301	100
Long-term illness	Yes	79	23.6	62	20.6	133	44.2
	No	89	29.6	79	26.2	168	55.8
Total		160	53.2	141	46.8	301	100

Source: Own.

Table 6 shows the statistics of the quantitative variables. Even in this case, the two variables (income and the rate of its deterioration and the opportunity to talk to others) did not have a normal distribution (a skew greater than 1 was tolerated). Worries about income deterioration and disease were below average on a scale of 0 – 10 in both cases ($M = 4.25$, $SD = 3.06$, and $M = 3.18$, $SD = 2.65$, respectively).

Table 6

Summary Statistics of the Quantitative Input Variables (Wave 2, $n = 301$)

Scales/Items	M	SD	Skew	Range
Income and rate of its deterioration	1.53	.88	1.75	1 – 4
Opportunities to talk with others	3.64	.67	-2.03	1 – 4
Subjective feeling of social isolation	2.88	2.58	.40	0 – 9
Worries about own income deterioration	4.25	3.06	.17	0 – 10
Covid-19 health worries	3.18	2.65	.55	0 – 10
Positive affect	3.75	.86	.33	1 – 6
Negative affect	2.72	.78	.52	1 – 5.3
Personal belief in a just world	4.01	.76	-.37	1 – 6
Uncertainty tolerance	4.11	.80	.00	1.6 – 6
Rumination	3.39	.67	-.46	1 – 5
Positive reappraisal	3.67	.10	-.54	1 – 5
Catastrophizing	2.66	.77	.21	1 – 5
Subjectively rated health	3.71	.87	-.64	1 – 5

Source: Own.

Wave 2: Logistic Regression

We tested the effect of 18 predictors on the intention to go on a summer holiday using binary logistic regression. Only 2 predictors had a significant relationship to intention: worries about income deterioration and subjective feelings of isolation (Table 7).

Table 7

Logistic Regression Coefficients and Odds Ratios for the Significant Predictors and the Intention to Go on a Summer Holiday as Criteria (Wave 2, pandemic remission, $n = 301$)

Predictors	B	SE	Wald's χ^2	Odds ratio
Worries about own income deterioration	-.096*	.042	5.143	.909
Subjective feeling of social isolation	-.125**	.051	6.100	.883
Constant	.629	.219	8.269	1.876

Note: Nagelkerke $R^2 = .078$; * $p < .05$, ** $p < .01$

Source: Own.

As can be seen from Table 7, if the other variables remain constant, it is 9% likely that those who worry about income deterioration can be expected not to go on a summer holiday and the prediction of not having a planned stay is 12% better if we know the degree of subjective feeling of social isolation. Both predictors are approximately equally effective. The effect of gender, real worsening of income and worries about the disease found at the time of the pandemic peak (wave 1) did not appear here.

Three predictors of a psychological nature – worries about the disease (in the data from wave 1), worries about income deterioration (in the data from wave 2) and the subjective feeling of isolation (in the data from both waves) were related to the intention to go on a summer holiday. The relationship of other psychological factors has not been proven, but the relationships of psychological variables are more complex and their various interrelationships can be assumed. One of the options that could be tested on the basis of existing data was to find out which psychological variables are related to worries about the disease. Linear regression analysis revealed that five variables had a significant relationship to worries about Covid-19 (due to space reasons we do not give complete results here, but only non-standardized regression coefficients and percentages of explained variance): long-term illness ($B = .65$), being married ($B = .76$), personal belief in a just world ($B = -.60$), negative affect ($B = .67$) and positive affect ($B = -.43$). A total of 17% of the variance of worries about the disease was explained by the following identified significant variables: people suffering from chronic disease (3%); married people (2%) and people experiencing more frequent negative emotions (3%) worried about the disease more. On the other hand

people convinced that the world is a fair place where everyone and themselves get what they deserve (8%) and people experiencing more positive emotions (1%) worried about the disease less.

5. Discussion

Our research was about verifying people's intention to travel for a summer holiday during a pandemic and exploratory analysis of a wide range of potential factors influencing this intention. In two waves, at the time of the pandemic peak in Slovakia (wave 1) and six weeks later, during the time of its remission (wave 2), answers to the questionnaire were obtained through an online survey from a representative sample of Slovaks.

In the first case, at the pandemic peak, when 70.3% of respondents expressed their intention not to travel, it was 47% probable that women (controlled variable gender, for which we did not formulate any hypothesis) could not be expected to go on a summer holiday, furthermore, if we know the rate of the respondent's income deterioration, the prediction of the intention not to go on the planned stay is 24% better; if we know the extent of worries about the disease, the prediction of the intention not to go on the planned stay will improve by 15% and if we know the level of subjective feeling of isolation, then the prediction of the intention not to go on the planned stay is 10% better. In the second case, at the time of the pandemic remission, the situation was different and only two significant predictors were involved in the prediction: with a 9% probability, people who worried about income deterioration could be expected not to go on a summer holiday; the prediction is 12% better if we know the level of subjective feeling of isolation. Since at the time of the pandemic peak (wave 1) the worries about Covid-19 were directly related to the intention not to go on a planned stay, we tested by linear regression which of the measured psychological variables could be probable causes of worries about the disease: significantly higher levels of worries were reported by people with chronic illnesses, married people and people experiencing more frequent negative emotions; less worried were people convinced that the world is a just place where everyone, including themselves, will get what they deserve and people who experience positive emotions more frequently.

Predictors of the Intention to Go on a Planned Summer Holiday at the Pandemic Peak (Wave 1)

Of the four controlled sociodemographic and two health-related variables (gender, age, marital status, number of family members, subjectively rated health status, and long-term illness), only gender had a significant relationship to the

prediction of a summer holiday: women would with 47% probability not undertake it. This result is in line with the conclusions of Kozak et al. (2007) that female tourists appear to be more sensitive than males to risks related to health, terrorism, and natural disasters. The explanation may be related to expectations regarding the behaviour of women in Slovakia, in which concerns and responsibility for the family, relatives and for themselves, as well as the reluctance to take risks arising from travel have an important place.

Regarding the respondents' economic situation, a negative effect of income deterioration on intention was identified 2 months after the pandemic outbreak. This result is in line with previous findings by other authors (Kattiyapornpong and Miller, 2009; Stepchenkova, Su and Shichkova, 2019). Deterioration of financial situation combined with unclear prospects for further pandemic developments negatively affects the intention to go on summer holiday.

Regarding social variables, given the measures imposed by the government restricting social life and interaction, we investigated whether limited communication opportunities and living in a situation of social isolation had an effect on people's intention to go on a summer holiday. It turned out that the subjective feeling of isolation was a predictor of not going on holiday. On the response scale of 0 – 10, the value was close to average (4.6), descriptively expressed as 'I feel moderately isolated' from other people. It can be surmised that this level of subjectively experienced isolation was high enough to stimulate desire for compensation for lack of interaction with those from whom the interviewees were involuntarily isolated. This took precedence over the opportunity to experience a summer holiday, including associated interactions with other people.

As for the two groups of psychological predictors, worries, which have the character of a temporary state (as opposed to the permanent psychological characteristics), are the product of a pandemic situation and its culmination in terms of the number of infected and the intensity of government restrictions. Worries about income deterioration in the culmination phase were not a significant predictor, while statements of the respondents about their real deterioration of income were. One explanation for this discrepancy may be that during that period the government fully informed the public about planned measures to mitigate the economic impacts and people trusted them. On the other hand, worry about Covid-19 was a predictor: the intention not to go on holiday was significantly influenced by this type of concern, and the interpretation reached so far by other authors at the time of the pandemics is consistent with this (compare Wen, Huimin and Kavanaugh, 2005). The cited authors found that being afraid to travel directly negatively affects more tourists from the affected areas than those from non-affected areas. However, while the cited authors stated that it concerned more seriously elderly people, in the case of our research this applied to all people.

Other studied psychological variables that can be considered to be relatively stable and situation-less-dependent psychological characteristics of the person, where we expected relationship with intentions to travel (negative in the case of negative affect, rumination and catastrophizing; positive in the case of positive affect, personal belief in a just world, uncertainty tolerance and positive reappraisal), were not significant predictors of the intention.

Predictors of Intention at the Time of Pandemic Remission (Wave 2)

The number of respondents during the time of the pandemic remission (53.2%) who expressed their intention not to go on a summer holiday was approximately the same as the number of people who expressed the intention to do so and thus decreased compared to the situation at the pandemic peak (70.3%). This finding points to the fact that with the relaxation of measures and the whole complex of changes in the phase of pandemic remission, the intention to not go anywhere changed in favour of realizing the intention to travel. The objectives of our research were primarily focused on the identification of predictors of the intention to go on a holiday and based on the results, it can be stated that only two significant predictors of the 18 tested played a role in the prediction of this intention at the time of the pandemic in Slovakia: worries about falling income and a subjective feeling of isolation. The first predictor is of a psychological nature and is associated with anticipation of a worsening financial situation while the second is of a social nature and was as significant as at the time of the pandemic peak. At the pandemic peak worries about income deterioration were not significant, while an actual deterioration in income was a significant predictor; six weeks later the effect of worries about income deterioration became apparent and the actually impaired income did not show an effect. It can be assumed that confidence in government action, which did not raise concerns during the pandemic peak, has been lost over time or the explanation of government measures was later not effective enough.

Another explanation may be related to the fact that the second wave of the survey was carried out at the very beginning of the summer season and at that time payments for holiday stays had already been made. An interesting finding is the re-effect of the subjective feeling of isolation: although in terms of point expression on a scale of 0 – 10, its intensity decreased compared to its value at the pandemic peak (4.60 vs 2.88), the relationship to intention was significant again. On the one hand, people did indeed benefit from the relaxation of measures in the sense that they were not pressured by various restrictions, a significant part of which related to social interaction. On the other hand, however, even the low level of social isolation resulted in people preferring to stay at

home with other close relatives to travelling for a summer holiday. It should be added that the overall percentage of the explained variance was low compared to the prediction at the pandemic peak (Nagelkerke $R^2 = .078$, respectively Nagelkerke $R^2 = .153$) and that it was not possible to identify a large number of hypothesized predictors nor clarify other reasons for the intention to go on a summer holiday.

Conclusions

Theoretical Implications

Psychological factors are less often considered in research, and there is not yet enough knowledge about them for generalization. Our finding that, despite the inclusion of a number of personal psychological variables in the research, the effect of none of them was proved, could mean for the field of marketing that the intention to travel amid a pandemic is influenced by other, non-psychological factors. As regards the lack of effect of psychological characteristics, three alternative explanations can be considered: the relatively stable and situation-less-dependent characteristics of the interviewed people are generally not significantly related to the intention to go on a summer holiday, and for further research it can be concluded that it is not relatively stable psychological characteristics that influence decisions about the intention. An alternative explanation is that we did not choose characteristics that are likely to have this potential, e.g. extraversion or openness to experience and the like; and this is the third possibility, that permanent characteristics do not have a direct but mediated relationship to the intention (compare Kovačić et al., 2019) and the mediator may be the worries about Covid-19, which at the time of pandemic peak have been a significant predictor of intention.

This hypothetical conclusion in the case of a pandemic would require new research even though the justification for testing the mediation model appears to be questionable: in our research, worry, as a significant predictor of the intention not to go on a summer holiday, manifested itself during the relatively short period of the pandemic peak, but 6 weeks later, during the time of pandemic remission, this effect was not significant. Our analysis (linear regression) showed that the emergence of worries about Covid-19 at the pandemic peak was influenced by five variables, three of them represented personal psychological characteristics: chronic illness, marital status (married) and negative affect were in a positive relationship; personal belief in a just world and positive affect were in a negative relationship.

Managerial Implications

The indications primarily refer to a country with a population comparable to that of several European countries (Croatia, Denmark, Finland, Norway) with the qualification that Slovakia at the time of the pandemic peak (wave 1) as well as six weeks later (wave 2) was characterized by a low number of infected persons and deaths.

Understanding tourists' worries within this context can offer insights for tourism policy makers and providers to boost the post-pandemic tourism recovery. The effect of Covid-19 health worries was significant in our research only at the pandemic peak, when the risk of travel can be considered objective, but very soon, when pandemic remission occurred, was insignificant. However, our research has shown that another type of worries deserves the attention of managers – worries about income deterioration. Of course, the possibility of directly influencing these worries is limited, but the use of indirect action, such as an initiative for assistance from an institutional system (e.g. state), seems to be the solution. Compensatory financial measures provided by the state to citizens can be a way to reduce worries about income deterioration and thus stimulate, inter alia, the intention to travel and its implementation. This strategy of engaging tourism managers has the potential to achieve the direct economic effects expected from tourism.

Limitations and Future Research

The first limitation may relate to the exploratory nature of the research and its methodology. Based on the literature review, some factors in the intention to go on a summer holiday appeared to be insufficiently examined, therefore exploratory research of a large number of predictors was chosen. Previously unverified formulations of questions were used to determine some predictors due to the shortness of time. For example, a question about income and its answer format may not have been differentiated enough. The procedure used to address the requirement that the intention and other personal characteristics ascertained can be attributed to one particular person may also be seen as a limitation, even in a situation where the holiday is jointly planned by a family or more than one person. The response option 'I made the decision for the most part myself', which we used for this purpose as a decisive factor in the selection of people for analysis, could be an insufficient solution and could result in an unexplored effect on respondents' answers.

The second limitation relates to the choice of variables that represented personal psychological characteristics which turned out to be not significant predictors of the intention to travel (negative affect, rumination, catastrophizing, positive

affect, personal belief in a just world, uncertainty tolerance and positive reappraisal). Although we found in literature a theoretical and research justification for their use, the examined characteristics did not have to correspond to the intention to go on a holiday and the effect could have other characteristics that we did not take into account in our research (compare Kovačić et al., 2019).

Thirdly, our research did not take into account the variables that represented information about the course of the pandemic in the target countries of tourists. Specifically, while at the pandemic peak in Slovakia (April 2020, wave 1), restrictive measures (including border closures) applied to both the Slovak population and countries that are typical destinations for tourists from Slovakia, we did not directly investigate in our research the effect of relaxing particular measures in target countries in June (wave 2). More specifically, we did not survey whether this information reached tourists from Slovakia and which of them the interviewees took into account in their decision-making.

Regarding the directions for future research, the real reasons behind the obvious difference of female tourists who appear to be more sensitive from men can only be clarified by specific research focused on this. Separate research would also require that age, marital status, number of family members, but also health status, were not related to the prediction of intention to go on summer holiday.

As for the relatively stable personal characteristics, research still faces the challenge of designing and exploring other personal psychological factors not taken into account in this study.

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A p p e n d i x A: Supplementary Material

Factors Influencing Intention to Go on a Summer Holiday during the Peak and Remission of the Covid-19 Pandemic – Supplementary Material

Measures

First part (1a, 1b, 1c). For the analysis of the prediction of intention, only the answers of those people who answered in question 1a) that they planned a holiday in the summer of 2020 were taken into account. The answer to question 1b) expressed the person's intention to go on the planned summer holiday (0 all 'no' answers, 1 yes). Question 1c) was part of the questioning because the subjective intention to go on/not to go on a summer holiday, the worries of a particular person, individual characteristics cannot be assessed if it is a joint summer holiday planned by two or more people at the same time (e.g. partners, family ...). In other words, it would not be possible to identify to which of the two or more people the answers apply if the holiday was planned e.g. by a family. We assumed that the answer option 'I made it for the most part myself' will allow answers to all the questions in the questionnaire be attributed to only one specific person, only the data of these persons were included in the analysis.

Second part (2). One question about income and the rate of its deterioration: 'Has your income changed since your February 2020 income?' Response scale: 1 (no big change), 2 (a decrease of about a third), 3 (a decrease of about half), 4 (a decrease of more than half).

Third part (3a, 3b) and fourth part (4a, 4b). One item (3a) about being able to talk to others, response scale: 4 (yes I have, one and more times a day), 1 (I have no one) and the one-item questions, concerning feelings of isolation, worries about income deterioration and coronavirus disease (0 low rate, 10 high rate of attribute evaluated).

Fifth part. Multi-item scales that related to the psychological characteristics of the respondents (with reliability estimation of Cronbach's alpha from data from wave 1, satisfactory if $>.70$).

SWB (subjective well-being). Two subjective well-being dimensions – positive affect and negative affect were measured with two scales (Džuka and Dalbert, 2002a). The Positive Affect scale consisted of four descriptors: enjoyment, happiness, joy, and physical freshness (alpha = .83). The Negative Affect scale included six descriptors: anger, guilt feelings, shame, fear, pain, and sadness (alpha = .86). Participants were asked to rate how often they experience each of these states. Answers were given on a 6-point frequency scale ranging from 1 (almost never) to 6 (almost always).

PBJW. Personal belief in a just world was assessed using the seven-item A Personal Belief in a Just World Scale (Dalbert, 1999b; $\alpha = .88$; sample item: 'I am usually treated fairly'). Subjects responded on a 6-point Likert-type scale ranging from 1 (totally disagree) to 6 (totally agree).

UTS. Uncertainty tolerance was assessed using the Uncertainty Tolerance Scale (Dalbert, 2003). The respondents expressed their opinion on 8 items on a six-point response scale from 1 (strongly disagree) to 6 (strongly agree), of which 5 items are formulated negatively and 3 positively. These should be recoded before being added to the total score. Sample item: 'I like to try different things, even if something doesn't always work out.' Five negatively formulated items with good internal consistency ($\alpha = .77$) represented the overall uncertainty tolerance score. Three positively formulated items had to be eliminated from the scale due to the deterioration of internal consistency.

Rumination, positive reappraisal, and catastrophizing are measured in the Cognitive emotion regulation questionnaire – CERQ (Garnefski and Kraaij, 2006). Each of these has 4 items – Rumination: $\alpha = .73$; sample item: 'I am preoccupied with what I think and feel about what I have experienced.', Positive reappraisal: $\alpha = .81$; sample item: 'I think that the situation also has its positive sides.', Catastrophizing: $\alpha = .73$; sample item: 'I keep thinking about how terrible it is what I have experienced.' Response scale: 1 (strongly disagree) to 5 (strongly agree).

Sixth part (6a – 6f). Controlled sociodemographic variables: gender 0 (men), 1 (women), age, marital status 1 (single), 2 (married), 3 (other) and number of people in the common household. The health status of the respondents was ascertained by two questions: 'Do you have a long-term illness or a long-lasting health problem?' ('Long-term' means that it persists or is expected to persist for 6 months or more). Response options: 0 (no), 1 (yes). Subjectively rated health was assessed by asking, 'How would you rate your overall health?' Response options: 1 (very bad) to 5 (very good). Both questions come from the questionnaire EU-SILC 2013 Module On Well-Being (see e.g. Džuka, Lačný and Babinčák, 2019).

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A p p e n d i x B: Questionnaire

Life in a Time of Pandemic¹

Dear respondent,

We kindly ask you to answer several questions related to the current situation. Your answers are very useful, they may not affect the coronavirus, but they will help to understand how different groups of people live, what they think about, what subjectively helps them, or what affects them inappropriately. The research is carried out by the research institute of the University XXX, your participation is voluntary and all data you fill in are anonymous and will be used only for research purposes.

Thank you in advance for your time and willingness.

1a Have you planned a holiday stay for summer 2020?

yes

no

(If you answered "no", please do not answer the next 2 questions.)

1b Do you plan to carry out the holiday stay this year? (Mark one answer.)

Yes, I do;

No, I changed my plan mainly for financial reasons;

No, I changed my plan mainly because of worries of the disease;

No, there was a change for other reasons.

1c Decision regarding the realization/non-realization of the planned holiday stay:

(Mark one answer.)

I did for the most part myself;

The decision was largely influenced by other family members;

It is not possible to say who made the decision.

¹ This is a translation of the original version of all the questionnaire questions into English in MS Word format. The original web-formatted questionnaire was administered electronically by an agency. The authors do not have this electronic version available.

2 Has your income changed from your February 2020 income? (Mark one answer.)

- No big change;
- A decrease of about a third;
- A decrease of about half;
- A decrease of more than half.

3a Do you have someone you can talk to in person or over the phone?*(Mark one answer.)*

- Yes, I have, one and more times a day;
- Yes, I have, one and more times a week;
- Yes, I have, less than once a week;
- I have no one.

3b By marking one number from 0 – 10, express **how much you feel isolated from other people**, where 0 means I am not isolated at all and 10 means very strongly isolated.

0	1	2	3	4	5	6	7	8	9	10
I am not isolated at all									Very strongly isolated	

4a By marking one number from 0 – 10, express **how strong your worry is that your income will deteriorate**, where 0 means no worries and 10 means very big worries.

0	1	2	3	4	5	6	7	8	9	10
No worries									Very big worries	

4b By marking one number from 0 – 10, express **how strong your worry is that you will become ill with coronavirus**, where 0 means no worries and 10 means very big worries.

0	1	2	3	4	5	6	7	8	9	10
No worries									Very big worries	

6a Gender:

- Woman
- Man

6b Age in years:**6c Marital status:**

- Single
- Married
- Other

6d Enter the **number of people** living with you in the common household, including you:

6e Do you have a long-term illness or a long-lasting health problem?

("Long-term" means that it persists or is expected to persist for 6 months or more).

No

Yes

6f How would you rate your overall health? (*Mark one answer.*)

It is very bad;

It is bad;

It is neither good nor bad;

It is good;

It is very good.

Thank you for participating in the survey.

Ethics Statement

For non-interventional studies (surveys) ethical approval was not required. All participant data have been anonymized, however, these alterations have not distorted the scholarly meaning.