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# Behavioral Cultural Intelligence, Legal System, Cybersecurity and Cultural Heritage as Determinants of the Choice of Foreign Tourist Destinations

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**Abstract:** The development of information technologies and transport services has significantly facilitated the organization of business and tourist trips to countries worldwide. Consumers' decisions regarding which tourist destination to visit are determined by numerous factors. The research examines the effect of behavioral cultural intelligence, uncertainty avoidance, the legal system and safety, as well as cultural heritage on the choice of foreign tourist destinations. The empirical research was conducted using a survey method in the Republic of Serbia during 2024 on a sample of 388 respondents, whose responses were analyzed using the statistical software SmartPLS4. The results showed that uncertainty avoidance has a negative impact, while behavioral cultural intelligence, the legal system and safety, and cultural heritage have a positive impact on the choice of foreign tourist destinations, providing valuable information for marketers of multinational companies.

**Keywords:** *behavioral cultural intelligence, uncertainty avoidance, legal system and cybersecurity, cultural heritage, foreign tourist destinations.*

## Introduction

The development of transportation infrastructure, communication channels, and the globalization process has led to an increase in travel to foreign tourist destinations (Bhardwaj, 2022). Various factors influence consumers' decisions when choosing an international tourist destination to visit. **The subject and aim of this paper** are to analyze the effects of behavioral cultural intelligence, uncertainty avoidance, the legal system and safety, and cultural heritage on the selection of foreign destinations. Behavioral cultural intelligence and uncertainty avoidance can be classified as **push factors**, or internal motivators that drive an individual to visit a foreign tourist destination. On the other hand, the legal system and safety, along with cultural heritage, represent **pull factors**, or external factors that attract consumers to a particular foreign tourist destination (Zdravković and Peković, 2021).

**Behavioral cultural intelligence** includes specific verbal (language) and non-verbal skills (gestures, body language) that help a person adapt when visiting a foreign country. Possessing cultural openness, cosmopolitan attitudes, perspectives, understanding, and knowledge of foreign languages greatly facilitates communication with the local population, making the stay abroad more comfortable (Zhang et al., 2021). **Uncertainty avoidance** is one of the dimensions of national cultures, reflecting the belief that it is necessary to avoid risky and unfamiliar situations and that everything should be regulated by certain norms, regulations, and procedures (Hofstede, 2001). Individuals with a high degree of uncertainty avoidance will primarily spend their vacations at familiar domestic tourist destinations, while those with a low

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degree of uncertainty avoidance seek new, interesting, and authentic experiences and typically spend their vacations at foreign tourist destinations (Shahriari et al., 2023).

Certain individuals prefer to travel only to safe tourist destinations, specifically to countries with a well-regulated **legal system** that take all necessary measures to prevent potential terrorist attacks, which recently have raised significant concerns among governments and caused fear among tourists (Liu et al., 2021; Vereb et al., 2018). In addition to physical safety, cybersecurity is becoming increasingly important in e-tourism, as tourists frequently use online platforms for bookings, payments, and communication. The lack of adequate cybersecurity measures can lead to the compromise of personal data and weaken tourists' trust in specific destinations. Therefore, countries that invest in the protection of digital infrastructure gain a competitive advantage in attracting tourists who value the safety of their data. (Florida-Benítez, 2024)

One of the most common challenges in e-tourism cybersecurity is the protection of personal and financial data processed during online bookings and payments. Website hacking, credit card data theft, and phishing attacks can cause significant harm to both individuals and the reputation of tourism platforms. Tourists increasingly seek platforms with advanced security protocols, such as two-factor authentication and data encryption, to ensure that their information remains secure. (Florida-Benítez, 2024)

An increasing number of tourists demand transparency from travel platforms regarding data processing. Companies that openly communicate the measures they take to protect personal and financial information gain greater trust from users. For example, the use of tools for real-time activity monitoring, as well as regular security reports, can significantly enhance a platform's reputation. Additionally, integrating technologies such as blockchain for transaction recording provides an added layer of security, which many tourists consider a decisive factor when choosing a booking platform (Masseno, 2018).

On the other hand, cybersecurity is also crucial for the preservation of critical infrastructure in tourism, such as systems for managing hotels, airlines, and transportation. Attacks on these systems can lead to massive operational disruptions, endangering both tourists and the local economy. Therefore, the adoption of state-of-the-art cybersecurity standards is becoming a vital factor in promoting destinations as reliable and safe. (Lykou et al., 2019)

Moreover, collaboration between the private sector and government agencies is becoming essential for establishing a secure cyber infrastructure. Governments that invest in training local cybersecurity experts and implementing new technological solutions can position themselves as leaders in the field of safe tourism. Public awareness campaigns emphasizing the importance of cybersecurity among tourists also play a key role in building trust. These initiatives, combined with strict regulatory frameworks, ensure long-term stability and attractiveness of tourist destinations (Bada and Nurse, 2019).

Additionally, some tourists choose only foreign tourist destinations recognized for their cultural identity, rich **cultural heritage**, and legacy, as these individuals enjoy visiting foreign museums, operas, cultural monuments, and architectural landmarks of other countries (Genc and Gulertekin Genc, 2023; López-Guzmán et al., 2019)

Another goal of this paper is to determine if there are differences in the effect of behavioral cultural intelligence, uncertainty avoidance, legal system and safety, and cultural heritage on the selection of foreign destinations, based on the classification **Generation X** (between 1960 and 1980) and **Generation Z** (born after 1995). Young people generally have a greater desire and enthusiasm to visit foreign tourist destinations with rich cultural heritage and that offer opportunities for entertainment and enjoyment (e.g., activities such as student exchange), while older individuals typically prefer to spend their vacations in peaceful and safe tourist destinations (Zdravković and Peković, 2021).

After the introductory section of the paper, the literature review will define the research variables: *behavioral cultural intelligence, uncertainty avoidance, legal system and safety, cultural heritage, and the selection of foreign tourist destinations*. Their interrelationships will also be analyzed. This section will formulate research hypotheses, based on which the research model will be developed. The third section provides information on the conducted empirical research within the Republic of Serbia, presents the structure of the respondent sample, and outlines the statements that participants rated in the questionnaire. The fourth section covers the results obtained through the statistical software SmartPLS 4, while the conclusion will discuss the main implications derived from this study.

## Literature review

Cultural intelligence encompasses a set of abilities, competencies, and skills that facilitate a person's adaptation and navigation in multicultural situations. The concept of cultural intelligence was introduced into academic literature by (Earley and Ang, 2003), who identified four basic components of cultural intelligence: *metacognitive, cognitive, motivational, and behavioral factors*. The metacognitive factor refers to an overall level of cultural knowledge, while the cognitive factor involves familiarity with political and social systems of other countries. The motivational factor represents an individual's desire to learn about foreign cultures, whereas the behavioral factor includes a set of skills that ease one's stay abroad (Zdravković and Peković, 2021). This study specifically examines the effect of the **behavioral factor** on the choice of foreign tourist destinations. Previous studies (Hu et al., 2021; Zhang et al., 2021) have found that a high level of behavioral cultural intelligence is a significant push factor and positively influences consumers' choices of foreign tourist destinations. Thus, the first hypothesis can be formulated as follows:

*H<sub>1</sub>: Behavioral cultural intelligence has a enable positive impact on consumers' choice to visit foreign destinations.*

According to (Hofstede, 1980), there are four main dimensions that differentiate national cultures: *power distance, uncertainty avoidance, individualism vs. collectivism, and masculine vs. feminine values*. Power distance refers to the attitudes of a nation's members toward the distribution of power in society. A high power distance indicates acceptance of an unequal power distribution concentrated in the hands of a few, while a low power distance suggests that power is equally and evenly distributed. A high degree of uncertainty avoidance means that people dislike new and unfamiliar situations, whereas a low degree implies that people embrace innovative situations and challenges. Individualism implies weak interpersonal bonds within a culture and emphasizes independence, while collectivism is characteristic of societies that value family ties and connectedness. Masculine values emphasize material wealth, while feminine values prioritize friendly relations and social well-being (Hofstede, 2001). This study focuses on analyzing the impact of the cultural dimension of **uncertainty avoidance** (push factor) on the selection of foreign tourist destinations. A low *level* of uncertainty avoidance generally indicates innovative consumer behavior and a desire to visit foreign tourist destinations, while people with a high level of uncertainty avoidance tend to have an aversion toward foreign tourist destinations (Arieftiara et al., 2019; Zhu et al., 2023). According to data (Hofstede Insights, 2020), a high level of uncertainty avoidance is present in the Republic of Serbia (with an index value above 90 on Hofstede's scale of 1–100). Based on this assertion, the second hypothesis can be formulated as follows:

*H<sub>2</sub>: Uncertainty avoidance has a notable negative impact on the choice of foreign destinations.*

When choosing a foreign tourist destination, a significant pull factor is the organization of the **legal system and safety** in that country. Tourists want to visit countries where legal regulations, procedures, and international law are respected, as well as those that take all necessary security and protection measures against terrorist attacks (Agarwal et al., 2021). Such threats cause great fear among tourists when considering certain destinations for vacations or when visiting foreign countries for music and film festivals, major sports events like the Olympic Games, or any event that attracts a large audience (Kılıçlar et al., 2018; Vereb et al., 2020). Previous studies (Agarwal et al., 2021; Tasci and Sönmez, 2019) indicate that a well-organized legal system ensures tourist safety and strengthens their desire to visit foreign tourist destinations, leading to the formulation of the third hypothesis:

*H<sub>3</sub>: The legal system and safety have a notable positive impact on the choice of foreign destinations.*

**Cultural heritage** represents one of the most significant pull factors that encourages and motivates consumers to visit a particular foreign tourist destination (Mou and Quelhas Brito, 2024). Many destinations attract tourists with their magnificent architectural landmarks, cultural monuments, operas, rich history, numerous churches, *monasteries*, and so on (Le Hong and Hsu, 2024; Rozanis et al., 2024). By learning about the history and traditions of other countries, people broaden their perspectives, develop cultural intelligence and openness, and gain new knowledge. Cultural tourism is becoming increasingly important, as more and more tourists choose a destination based on the cultural heritage it possesses (Zaman and Aktan, 2021). Previous research (López-Guzmán et al., 2018a; López-Guzmán et al., 2018b) has found that a country's cultural heritage is one of the main determinants of tourists' decisions to visit that country. Based on this, the fourth

hypothesis can be formulated:

$H_4$ : Cultural heritage has a notable positive impact on the choice of foreign destinations.

**The secondary aim of this study** is to determine whether there are differences in the impact of research variables on the selection of foreign destinations when is used as a criterion classification Generation X (people born between 1960 and 1980) and Generation Z (people born after 1995). Young people, such as students, often participate in exchange programs and travel to foreign countries where they complete their master's or doctoral studies. Older individuals with successful careers frequently travel abroad for business purposes, while those with considerable free time, like retirees, often travel to foreign countries for tourism. Previous studies (Agarwal et al., 2021; Vereb et al., 2020) have found that older individuals place great importance on feeling safe at foreign tourist destinations and prefer to avoid unfamiliar situations that may cause difficulties during their stay. On the other hand, previous research (Pandey and Charoensukmongkol, 2019; Rambocas and Mahabir, 2021) indicates that young people have developed cultural intelligence and openness to other countries and are interested in exploring the cultural heritage and traditions of other nations. Based on these statements, the following research hypotheses can be formulated:

$H_{5a}$ : The effect of behavioral cultural intelligence on the selection of foreign destinations is more pronounced among consumers belonging to Generation Z.

$H_{5b}$ : The impact of uncertainty avoidance on the selection of foreign destinations is more pronounced among consumers belonging to Generation X.

$H_{5c}$ : The effect of the legal system and safety on the selection of foreign destinations is more pronounced among consumers belonging to Generation X.

$H_{5d}$ : The effect of cultural heritage on the selection of foreign destinations is more pronounced among consumers belonging to Generation Z.

Based on the formulated subject and objectives of the research, as well as the hypotheses, a research model has been designed, as presented in Figure 1.

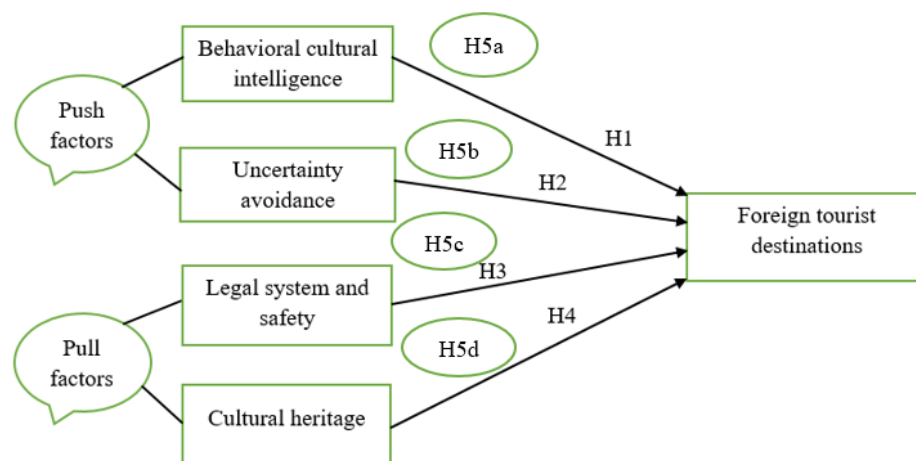


Figure 1. Research model

## Materials and Methods

The empirical research was conducted on the territory of the Republic of Serbia during 2024, both in person and electronically (survey). The total number of respondents is 388.

**Table 1.** Demographic characteristic

		Number	Percentage
<b>Gender</b>	Female	187	48.2%
	Male	201	51.8%
	<b>Total</b>	<b>388</b>	<b>100%</b>
<b>Age</b>	Generation X	114	29.4%
	Generation Y	127	32.8%
	Generation Z	147	37.8%
	<b>Total</b>	<b>388</b>	<b>100%</b>
<b>Education</b>	Primary education	11	2.8%
	High school	174	44.9%
	Faculty	203	52.3%
	<b>Total</b>	<b>388</b>	<b>100%</b>

Source: Authors

In the total sample, there are 201 male and 187 female respondents. Regarding the age category, the sample includes a relatively balanced number of respondents from the generational cohorts X, Y, and Z. In terms of education, the majority of respondents have completed a faculty 203 (52.3%).

The respondents rated statements related to the research variables using a **Likert scale** ranging from 1 to 7. The statements were sourced from relevant literature, with an overview provided in Table 2.

**Table 2.** Statements from the questionnaire

Research variables	Statements	Source, adapted from:
Behavioral cultural intelligence	I possess verbal skills (accent, tone of voice) that make my stay abroad easier. I possess non-verbal skills (body language) that are important in multicultural situations. Cultural openness and knowledge of a foreign language make staying abroad more enjoyable.	Earley and Ang (2003)
Uncertainty avoidance	Traveling to certain tourist destinations carries a certain level of risk. I do not like traveling to distant and less-explored tourist destinations. I do not like interacting with the local population when traveling abroad.	Hofstede (2001)
Legal system and safety	It is important to me that the country I visit for tourism has an organized legal system. It is very important that the country I wish to visit takes all necessary measures to prevent terrorist attacks. It is important for me to feel safe and secure during my stay abroad.	Liu et al. (2021); Tasci and Sonmez (2019); Vereb et al. (2018)
Cultural heritage	I enjoy visiting museums and operas during my stay abroad. Knowledge of the history of other countries and visiting cultural monuments are very valuable to me. When choosing a foreign tourist destination I wish to visit, I consider whether it is recognized for its cultural heritage.	Rahman et al. (2021)
Foreign tourist destinations	I usually spend my annual vacations at foreign tourist destinations. I recommend to my friends that they visit some foreign tourist destinations. I recommend to my family members that they frequently visit foreign tourist destinations.	Zdravković and Peković (2021)

Source: Authors

In the next section, the results of the empirical research will be presented, based on which decisions will be made regarding the confirmation of the research hypotheses.

## Research and Discussion

To analyze the interrelationships among the statements used to measure the research variables, a **reliability analysis** was applied (Table 3).

**Table 3. Reliability analysis**

Research variables	Cronbach's alpha	Composite reliability (rho_a)
Behavioral cultural intelligence	0.824	0.844
Uncertainty avoidance	0.887	0.866
Legal system and safety	0.867	0.811
Cultural heritage	0.855	0.829
Foreign tourist destinations	0.899	0.871

Source: Authors' calculation using SmartPLS 4 software

Based on the results, we conclude that all values indicators **Cronbach's alpha** and **Composite reliability (rho\_a)** are greater than the required statistical threshold of 0.70, indicating that the variables are measured using adequate statements.

**The SEM model** was implemented to examine the effects of behavioral cultural intelligence, uncertainty avoidance, legal system and safety, and cultural heritage on the selection of foreign destinations (Table 4).

**Table 4. Structural Equation Model (SEM)**

Hypothesis	Original sample (O)	Standard deviation (STDEV)	T statistics (IO/STDEVI)	P values
Behavioral cultural intelligence Foreign tourist destinations	0.387	0.037	5.284	0.000**
Uncertainty avoidance Foreign tourist destinations	-0.367	0.052	5.127	0.000**
Legal system and safety Foreign tourist destinations	0.448	0.021	7.347	0.000**
Cultural heritage Foreign tourist destinations	0.411	0.036	7.118	0.000**

Level of statistical significance: \*\*0.01; R square=0.578

Source: Authors' calculation using SmartPLS 4 software

The **coefficient of determination** (R square) is 0.578, which means that 57.8% of the variability in the choice of foreign tourist destinations is explained by the given model. Uncertainty avoidance (**coefficient= -0.367, p values=0.000**) has a significant negative statistical impact on the choice of foreign tourist destinations, while behavioral cultural intelligence (**coefficient= 0.387, p values=0.000**), legal system and safety (**coefficient= 0.448, p values=0.000**), and cultural heritage (**coefficient= 0.441, p values=0.000**) have notable impact on the selection of foreign tourist destinations. Research hypotheses **H1, H2, H3, and H4 have been confirmed.**

In the study, **Bootstrap Multigroup Analysis (MGA)** was applied to determine whether there are differences in the effect of behavioral cultural intelligence, uncertainty avoidance, legal system and safety, and cultural heritage on the selection of foreign destinations (Table 5) from the perspective of the demographic characteristic of age (Generation X and Z).

**Table 5.** Bootstrap Multigroup Analysis (MGA) - demographic characteristic age

Relations	Generation X	Generation Z	Difference (absolute)	P values
Behavioral cultural intelligence →	0.287	0.425	0.138	0.005**
Foreign tourist destinations				
Uncertainty avoidance →	-0.457	-0.298	0.159	0.000**
Foreign tourist destinations				
Legal system and safety →	0.512	0.398	0.114	0.008**
Foreign tourist destinations				
Cultural heritage →	0.311	0.469	0.158	0.000**
Foreign tourist destinations				

Level of statistical significance: \*\*0.01

Source: Authors' calculation using SmartPLS 4 software

The results show that the impact of uncertainty avoidance (**difference 0.159, p values 0.000**) and the legal system and safety (**difference 0.114, p values 0.008**) on the selection of foreign destinations is more pronounced among respondents from Generation X, while the effect of behavioral cultural intelligence (**difference 0.138, p values 0.005**) and cultural heritage (**0.158, p values 0.000**) on the selection of foreign destinations is stronger among respondents from Generation Z.

Based on this, the **hypotheses** of the **observed research H5a, H5b, H5c, H5d** were fully **confirmed**.

## Conclusions

The research was conducted to examine the effects of behavioral cultural intelligence, uncertainty avoidance, legal system and Cybersecurity protecting system, and cultural heritage on the selection of foreign destinations.

The results of the empirical study, conducted in the territory of the Republic of Serbia as a unique territorial entity, showed that uncertainty avoidance has a negative impact, while behavioral cultural intelligence, the legal system and safety, and cultural heritage have a positive impact on the choice of foreign tourist destinations.

The effect of uncertainty avoidance, as well as the legal system and safety on the selection of foreign destinations, is more pronounced among consumer from Generation X, and the impact of behavioral cultural intelligence and cultural heritage on the selection of foreign destinations is stronger among consumers from Generation Z.

**Theoretical contribution** reflect an expansion of scientific knowledge on the effect of these variables on the choice of foreign destinations.

**Practical implications** involve providing information to marketers that can be notable in formulating marketing strategy.

A **limitation of the research** is that it was conducted in only one country, suggesting that **future studies** could focus on cross-cultural research and enhance the research model with additional significant determinants of foreign tourist destination choice, such as ethnocentrism, cosmopolitanism, xenocentrism, cultural openness, and similar factors.

It is also possible to analyze the effect of other factors of cultural intelligence and other dimensions of national cultures on the choice of foreign tourist destinations.

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### Conflict of interests

The authors declare no conflict of interest.

## Author Contributions

Conceptualization: I.T. and Ž.S., Formal Analysis: Ž.S., D.D. and S.Z., Investigation: I.T. and G.D, Methodology: I.T., Ž.S. and S.Z., Writing – original draft: I.T., M.I. and S.Z., Writing – review & editing: Ž.S., G.D. and S.Z. All authors have read and agreed to the published version of the manuscript.

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