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SERBIAN CONSUMERS' ATTITUDES TOWARDS TOURISM DESTINATIONS IN CROATIA FROM THE SAFETY ASPECT

Abstract: *The subject matter of the paper implies doing research in Serbian tourism consumers' attitudes towards Croatian destinations from the aspect of their safety in the full meaning of that word. Given the specificity of the relations between the two countries and the fact that not one of the actual problems existent between them has not been solved yet, an issue arises as to how suitable and safe destination Croatia is for tourists from Serbia irrespective of the fact that it is a significant tourism destination. Today, tourism is very sensitive to all negative phenomena not only in a natural environment, but also in social happenings, which implies that the basis for tourism development is not only built by natural and cultural resources, but safety above all. The paper is aimed at informing tourism service consumers-users, indicating the possible safety issues which they may have to deal with while travelling, and identifying the key safety predictors that should be improved so as to make Croatian tourism destinations safe for tourists from Serbia.*

Keywords: *Consumers in tourism; Tourism destination; Safety*

1. Introduction

People want to make their holiday unforgettable. Before they decide to travel, they make efforts to find a safe destination which will make the largest number of their wishes come true and meet most of their needs; the destination should simultaneously also be accordant with their possibilities. For the majority of Serbian tourists, the sea is definitively the best choice. Given the potentials, especially natural ones, and the level of the development the tourism economy has achieved so far, as well as the geographical distance, Croatia (DZSH, 2020) is one of the potentially perspective destinations for Serbian tourists, together with Greece, Montenegro, Bulgaria, Egypt and Turkey, but all the threats coming from the social environment (Vujović et al., 2016)

that have an influence on their security and safety should first be eliminated.

Including their safety in the full meaning of the word, consumer-tourist satisfaction is the essence of contemporary tourism business and an important strategic tool which the success of a tourism destination depends on (Milošević, 2012). Should a service fail to meet a tourist's expectation, the tourist is dissatisfied (Kotler et al., 2006). Simultaneously, it is key that the expectations based on prior experiences, social influences, and the authenticity of the information provided through different marketing channels should also be taken into consideration. In order for a tourism destination to be safe, the following is what, first of all, we should bear in mind (Štetić, 2010): the safety of tourists and all visitors; the creation of a positive image in the safety

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domain; the safety of the space; ecological and economic safety, and so forth. Of course, it would be good to base these activities on the sustainable development principles, which means they should be brought into compliance with the expected number of visitors, planned investments in the tourism infrastructure and the development of the service activity at a destination (Kusi-Sarpong et al., 2018; Peršić, 2005).

Croatia is an example of a destination at which one product has a priority. That product is emphatically characterized by seasonality in doing business; the feature typical of the countries with the warm seas of the Mediterranean (the Adriatic Sea). The specificity of coastal tourism which Serbian tourists are potentially interested in the most manifests in the fact that this form of a tourist product enables them to meet their needs from the aspect of different features and motivations by combining the existing tourism resources and the content contained in the coastal tourism offer. In connection with that, negative experiences are different: insults, physical assault, death threats, damaged and burnt cars, media spinning in which luckily there are positive attitudes as well, and so on - all experienced by Central-Serbian tourists and referring to their earlier stays at different destinations in Croatia.

For that reason, many do not dare to spend their holiday in this country because of their own national identity and their expectations that the domicile citizens of this state will be unkind and demonstrate unfriendly attitudes towards them. Not one amongst the actual problems present in the relations between Serbia and Croatia has been solved yet. Nationalism has been swelling from the root, accompanied by silent support or a mild condemnation of the current authorities and the Catholic church, and it seems that it has never been completely uprooted, either (Panel, 2008). Particularly for that reason, the issue of whether Croatia is (or is not) a suitable destination for Serbian tourists arises

In that sense, it is necessary that all the weaknesses appearing in the fields of security and safety should be perceived. Given the sensitivity of tourists' demand for security, tourists will undoubtedly cancel their travel plans at one moment, being aware of the fact that their travel to a destination may endanger their security (Haiyan et al., 2020). Pursuant to that, the sale of products at those tourism destinations will also gradually be falling (Chan et al., 2019).

As any other country wanting to be on the world tourism map, Croatia must both be knowledgeable of and able to implement the safety agenda at every single tourism destination as a whole and for all tourists, independently of the state they come from. Without recognizing risks (Štetić, 2012) and preventing them, no further tourism development at tourism destinations can be spoken about. Because of that, attention must be paid to making each tourism destination a secure and safe place for all (Štetić, 2010).

2. An Analysis of Croatia's Tourism Offer and Safety Risks

Croatia is certainly a country of a rich cultural-historical heritage and a natural potential - a large number of protected nature areas attractive to tourists (the sea with a well-indented coast and the uncountable islands, the NP of Brioni, Kornati, and Mljet, the waterfalls of the Lakes of Plitvice and the Krka River, the Pula Amphitheater, the center of the City of Hvar, and so on), which is a precondition to the future development of tourism as one of the leading generators of economic and business development in Croatia, which unfortunately are not all included in a quality offer.

It is only in the last 15 years or so that Croatia has been recording a significant rise on the tourism market. That is testified to by the concrete statistical indicators that have increasingly been more successful in the last few decades. Except for the fact that Croatian tourism abounds in a series of positive

features and characteristics, it has been facing concrete problems or limitations. Despite increasingly more intensive activities and endeavors towards the improvement of the real state of the matters in the state itself, Croatia is still faced with the limitations pertaining to investment stimulation and directing, especially when speaking about foreign direct investments. The key problem manifests in the fact that too few reasons (products and services) for travelling to and staying in Croatia beyond the summer season have been created, both due to the missing entrepreneurial interest and due to the development-business barriers and processes insufficiently actively conducted by the public sector (Radoš, 2016, p. 35).

Because of fact tourism development, Croatia has also undertaken appropriate measures to protect the natural environment. Under the pressure of the competition (Panait, & Petrescu-Marius, 2015), domestic tourism organizations are also understanding the need following the example of big corporations, public institutions or small and medium-sized enterprises are promoting sustainable development goals in their activities thorough different instruments such as social responsibility programs or using different standards.

The issue of an increase in service quality and guests' full safety is the original precondition to tourism development and the utilization of Croatia's potentials. Although extremely present from the point of view of marketing and although they offer a high service level, there is no major interest of Serbian tourists in staying in Croatia, except for a slight increase in the number of the Serbs interested in spending their summer holidays in Rovinj, Pula and Makarska resorts. The reason for said primarily relates to the prices and safety of such stays. Hotel and apartment accommodation prices are extremely high and far exceed the level of those in the north of Greece. According to the reports published by tourism agencies, the prices are also extremely high at shops, beaches and

restaurants. Apart from these reasons, there are also security reasons, because of which not-so-rare consumers from Serbia "circumvent" Croatian summer resorts since they think that they would not feel safe as they do in, say, Greece.

Further speaking about the risk of stay, the Serbian tourists who are naturally inclined to traveling to neighborly tourism destinations in Croatia, negative experiences and testimonies should not be overlooked ever, either. Numerous different unpleasant situations and provocations have simply happened and are simply happening at different destinations: the latent existence of intolerance towards the Serbs, particularly so if they are driving cars with Serbian registration plates or if they may have some visible signs of the State of Serbia; caterers deliberately do not want to serve them; they pretend they do not know some expression in the Serbian language; it happens that there is the music insulting to the Serbs heard from a beach or in the town (<https://mondo.rs/>), and so on. There are also other typical risks, namely religious intolerance and the events that are officially recorded as accidental – having occurred due to a special situation and atypical risks difficult to envisage (Dugalić, 2017). Such facts cast a shadow on the development of the Croatian tourism industry. Even more so, if a tourist is feeling insecure or endangered at a destination, he/she may gain a negative impression of the destination itself, and will never ever visit it again, nor will he/she recommend it to others (Payne & Gil-Alana, 2018). As a result of that, "many tourists began to doubt the security of the tourist attraction and the destination they plan to visit" (Poku & Boakye, 2019).

If analyzed, the competitiveness of Croatian tourism expressed through the Travel & Tourism Competitiveness Index is 4.42 and ranks 78th, and the safety and security sub-pillars record the rank 76th, with the mark 5.96 (WEF, 2019). This mark should conditionally be taken into account when

speaking about Serbian tourists given the previously mentioned safety risks that have been present for decades. It should be highlighted that the mentioned situations do not happen to everyone, but there is a risk and people do not want to risk finding themselves in an unpleasant situation.

Security is undoubtedly connected with the tourism area (Kurež & Prevolšek, 2015). For its success, it is important that risk management strategies based upon the research in the aforementioned unwanted events that have previously happened should be created. Certainly, numerous other visits paid by Serbian tourists and those repeated, offer a plethora of information obtained from survey participants which may serve as the database for the elimination of future safety risks of any kind whatsoever. The research done in this paper also serves that purpose.

3. Research Starting Point

The subject matter of the research conducted in this paper implies doing research in whether the Republic of Croatia is a suitable tourism destination for Serbian tourists from the aspect of the safety of their stay there. The fact that not a large number of Serbian citizens travel to Croatia as a tourism destination imposes itself as the research problem. The research answers to the problem defined in this way could be defined as follows: the tourism offer is very diverse and offers a possibility of developing different tourism forms, political tension and disagreements between Serbia and Croatia, more investments are necessary in promotional activities, with an accent on destination safety, the countries in a broader neighborhood are the main competitors and record an increase in the number of tourists, some tourist attractions are not accessible due to an inadequate traffic infrastructure, there has been a decrease in the number of tourists, the prices are relatively high.

The research goals based upon the defined problem impose the need to examine the

quality of promotional activities, investigate who the key competitors are, analyze the service prices, additionally analyze how suitable a destination Croatia is for the Serbs and research their attitudes towards this country as a tourism destination, analyze the number of tourists in the present period. In connection with that, the following research questions are defined: Is the Croatian tourism offer rich and diverse? Is the promotion adequate and is it sufficiently invested in? Are the countries in the Mediterranean the main competitors? Are tourist attractions accessible? Are the service prices adapted to the offer? Is travelling to Croatia safe? To what extent Serbian citizens feel the need to additionally learn something more about Croatia? Has an increase in the number of Serbian tourists been seen?

4. Research Methodology

The research study was conducted on a sample of 218 respondents. For the research purpose, a deliberate suitable sample was used. The research study was carried out through an Internet survey. The purpose of conducting the survey was to collect information from the respondents about what they thought of Croatia as a tourism destination. The survey was conducted anonymously and only referred to Serbian citizens. The questionnaire was created by applying factor analysis. More precisely, it was created by applying the so-called rational method, which implies that the set of the original questions was defined based on the experiences gained by an expert in the tourism safety field. The expert defined 60 questions. The validity of the test was checked on a sample of 600 respondents. A five-degree Likert scale with a possibility of answers ranging from "I do not agree at all" (1) to "I totally agree" (5) was used to give marks to the attitudes, not respecting the fact that those were ordinal data. In other words, an assumption was made for the needs of descriptive and factor analyses as well that those were interval data. In order to measure

the internal consistency of the questionnaire as per Hinkin, Cronbach’s alpha coefficient was used, and it can mathematically be expressed through the equation (Hinkin, 1998):

$$\alpha = \frac{N^2 M(Cov)}{(\sum s^2 + \sum Cov)}$$

- α - Cronbach’s alpha coefficient,
- N - the number of the variables/questions,
- M - the number of the variables/questions decreased by 1,
- S2 - the variance,
- Cov - the covariance between the variables (questions/items)

The value of Cronbach’s alpha coefficient is 0.801, which indicates that there is significant internal consistency.

In order to obtain robust marks, the key component analysis was also used in the paper, apart from Cronbach’s alpha coefficient.

The first step in the application of the PCA implies the examination of the adequacy of the size of the sample by applying the KMO test. The value of this test is 0.743.

Apart from this test, the Bartlett sphericity test was also done. The p-value of the hi-square test with 1770 lesser than 0.05 freedom degrees indicates the validity of the selected sample.

Given the fact that, in spite of the fact, those were ordinated data, the paper began from the assumption that they were interval data and that they satisfied the assumptions connected with the normality of distribution. For that reason, no data distribution normality tests were done in the paper, but the factors (table 1) were immediately extracted adhering to the criterion that the typical eigenvalue values were greater than 1. By applying the main component analysis, as many as 10 factors that had met the condition were singled out and they accounted for around 93% of the total variation.

Table 1.The factors singled out – the percentage of the explained variance

Factors	Initial typical eigenvalues of the factors			Percentage of the explained variance			Factor weights
	Total	% of variation	Cumulative %	Total	% of variation	Cumulative %	Total
1	5.06	14.899	14.899	5.06	14.899	14.899	3.305
2	3.022	11.504	26.403	3.022	11.504	26.403	1.988
3	2.173	10.088	36.491	2.173	10.088	36.491	1.478
4	1.667	9.244	45.735	1.667	9.244	45.735	1.557
5	1.268	8.579	54.314	1.268	8.579	54.314	2.084
6	1.141	8.036	62.35	1.141	8.036	62.35	1.319
7	1.117	7.995	70.345	1.117	7.995	70.345	1.634
8	1.175	7.759	78.104	1.175	7.759	78.104	1.616
9	1.058	7.564	85.668	1.058	7.564	85.668	2.03
10	1.126	7.344	93.012	1.126	7.344	93.012	0.832
11	0.797	0.296	93.308				
12	0.721	0.169	93.477				
13	0.679	0.098	93.575				
14	0.632	0.02	93.595				
15	0.61	0.983	94.578				
16	0.502	0.804	95.382				
17	0.49	0.783	96.165				
18	0.461	0.335	96.5				
19	0.414	0.257	96.757				

Table 1. The factors singled out – the percentage of the explained variance (continued)

Factors	Initial typical eigenvalues of the factors			Percentage of the explained variance			Factor weights
	Total	% of variation	Cumulative %	Total	% of variation	Cumulative %	Total
20	0.376	0.194	96.951				
21	0.366	0.176	97.127				
22	0.339	0.132	97.259				
23	0.317	0.094	97.353				
24	0.28	0.033	97.386				
25	0.271	0.019	97.405				
26	0.247	0.379	97.784				
27	0.221	0.336	98.12				
28	0.202	0.304	98.424				
29	0.173	0.255	98.679				
30	0.158	0.231	98.91				
31	0.14	0.201	99.111				
32	0.115	0.158	99.269				
33	0.114	0.123	99.392				
34	0.105	0.092	99.484				
35	0.1	0.117	99.601				
36	0.092	0.07	99.671				
37	0.078	0.06	99.731				
38	0.065	0.06	99.791				
39	0.053	0.01	99.801				
40	0.036	0.01	99.811				
41	0.025	0.01	99.821				
42	0.024	0.01	99.831				
43	0.023	0.01	99.841				
44	0.021	0.01	99.851				
45	0.02	0.01	99.861				
46	0.019	0.01	99.871				
47	0.018	0.01	99.881				
48	0.017	0.01	99.891				
49	0.016	0.01	99.901				
50	0.015	0.01	99.911				
51	0.014	0.01	99.921				
52	0.013	0.01	99.931				
53	0.012	0.01	99.941				
54	0.011	0.01	99.951				
55	0.01	0.01	99.961				
56	0.009	0.01	99.971				
57	0.008	0.01	99.981				
58	0.007	0.01	99.991				
59	0.006	0.005	99.996				
60	0.005	0.004	100				

Given the fact that, based on the nonrotated data component matrix (table 2), it was difficult to determine which items included in the questionnaire should be grouped into

which component, the Promax rotation (with Kaiser normalization) was performed for that particular reason. So, based on the structure matrix obtained after the rotation, the

grouping of the items included in the questionnaire form with 10 questions was performed and the final questionnaire was performed and the final obtained.

Table 2.The components

	C o m p o n e n t s									
	1	2	3	4	5	6	7	8	9	10
Q1	0.219	-0.159	0.575	0.114	-0.012	0.131	0.044	0.048	0.075	0.062
Q2	0.037	0.034	0.605	0.051	0.095	-0.102	0.116	0.02	0.18	-0.003
Q3	0.129	0.033	0.445	-0.005	0.283	-0.173	0.037	0.065	0.466	-0.093
Q4	-0.092	-0.145	0.668	-0.103	-0.009	0.029	-0.113	-0.114	-0.024	0.055
Q5	-0.165	-0.07	0.603	0.08	-0.142	0.067	-0.184	-0.067	-0.126	0.152
Q6	-0.002	-0.099	0.527	0.075	-0.184	0.027	-0.102	-0.154	-0.076	0.122
Q7	-0.041	-0.189	0.262	-0.072	-0.104	0.026	-0.308	-0.16	-0.072	0.064
Q8	0.052	0.114	0.198	0.118	-0.006	0.086	0.024	-0.059	0.141	0.062
Q9	-0.018	0.043	0.136	0.073	-0.012	0.188	0.17	0.07	0.072	0.086
Q10	0.06	0.131	0.297	0.327	0.054	0.043	-0.042	0.036	-0.031	0.116
Q11	0.021	0.151	0.024	0.081	-0.03	0.73	0.083	0.128	0.013	0.12
Q12	0.003	0.082	0.02	0.09	0.07	0.672	0.116	0.3	0.092	-0.025
Q13	0.026	0.019	0.01	-0.063	0.048	0.246	0.082	0.282	-0.056	0.045
Q14	-0.012	0.092	-0.128	0.038	-0.172	0.515	0.133	0.164	-0.022	0.07
Q15	0.143	0.078	0.022	0.271	0.111	0.128	0.191	0.098	0.049	0.134
Q16	-0.122	-0.028	0.183	0.045	-0.069	0.123	0.04	-0.003	0.035	0.133
Q17	0.087	0.192	-0.024	0.078	0.222	0.198	0.122	0.103	-0.001	-0.078
Q18	-0.022	0.071	0.059	0.202	-0.055	0.04	0.015	0.045	0.04	0.132
Q19	0.161	0.052	0.073	0.555	0.199	-0.102	0.303	0.178	0.255	0.149
Q20	0.105	0.033	0.035	0.277	0.122	0.067	0.14	0.037	0.118	0.132
Q21	0.149	0.142	-0.019	0.772	0.097	0.112	0.255	0.041	0.208	0.137
Q22	0.127	0.083	0.07	0.802	0.176	0.027	0.141	0.113	0.239	0.088
Q23	-0.006	-0.169	0.104	0.284	-0.104	0.363	0.092	0.105	0.322	0.287
Q24	0.106	0.026	-0.071	0.293	0.115	0.196	0.406	0.088	0.63	-0.092
Q25	0.225	0.139	-0.127	0.299	0.216	-0.054	0.391	0.139	0.582	0.051
Q26	0.176	0.102	-0.008	0.209	0.087	0.136	0.578	0.044	0.255	0.143
Q27	-0.081	-0.144	0.052	-0.066	-0.043	0.193	0.409	-0.087	-0.069	0.125
Q28	0.18	0.07	-0.009	0.237	0.189	-0.033	0.674	0.168	0.175	0.113
Q29	0.116	0.084	0.146	0.191	0.096	-0.103	0.335	0.124	0.227	0.547
Q30	0.173	0.022	-0.016	0.344	0.119	0.015	0.267	-0.036	0.121	0.6
Q31	0.119	0.208	-0.016	0.098	0.283	0.091	0.062	0.161	0.124	0.571
Q32	0.21	0.114	0	0.051	0.581	-0.113	0.149	0.049	0.099	0.375
Q33	0.144	0.09	-0.055	0.08	0.714	-0.04	0.074	0.08	0.161	0.122
Q34	0.244	0.127	0.061	0.09	0.659	-0.059	0.168	0.14	0.146	0.008
Q35	0.306	0.18	0.013	0.042	0.427	-0.001	0.139	0.245	0.296	0.123
Q36	0.367	0.09	0.22	0.065	0.342	-0.236	0.023	0.156	0.542	-0.002
Q37	0.376	-0.027	0.046	-0.005	0.04	0.039	-0.096	0.188	0.616	0.205
Q38	0.611	0.09	0.007	0.293	0.263	-0.07	0.163	0.03	0.482	0.115
Q39	0.671	0.105	0.032	0.164	0.271	0.025	0.074	0.08	0.467	0.138
Q40	0.661	0.066	-0.033	0.014	0.227	0.02	0.136	0.207	0.302	-0.052
Q41	0.784	0.09	0.014	0.208	0.197	-0.129	0.12	0.13	0.218	0.14
Q42	0.699	0.108	-0.067	-0.032	0.36	-0.115	0.257	0.183	0.225	-0.202
Q43	0.717	0.176	0.051	0.107	0.194	-0.13	0.168	0.185	0.152	-0.025
Q44	0.379	0.161	-0.053	0.108	0.307	0.047	0.428	0.27	0.017	-0.171
Q45	0.486	0.208	-0.11	0.078	0.376	-0.004	0.338	0.463	0.149	-0.116

Table 2. The components (continued)

	Components									
	1	2	3	4	5	6	7	8	9	10
Q46	0.389	0.151	-0.041	0.113	0.536	-0.211	0.365	0.395	0.176	-0.26
Q47	-0.14	0.108	0.084	-0.027	-0.078	0.127	-0.042	0.033	0.006	0.037
Q48	0.294	0.232	-0.182	0.093	0.234	-0.199	0.283	-0.021	0.153	-0.275
Q49	0.091	0.681	-0.078	0.074	0.244	0.074	0.198	0.153	0.178	-0.069
Q50	0.101	0.788	-0.028	0.059	0.09	0.064	0.054	0.122	0.048	0.008
Q51	0.085	0.762	-0.121	0.068	0.068	0.093	0.075	0.119	-0.131	0.112
Q52	0.107	0.646	-0.179	0.001	0.046	0.121	0.048	0.401	0.058	0.063
Q53	0.172	0.252	0.001	-0.082	-0.103	0.161	-0.1	0.502	0.19	0.187
Q54	-0.023	0.458	-0.027	0.003	0.106	-0.061	-0.015	0.332	0.008	0.101
Q55	0.032	0.254	0.017	0.039	0.099	0.347	0.112	0.676	-0.002	0.017
Q56	0.167	0	-0.069	0.041	0.041	0.056	0.096	0.597	0.191	-0.012
Q57	0.032	-0.001	0.138	-0.024	-0.006	0.319	0.04	0.371	0.07	0.088
Q58	-0.097	-0.055	0.204	-0.071	-0.032	0.224	-0.005	0.157	0.066	0.009
Q59	-0.051	0.156	0.127	0.008	0.038	-0.009	0.062	0.197	0.09	0.002
Q60	0.02	-0.067	0.016	0.03	-0.086	0.286	-0.062	-0.056	-0.074	0.096

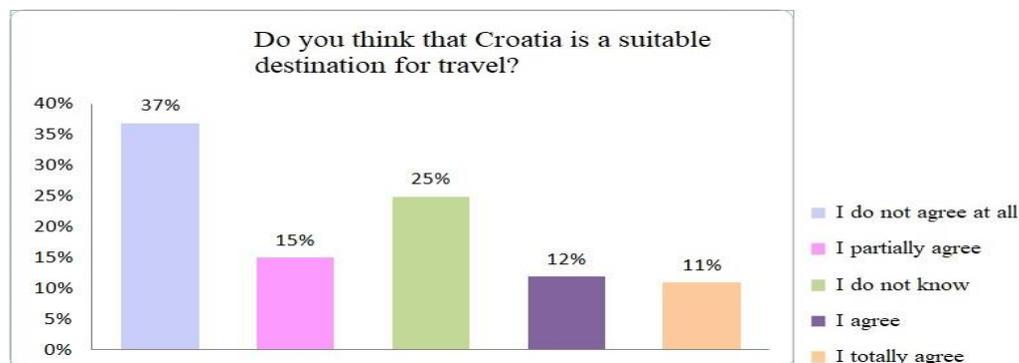
The questionnaire obtained in that manner was published on social networks and was available to all irrespective of their sex, years of age, and education level. The questionnaire was completed by 72 women (66%) and 37 men (34%). In this research, descriptive, hypothetical-deductive methods, analytical-deductive and comparative methods, as well as analytical-synthetical methods, were used. In the research segment presented in this paper, information and knowledge primary sources were mainly used.

5. Results and Discussion

As many as 218 Serbian respondents included

in the survey (of whom 66% accounted for women and 34% accounted for men) gave their answers to the question whether, given the numerous negative experiences gained by Serbian tourists during their earlier stays, they had an intention to pay a visit to Croatia as a tourism destination. A total of 26% of the respondents declared they had visited tourism destinations in Croatia, whereas 74% of them gave a negative answer.

According to the Graph 1, it can be concluded that, given the political tensions and unclarified relations between the two states, 25% of the respondents have no attitude or are unfamiliar with the suitability offered by Croatia as a tourism destination.

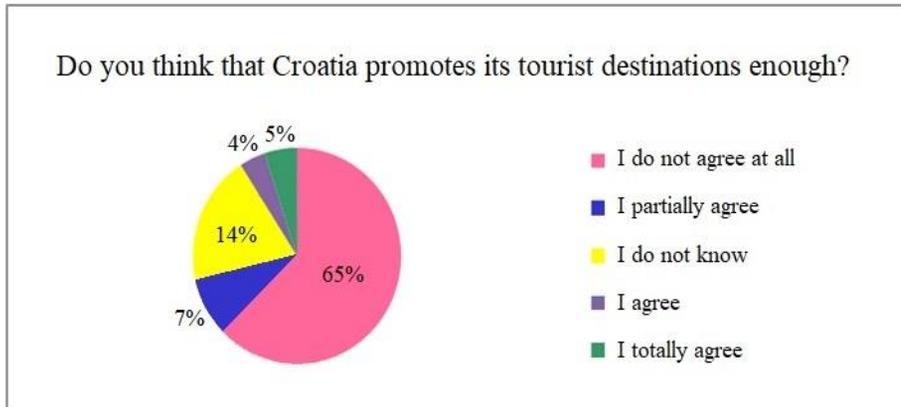


Graph 1. The suitability of Croatia as a travel destination

Source: The authors

On the other hand, 37% consider that Croatia is not suitable at all, whereas 11% consider that it is absolutely suitable as a travel destination. The presented Graph 2 shows that 65% of Serbian respondents think that Croatia sufficiently promotes its tourism

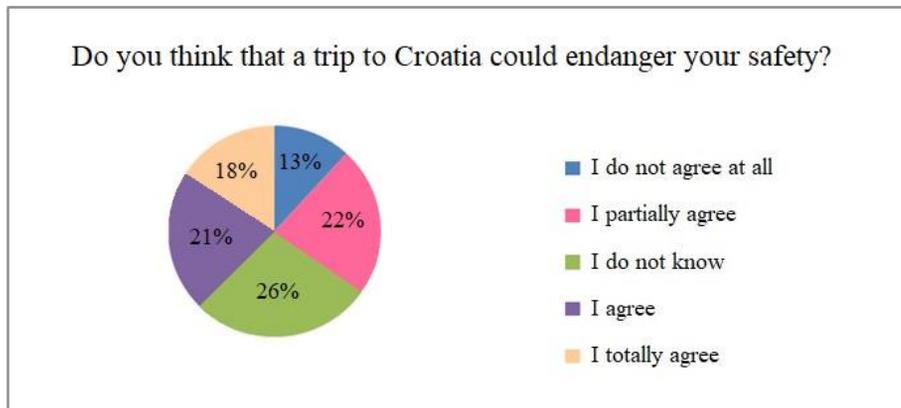
potentials in the media and on social networks and that it is sufficiently available to our fellow citizens, which is almost at the level of the other countries in the region, excluding Albania.



Graph 2. The extent to which Croatian tourism destinations are promoted
Source: The authors

When speaking about the safety issue (Graph 3), 13% of the respondents think that Croatia is a country safe to travel to, whereas 18%

think that travelling to Croatia might endanger their safety. A total of 26% have no opinion of this issue at all.



Graph 3. The safety of travelling to Croatia
Source: The authors

When the Serbian respondents were asked in the survey how familiar they were with some of the most beautiful places in Croatia, it was possible to conclude that about 92% of them said they were familiar with a large number of both coastal and other tourism destinations

in Croatia.

When the Serbian respondents were asked: “Would you pay a visit to Croatia in a nearer future and which destination would that be?”, 38% of the respondents answered “yes”, and

62% answered "no". Some of their observations are as follows:

- Yes, Poreč, Hvar, and Makarska if other conditions are also met (e.g. financial conditions etc.)
- No, but probably some coastal place if it is safe
- Yes, we would pay a visit there because there are people with positive experiences, and the name of the concrete destination would depend on other factors (e.g. the stay and accommodation price, the traffic infrastructure)
- No, we would not pay a visit to Croatia as long as there are political tensions.

6. Conclusion

In spite of the fact that the selected sample does not have to be representative for the country as a whole, it is possible to assume that the results can be generalized. It arises from the mentioned research study that the reason for such a small number of visits to Croatia (26%) is the fact that the Serbs as potential consumers do not want to hear about the tourism offer made by the places in Croatia from where many were exiled. The misunderstandings that have been present between the two states for years have resulted

in characterizing the Croats as the nation aggrandizing its faith and language and engages in a skirmish as soon as the word "Serbs" is mentioned. Central-Serbian tourists do not opt for this destination because they believe they "stepped into" the enemy's territory and that they may deserve the unpleasant things to happen to them.

It can also be concluded that the tourism consumers included in the subject matter of the research study base their decisions on the choice of a tourism destination on their motivation and the balance of a series of cognitive functions, the self-defense function being also included. In this process, safety is an important factor. So, the safety of Serbian tourists' stays in Croatia is the basic, but simultaneously not the only predisposition to paying visits to numerous tourism destinations by a larger number of Serbian tourists. The results obtained in this research study enable decision-makers in the tourism safety field to gain a more detailed insight into the past and potential risky events of the tourism service users coming from Serbia so as to have those events prevented. In the end, it can also be said that people travel irrespective of safety risks, which is indicative of the fact that tourism is a resilient economic activity.

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