

## **ABSTRACT**

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Doctoral dissertation addresses the role of culture as a factor differentiating the perception of tourism risk in tourist behaviours. The aim of the dissertation was to develop a concept of tourism risk and determine its scope and severity in three phases of the decision-making process: imagined, actual, and remembered, for tourists from Poland and Israel representing different national cultures. Achieving this goal required the application of an appropriate research procedure and the use of specific methods for data collection and analysis. Quantitative research was conducted using a diagnostic survey, based on a proprietary questionnaire in Polish and Hebrew versions. The study covered the years 2022–2024, and the sample consisted of 1,233 individuals (622 Poles and 611 Israelis) over 18 years of age who had travelled for tourism purposes in the last three years (2022–2024). The paper presents an original definition of tourist risk, its classification, and a model of the relationship between national culture and risk in three phases of the tourist decision, which allowed for the systematization of knowledge in this area and the identification of factors differentiating the perception of risk.

The theoretical part of the dissertation comprised three chapters. The first was devoted to theoretical issues related to consumer behaviours in the tourism market, discussing the specificity of the tourism market, the differences between consumer and tourist behaviours, the tourist decision-making process in three phases, and the endogenous and exogenous determinants of tourist behaviours. The second chapter analysed the issue of tourism risk. It presented the current state of research in this area, and recognizing the existing research gap, developed a proprietary definition and classification of tourism risk. Additionally, methods for counteracting travel-related risks were presented. The third chapter was devoted to the analysis of national culture. It discussed its importance in economics and the factors shaping the national cultures of Poland and Israel. It presented the dimensions of national cultures described in the literature, which facilitate the analysis of cross-cultural differences, and analysed the relationship between national culture and perceived risk.

The fourth chapter was methodological. It presented the study's organization, objectives and hypotheses, scope of the study, data collection methods, and characteristics of the respondents.

Chapter five was empirical. The starting point for this discussion was a presentation of tourist behaviours patterns in three phases of travel undertaken by surveyed residents from Poland and Israel, representing different cultures. The core of the chapter is the identification of the types of tourism risk perceived by respondents from Poland and Israel. Social, demographic, and economic factors that differentiated the perception of travel risk among surveyed Poles and Israelis were identified. The empirical chapter concludes with a unique model of the relationship between the key study variables, namely national culture, and tourism risk, in three phases of the decision-making process in the tourism market.