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Uncertainty avoidance and security threats, tourist ethnocentrism, and cultural intelligence as determinants of foreign travel destination selection

Žaklina Spalević[1*], Stefan Zdravković[2], Hristina Milojković[1]

[1] Singidunum University, Faculty of Tourism and Hospitality Management, Belgrade, Serbia
[2] MB University, Faculty of Business and Law, Belgrade, Serbia

Abstract

Purpose – The development of information systems and transportation networks has enabled greater human mobility and simplified the organization of both business and tourist trips abroad. The aim is to test the impact of uncertainty avoidance and security threats, tourist ethnocentrism, and cultural intelligence on the selection of foreign tourist destinations. **Methodology –** The research was implemented in the Republic of Serbia at the end of 2024 using a questionnaire with the participation of 608 respondents, and their responses were analyzed using the software SmartPLS 4. **Findings –** The analysis revealed that uncertainty avoidance, security threats, and tourist ethnocentrism exert a negative influence, while cultural intelligence exerts a positive influence on respondents' decisions regarding the selection of foreign tourist destinations. The degree of uncertainty avoidance, security threats, and tourist ethnocentrism was higher among respondents with lower levels of education and monthly income, whereas the degree of cultural intelligence was more pronounced among respondents with higher levels of education and income. **Implications –** The implications lie in the implementation of a holistic approach when conceptualizing the model and providing relevant insights for the formulation of strategies in the field of tourism.

Keywords: uncertainty avoidance and security threats, tourist ethnocentrism, cultural intelligence, COVID-19, war in Ukraine, foreign tourist destinations
JEL classification: A13, M31, Z33

Izbegavanje neizvesnosti i bezbednosne pretnje, turistički etnocentrizam i kulturalna inteligencija kao determinante izbora stranih turističkih destinacija

Sažetak

Svrha – Razvoj informacionih sistema i saobraćajnih mreža su omogućili veću mobilnost ljudi i jednostavnu organizaciju poslovnih i turističkih putovanja u inostranstvo. Cilj je da se utvrdi uticaj varijabli izbegavanja neizvesnosti i bezbednosnih pretnji, turističkog etnocentrizma i kulturalne inteligencije na izbor stranih turističkih destinacija. **Metodologija –** Istraživanje je sprovedeno na teritoriji Republike Srbije krajem 2024. godine korišćenjem

* Corresponding author: zspalevic@singidunum.ac.rs

upitnika, uz učešće 608 ispitanika, a odgovori su analizirani putem softvera SmartPLS 4. **Rezultati –** Analiza rezultata istraživanja je pokazala da izbegavanje neizvesnosti i bezbednosne pretnje kao i turistički etnocentrizam ostvaruju negativan, a kulturalna inteligencija pozitivan uticaj, na odluku ispitanika o izboru stranih turističkih destinacija. Stepen izbegavanja neizvesnosti i bezbednosnih pretnji kao i turističkog etnocentrizma je izraženiji kod ispitanika sa nižim nivoom obrazovanja i mesečnih primanja, dok je stepen kulturalne inteligencije izraženiji kod ispitanika sa višim nivoom obrazovanja i mesečnih primanja. **Implikacije –** Implikacije se ogledaju u implementaciji holističkog pristupa prilikom koncipiranja modela i pružanju informacija koje su važne prilikom formulisanja strategija u oblasti turizma.

Ključne reči: izbegavanje neizvesnosti i bezbednosne pretnje, turistički etnocentrizam, kulturalna inteligencija, Kovid-19, rat u Ukrajini, strane turističke destinacije
JEL klasifikacija: A13, M31, Z33

1. Introduction

Globalization has entailed the reduction of protectionist barriers and the liberalization of foreign trade, an increase in foreign investments, and the facilitation of both leisure and business travel, driven by advances in infrastructure, transportation networks, and information systems (Chi & Phuong, 2022). However, the recent COVID-19 pandemic and the Russia-Ukraine conflict have triggered significant geopolitical disruptions with far-reaching implications, particularly in the fields of economics and tourism. During the pandemic, most countries closed their borders, forcing individuals to spend their holidays in their home countries (Lazarević & Stanišić, 2023). Such crises often serve as a cohesive force, leading to the intensification of ethnocentric tendencies among consumers, a rise in patriotism, and a resurgence of national awareness. Citizens who choose to vacation domestically support the uninterrupted functioning of the national economy and provide crucial financial backing to service providers in the tourism sectors (Ragab et al., 2023).

Moreover, due to security threats that jeopardize territorial integrity, sovereignty, political stability, and the social order of specific countries, many individuals exhibit a high degree of uncertainty avoidance when making decisions about traveling to foreign destinations. Certain countries are marked by military threats, fears of terrorist attacks, and organized crime-encompassing drug, arms, and human trafficking, which significantly destabilize social systems and evoke fear and aversion in potential tourists (Abbas & Xu, 2024; Noor et al., 2024). On the other hand, even amid social unrest, geopolitical tensions, and migration crises, a segment of consumers retains cosmopolitan perspectives and a global outlook, characterized by a high level of cultural intelligence. These consumers possess well-developed cognitive, motivational, and behavioral capabilities that enable them to adapt more easily to multicultural environments. They frequently travel abroad to broaden their cultural horizons, gain new insights into foreign societies, and further develop their cosmopolitan worldviews (Zhang et al., 2021; Zhang et al., 2024).

What distinguishes this study from previous research is its integrative approach, which combines psychological constructs such as uncertainty avoidance, ethnocentrism, and cultural intelligence with external geopolitical and security-related threats that shape contemporary tourist behavior. Unlike studies that analyze these factors in isolation (Chatterjee et al., 2022; Cucato et al., 2025; Eddyono et al., 2025; Khan, 2024; Lakhoua et al., 2021; Maro et al., 2023), this research conceptualizes them within a unified framework, acknowledging the complex interplay between individual-level psychological predispositions and macro-level crises, such as pandemics, armed conflicts, and political instability. By

doing so, the study not only contributes to a deeper theoretical understanding of tourist decision-making in times of global uncertainty but also provides a timely and relevant analytical model applicable to the post-COVID and conflict-affected world. From a practical standpoint, the findings provide actionable implications for tourism marketers, policymakers, and destination management organizations by enabling the alignment of communication strategies and risk mitigation measures with tourists' cultural profiles and perceived threats. The proposed model facilitates the identification of vulnerable tourist segments and supports the design of targeted campaigns to enhance industry resilience amid global turbulence. This study examines the effects of uncertainty avoidance, security threats, tourist ethnocentrism, and cultural intelligence on tourists' choice of foreign destinations.

2. Background

Within the theoretical framework of this study, particular emphasis is placed on Hofstede's dimensions of national culture, with a specific focus on uncertainty avoidance, as this dimension is most directly aligned with the context of global risks and is highly relevant to understanding tourist behavior when selecting foreign destinations (Minkov & Kaasa, 2022). Unlike other dimensions (power distance, individualism/collectivism, masculinity/femininity, short-term/long-term orientation, and restraint/indulgence), uncertainty avoidance offers deeper insight into how individuals respond to risk, ambiguity, and unfamiliar circumstances, which is especially important in the context of pandemics, armed conflicts, and geopolitical instability. This trait plays a crucial role in shaping travel decisions, as it influences perceptions of safety and individuals' willingness to engage with culturally distant or unstable environments (MacNab & Worthley, 2007; Preko & Gyepi-Garbrah, 2023). At the same time, a segment of consumers exhibits pronounced ethnocentric tendencies, which further amplify resistance toward foreign destinations, especially in times of crisis that revive national consciousness and preference for domestic options (Maro et al., 2023). It is precisely through the integration of these distinct yet interrelated constructs – collective uncertainty avoidance, and ethnocentric attitudes – that a more complex and realistic model of tourist behavior can be developed, particularly under conditions of global instability.

In contrast to constructs such as uncertainty avoidance and ethnocentrism, which often reflect restrictive or risk-averse orientations, cultural intelligence represents a dynamic set of individual-level capabilities that facilitate effective functioning in diverse cultural contexts. As a multidimensional concept, cultural intelligence encompasses metacognitive, cognitive, motivational, and behavioral components, each of which contributes to an individual's ability to understand, interpret, and adapt to unfamiliar cultural environments (Chatterjee et al., 2022; Zdravković & Peković, 2021). Unlike Hofstede's model, which analyzes cultural patterns at the national level and assumes homogeneity within cultural groups, cultural intelligence acknowledges that significant cultural variation can exist between individuals within the same society (Frias-Jamilena et al., 2018). This recognition is essential for a deeper understanding of tourist behavior in a globalized world marked by crisis and uncertainty. Tourists with high cultural intelligence are more likely to exhibit openness, adaptability, and a proactive attitude toward foreign travel, making them less susceptible to fear-based decision-making and more responsive to opportunities for intercultural engagement. Accordingly, the inclusion of cultural intelligence in the conceptual model adds an essential psychological dimension that complements the macro-level influences of cultural values and the socio-political context in which travel decisions are made.

This study addresses this research gap by integrating psychological constructs (ethnocentrism, cultural intelligence, and uncertainty avoidance) with external threats (security risks and social crises) into a unified model that offers a more accurate

understanding of tourist decision-making in times of crisis. Despite the growing body of tourism research examining uncertainty avoidance, perceived security threats, tourist ethnocentrism, and cultural intelligence, existing studies have largely approached these constructs in isolation or through fragmented analytical perspectives (Amani, 2024; Cucato et al., 2025; Gedecho et al., 2023; Huang et al., 2024; Khan, 2024; Mandić et al., 2025; Nazir, 2023; Poulova et al., 2024; Tang & Zhang, 2025; Zdravković & Peković, 2021). Prior research has predominantly focused either on macro-level cultural dimensions, individual psychological traits, or situational risk perceptions, without sufficiently integrating these factors into a single explanatory framework that reflects the complexity of contemporary travel decision-making. In particular, studies on uncertainty avoidance and security threats tend to emphasize risk perception and destination safety, while research on tourist ethnocentrism often concentrates on domestic preference biases, and cultural intelligence is typically examined in intercultural interaction or expatriate contexts rather than as a determinant of destination choice. Consequently, the literature lacks a holistic understanding of how deeply rooted psychological predispositions interact with externally induced crisis-related disruptions in shaping tourists' willingness to choose foreign destinations. To address this gap, the present study adopts an integrative approach that simultaneously incorporates uncertainty avoidance, perceived security threats, tourist ethnocentrism, and cultural intelligence within a unified analytical framework, thereby capturing both the inhibiting and enabling mechanisms underlying foreign destination choice during periods of heightened global instability.

Uncertainty avoidance is one of the dimensions of national culture, as classified by Hofstede, and refers to the extent to which members of a society tolerate risk, ambiguity, and unfamiliar situations (Hofstede, 2001; Minkov & Kaasa, 2022). A high level of uncertainty avoidance implies fear and aversion toward the unknown, whereas individuals with low levels of uncertainty avoidance tend to be more innovative, willing to step outside their comfort zones, and more accepting of new circumstances (Jang et al., 2025). The remaining dimensions of national culture are power distance, individualism/collectivism, masculinity/femininity, short-term/long-term orientation and restraint/indulgence. Power distance refers to the degree to which power is equally distributed within a society; individualism reflects a strong sense of self-reliance and independence, while collectivism implies strong in-group ties and loyalty (Poulova et al., 2024). Masculine values emphasize quantity and the pursuit of material wealth, whereas feminine values are oriented toward quality, the cultivation of friendships, and the development of positive interpersonal relationships (Huang et al., 2024; Radojević et al., 2024). Short-term versus long-term orientation refers to the extent to which societies prioritize immediate outcomes and short-term goals as opposed to persistence, adaptability to change, and an orientation toward long-term outcomes (Minkov & Kaasa, 2022). Restraint versus indulgence denotes the extent to which societies restrict or permit the free expression of enjoyment, hedonism, and the gratification of basic human needs through social norms (Zheng et al., 2025). In this study, uncertainty avoidance has been selected as one of the key research variables, as it represents, in combination with security threats, an important determinant of foreign travel destination choice. According to official data, Serbia exhibits an exceptionally high level of uncertainty avoidance (Index 90, Scale 1-100), which, when combined with prevalent fears related to security threats, significantly complicates tourists' decisions to visit certain foreign destinations (Hofstede insights, 2024).

Security threats can be classified as either external or internal. External security threats include military invasions and aggression by foreign states, operations of foreign terrorist groups within national borders, as well as geopolitical tensions manifested through sanctions and diplomatic pressure (Khan, 2024; Lakhoua et al., 2021). Internal threats encompass

political instability due to uprisings, social unrest, drug trafficking, activities of domestic extremist groups, institutional weakness, and high levels of corruption, all of which undermine the functioning of the state, the rule of law, and social order (Isaac & Van den Bedem, 2021). In addition, some security threats may be categorized as unconventional, such as the spread of disinformation and information warfare aimed at misleading public opinion, economic threats such as inflation, and environmental and health crises, including climate change and pandemics (Agarwal et al., 2021; Battikh et al., 2021). Previous research (Harrington, 2021; Isaac & Velden, 2018; Kucukkomurler & Ozkan, 2022; Lee et al., 2017; MacNab & Worthley, 2007; Preko & Gyepi-Garbrah, 2023; Zheng et al., 2025) has shown that individuals with a pronounced tendency toward uncertainty avoidance, as well as those who fear threats such as terrorist attacks, social unrest, and civil uprisings, are generally less likely to visit international tourist destinations associated with such risks. The following hypothesis is proposed:

H_1: Uncertainty avoidance and security threats exert a notable negative impact on tourists' decisions to choose foreign destinations.

Ethnocentrism is a sociological trend and refers to a society's belief that its own culture is superior in every aspect compared to the culture of another society (Shimp & Sharma, 1987). From this primary concept, several sub-concepts have evolved, among which the most significant are ***consumer ethnocentrism***, based on the belief that domestic products should be purchased (Khan & Jin, 2024), and ***tourism ethnocentrism***, based on the belief that domestic tourist destinations should be visited (Amani, 2024). The study of ethnocentrism gains particular importance during times of crisis. According to Social Identity Theory, such situations strengthen feelings of patriotism, national identity, and emotional attachment and concern for one's home country (Cucato et al., 2025). As a result, citizens buy more domestic products and spend their vacations at domestic destinations in order to support the national economy and contribute to increased productivity, gross domestic product, employment rates, and the overall standard of living (Amani, 2024). Furthermore, Social Conflict Theory suggests that animosity may develop toward certain countries due to military conflicts, political disagreements, or economic sanctions. As a consequence, citizens tend to avoid purchasing products originating from those countries, as well as traveling to them, due to feelings of antipathy and hostility (Gedecho et al., 2023; Krüger et al., 2024; Wang et al., 2021). Previous research (Amani, 2024; Bremser & Abraham, 2024; Cucato et al., 2025; Stepchenkova et al., 2019) has pointed out that tourists with a high degree of tourism ethnocentrism rarely travel abroad, believing that such behavior negatively impacts the national economy. Instead, they prefer to spend their vacations within their home country, perceiving this behavior as moral, ethical, and socially acceptable. The following hypothesis is suggested:

H_2: Tourism ethnocentrism has a notable negative effect on tourists' intention to choose foreign destinations.

While Hofstede's model provides valuable insights into collective cultural patterns at the national level, it operates on the assumption that members of a given culture share homogeneous attitudes and behaviors. In contrast, the concept of cultural intelligence highlights that culture is not necessarily collectively uniform but can vary significantly among individuals within the same nation (Frias-Jamilena et al., 2018). This distinction is essential for the construction of the research model in this study, as it allows for the integration of both macro-level cultural tendencies and micro-level individual differences. ***Cultural intelligence*** comprises a set of abilities, skills, knowledge, and competencies that enable an individual to overcome the demands imposed by multicultural situations, allowing them to function successfully and effectively in multicultural environments (Earley & Ang,

2003). Cultural intelligence includes four core components: ***metacognitive, cognitive, motivational, and behavioral*** (Coves-Martínez et al., 2022). The metacognitive component refers to the level of cultural knowledge an individual possesses, as well as their inclination to continuously expand this knowledge through formal and informal learning. The cognitive component encompasses an individual's knowledge of the characteristics of social systems in other countries, including an understanding of their traditions, history, and behavioral norms specific to different societies (Zaman & Aktan, 2021). The motivational component represents the enthusiasm and effort an individual invests in acquiring cultural knowledge and broadening their cosmopolitan outlook. Such individuals frequently travel and explore foreign tourist destinations. The behavioral component includes verbal competencies (language) and non-verbal competencies (body language) that facilitate an individual's stay abroad and support their adaptation to various cultural settings (Liao et al., 2025; Li et al., 2024). Previous studies (Eddyono et al., 2025; Jankova et al., 2023; Mandić et al., 2025; Nazir, 2023; Tang & Zhang, 2025; Zdravković & Peković, 2021) have found that cultural intelligence, through its dimensions, exerts a significant impact on consumers' decisions to purchase foreign products and visit international tourist destinations in search of expanded cultural understanding and cosmopolitan experiences. The following hypotheses are put forward:

H_{3a}: The metacognitive factor has a notable positive influence on tourists' decisions to travel abroad.

H_{3b}: The cognitive factor has a notable positive influence on tourists' decisions to travel abroad.

H_{3c}: The motivational factor has a notable positive influence on tourists' decisions to travel abroad.

H_{3d}: The behavioral factor has a notable positive influence on tourists' decisions to travel abroad.

In addition to the primary research model, this study also explores whether the influence of uncertainty avoidance, consumer ethnocentrism, and cultural intelligence on participants' decisions regarding the selection of foreign tourist destinations differs depending on their ***education level*** (high school vs. university) and ***monthly income*** (up to 90,000 RSD vs. over 121,000 RSD). Prior research (Sun et al., 2021; Tomić Maksan et al., 2019) has indicated that consumer ethnocentrism tends to be more pronounced among individuals with lower levels of education. This group often expresses higher degrees of patriotism, conservatism, and nationalism, and, guided by moral principles, is less inclined to travel abroad. Additionally, individuals with lower educational attainment generally exhibit stronger uncertainty avoidance, heightened fear and insecurity, and a lower propensity for innovativeness, which collectively reduce their willingness to explore foreign and unfamiliar destinations. Conversely, individuals with university degrees and established professional careers travel abroad more frequently, both for business and leisure purposes, thereby enhancing their cultural intelligence through diverse international experiences (Cucato et al., 2025; Liao et al., 2025).

Hypotheses related to ***education level***:

H_{4a}: The effect of uncertainty avoidance and security threats on tourists' decisions regarding the visit foreign destinations is stronger among individuals with lower education levels (high school) than among those with higher education levels (university degree).

H_{4b}: The effect of consumer ethnocentrism on tourists' decisions regarding the visit foreign destinations is stronger among individuals with lower education levels (high school) than among those with higher education levels (university degree).

H_{4c}: The effect of the metacognitive factor on tourists' decisions regarding the visit foreign destinations is stronger among individuals with higher education levels (university degree) than among those with lower education levels (high school).

H_{4d}: The effect of the cognitive factor on tourists' decisions regarding the visit foreign tourist destinations is stronger among individuals with higher education levels (university degree) than among those with lower education levels (high school).

H_{4e}: The effect of the motivational factor on tourists' decisions regarding the visit foreign tourist destinations is stronger among individuals with higher education levels (university degree) than among those with lower education levels (high school).

H_{4f}: The effect of the behavioral factor on tourists' decisions regarding the visit of foreign tourist destinations is stronger among individuals with higher education levels (university degree) than among those with lower education levels (high school).

Moreover, existing research (Gedecho et al., 2023; Khan & Jin, 2024; Krüger et al., 2023) has found that consumer ethnocentrism and uncertainty avoidance are more prominent among individuals with lower monthly incomes. Limited financial resources, coupled with lower levels of innovativeness, often deter this group from traveling abroad, resulting in stronger ethnocentric tendencies and lower levels of cultural intelligence. By contrast, individuals with higher monthly incomes travel internationally more frequently, exhibit cosmopolitan values, adopt a more holistic worldview, and demonstrate higher levels of cultural intelligence (Coves-Martínez et al., 2022; Mandić et al., 2025).

Hypotheses related to ***monthly income***:

H_{5a}: The effect of uncertainty avoidance and security threats on tourists' decisions regarding the choice of foreign destinations is stronger among individuals with lower monthly incomes (up to 90,000 RSD) than among those with higher monthly incomes (over 121,000 RSD).

H_{5b}: The effect of consumer ethnocentrism on tourists' decisions regarding the choice of foreign destinations is stronger among individuals with lower monthly incomes (up to 90,000 RSD) than among those with higher monthly incomes (over 121,000 RSD).

H_{5c}: The effect of the metacognitive factor on tourists' decisions regarding the choice of foreign destinations is stronger among individuals with higher monthly incomes (over 121,000 RSD) than among those with lower monthly incomes (up to 90,000 RSD).

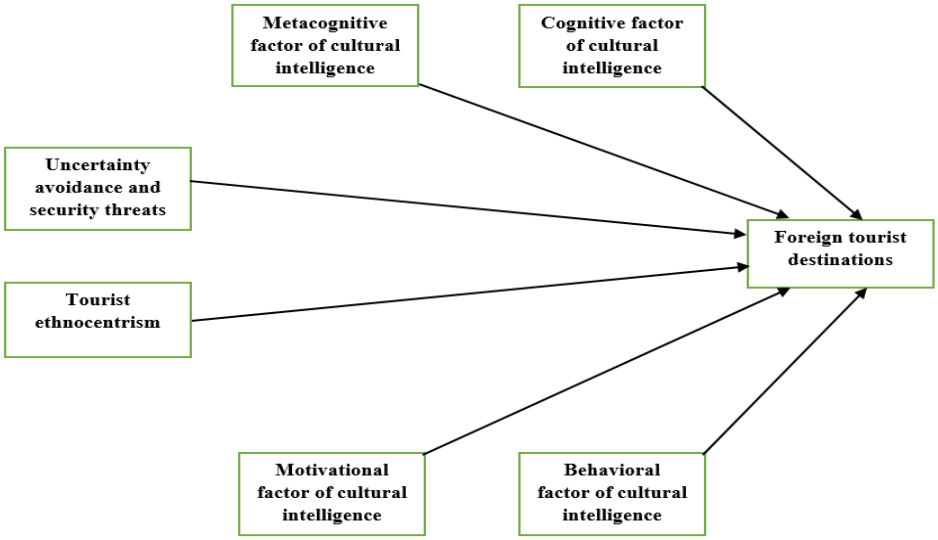
H_{5d}: The effect of the cognitive factor on tourists' decisions regarding the choice of foreign destinations is stronger among individuals with higher monthly incomes (over 121,000 RSD) than among those with lower monthly incomes (up to 90,000 RSD).

H_{5e}: The effect of the motivational factor on tourists' decisions regarding the choice of foreign destinations is stronger among individuals with higher monthly incomes (over 121,000 RSD) than among those with lower monthly incomes (up to 90,000 RSD).

H_{5f}: The effect of the behavioral factor on tourists' decisions regarding the visit of foreign destinations is stronger among individuals with higher monthly incomes (over 121,000 RSD) than among those with lower monthly incomes (up to 90,000 RSD).

Figure 1 shows the research model that analyzes the influence of uncertainty avoidance and security threats, tourist ethnocentrism, and cultural intelligence on tourists' decisions regarding the selection of foreign destinations.

Figure 1: Research model



Source: Authors' research

3. Materials and methods

The research was completed in late 2024 in the Republic of Serbia using a survey method, with the participation of 608 people (Table 1).

Table 1: Demographic structure of the respondents

		Number	Percentage
Gender	Female	288	47.4%
	Male	320	52.6%
	Total	**608**	**100%**
Age	Up to 19 years	27	4.4%
	20-39 years	241	39.6%
	40-59 years	204	33.6%
	60 years and older	136	22.4%
	Total	**608**	**100%**
Education	Primary education	21	3.5%
	High school	284	46.7%
	University degree	303	49.8%
	Total	**608**	**100%**
Monthly incomes	Up to 90,000 dinars	216	35.5%
	91,000-120,000 dinars	174	28.6%
	121,000 dinars and more	218	35.9%
	Total	**608**	**100%**

Source: Authors' research

Respondents rated the statements related to the variables on a scale from 1 to 7 (Table 2) and SmartPLS 4 software was used for statistical data processing.

Table 2: Variables and statements

Variables	Statements	Source
Uncertainty avoidance and security threats	1. It is necessary to specify everything precisely and define it clearly. 2. I avoid traveling to countries where there is a threat of terrorist attacks. 3. I do not prefer to travel to countries affected by political instability and social unrest.	Adapted to: Hofstede (2001); Agrawal et al. (2021); Isaac & Velden (2018)
Tourist ethnocentrism	1. I spend my vacation at domestic destinations. 2. Spending money at domestic tourist destinations has a positive impact on the national economy. 3. My country has many beautiful tourist destinations, which I prefer over traveling abroad.	Adapted to: Shimp & Sharma (1987)
Metacognitive factor of cultural intelligence	1. I try to improve my cultural understanding. 2. I am open to accepting ideas that come from other cultures. 3. I have cosmopolitan views and thinking.	Adapted to: Zdravković & Peković (2021)
Cognitive factor of cultural intelligence	1. I know the legal norms of other countries. 2. I know the history of other countries. 3. I speak some foreign languages (English, French, or Italian).	Adapted to: Zdravković & Peković (2021)
Motivational factor of cultural intelligence	1. I am enthusiastic about visiting foreign tourist destinations. 2. I like talking to people from different cultures. 3. I visit museums, operas, and architectural landmarks in other countries.	Adapted to: Zdravković & Peković (2021)
Behavioral factor of cultural intelligence	1. I can adapt to multicultural situations. 2. I can adjust my accent and tone throughout intercultural conversations. 3. I can adjust my body language throughout intercultural conversations.	Adapted to: Zdravković & Peković (2021)
Foreign tourist destinations	1. I love to spend my vacation in a foreign tourist destination. 2. Exploring other cultures is stepping out of the comfort zone and experiencing authentic moments. 3. Money spent on visiting exotic tourist destinations is a good investment.	Adapted to: Coves-Martínez et al. (2022); Jankova et al. (2023); Tang & Zhang (2025)

Source: Authors' research

4. Results and discussion

Table 3 presents the results of the **validity tests**, with parameters indicating the relevance of the research model.

Table 3: Model validity analysis

Indicators of model validity	Research model – Foreign tourist destinations	Desirable value
$\chi 2/df$	1.954	<3
GFI	0.903	>0.9
IFI	0.911	>0.9
TLI	0.921	>0.9
CFI	0.933	>0.9
RMSEA	0.036	<0.08

Source: Authors' research

The assessment of model validity indicates satisfactory fit indices. The χ^2/df value of 1.954 is below the recommended threshold of 3, suggesting good model fit (Bagozzi & Yi, 1998). Other fit measures further support this conclusion, with GFI = 0.903, IFI = 0.911, TLI = 0.921, and CFI = 0.933, all exceeding the accepted cutoff of 0.90 and indicating adequate structural alignment of the model (Byrne, 1998). Moreover, the RMSEA value of 0.036 is well below the threshold of 0.08, confirming excellent model fit with minimal approximation error (Hair et al., 2006). Overall, all indices fall within acceptable statistical limits. **Reliability analysis** was conducted to test whether there is an corresponding level of correlation among the statements used to measure the variables (Table 4).

Table 4: Reliability analysis

Research variables	Cronbach's alpha (desirable value >0.70)	Composite reliability (desirable value >0.70)	Average Variance Extracted (desirable value >0.50)
Uncertainty avoidance and security threats	0.793	0.826	0.657
Tourist ethnocentrism	0.857	0.864	0.635
Metacognitive factor of cultural intelligence	0.868	0.879	0.711
Cognitive factor of cultural intelligence	0.739	0.744	0.659
Motivational factor of cultural intelligence	0.847	0.861	0.698
Behavioral factor of cultural intelligence	0.734	0.828	0.677
Foreign tourist destinations	0.850	0.858	0.735

Source: Authors' research

The assessment of internal consistency and convergent validity confirmed the adequacy of the measurement model. All constructs showed Cronbach's alpha values above the recommended threshold of 0.70 (0.734–0.868), while composite reliability (CR) values also

exceeded 0.70, ranging from 0.744 to 0.879. In addition, Average Variance Extracted (AVE) values surpassed the cutoff of 0.50 for all constructs (0.635–0.735), indicating satisfactory convergent validity. Overall, the results demonstrate that the measurement model meets the recommended psychometric standards and is suitable for subsequent structural analysis (Hair et al., 2006).

SEM analysis was applied to analyze the influence of uncertainty avoidance and security threats, tourist ethnocentrism, and cultural intelligence on tourists' decisions regarding the selection of foreign destinations (Table 5).

Table 5: SEM model – dependent variable: *foreign tourist destinations*

Hypothesis	Original sample	Standard deviation	T statistics	P values
Uncertainty avoidance and security threats → Foreign destinations	-0.216	0.084	2.569	0.010**
Tourist ethnocentrism → Foreign destinations	-0.365	0.102	3.577	0.000**
Metacognitive factor of cultural intelligence → Foreign destinations	0.422	0.087	4.823	0.000**
Cognitive factor of cultural intelligence → Foreign destinations	0.194	0.069	2.802	0.005**
Motivational factor of cultural intelligence → Foreign destinations	0.318	0.070	4.518	0.000**
Behavioral factor of cultural intelligence → Foreign destinations	0.480	0.094	5.093	0.000**

Note: **0.01; R square=0.538
Source: Authors' research

R square is 0.538, which indicates that 53.8% of tourists' decisions regarding the visit of a foreign destination are explained by the independent variables. Uncertainty avoidance and security threats (coefficient= -0.216, p =0.010) and tourist ethnocentrism (coefficient= -0.365, p =0.000) have a significate negative impact on the choice of foreign destinations, confirming research hypotheses H1 and H2. Cultural intelligence through metacognitive (coefficient= 0.422, p =0.000), cognitive (coefficient= 0.194, p =0.005), motivational (coefficient= 0.318, p =0.000), and behavioral factors (coefficient= 0.480, p =0.000) has a significant positive impact on the choice of foreign destinations, confirming research hypotheses H3a, H3b, H3c, and H3d.

Bootstrap Multigroup Analysis (MGA) is a nonparametric technique within the PLS-SEM framework used to compare structural relationships across independent respondent groups. Prior studies highlight its relevance for identifying statistically significant differences in path

coefficients across demographic segments such as nationality, gender, education, and income (Cheah et al., 2023; Troiville et al., 2025). Accordingly, MGA is widely recommended in socio-economic and marketing research for testing moderating effects of demographic variables and has been successfully applied in tourism-related studies, including analyses of ethnocentrism and xenocentrism among diverse consumer groups (Cucato et al., 2025).

Bootstrap Multigroup Analysis (MGA) was implemented to examine whether there are statistically significant differences in the impact of uncertainty avoidance and security threats, tourist ethnocentrism, and cultural intelligence on the visit of foreign destinations by the respondents based on the demographic characteristic of education. (Table 6).

Table 6: MGA – Education

Relations	**Coefficient (faculty)**	**Coefficient (high school)**	**Difference (absolute)**	**P values**
Uncertainty avoidance and security threats → Foreign destinations	-0.189	-0.334	0.145	0.000**
Tourist ethnocentrism → Foreign destinations	-0.244	-0.412	0.168	0.000**
Metacognitive factor of cultural intelligence → Foreign destinations	0.486	0.311	0.175	0.000**
Cognitive factor of cultural intelligence → Foreign destinations	0.298	0.185	0.113	0.008**
Motivational factor of cultural intelligence → Foreign destinations	0.298	0.265	0.033	0.587
Behavioral factor of cultural intelligence → Foreign destinations	0.517	0.359	0.158	0.000**

Note: **0.01
Source: Authors' research

The negative effects of uncertainty avoidance and security threats (difference = 0.145; p = 0.000) and tourist ethnocentrism (difference = 0.168; p = 0.000) on foreign destination choice are stronger among respondents with a high school education than among those with a faculty education, supporting hypotheses H4a and H4b. In contrast, the positive effects of cultural intelligence—metacognitive (difference = 0.175; p = 0.000), cognitive (difference = 0.113; p = 0.008), and behavioral (difference = 0.158; p = 0.000)—are more pronounced among respondents with a faculty education, confirming hypotheses H4c, H4d, and H4f. The motivational dimension shows no statistically significant difference (difference = 0.033; p = 0.587), leading to the rejection of H4e.

Bootstrap Multigroup Analysis (MGA) was also implemented to determine whether there are statistically significant differences in the impact of uncertainty avoidance and security threats, tourist ethnocentrism, and cultural intelligence on the choice of foreign destinations by the respondents in terms of the criterion demographic characteristic of monthly income. The results are presented in Table 7.

Table 7: MGA- Monthly income

Relations	**Coefficient (121 000 dinars and more)**	**Coefficient (up to 90 000 dinars)**	**Difference (absolute)**	**P values**
Uncertainty avoidance and security threats → Foreign destinations	-0.177	-0.318	0.141	0.001**
Tourist ethnocentrism → Foreign tourist destinations	-0.214	-0.395	0.181	0.000**
Metacognitive factor of cultural intelligence → Foreign destinations	0.448	0.295	0.153	0.000**
Cognitive factor of cultural intelligence → Foreign destinations	0.311	0.199	0.112	0.007**
Motivational factor of cultural intelligence → Foreign destinations	0.415	0.269	0.146	0.000**
Behavioral factor of cultural intelligence → Foreign destinations	0.505	0.468	0.037	0.497

Note: **0.01
Source: Authors' research

The negative effects of uncertainty avoidance and security threats (difference = 0.141; p = 0.001) and tourist ethnocentrism (difference = 0.181; p = 0.000) on foreign destination choice are stronger among respondents with a monthly income of up to 90,000 dinars than among those earning 121,000 dinars or more, supporting hypotheses H5a and H5b. Conversely, the positive effects of cultural intelligence—metacognitive (difference = 0.153; p = 0.000), cognitive (difference = 0.112; p = 0.007), and motivational (difference = 0.146; p = 0.000)—are more pronounced among higher-income respondents, confirming hypotheses H5c, H5d, and H5e. No statistically significant difference is observed for the behavioral dimension (difference = 0.037; p = 0.497), leading to the rejection of H5f.

4.1. Discussion of results

Uncertainty avoidance combined with security threats negatively affects tourists' choice of foreign destinations, while tourist ethnocentrism reinforces preferences for domestic travel,

confirming H1 and H2. These findings align with prior research on uncertainty, security risks, and ethnocentrism in tourism (Harrington, 2021; Isaac & Velden, 2018; Kucukkomurler & Ozkan, 2022; Amani, 2024; Bremser & Abraham, 2024; Cucato et al., 2025; Maro et al., 2023; Stepchenkova et al., 2019). In contrast, cultural intelligence positively influences intentions to visit foreign destinations across all its dimensions – metacognitive, cognitive, motivational, and behavioral – confirming H3a, H3b, H3c, and H3d, consistent with earlier studies emphasizing cultural openness and cosmopolitanism (Chatterjee et al., 2022; Coves-Martínez et al., 2022; Mandić et al., 2025; Nazir, 2023).

Regarding demographics, higher levels of uncertainty avoidance and security threats, and tourist ethnocentrism are observed among respondents with lower education and income, supporting H4a, H4b, H5a, and H5b. Conversely, the effects of cultural intelligence are stronger among university-educated respondents through metacognitive, cognitive, and behavioral dimensions (H4c, H4d, H4f), with no significant differences for the motivational dimension (H4e not supported). Similarly, higher-income respondents exhibit stronger effects through metacognitive, cognitive, and motivational dimensions (H5c, H5d, H5e), while no differences are found for the behavioral dimension (H5f not supported). Overall, these results are consistent with previous evidence on demographic differences in tourist decision-making (Cucato et al., 2025; Gedecho et al., 2023; Khan & Jin, 2024; Liao et al., 2025; Zdravković & Peković, 2021).

5. Conclusion

This study examines the effects of uncertainty avoidance and security threats, tourist ethnocentrism, and cultural intelligence on international destination choice in the context of recent geopolitical crises, including the COVID-19 pandemic and the Russia–Ukraine conflict. Grounded in Social Identity Theory and Social Conflict Theory, the findings show that crisis conditions intensify ethnocentric tendencies and risk-averse behavior, thereby constraining foreign travel intentions, while cultural intelligence mitigates these effects by enhancing tourists' ability to manage uncertainty, perceived risk, and cultural distance. ***The originality of this research*** lies in the development of an integrative conceptual model that jointly incorporates psychological predispositions, macro-level disruptions, and socio-demographic characteristics. Unlike prior studies that examined these factors in isolation, this study explains destination choice as the outcome of their interaction. By conceptualizing cultural intelligence not only as an intercultural competence but also as a resilience-enhancing mechanism, the research extends existing models of tourist behavior and bridges micro-level psychological processes with macro-level crisis contexts. ***From a practical perspective***, the findings provide important implications for tourism marketers and policymakers. Risk-reduction strategies – such as targeted communication, real-time safety information, digital reassurance tools, and personalized messaging aligned with tourists' education and income levels – can strengthen confidence in international travel. Emphasizing cultural heritage, historical narratives, architectural landmarks, traditions, and symbolic destination attributes may further enhance destination appeal under heightened uncertainty. ***The study is limited*** by data collected exclusively in the Republic of Serbia, which restricts generalizability. ***Future research*** should adopt cross-cultural and longitudinal designs and incorporate additional variables such as cosmopolitanism, xenocentrism, consumer animosity, social media influence, institutional trust, or other Hofstede cultural dimensions to further advance understanding of international destination choice during prolonged crisis conditions.

CRediT author statement

Žaklina Spalević: Conceptualization, Methodology, Formal analysis, Writing – original draft, Writing – review and editing. **Stefan Zdravković:** Data curation, Investigation, Formal analysis, Validation, Writing – original draft, Supervision, Writing – review and editing. **Hristina Milojković:** Project administration, Software, Writing – review and editing.

Declaration of generative AI in the writing process

During the preparation of this work the authors did not use generative AI and AI-assisted technologies in the writing process.

Conflict of interest

The authors declare no conflict of interest concerning this submitted work.

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