KANTAR PUBLIC≡

Australian Government

Department of Foreign Affairs and Trade

Research Report

Department of Foreign Affairs and Trade
Smartraveller Campaign Phase V: Exploratory Research

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Executive Summary

Introduction

The 2017-2019 Consular Strategy has a clear framework of priorities. Among these priorities is a specific focus on helping travellers to be self-sufficient when overseas. Since 2003, the Smartraveller campaign and website has existed, and is aimed to raise awareness of the potential risks, and encourage mitigation strategies and self-reliance when travelling overseas. The previous Phase of the campaign (Phase 4) indicated that exposure to the campaign may be positively contributing to driving self-reliant behaviours among future travellers. However, recent evaluation data suggests the need for a review of communications objectives, creative and channel strategy in order to maintain (and increase) the impact of the campaign.

Objectives

The key strategic objective for the Smartraveller Phase 5 campaign is to increase the self-reliance of Australians overseas. From a communications perspective this translates into a core task:

Communications task: How can we increase the number of overseas travellers who; a) intend to be self-reliant and; b) follow through on that intention and behave in self-reliant ways when necessary?

Within the exploratory research there were four key questions which guided the direction of the research:

1. How do people define and engage in the concept of self-reliance when travelling overseas?
2. What is the 'gap' (conscious and unconscious) between intentions and behaviours?
3. What do people know, think and feel about Smartraveller?
4. How can the Phase 5 Smartraveller campaign influence travellers to be more self-reliant when travelling?

Methodology

The research is comprehensive, comprising both qualitative and quantitative research. The qualitative phase of research includes 30 sessions, with a mix of focus groups, mini groups, tipping point debates, in-depth interviews, plus an online bulletin board. Researchers spoke and interacted with over 200 participants throughout the course of the qualitative fieldwork.

The quantitative phase included an online survey of 1000 respondents, conducted with Australians aged 16 and over, who were planning on travelling overseas within the next year and / or had travelled overseas in the past year.

The Six Strategic Challenges

The program of research identified six strategic challenges that it is recommended are addressed to strengthen self-reliant and self-mitigation behaviours and fulfil the objectives of Phase 5.

Challenge #1 - **The self-reliance 'illusion'**

Across the qualitative research, personal perceptions of self-reliance among travellers appeared consistently inflated. There are two factors driving this:

- **Attitudinal:** The concept of self-reliance itself is considered largely dichotomous, whereby you either:

    - **Self-enhance** …leading to the conclusion you are self-reliant, *capable* of travelling overseas, and therefore *permit* yourself to travel.

    - **Self-criticise** …leading to the conclusion you are *not* self-reliant, are *incapable* of travelling overseas, and therefore potentially *prohibit* yourself from international travel.

    For those who have / are intending to travel overseas, the latter is not considered a viable conclusion. Therefore, the majority default to self-enhancement and avoid consideration of their actual level of preparedness.

- **Lacking behavioural elements:** The perceived parameters of self-reliance appear primarily conceptual and attitudinal (e.g. 'feeling independent', 'feeling positive', 'having common sense'), rather than behavioural.

    The absence of behavioural elements in traveller understanding relegates self-reliance as an aspirational state and mindset, rather than a suite of behaviours that should be considered.

This illusion of self-reliance has implications for communications because:

- Their current attitudinal state is one of 'confidence', which becomes a proxy for self-assessed capability. As a result of 'feeling capable', there is a belief that messaging regarding preparedness and self-reliance is directed towards 'others'.

- Resultant, messaging will need to be framed and received as 'new news', capturing a different territory to that used previously to reach those who (incorrectly) believe they are *not* the target audience.

Challenge #2 - **The subjectivity of risk**

Consistent with the exploratory research for Phase 4, when travellers describe risk there are multiple layers on which it is assessed: objective facts (e.g. their age, experience etc); individual preferences (e.g. risk seeking vs averse); heuristics (subconscious biases) and norms (e.g. of travel companions).

Throughout this exploratory research, it was clear that surrounding each of these layers is a high level of subjectivity in terms of both process ('how' they seek information to determine risk) as well as outcome (their final assessment / determination).

Resultant, travellers risk flawed or incorrect conclusions and many (excluding the 'Fear Avoiders' segment) under-estimate the severity of potential consequences:

This subjectivity of risk has implications for communications because:

- Many people *incorrectly* believe they are already comprehensively accounting for risk and assessing potential consequences.

Challenge #3 **- The flawed 'cost-benefit equation'**

For most travellers, the perceived personal costs of performing the proactive, preventative behaviours associated with being self-reliant overseas outweigh the perceived benefits. Their **perceived personal costs** cluster in three factors:

1. **Rational costs** associated with time and financial costs. These make the process of preparation feel 'effortful'.

2. **Self-image costs**, whereby some believe the process of preparation reflects negatively, considered lacking spontaneity, boring and paranoid. This makes the process feel emotionally demotivating and has potentially high influence on an individual's likelihood to consider self-reliance and self-mitigation.

3. **Emotional 'FOMO'** ('fear of missing out') **costs** where some believe that mitigating and avoiding bad experiences will detract from the overall holiday experience, and result in missed adventures / stories. Fundamentally, this makes the process feel costly and focussed on what could be 'lost' by being self-reliant, rather than what could be 'gained'.

In contrast the **perceived personal benefits** are currently less powerful and frequently minimised or dismissed, rarely extending beyond relatively superficial and predictable indications that being self-reliant may have emotional benefits of feeling 'safe, secure, relaxed'.

Challenge #4 **– The (unfortunate) power of the 'unconscious' in the face of uncertainty**

Travellers are aware of their limitations in being able to accurately predict the probability and outcomes of things that can happen while travelling overseas and this generates a high degree of uncertainty. In order to make sense of (and, ultimately reduce) this uncertainty, travellers rely on heuristics and mental short-cuts as guides to facilitate decision making. These biases have a strong influence on decision making (both prior to travel, and when 'in-the-moment' overseas) and are important to acknowledge from a communications perspective as they help bridge the gap between understanding traveller's 'intended' and 'actual' behaviour.

There are six influential heuristics / biases worthy of consideration:

1. **Optimism and confirmation:** Most travellers have a natural desire to pursue positive, and avoid negative, emotions. There is a strong sense of optimism that difficult situations will not be experienced while travelling, thus reducing the need for preventative self-mitigating behaviours.

2. **The 'safety net':** Many indicated an unconscious expectation to access government assistance and likened the role of the Embassy to that of 'Medicare'. Seven in ten (70%) travellers agree that 'Australian embassies are there to help travellers like me'. For some, it is considered a 'right' as a taxpayer.

3. **Technology and "Dr Google":** The ever-prevalent nature of technology and mobile phones gives travellers a perception of invincibility and a false sense of preparedness. When everything seems to be available at the tip of their fingers and within a few seconds, the urgency to plan and consider risk in advance is minimised for travellers.

4. **The innocence factor:** Many travellers assume their innocence in a difficult situation they may experience (for example, if their belongings get stolen, if they are in a car accident etc). This presumption of innocence (and/or, lack of intent) can over-ride the perceived legitimacy of self-mitigation strategies. Additionally, it drives a sense of entitlement to receive assistance overseas, particularly when travellers make comparisons to consular assistance being provided to Australians overseas who commit crimes.

5. **Procrastination bias:** Some consider 'lack of time' as a reasonable excuse not to undertake preventative self-mitigation strategies. When this occurs, the necessity to self-mitigate and consider self-reliance reduces in importance.

6. **Minimising and catastrophising:** Many either minimise (e.g. it could happen anywhere) or 'catastrophise' (e.g. you can't stop a natural disaster) their rationalisation of potential risks. In either scenario, it creates an external locus of control, where they discount the need to self-mitigate.

Heuristics have implications for communications because:

- In the face of uncertainty, decision making to undertake preventative self-mitigation behaviours and behave in a self-reliant manner while overseas is highly influenced by the unconscious.

- Many people have multiple "outs" to avoid thinking about self-reliance and mitigation, and will avoid consideration to protect against negative emotion, anxiety and uncertainty.

- Changing heuristics requires disruption and cognitive processing. Communications should not be about 'information delivery', nor 'rational presentation of fact'. Communications will need to be: *novel* (new / different to expected); create *affective* impact (personal attachment) and action (empower).

Challenge #5 – **The influence of external forces**

There are two external forces that influence the perceived legitimacy of self-mitigation behaviours:

1. **Travel insurance:** Travel insurance is often considered the 'baseline' of preventative behaviour, indeed four in five (79%) indicate they use travel insurance. It is, however, far from being universally endorsed and, often the perceived costs (e.g. financial investment, time investment, loopholes etc) outweigh the perceived benefits. There is an undercurrent of scepticism around travel insurance, even among those who claim they would never travel without it which results in travellers 'trading-off' the need for insurance based on their subjective assessment of risk and/or, under-insuring.

2. **Travel agents:** Some (particularly millennials) believe travel agents play a large role in helping determine and address risk, and in facilitating travellers to be self-reliant. There is, however, a distinct disconnect with travel agents, who often do not consider the preparedness of traveller's part of their remit.

External forces have implications for communications because:

- Some of the key 'behaviours' for self-reliance have broader category issues, and these can be used as reasons to 'opt out' of proactive self-mitigation behaviours. At a minimum, discussions around insurance are unlikely to be motivating.

Challenge #6 – **The Smartraveller dichotomy**

There is an expectation that a website exists to provide 'official' / 'government' travel advice and warnings and while many recognise the Smartraveller name when prompted (74% recognition), it had considerably lower spontaneous recall throughout the qualitative research.

The core advantage of Smartraveller is its 'Government' status which makes it an immediately trusted source of information. Notably, however, this information appears often triangulated with that of other sources (e.g. personal experiences, social media, trusted brands and other international government sources).

For many – particularly among the majority who considered themselves experienced travellers – Smartraveller was described as a website for 'other people' (e.g. less experienced travellers), or other occasions' (e.g. only if you were going to a highly risky destination), rather than as something that was current, and could contribute to one's ability to be self-reliant.

Additionally, while the website information was considered useful and helpful, the volume of content was considered overwhelming, and the style unengaging and 'government-style'. Generally, this was felt to be incongruous with the 'holiday feeling' of planning overseas travel.

The brand and role of Smartraveller have implications for communications because:

- While there is agreement that the website content is 'trusted', the current volume and structure of content risks low resonance with travellers.

- The website will need to provide people with 'new reasons' to consider and act on its content in order to convert people from 'intention' to 'action' and align with the campaign messaging.

Segmenting Our Market

The challenges discussed are present regardless of which segment travellers fall into – however it is valuable to segment our audience to allow more nuanced targeting. Understanding the differences present in the 'market' when it comes to encouraging self-reliance enables us to target specific sub-segments of need using a message which resonates and in a way which drives engagement.

Our segmentation solution focuses on understanding the discriminatory power of several key human characteristics, including risk-taking behaviour and perceived threat as defined under Protection Motivation Theory when applied to travel behaviour[1]. In summary, four key self-reliance segments were identified:

- **'She'll be Rights' (4%)** are characterised by a denial of the need to plan-ahead for difficult situations. They are typically more relaxed about the risks of travelling and assume that others are there to look after them. As a result, a lack of planning or demonstration of self-reliant behaviour may result in increased engagement with the consulate.

- **'Proactive Planners (24%)** are highly organised and are most likely to advocate the need for planning ahead. They tend not to be anxious about traveling because they have

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[1] Schroeder, Ashley and Pennington-Gray, Lori, "Moving the Travel Risk Literature Forward Conceptually and Operationally" (2016). *Tourism Travel and Research Association: Advancing Tourism Research Globally*. 15.

planned well. They believe Australian consulates are for people like them although they claim they would only use one as a last resort and rationally believe they are well prepared.

- **Fear avoiders (43%)** are also well prepared and see comparatively greater value in purchasing travel insurance (noting the inherent challenges of insurance as discussed previously). They are motivated less by a desire to plan, and more by fear of what would happen if things went wrong. While they are proportionately less likely to claim that they will use a consulate than other groups, their high threat appraisal means that many are still emotionally vulnerable and their intended behaviour may change in the moment.

- **'Naïve Risktakers' (29%)** are generally less afraid of travel risks than other groups and are less likely to take steps to ensure their safety. They are characterised by a low awareness of the potential travel risks and a lower appreciation of the potential consequences when things go wrong. This group has a low claimed threshold for contacting the consulate, however, they also have low commitment to being self-reliant so have greater potential to get into difficulties overseas.

The two key priority groups identified for communications targeting are Naïve Risktakers and Fear Avoiders. She'll Be Right are a third priority.

The Recommended Communications Strategy

Taking all this into consideration, the recommended communications strategy encompasses three key elements:

recognise	rewire	reposition

The fundamental challenge…

Overseas holidays are different for all of us – they can be about freedom, relaxing, escape, new experiences, bragging rights etc. Most of us already think we're smart travellers. Or at least, we're not intending to be a stupid traveller! However, we're not even really thinking about 'risk' properly, in fact sometimes we avoid thinking about it …and our assumptions about risk can be wrong. We're not always preparing ourselves for a safe overseas trip.	We sometimes think bad things are out of our control, and there's no point attempting to mitigate them. Indeed, even though we know being prepared is important, we can think of many reasons 'not' to self-mitigate and be proactive …and sometimes talk ourselves 'out' of it. We think technology makes us invincible in any situation so we can deal with it 'in the moment'. We feel like a 'safety net' will rescue us if we need it, particularly if something happens that's not our fault.	We think self-mitigation and preventative preparation can be effortful, it can be demotivating, and even end up taking the shine off our holiday spirit. We feel like thinking about what 'could' happen while you're overseas spoils the fun and, let's face it …if nothing bad ever happened, you'd be left with a pretty boring holiday anyway. Difficult situations are all part of the experience …and, it's how some of the greatest stories are made. When it comes down to it, we feel like there could be more to lose by self-mitigation, than there is to gain.

Some points on delivery

Start the cognitive process – think about the issue differently ▪ Novelty (new / different to expected) ▪ Create emotion / affect ▪ Empower and motivate	**Tackle unconscious barriers / nudge by exploiting 'points of tension' (e.g.):** ▪ not knowing the local language ▪ Not having your mobile phone **Nudge further by:** ▪ Creating personal ownership of the 'safety net' (empowering) ▪ Facilitate information seeking through Smartraveller (may require review of website content)	**Positive tone:** ▪ Use 'threat appraisal' of negative experiences / consequences, however, frame in terms of experiential loss rather than 'responsibility / morality / legitimacy'. ▪ Tap into the desired 'positive emotion' that holiday seekers crave …rather than attempting to generate fear. ▪ Redirect towards a positive 'FOMO' bias …to what you will 'miss out on' – a motivational consequence / reward / benefit (e.g. the 'risk' is missing out on adventures / stories).

The potential message territory

I thought I was a smart traveller, but perhaps I'm not (or at least, I have a seed of doubt). There are always more and new things I can do to be a smart traveller when I go overseas. There's no such thing as being over-prepared.	I can/should create my own 'safety net' before I travel overseas. **Smartraveller can help me do this.**	Creating my 'safety net' will **preserve the shine / adventure** in my holiday. For the bit of time it will take, it will help me **get back on track quickly** if something happens. **I'll avoid the bad-stuff, and I won't end up missing out** on any experiences. It will mean I'll gather lots more amazing memories for my story-bank.

The Channel Strategy

The scale of the challenge for the Smartraveller Phase 5 campaign means that large-scale media is needed to achieve the desired outcomes. From a channel perspective we strongly recommend that a considerable investment in TV is included as it is the number one medium consumed by all groups. This should also be supported by innovative online and offline media solutions.

The channel mix will vary depending on the target segment:

1. Naïve Risktakers are a key priority given that they are a high-risk segment who are more likely to engage in risk taking behaviour than other groups.

   o TV is their most frequent media activity with 3 in 5 watching TV daily (although this is somewhat lower than other segments).

   o They have a strong pull towards peer to peer review sites (travel and hotel sites, also Instagram) and a reliance on tour companies.

   o Tactical messaging is most appropriate for this group along with influencer strategies that use tour guides and tour companies as intermediaries.

   o Programmatic retargeting from landing sites would also be effective for this group.

2. Fear avoiders are less likely to engage in risk taking behaviours but their likelihood to change their behaviour 'in the moment', along with the sheer size of this group (43%), means they should also be a core target.

   o Fear Avoiders have a high consumption of traditional media platforms such as TV and radio and have high engagement with travel agents and hotel review sites.

   o Traditional media will be effective for this group and should focus on the underlying heuristics which drive disengagement.

   o Using online print will be effective for strategic messaging, radio for tactical messaging and travel agents as influencers.

3. A third priority group is the 'She'll Be Rights' group. They are a lower priority than the other two groups mainly due to the smaller size of the segment.

   o This group has high engagement with both traditional media and social media platforms such as Facebook, Instagram and You Tube.

   o TV and pre-roll digital will be effective for this group as well as online print for strategic messaging and Spotify or radio for tactical messaging.

1. Background

1.1 Introduction

The **2017-2019 Consular Strategy** has a clear framework of priorities. Among these priorities is a specific focus on helping travellers to be self-sufficient when overseas. Since 2003, the Smartraveller campaign and website has existed, and aimed to raise awareness of the potential risks, and encourage mitigation strategies and self-reliance when travelling overseas.

Since 2013, the **Smartraveller campaign** has aimed to raise awareness among those travelling overseas of the potential risks involved with international travel, and to encourage them to reduce and manage those risks through mitigation strategies. Evaluation of Phase 4 of the Smartraveller campaign indicated that exposure to the campaign may be positively contributing to driving self-reliant behaviours among future travellers. However, this intention is not fully realised across all audiences and the continued inappropriate use of consular services by those travelling overseas indicates there is further progress to be made in increasing their degree of self-reliance.

As a result, **Phase 5 of the Smartraveller campaign** is intended to have a continued focus on increasing self-reliance behaviours amongst international travellers, alongside a new focus highlighting Smartraveller's role as a source of information. This latest phase of the campaign is intended to take a more granular approach to understanding and addressing key audiences, with a segmentation of key audiences an important part of the messaging and media strategy.

The need for research: The quantum of previous phases of Smartraveller research mean that much is already known about travellers' attitudes, beliefs, intentions and actions around self-reliant behaviours (or lack thereof) when travelling overseas. However, it is clear that despite increasing intentions to be self-reliant, a large proportion of travellers still seek consular assistance when it is not strictly necessary. There is therefore a gap between how people intend to act, and how they actually act "in the moment". The Department therefore has a need to understand this gap, and the factors underlying the breakdown between intention and behaviour – both the conscious, rational factors, and the more "unseen" influences on behaviour, such as emotion, habit, impulse and environmental context, which have previously been less well-understood. The Department will then be in a strong position to develop a messaging campaign to bridge the gap and influence more travellers to not only intend to be self-reliant, but to follow through on this intention when required. This research addresses that need.

1.2 Objectives

The key strategic objective for the Smartraveller Phase 5 campaign is to increase the self-reliance of Australians overseas. From a communications perspective this translates into a core task:

Communications task: How can we increase the number of overseas travellers who:

a) intend to be self-reliant and;

b) follow through on that intention and behave in self-reliant ways when necessary?

Within the exploratory research there were four key questions which guided the direction of the research:

1. How do people define and engage in the concept of self-reliance when travelling overseas?

2. What is the 'gap' (conscious and unconscious) between intentions and behaviours?

3. What do people know, think and feel about Smartraveller?

4. How can the Phase 5 Smartraveller campaign influence travellers to be more self-reliant when travelling?

1.3 Research method

A multi-modal approach to research was conducted by Kantar Public, including:

- Qualitative research to explore the underlying motivators and barriers to self-reliance overseas, and understand the gap which exists between intention and behaviour.

- Quantitative research to quantify opinion, attitude and behaviour around key issues, and create and define the segments on which media targeting is to be based.

1.3.1 Qualitative Research

The qualitative phase of research included 30 sessions, including a mix of focus groups, mini groups, tipping point debates, in-depth interviews, and an online bulletin board. All sessions were conducted between, 7th and 20th June 2018. All recruitment was conducted by Q&A research, with all respondents being 'screened' based on recruitment specifications developed by Kantar Public in collaboration with DFAT. In accordance to industry practice, all participants were offered an incentive as a 'thank you' for their participation.

The table below outlines the qualitative breakdown across each session.

Table 1: Qualitative research specifications

	Qualitative Breakdown: 30 Sessions
Focus Groups	2 x focus groups with at-risk mental health
	2 x focus groups with cultural purists
	2 x focus groups with dual nationals / permanent residents
	2 x focus groups with ethical travellers
	2 x focus groups with millennials
	2 x focus groups with obligation meters
	2 x focus groups with reward hunters
	2 x focus groups with simplicity searchers
	2 x focus groups with social capital seekers
	1 x focus group with travel agents

Mini Groups	2 x mini groups with persons with disability
Tipping Point Debate Group	2 x tipping-point debate groups with joint travel decision makers (cross-segment)
In-Depth Interviews	2 x in-depth interviews with insurance agents
	2 x in-depth interviews with airline operators
	2 x in-depth interviews with travel doctors
Online Bulletin Board	1 x online bulletin board (cross-segment)

The table below outlines the mix of focus groups in each location.

Table 2: Qualitative research - Metro: Regional split

	Focus Group	Mini Group	Tipping Point Debate Group	In-Depth Interviews
Metro	14	2	2	5
Regional	5	-	-	1
Total	19	2	2	6

Focus Groups

Nineteen (19) focus groups were undertaken with audiences aged 16 years and over. Groups were 90-120 minutes in duration and conducted at a focus group facility, with client viewing available in metropolitan locations. A total of 132 people participated in the focus groups across the eight locations, Adelaide, Brisbane, Bunbury, Cairns, Melbourne, Newcastle, Melbourne, Perth, and Sydney.

Mini Groups

Two (2) mini groups were undertaken with audiences with disability. Groups were 90-120 minutes in duration and conducted at a focus group facility, with client viewing available in metropolitan locations. A total of nine (9) people participated in the mini groups across the two locations, Sydney and Melbourne.

Tipping Point Debate Groups

Two (2) focus groups were undertaken with audiences aged 18 years and over. Groups were 90-120 minutes in duration and conducted at a focus group facility, with client viewing available in metropolitan locations. A total of 15 people participated in the focus groups across the two locations, Sydney, and Melbourne.

In-depth Interviews

Six (6) individual in-depth interviews were conducted with service providers, including insurance agents, airline operators, and travel doctors. The interviews were conducted face-to-face where possible, or via telephone, and were around 60 minutes in duration.

Online discussion forum

An online discussion forum was conducted with audiences aged 18 years and over. The online discussion spanned four days, with a total of 30 people participating.

Discussion guides

The discussion guides for all qualitative sessions were designed by Kantar Public and provided to the Department for review, comment and approval prior to their use. Copies of the discussion guides are appended to this report.

1.3.2   Quantitative Research

An online survey was conducted with Australians aged 16 and over who are planning to travel overseas within the next year and / or who have travelled overseas in the past year.

Questionnaire design

The questionnaire was developed by Kantar Public and provided to the Department for review, comment and approval prior to launching fieldwork. Findings from the initial qualitative groups played a role in informing the quantitative questionnaire. The average interview length was 15 minutes.

Pilot testing

At the beginning of fieldwork, a small pilot launch was conducted on June 14, 2018. The pilot was used to check that the survey script had no technical problems, that all questions were working as intended and that the survey was the anticipated length. A total of 117 interviews were conducted a part of the pilot. There were no technical problems in the pilot survey and no further changes were made to the questionnaire at this point.

Fieldwork

The main stage of fieldwork ran from June 15 to June 16, 2018. The interviews from the pilot stage were included in the total sample, so the entire fieldwork period ran from June 14, 2018 to June 16, 2018. Fieldwork was conducted concurrently with the qualitative fieldwork.

Sample

Online sample was sourced from Lightspeed Research. A total of n=1,010 interviews were conducted with quotas set by age, gender and location to ensure the sample was representative of the Australian population.

Confidence level of the quantitative data was 95%. The margin of error (at the 95% confidence level) associated with this sample size is ±2.2%.

Weighting

All data was post weighted to align with ABS 2016 data (based on age, gender and location). The target and achieved sample sizes by quota are detailed in Table 3.

Table 3: Quantitative sample targets and achieved quotas

Variable	Target (n)	Target (%)	Achieved (n)	Achieved (%)
Total	1000	100	1010	101
Age				
16-18s	50	5	52	5
19-30s	200	20	201	20
31-49s	320	32	309	31
50-64s	230	23	238	24
65s and over	200	20	210	21
Gender				
Male	500	50	507	50
Female	500	50	503	50
Location				
NSW	320	32	321	32
VIC	250	25	253	25
QLD	200	20	205	20
WA	100	10	104	10
SA	75	8	25	8
TAS	25	3	77	2
ACT	20	2	9	2
NT	10	1	16	1
Region				
Metro	700	70	703	70
Regional	300	30	307	30
Intention to / Travelled in the past 12 months				
Travelled in past year	500	50	506	50
Intend to travel in the next year	500	50	504	50

1.4 Report notes

This report summarises findings from all stages of the research. The findings reported represent the perspective, opinion and sentiment of representatives of the Australian travelling community.

For the quantitative findings, significance testing has been conducted, based on 95% confidence level. Significant differences are represented by a green or red box (green indicting significantly higher at the 95% confidence level; red indicating significantly lower at the 95% confidence level).

For qualitative findings, direct quotes have been included to reflect findings in the report where relevant.

All research was conducted in accordance with ISO20252 standards.

2. The Six Challenges

Through the qualitative and quantitative research, consistent challenges to being self-reliant were described. Thematic analysis distils six key challenges for communications which are each described in this section.
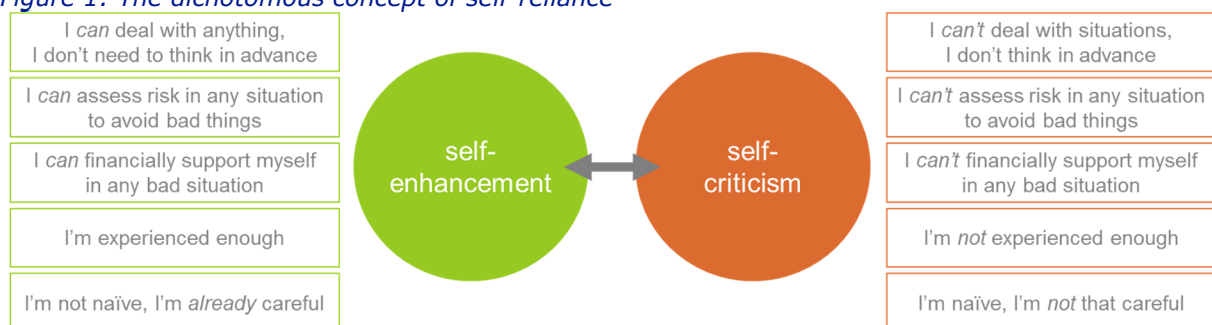
2.1 Challenge #1 – The self-reliance 'illusion

Fundamental objective – to understand the role and process of risk assessment in influencing the behaviour and decision-making of travellers.

Across the qualitative research, when initially asked about their behaviour, participants consistently self-assess as having 'high' preparedness and self-reliance while travelling overseas. Indeed, it is generally described as a fundamental pre-cursor to overseas travel. As discussions progressed, however, gaps in knowledge, attitudes and behaviours towards self-reliance became evident. There appear two factors influencing this:

- **Attitudinal:** The concept of self-reliance itself appears interpreted and described in a dichotomous manner. As shown in the Figure 1 below, many travellers perceive only two alternatives whereby they either self-enhance (and, have a strong self-belief in their ability to self-mitigate), or self-criticise (and, have a weak self-belief in their ability to self-mitigate):

Figure 1: The dichotomous concept of self-reliance

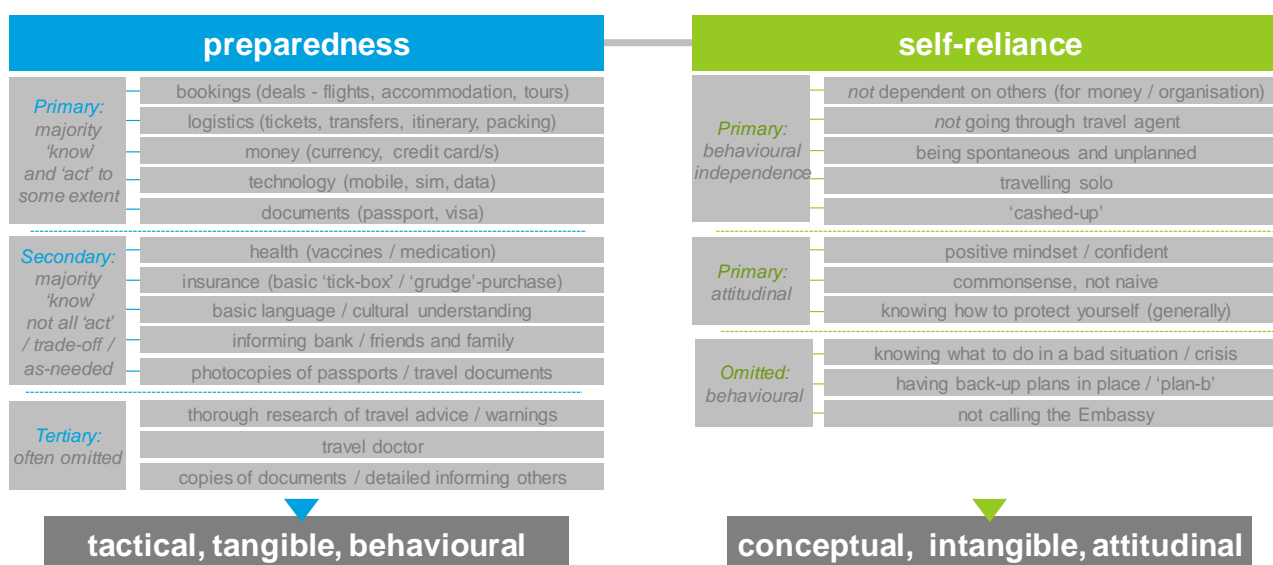|	
I *can* deal with anything, I don't need to think in advance	I *can't* deal with situations, I don't think in advance
I *can* assess risk in any situation to avoid bad things	I *can't* assess risk in any situation to avoid bad things
I *can* financially support myself in any bad situation	I *can't* financially support myself in any bad situation
I'm experienced enough	I'm *not* experienced enough
I'm not naïve, I'm *already* careful	I'm naïve, I'm *not* that careful

self-enhancement ⟷ self-criticism

In part, travellers appear to consider this mindset a necessary precursor because:

- **Self-enhancement** leads to the conclusion you are self-reliant, *capable* of travelling overseas, and you therefore *permit* yourself to travel.

- **Self-criticism** leads to the conclusion you are *not* self-reliant, are *incapable* of travelling overseas, and you therefore potentially *prohibit* yourself from overseas travel.

Not unexpectedly, the conclusion to *prohibit* oneself is an undesirable mindset among those intending to travel. Therefore, the majority of travellers appear to **default to self-enhancement**, augmenting their own perceptions of self-reliance and simultaneously avoiding consideration of their actual level of preparedness.

- **Lacking behavioural elements:** One of the initial tasks in the qualitative discussions was a facilitated group brainstorm to describe the concepts of 'preparedness' and 'self-reliance'. During this task, the moderator captured how participants described both concepts, prompting for mentions related to behaviours included in each – before, and during, overseas travel. Fundamentally (as shown below), this task reveals the concept of 'preparedness' is described in a relatively tangible and tactical manner, whereas 'self-reliance' is described conceptually and intangibly.

Figure 2: The perceived parameters of preparedness and self-reliance

preparedness		self-reliance	
Primary: majority 'know' and 'act' to some extent	bookings (deals - flights, accommodation, tours)	*Primary:* behavioural independence	*not* dependent on others (for money / organisation)
	logistics (tickets, transfers, itinerary, packing)		*not* going through travel agent
	money (currency, credit card/s)		being spontaneous and unplanned
	technology (mobile, sim, data)		travelling solo
	documents (passport, visa)		'cashed-up'
Secondary: majority 'know' not all 'act' / trade-off / as-needed	health (vaccines / medication)	*Primary:* attitudinal	positive mindset / confident
	insurance (basic 'tick-box' / 'grudge'-purchase)		commonsense, not naive
	basic language / cultural understanding		knowing how to protect yourself (generally)
	informing bank / friends and family	*Omitted:* behavioural	knowing what to do in a bad situation / crisis
	photocopies of passports / travel documents		having back-up plans in place / 'plan-b'
Tertiary: often omitted	thorough research of travel advice / warnings		not calling the Embassy
	travel doctor		
	copies of documents / detailed informing others		

tactical, tangible, behavioural	**conceptual, intangible, attitudinal**

2.1.1 Preparedness

As summarised above, the concept of 'preparedness' is characterised by tactical and tangible behaviours across three categories:

- **Primary:** There is a suite of primary elements described by the majority as relatively 'mandatory' to 'know' and 'do' when preparing for overseas travel. These primarily relate to bookings and logistical elements. However, they also include the necessity for currency conversion / money, functional technology and devices, and the possession of necessary documentation (passports and visas). They are considered a necessary 'first step' to successfully travelling outside of Australia.

- **Secondary:** There is a second layer of elements associated with preparedness, which are identified by the majority of participants, but not necessarily completed. These include consideration towards health (e.g. vaccines / medication), insurance, developing a cultural understanding, informing financial institutions / friends / family, and organising copies of travel documents. Fundamentally, while the majority 'know' these elements can form part of the preparatory process, many indicate a tendency to 'trade off' their completion (deprioritising, and procrastinating). Further discussion on health and insurance are described in Section 2.5

- **Tertiary:** When describing 'preparedness', a third layer of elements is identified. These are included by a minority and relate to undertaking thorough destination research, visiting a travel doctor, and leaving copies of documents / detailed information with others prior to travel. These

are unlikely to be identified, nor completed, by any other than the most organised / prepared segment of travellers.

2.1.2 Self-reliance

By contrast, self-reliance lacks the behavioural elements which are relatively readily described by travellers for preparedness. Rather, it is viewed more conceptually and attitudinally as:
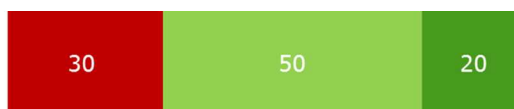
- **Primary behavioural independence:** There is a primary set of factors relating to behavioural independence which many travellers associate with self-reliance. These include the avoidance of dependence on others for either money or organisation (including a travel agent), being spontaneous and unplanned, travelling as a solo entity and having access to large amounts of money/ cash when needed.

- **Primary attitudinal:** There is a further set of attributes associated with self-reliance which are attitudinal and aspirational in nature. These include self-confidence, a positive mindset, possessing common sense and knowing how to protect oneself more generally.

- **Omitted:** There were a number of behavioural elements of self-reliance which were notable by their general omission of mentions in the group brainstorms. These include generally knowing what to do in a bad situation, having a back-up plan or 'Plan B' prepared, and *not* calling the Embassy. Indeed, for many participants, knowing the contact details of the Embassy was considered a key element of being prepared and self-reliant. This is discussed further in Section 2.4.3

2.1.3 A lack of commitment to being self-reliant

For most participants, self-reliance is described as an aspirational state because (as described previously) without the attitudinal confidence to be self-reliant, one may feel compelled to 'prohibit' travel. However, only around one-fifth of travellers in the quantitative survey rate it 'high on their agenda'.
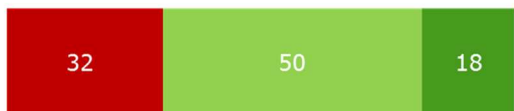
Chart 1: Attitudes towards self-reliance

People should take more personal responsibility for dealing with problems that arise while travelling overseas	30	50	20
People should be better prepared to deal with difficult situations themselves when travelling	29	52	18
I like to try and sort things out myself when things go wrong when I'm travelling	32	50	18
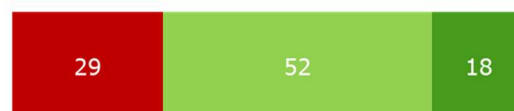
■ Total Disagree   ■ Agree   ■ Strongly Agree

D15. Please select how much you agree or disagree with the following statements …
BASE: All respondents (n=1010)

As shown in Chart 1, only one in five travellers 'strongly agree':

- "*People should take more personal responsibility for dealing with problems*" (20%);

- "*People should be better prepared to deal with difficult situations*" (18%); and,

- "*I like to try and sort things out myself when things go wrong when I'm travelling*" (18%).

Additionally, a higher proportion (29%-32%) disagree with each of these statements. This indicates low behavioural commitment to behave in a self-reliant way while travelling overseas, and would be particularly relevant in the event of experiencing a difficult circumstance. This was further qualified throughout the discussions, for example:

> *"[preparing and self-reliance is] …not that important, just a sideline thing …for one of those people who has to have everything done perfectly."*

> *"…packing is really the only thing you have to prepare for."* (millennial)

Low behavioural commitment to self-reliance is further evidenced in Chart 2 below. This chart presents quantitative analysis of 'commitment' which profiles travellers based on their 'commitment' to self-reliance, rather than their 'stated intention'. To understand commitment, the research explores four factors which are known to intervene intention and action:

1. **Dissonance** (are people 'comfortable / uncomfortable' with status quo / their existing behaviour, be it one that includes self-reliant behaviours, or not);

2. **External influence** (whether people believe it will be 'difficult' to be self-reliant, even if they really want to);

3. **Ambivalence** (whether people believe there are reasons 'for' and 'against' self-reliance while travelling, and where the scale is tipped for them); and,

4. **Personal involvement** (whether they believe self-reliance is important in the grand scheme of things they consider / plan when travelling).

Analysing these four factors produces a measure of individual commitment from 'strongly committed / advocating for self-reliant behaviours'; to 'following' – whereby they can be strongly influenced by messaging and the behaviours of those around them; those that are 'fluctuating – where they can see both reasons for, and against'; through to 'denial – refusing to consider self-reliance a behaviour to seriously consider'. It is considered a stronger indication of their 'actual behaviour' (particularly 'in the moment') than their stated intention.

Chart 2: Commitment to self-reliance

Denial	Fluctuating	Followers	Attainers	Advocates
16	33	36	9	7
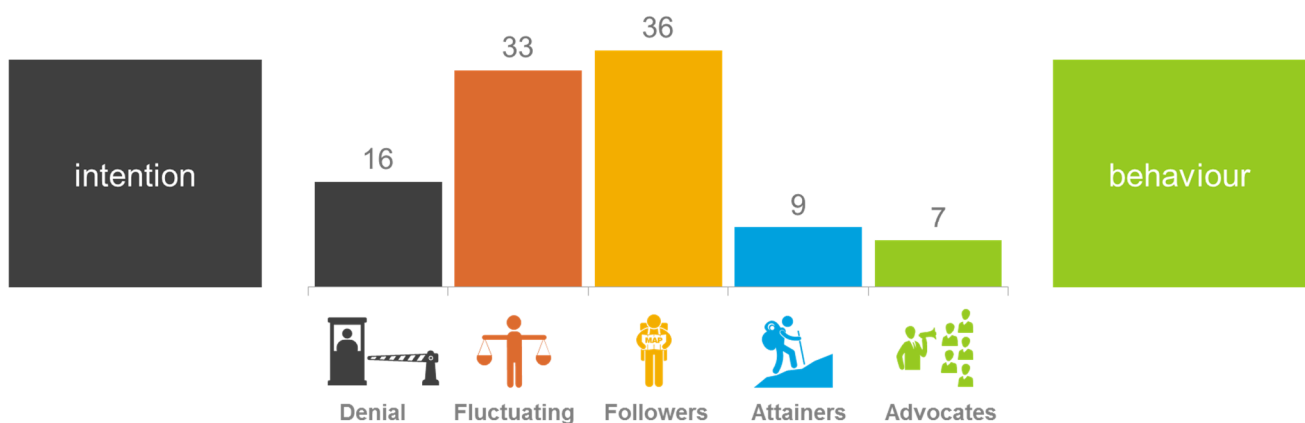
Commitment groups based on a calculation using questions D9-D13 in the quantitative questionnaire

This analysis shows that among Australian travellers:

- Around one in six (16%) have a strong level of commitment to behave in a self-reliant way, with 7% **advocating** for self-reliance, and 9% **attaining**. Relative to other commitment studies conducted by Kantar Public, the proportion of 'advocates' (those who are committed to self-

reliance, and will strive to positively influence other travellers) is considered at a similar proportion to other behaviours. However, the proportion of 'attainers' (those who are attitudinally and behaviourally committed to self-reliance, but do not have a strong influence on those around them) is lower than expected. This is driven by the higher proportions of 'followers' and 'fluctuaters' (described below). Fundamentally, those who are more committed are more likely to be aged 50 years and over, female and live in regional Australia compared to the profile of other segments. Additionally, they have the highest existing awareness of Smartraveller.

- There is a relatively high proportion who are described as '**followers**' (36%). These travellers have weaker attitudes towards self-reliance when compared to 'advocates' and 'attainers' (in terms of how important they believe it is, how consistently they behave this way, and how they believe it would make them feel). However, in theory, they consider it relatively straightforward to achieve. Thus, there is a strong objective to motivate them attitudinally to elevate the importance and value of being self-reliant, and follow through in pursuing the behaviours they already consider easy.

- There is an equal proportion (33%) who are '**fluctuating**'. This segment have relatively positive attitudes towards self-reliance in that they already consider it relatively important, attempt to behave in a self-reliant way relatively consistently (but, not necessarily always) and many agree it is personally beneficial. They are, however, more likely to consider it 'difficult' to achieve (even although they may 'want' to). Thus, there is a disconnect between their 'desired' level of self-reliance, and their 'actual' level of self-reliance which is strongly mediated by context, emotion and unconscious barriers. There is therefore an imperative to motivate them beyond these perceived barriers.

- One in six Australian travellers are in '**denial**' (16%) with the weakest level of attitudinal and behavioural commitment to self-reliance. There are multiple challenges with this segment – they are the least likely to consider self-reliance important, do not believe it would generate positive emotion (reassurance) and, also least likely to describe it as something they do consistently. Overall, this will be the most difficult segment to reach, however the initial objective will be to elevate their perception that self-reliance is important and valuable and generate awareness of Smartraveller as a legitimate first step (with seven in ten, 69%, currently unaware).

Chart 3: Profile of commitment segments

	Total (n=1,010)	Denial (n=160)	Fluctuating (n=331)	Followers (n=365)	Attainers (n=91)	Advocates (n=62)
Age	%	%	%	%	%	%
- 16-18	**5**	9	3	5	2	2
- 19-30	**21**	19	22	23	14	14
- 31-49	**32**	32	35	34	28	22
- 50-64	**23**	19	22	23	23	**35**
- 65-79	**19**	21	18	15	**33**	**28**
Gender						
- Male	**49**	55	50	49	39	41
- Female	**51**	45	50	51	61	59
Location						
- Metropolitan	**67**	67	69	68	57	57
- Regional	**33**	33	31	32	43	43
Smartraveller						
- Aware	**52**	31	57	44	**80**	**84**
- Not aware	**48**	**69**	43	56	20	16

2.1.4   The implication of the self-reliance 'illusion'

While the majority of those participating in the research aspire to consider themselves self-reliant, it is clear there are knowledge gaps in terms of the behaviours this embodies (both prior to travel, and while overseas) and low attitudinal commitment to behaving in a self-reliant manner.

This 'illusion' of self-reliance has implications for communications because:

- Their current attitudinal state is one of 'confidence', which becomes a proxy for self-assessed capability. As a result of 'feeling capable', there is a belief that messaging regarding preparedness and self-reliance is directed towards 'others' and not meant for themselves.

- Resultant, messaging will need to be framed and received as 'new news', capturing a different territory to that used previously to reach those who (incorrectly) believe they are *not* the target audience.

2.2 Challenge #2 – The subjectivity of 'risk'

Fundamental objective – to understand the role and process of risk assessment in influencing the behaviour and decision-making of travellers.

2.2.1 The "risks" of risk assessments

Consistent with the exploratory research conducted for Phase 4 of the Smartraveller campaign, risk is assessed by participants in the qualitative research through multiple layers – objective facts, individual preferences, heuristics and biases and norms as summarised below:

Figure 3: The multiple layers impacting 'risk-assessment'

Objective facts: An evaluation of the specific scenario and the relevant factors e.g. traveller factors (age, gender, physical and mental health, experience, travel party), the destination, the nature of the trip.

Internal, individual preferences: The particular preferences of the traveller e.g. personality traits (risk seeking, risk averse), and their perceived level of self-reliance.

Influence of heuristics and biases: Inputting to an individual's evaluation of facts given their particular preferences are the cognitive "short-cuts" used to manage the information load and the biases held.

External, cultural norms: Influences from people and the environment impact risk assessment at more general level e.g. morals and values of family, cultural traditions and/or the choices made by friends or travel companions.

It is important to note however, that **underlying these layers of risk assessment is subjectivity**, with the process varying greatly from person to person, and situation to situation. There does not appear a common set of "rules" that travellers use to conduct a risk assessment and the same traveller may have different "rules" on different occasions depending on the destination, travel companions, planned activities, and familiarity etc. Additionally, the risk appraisal process often appears an attempt to confirm existing beliefs, post-rationalise decisions already made, or void the need to consider risk at all. For example:

> *"I would determine the risk before leaving but would probably only research the risks if I already knew that my destination could be dangerous."*

The outcome of this subjectivity is that **risk appraisal can be inherently flawed** based on the context of travel. For example:

- Visiting one's **birth country** can reduce the need to appraise risk.

> *"I'd probably do a lot less preparation if we were going to my home country. Book the flight, get on the plane, go here go there, come home."*

- Visitation to **destinations considered 'western'** can reduce risk appraisal.

> *"You don't need insurance if you go somewhere like Europe, Canada or the States."*

- **Travelling for business**, or with a partner travelling for business, can reduce risk appraisal.

> *"My husband travels a lot …every now and then I join him*
> *…I never get insurance then – I just don't think about it …staying with him, staying in his hotel*
> *…only going for a few days, not a long holiday."*

2.2.2 Low threat-appraisal

A further element of risk assessment is the appraisal of threat, or the potential for negative consequences to be experienced. Qualitatively, many described relatively **low threat-appraisal**, which reduces the extent to which they appear to actively consider risk:

> *"If I'm going to die, I'm going to die …I don't really worry about it."*

> *"Sometimes misfortunates make for the best stories and actually end up being something that you look back fondly upon. Things that seem difficult at the time can be a positive in the long run. It makes the experience unique."*

There is also evidence of low threat appraisal via the quantitative component whereby respondents were asked how likely they would be to experience serious negative consequences in the event of a different scenarios while overseas. As shown in the Chart below, on average, around half of Australian travellers were unsure or, considered it unlikely, they would experience a negative consequence for each of the prompted scenarios – from being in a serious road accident, to being stranded in a flood.

Chart 4: Likelihood to experience negative consequences in a negative scenario

I am unlikely to experience negative consequences if this happened while travelling overseas …?

in serious road accident	arrested	attacked	companion goes missing	companion has heart attack	experience natural disaster	caught in regional conflict	break your leg	lose bag (with mobile, money, licence)	lose passport	stranded in flood	ripped off at hotel
47	51	48	50	51	50	51	50	48	51	54	62

■ Unsure / unlikely

D4. How likely do you think it would be that you would **experience serious negative consequences** if you experienced each of the following while travelling overseas …?
BASE: All respondents (n=1010)

2.2.3   The implications of subjective risk assessment

The subjective, and often flawed, process of risk assessment results in many travellers holding incorrect beliefs they are comprehensively accounting for risk, and the potential consequences. In reality, however, many are avoiding or minimising the risk and threat-appraisal process.

This means that campaign **messaging focussed purely on 'risk' and 'consequences' is likely to be ignored and dismissed by many travellers**. This is because they incorrectly believe they already *have* assessed the risks and that messages about 'safe travelling' are directed towards 'others'.

2.3 Challenge #3 – The flawed 'cost-benefit equation'

Fundamental objective – to understand how people appraise the personal costs and benefits of being self-reliant, and *not* being self-reliant.

2.3.1 The high personal costs of being self-reliant

Across the qualitative research, many participants articulated 'personal costs' of performing proactive, preventative behaviours associated with being self-reliant. As shown below, these perceptions of 'personal cost' broadly categorised across three factors – rational costs, self-image costs and emotional costs ('fear of missing out').

Figure 4: Perceived personal costs of being self-reliant

1. rational costs	2. self-image costs (high influence)	3. FOMO costs (high influence)
time investment	you're uncool, not-spontaneous	bad experiences can be good
financial cost (insurance)	you're un-Australian	miss out on learning experiences
no positive emotional return	you're not confident	miss out on adventures
laborious	you're paranoid / over-planning	miss out on 'amazing stories'
focus on what you could 'lose'	you're a 'dooms-day-prepper'	detract from your holiday / invite bad
the process 'feels effortful'	**the process 'feels demotivating'**	**the process 'feels costly'**

1. **Rational costs:** Many describe 'rational' costs of preventative, proactive behaviours that appear largely linked to 'process', for example:

    - The amount of '**time**' required to adequately research destination risks and insurance options etc.

    - The **financial cost** of purchasing appropriate insurance.

    - The potential for the process to **deliver no positive emotional return**, feeling laborious, and focussed on exploration of 'negatives' / 'things that could go wrong', rather than their desired focus on the positive elements of 'holidays'.

    Fundamentally, this resulted in the process of researching and undertaking preventative behaviour **feeling 'effortful'**, and even over-whelming, for many:

    > *"…[I am] overwhelmed by how much is there*
    > *…start thinking about what else there is …what have I not done*
    > *…have I forgotten something …omg, what's next?" (millennial)*

2. **Self-image costs:** There was also consistent discussion relating to costs associated with 'self-image'. In this regard, identifying as someone who was 'highly prepared' or 'self-reliant' was described as lacking some of the 'aspirational traits' of travelling. For example:

- Some felt it detracted from one's self and external image as a '**spontaneous**' traveller.

- Some described a sense that a focus on prevention and proactivity may be somewhat '**un-Australian**', with an expectation that Australians were resilient and capable of handling negative circumstances even without preparation.

- Others believed that a focus on preparation and self-reliance elevated the sense that an individual was **lacking in confidence**, paranoid or even a 'dooms-day-prepper'.

> *"…it's just for those people who are super paranoid …you're a dooms-day prepper."*

Fundamentally, this resulted in the perceived adoption of self-reliance **feeling 'demotivating'**, and in opposition to their desire to experience the positive emotions expected from international travel and holidays.

When self-image costs are described, they appear highly influential on participants' desire to be self-reliant, with the desire to remain spontaneous, resilient and confident overriding their desire to pursue preventative behaviours. That is, the ability to be spontaneous, resilient and confident was often considered mutually exclusive to being proactive, prepared and self-reliant.

3. **Emotional costs** ('fear of missing out')**:** The potential to experience 'emotional costs' was also described with relative consistency throughout the qualitative research. For most, these emotional costs are captured in the heuristic "Fear Of Missing Out – FOMO". This is a result of the perception that:

- Negative / difficult experiences are a normal, and often positive part of travel that are undesirable to miss out on.

- Attempting to mitigate and avoid them risks detracting from your holiday experience - precluding you from learning opportunities, having adventures, as well as creating 'holiday stories and lasting memories'.

> *"Sometimes misfortunes make for the best stories and actually end up being something that you look back fondly upon. Things that seem difficult at the time can be a positive in the long run. It makes the experience unique."*

> *"…it's [bad things] all part of the experience, you don't want to go over there wrapping yourself in cotton wool."*

The net result is that unconsciously, many travellers fear they will 'miss out' on realising the positives of their holiday by attempting to mitigate negative situations. Proactive and preventative behaviours feel 'costly' to the overall holiday experience.

2.3.2 The relatively low personal benefits of being self-reliant

In contrast, the benefits of being self-reliant appear generally less powerful and are even frequently dismissed by many participants:

- Some describe **emotional benefits** are described, however, they are generally predictable and appear non-motivational. Additionally, there is some doubt they will be experienced, with many couching the potential to experience emotional benefits with words such as "might experience" and "suppose you would", for example:

"You might feel safe, secure, relaxed." (millennial)

"I suppose you would feel good that you had done all that."

- **Rational benefits** of preparedness and self-mitigation strategies are identified by some, however, they appear relatively easily dismissed and minimised. For example, when participants described personal situations where they had experienced adversity while travelling (for example, the theft of an expensive ring, as referenced in the quote below), many rationally realise they would have been better protected and may have experienced a better rational outcome had they been more self-reliant. However, they are accepting of the negative consequence experienced, and even appear to experience positive emotional gain:

    "Next time, I'll know not to wear that diamond ring [participant laughs at incident]".

- As referenced previously when describing the 'FOMO' heuristic, **experiential benefits** are often considered diminished by the process of self-reliance. Few participants (aside from those who were already the most prepared) described a positive impact on the travel experience by being prepared and self-reliant. Indeed, for some, the entire allure of travel appears to move into redundancy by focussing on self-reliance:

    "If you pre-prepared for all manner of events natural and man-made before you travelled, you'd never travel…you might as well stay home and go to Westfield where everything is predictable."

- Further, some describe an **emotional reward of gambling** with self-reliance behaviours. While this qualitatively appears to be a minority of travellers, when this is mentioned, there is a sense of achievement in successfully completing overseas travel *without* a significant, negative event occurring. As a result, their past experiences validate their likely future behaviour (that is, continued active avoidance of preventative and proactive self-reliance behaviours).

    "If you don't get insurance, and nothing goes wrong
    …you feel like you've had a little victory, you got away with it …good feeling."

2.3.3 The implications of the flawed 'cost-benefit' equation

For many travellers, greater effort does not necessarily equate to a greater outcome. Self-image, emotional and experiential 'losses' often override rational thought outcome in regard to being self-reliant. Self-reliance becomes more associated with what can be 'lost' rather than what can be 'gained'.

From a communications perspective, therefore, it is recommended that messaging:

- positions self-reliance as something which **contributes to a positive self-identity and experiences** rather than something which **detracts or compromises** them; and

- **increases the 'value' / benefits of self-reliance** rather than focussing on consequences.

2.4 Challenge #4: The (unfortunate) power of the 'unconscious' (the role of behavioural economics)

Fundamental objective – to understand the role of the 'unconscious' in the 'gap' between intentions (what people 'say' / plan to do) and behaviours (what people 'do' in reality / in the moment).

2.4.1 The level of 'uncertainty' elevates unconscious appraisals

"…you can't mitigate things you can't plan for …you can't predict …you don't think about them."

Across the qualitative research, the degree of uncertainty anticipated and experienced by travellers was described with consistency, and broadly considered a normal, necessary and accepted component of overseas travel. This uncertainty exists as a result of:

- The identification of specific occurrences such as those associated with relatively common travel experiences (such as weather variability, flight delays, poor accommodation quality etc) through to those that were considered less probable (for example, serious accidents, natural disasters, acts of terrorism).

- A sense that the consequences and probabilities of these occurrences are unknown and often random / unpredictable.

- The overarching subjectivity during the 'risk appraisal' process and the number of layers necessary for an individual to appraise risk of each occurrence identified (e.g. objective facts, individual preferences – as described previously).

- Travellers fundamental awareness of their limitations in being able to accurately predict all potential outcomes, and recognition of the impossibility of assigning an accurate probability. As a result, there is a perception that attempts to self-mitigate are futile, with too many uncertainties to account for.

In order to make sense of (and, ultimately reduce) this uncertainty, travellers rely on heuristics and mental short-cuts as guides to facilitate and make decisions. For many, their unconscious biases become elevated in the face of uncertainty and this creates a domino effect on decision making both:

- prior to one's travel (during the stage where travellers may proactively plan preventative self-reliance strategies). For many, these heuristics provide reasonable reasons not to consider self-reliance strategies prior to overseas travel.

- while overseas 'in the moment', particularly in the case of experiencing a bad or difficult situation. For many, these heuristics override their 'intended behaviour' when dealing with an unplanned situation.

There are six influential heuristics that are worthy of consideration:

1. Optimism and confirmation;

2. 'The safety net';

3. 'Dr Google' and technology;

4. 'The innocence factor';

5. Procrastination; and,

6. Catastrophising and minimisation.

These cognitive tools enable decision making and ultimately facilitate travel in an uncertain environment.

2.4.2 Optimism and confirmation

Consistent with the previously referenced desire of travellers to pursue positive and avoid negative emotions, there is a strong sense of optimism that difficult situations will not be experienced while travelling. Compounding this, people seek information to confirm this optimistic view (from a range of sources, including family, friends and their own past experiences):

> *"I have lots of friends who have been travelling in these countries*
> *and have not had anything bad happen to them."*

This optimism further applies to their perception in-country where there is often a strong sense that difficult situations can be easily handled and do not require preventative preparations:

> *"…whatever happens …I only live once …sort it out …negotiate out of it*
> *…somebody else will pick up the pieces …has the smarts."*

The heuristics of optimism and confirmation are important to consider strategically because they:

- mediate the perceived 'need' to consider preventative and self-mitigation behaviours as travellers have an elevated sense of confidence, and are convinced 'it will not happen to them'. As a result, they identify more reasons 'not' to self-mitigate than they identify 'to'. This means that purely rational messaging / reasons to be proactive in self-mitigation risks being relatively easily dismissed.

- help people 'filter out' and avoid consequence-based messaging / advertising, making it difficult for messages in this territory to resonate. This means a campaign will need to re-engage the cognitive process by providing "new news", or delivery via an "unexpected" way, rather than replicating techniques (messages, tone, creative etc) that have previously been utilised.

2.4.3 'The safety net'

Throughout the qualitative research, an engrained, unconscious expectation that Australians have a protective 'safety-net' that can be relied on when travelling overseas was evident. This belief appeared to exist for several reasons:
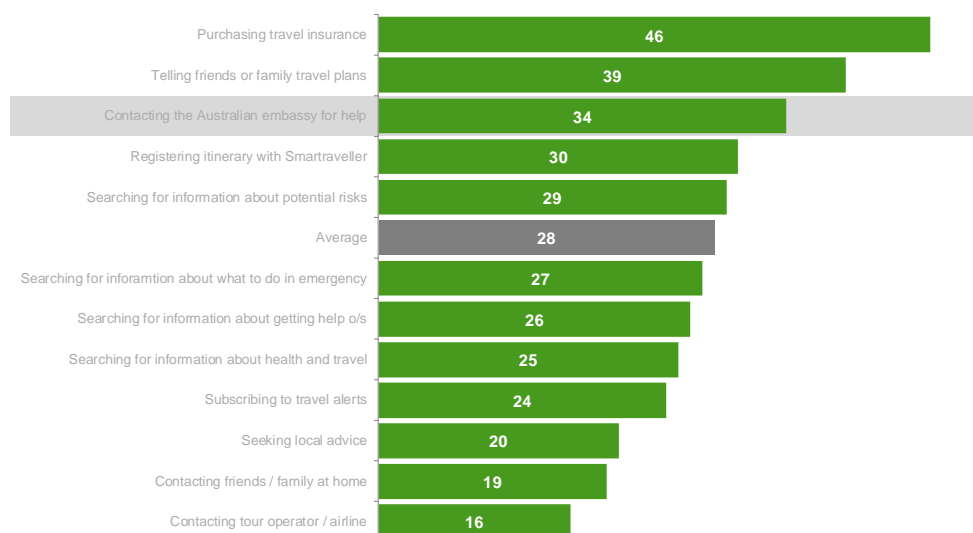
- **Extrapolation of the 'domestic safety net – Medicare':** Many Australian travellers reflect on Medicare as a domestic 'safety net' that protects Australians in times of need. While a distinction is made acknowledging that Medicare offers domestic protection, there was an emotional connection to this which drove a sense of entitlement that Australians 'always' have access to a safety net, regardless of where they are in the world. When this occurred, parallels are drawn between Medicare and Embassies:

*"I have a right to free assistance in Australia through Medicare, why would this right change
just because I'm overseas – I'm still Australian. That's a key role of the Embassy."*

Quantitatively (as shown below), **contacting the Embassy is rated among the most effective behaviours** in ensuring personal safety while travelling overseas and is significantly above average in terms of its perceived effectiveness:

- It is behind only 'purchasing travel insurance' (46% 'very effective', however, noting the previous described over-claiming of insurance as a default measure of protection) and 'telling friends and family about travel plans' (39% 'very effective').

- As a point of contact for help, the Embassy is significantly more likely to be considered very effective than 'contacting family / friends at home' (19%) and 'contacting tour operator / airline' (16%).

- Additionally, it has higher perceived effectiveness than all proactive 'search' methods (about potential risks; what to do in an emergency; getting help; and, health and travel).

Chart 5: Perceived effectiveness of preventative behavioural approaches (% 'very effective')

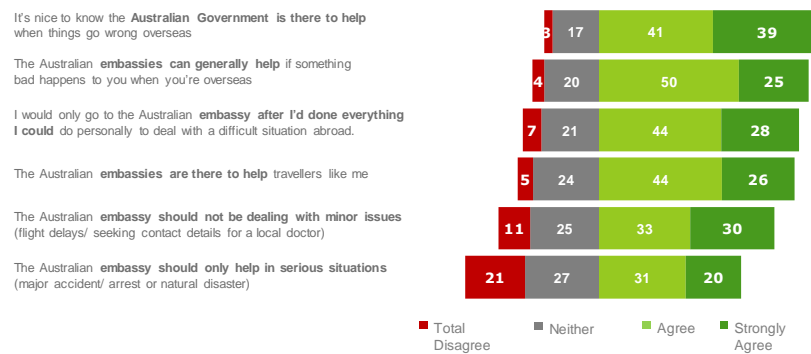|	%
Purchasing travel insurance	46
Telling friends or family travel plans	39
Contacting the Australian embassy for help	34
Registering itinerary with Smartraveller	30
Searching for information about potential risks	29
Average	28
Searching for inforamtion about what to do in emergency	27
Searching for information about getting help o/s	26
Searching for information about health and travel	25
Subscribing to travel alerts	24
Seeking local advice	20
Contacting friends / family at home	19
Contacting tour operator / airline	16

Source: Quantitative data (n=1010) D5. How effective do you think each of the following behaviours would be in ensuring your personal safety while travelling overseas

The quantitative data confirms a **strong emotional connection to the Embassy,** with four in five (80%) agreeing 'it is nice to know the Australian Government is there to help when things go wrong overseas'. However, as shown in the chart overleaf, there is some potential disparity regarding its remit, for example:

- Half (48%) do not agree 'the Australian Embassy should only help in serious situations (major accident / arrest or natural disaster)'.

- One third (36%) do not agree 'the Australian Embassy should not be dealing with minor issues (flight delays / seeking contact details for a local doctor)'.

- Three in ten (28%) do not agree that they 'would only go to the Australian Embassy after I'd done everything I could do personally to deal with a difficult situation abroad'.

*"It's your right as a taxpayer …you pay taxes
…they help criminals, so why shouldn't they help people like me too."*

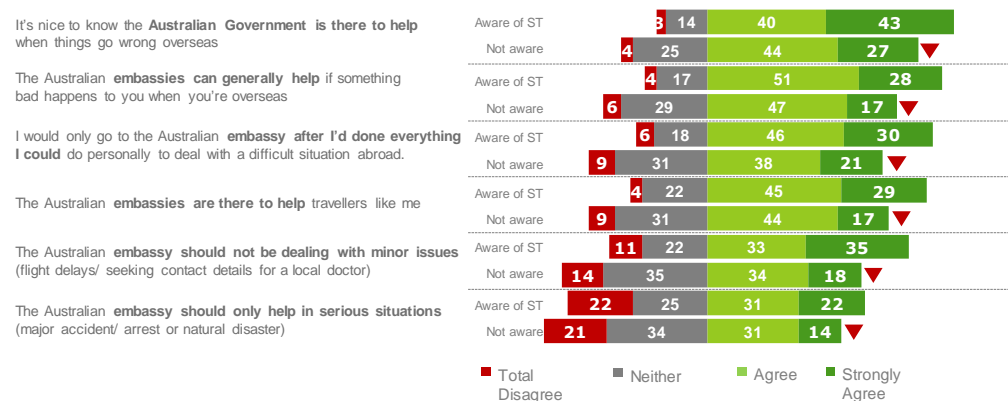## Chart 6: Perceptions of Embassy role (% agree / disagree)

It's nice to know the **Australian Government is there to help** when things go wrong overseas | 3 | 17 | 41 | 39

The Australian **embassies can generally help** if something bad happens to you when you're overseas | 4 | 20 | 50 | 25

I would only go to the Australian **embassy after I'd done everything I could** do personally to deal with a difficult situation abroad. | 7 | 21 | 44 | 28

The Australian **embassies are there to help** travellers like me | 5 | 24 | 44 | 26

The Australian **embassy should not be dealing with minor issues** (flight delays/ seeking contact details for a local doctor) | 11 | 25 | 33 | 30

The Australian **embassy should only help in serious situations** (major accident/ arrest or natural disaster) | 21 | 27 | 31 | 20

■ Total Disagree   ■ Neither   ■ Agree   ■ Strongly Agree

Source: Quantitative data (n=1010)
D15. Please select how much you agree or disagree with the following statements…

Across these statements, there is minimal consistent significant difference by demographic (age, gender, location). Notably, however, there is a consistent significant difference among those **aware vs. not aware of Smartraveller** – indicating knowledge of Smartraveller may contribute towards self-reliant attitudes, and better understanding of the Embassy remit:

Chart 7: Perceptions of Embassy role (% agree / disagree)

It's nice to know the **Australian Government is there to help** when things go wrong overseas
- Aware of ST | 3 | 14 | 40 | 43
- Not aware | 4 | 25 | 44 | 27 ▼

The Australian **embassies can generally help** if something bad happens to you when you're overseas
- Aware of ST | 4 | 17 | 51 | 28
- Not aware | 6 | 29 | 47 | 17 ▼

I would only go to the Australian **embassy after I'd done everything I could** do personally to deal with a difficult situation abroad.
- Aware of ST | 6 | 18 | 46 | 30
- Not aware | 9 | 31 | 38 | 21 ▼

The Australian **embassies are there to help** travellers like me
- Aware of ST | 4 | 22 | 45 | 29
- Not aware | 9 | 31 | 44 | 17 ▼

The Australian **embassy should not be dealing with minor issues** (flight delays/ seeking contact details for a local doctor)
- Aware of ST | 11 | 22 | 33 | 35
- Not aware | 14 | 35 | 34 | 18 ▼

The Australian **embassy should only help in serious situations** (major accident/ arrest or natural disaster)
- Aware of ST | 22 | 25 | 31 | 22
- Not aware | 21 | 34 | 31 | 14 ▼

■ Total Disagree   ■ Neither   ■ Agree   ■ Strongly Agree

Source: Quantitative data (Aware of Smartraveller n=753; Not aware of Smartraveller n=257)
D15. Please select how much you agree or disagree with the following statements

- Among **millennials**, the expectation for a 'safety net' is amplified. However, this does not appear solely driven by expectations of the Embassy. When asked to project what young people similar to themselves would do in a difficult situation while travelling overseas, may indicate a conditioned sense of comfort in reliance on a 'safety-net', which can also include parents, rather than reliance on 'self':

> *"It's easier to have someone help you than do it yourself …had people around them their whole life, aren't used to doing it themselves …get used to people helping them, are comfortable relying on others." (millennial)*

> *"Doesn't feel so confident anymore …would go soft … asks his mum for money and advice." (millennial)*

The heuristic of 'safety net' is important to consider because people travel under the assumption they will automatically receive assistance when they consider it necessary:

- This reduces their perceived 'urgency' to plan for, and construct, their 'own / personal safety net'.

- Additionally, it reduces the extent to which they will follow through on their intended behaviour 'in the moment' / in the midst of a difficult event.

2.4.4 'Dr Google' and technology

Across the qualitative research, the role of technology and mobile phones was consistently referenced in terms of its role:

- during the planning stage (for example, checking online for risks and reviews on destinations, and triangulating multiple information sources);

- in the event of a difficult or bad situation while overseas (for example, to find advice and assistance, and to contact 'others' – including the Embassy – for help).

There is also recognition among some experienced travellers that technology has played a role in changing their travel planning behaviour, reducing the sense of perceived urgency to plan and prepare prior to one's trip, and elevating the sense that situations can be mitigated 'in the moment':

> *"I used to plan a lot more for my trips when I first started travelling alone in 2003, but since then so much stuff is online or electronic so you can wing it so much more easily. When things go wrong when I'm travelling, google is usually my first port of call."*

Indeed, the ability to access technology, and the perception it will be omnipresent appears to contribute to a sense of invincibility while travelling, and false preparedness (which quickly evaporates in the event they do not have access to technology):

> *"I feel safe when I have my phone – it has everything I need to be safe."*

While present across all travellers, the automatic and unconscious (over-)reliance on technology is arguably amplified among millennials, as digital natives.

The heuristic of 'Dr Google' and technology is important to consider because it reduces the perceived urgency to consider and plan in advance for preventative self-mitigation behaviours. It creates an automatic assumption that bad / difficult situations can be mitigated 'in-the-moment'.

2.4.5 Presumption of innocence

The vast majority of travellers included in the qualitative research held a strong automatic assumption they would, or should, be provided access to support from the Australian Government if experiencing a difficult situation overseas when two conditions were met:

- the **absence of intent** – in that they did not self-assess as intending to 'be robbed', 'get arrested', 'lose their passport', 'be caught in a regional conflict' etc. For many, this lack of intent overrides any sense there is a personal requirement to undertake preventative, self-mitigation behaviours, particularly if one is already using 'common-sense' while travelling.

> *"I try to be careful anyway, so what can I do beyond that?"*

- the **presumption of innocence** – in that they are innocent, or a victim (of a crime, circumstance) in the difficult situation. Or, at least, not an intentional criminal. When describing this, many draw parallels to the role of the Australian Government in representing Australians overseas who have been convicted of criminal acts. In turn, this creates a sense of entitlement that those who do not intend to experience a negative circumstance, and are innocent, should automatically be entitled to receive assistance overseas.

> *"We've paid for drug mules to be protected overseas*
> *…why shouldn't we pay for everyone?"*

This automatic assumption is important to consider because it elevates their sense of entitlement and can over-ride the perceived legitimacy of self-mitigation strategies (both 'in the moment', and prior to travel).

2.4.6   Procrastination

During the qualitative sessions, participants were asked to list all of the proactive / preventative behaviours that could be undertaken as a part of the preparation and self-reliance process. As described previously (when describing 'the self-reliance illusion'), while it was not a comprehensive list, participants were able to describe many elements of preparation and self-reliance.

However, throughout the discussion, it became evident that while many travellers were able to 'identify' these behaviours, they were comfortable 'de-prioritising' them, relegating them to 'bottom of the list' tasks, or tasks that would be undertaken 'only if there was time'. This was undertaken as a mechanism to delay effort towards self-reliance and preparedness:

> *"If you're working full-time, it's pretty hard to find the time to plan all that."*

> *"A lot of this stuff you could do at the airport, or once you get to the country …packing is*
> *really the only thing you have to prepare for."*

This procrastination is supported quantitatively. When asked their likelihood to undertake several basic preventative behaviours, more than half fail to indicate strong 'likelihood' for the behaviours prompted. For example (as shown in the chart below):

- Only half of Australian travellers are 'very likely' to 'tell friends / family travel plans' (52%) and 'purchase travel insurance' (54%) prior to their travel.

- Only one third are very likely to 'search for information about health and travel' (31%) and 'search for information about potential destination risks'.

- Only one quarter are very likely 'search for information about getting help overseas' (25%) and 'search for information about what to do in an emergency' (24%).

Chart 8: Likely engagement in proactive / preventative behaviours prior to travel (% agree / disagree)

Behaviour	Very / quite unlikely	Unsure	Quite likely	Very likely
Telling friends / family travel plans	3	12	33	52
Purchasing travel insurance	6	15	25	54
Searching for information about health and travel	8	18	43	31
Searching for information about potential destination risks	9	17	43	31
Searching for information about getting help overseas	12	20	43	25
Searching for information about what to do in an emergency	13	21	43	24
Registering itinerary with Smartraveller	14	25	32	30
Subscribing to travel alerts	14	23	36	26

Source: Quantitative data (n=1010)
D7: And how likely would you be to engage in the following behaviours before travelling overseas?

This automatic assumption is important to consider because it highlights the traveller's pursuit of positive emotions and pleasurable travel-related tasks, reducing the priority on less-pleasurable tasks (where preparedness and self-mitigation are currently positioned because of the flawed cost-benefit equation described previously).

2.4.7 Minimisation and catastrophising

Throughout the qualitative sessions, there was an automatic tendency among many participants to divert their attention from contemplating the potential reality of experiencing a difficult situation while travelling overseas by either:

- **minimising** – rationalising that comparable difficult / bad situations can occur regardless of whether one is travelling overseas or, remaining in Australia. In doing so, they psychologically minimise the potential 'consequence' of experiencing an event overseas, and neutralise the 'probability' it will occur.

> *"I've been robbed in Redfern …it can happen anywhere."*

- **catastrophising** – rationalising that difficult / bad situations are unable to be predicted and controlled. In doing so, they psychologically divert the need to consider a greater level of preparation and self-mitigation, and find comfort in an external locus of control.

> *"If there's a tsunami, there's a tsunami.*
> *You can't say 'hang on, I'm not prepared for this."*

This automatic diversion to minimise or catastrophise the potential for difficult / bad situations to occur while travelling overseas is important to consider because it discounts the perceived legitimacy of need, and value, of self-mitigation.

2.4.8 The implication of unconscious heuristics

In the face of uncertainty, the decision making of many travellers is **highly influenced** by their unconscious assumptions and conditioning. Travellers have many, often over-lapping, "outs" to **actively avoid cognitive engagement** in the topic of self-reliance and self-mitigation.

To challenge and change heuristics disruption and cognitive processing is required. To achieve this, a focus that is based on 'information delivery' and/or 'rational presentation of fact' should be avoided. To challenge the unconscious, communications will need to be:

- **Novel and implicit** to start the cognitive process and break through the 'rational' / unconscious defences in processing messages about self-reliance.

- **Affective**, delivering a personal and emotive connection by potentially focussing more (or, at least equally) on positive emotions that are sought through travel (rather than a sole focus on elevating negative consequences or elevating threat appraisal).

- **Motivational**, to inspire travellers to 'think' and 'behave' differently, rather than facilitating people to alter their interpretation of information to fit their subconscious attitudes.

2.5 Challenge #5 – The influence of external factors

Fundamental objective – to understand the role of external factors in promoting and impeding self-reliant behaviours.

Explored in this section are two external forces that influence the perceived legitimacy of self-mitigation behaviours – travel insurance and travel agents.

2.5.1 Travel Insurance

Purchasing travel insurance is largely considered a 'foundational' or 'baseline' self-mitigating behaviour for Australians traveling overseas. As described previously, qualitatively, when participants are prompted to think of things they *could* do to prepare for the risks of travel, taking out travel insurance is frequently mentioned.

Quantitatively, the data indicates high prevalence of *claimed* travel insurance, with 4 out of 5 (79%) indicating they purchased travel insurance for their last overseas trip, and 73% stating they intended to take out insurance for their next overseas trip. This is highest among those aged 30 years and over. Indeed, just over half (56%) of those under 30 years 'intend' to purchase travel insurance on their next trip.

However, it is noted that while it holds high salience as a behaviour that *should* be undertaken, it qualitatively is associated with descriptions that can be characteristic of a 'tick-box-exercise' or 'hygiene factor'. For example, many indicate an automatic assumption of holding travel insurance through their credit card or bank. Additionally, many indicate low engagement with the process of researching and sourcing appropriate travel insurance that is appropriate to their health status and nature of activities they may engage in.

Chart 9: Past travel insurance purchasing behaviour (% taking out travel insurance on last trip)
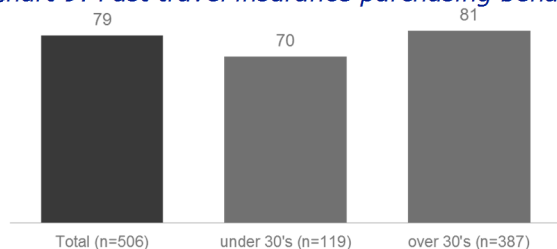
Source: Quantitative data: B5 Did you take out any form of travel insurance specifically for your last trip?

Chart 10: Future intended travel insurance purchasing behaviour (% intending to take out travel insurance on next trip)
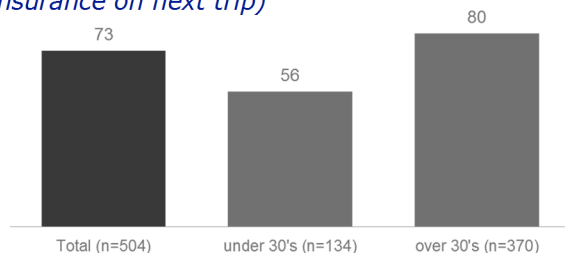
Source: Quantitative data: C5 Are you planning to take out any form of travel insurance specifically for your next trip?

Despite its claimed prevalence, travel insurance does *not* appear universally endorsed. Indeed, often travellers perceive significant 'cost' attached to insurance, with potentially limited 'benefit'.

In terms of '**costs**', many travellers identify *both* 'rational' and 'emotional' costs of insurance, for example:

- **Rational costs:**

  - **Financial costs:** The financial cost of insurance is described negatively by many and a potentially substantial barrier for some (particularly younger travellers and those who are budget conscious). For many, the cost of insurance is compared to the cost of potential experiences / accommodation while traveling, with the preference often being to allocate funds to experiences, rather than insurance.

  - **Time costs:** The process of selecting an insurance policy, particularly one with the right level of coverage or one that represents good value for money, is described as time consuming. For those who consider themselves 'time poor', procrastination bias overrides, and the importance of insurance is discounted.

  - **Enjoyment cost:** The process of selecting insurance is rarely described as an enjoyable aspect of the holiday planning process (particularly for risk-seeking travellers). For most, it is indeed considered a boring process (even among those who consider themselves 'planners'). It is noted that this is a characteristic attributed to insurance as a 'category', rather than solely in relation to 'travel insurance'.

  - **Cognitive cost:** Along with being time consuming and unenjoyable, many travellers, particularly younger and less experienced travellers, describe the task of selecting an insurance policy as difficult and requiring cognitive load. Policies are often considered difficult to compare, terms and conditions are perceived lengthy and opaque, and relative value is difficult to determine. As a result, selecting appropriate insurance can be considered an onerous task to do well (resulting in travellers being under-covered) or to do at all (resulting in a lack of insurance altogether). This is supported quantitatively whereby only half (51%) of all travellers (and, just one third of travellers under 30 years) are 'very confident' in their ability to purchase travel insurance.

    Chart 11: Confidence in ability to purchase travel insurance before travelling overseas (% 'very confident')
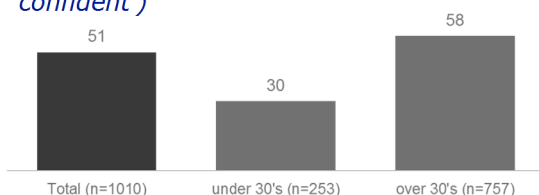

    Source: Quantitative data D6 How confident are you in your ability to perform each of the following behaviours before travelling overseas (proportion 'very confident')

  - **Process costs:** A frequently criticised aspect of insurance relates to the process of making a claim. Even those who claim to 'always' travel with insurance note the process of making a claim can be burdensome, bureaucratic and require what is considered excessive documentation (for example, the requirement of receipts for all items).

  - **Many (unknown) loopholes and exclusions:** The fact that many policies carry exclusions leads to a perception that even *if* a traveller purchases travel insurance, and *if* they go through the effort of making a claim, there is a high likelihood the insurer will find a 'loophole' resulting in a rejected claim. This belief appears to undermine the credibility and utility of travel insurance and is particularly prevalent amongst those who avoid buying insurance. This is supported quantitatively, whereby only half (46%) of travellers (and one

third of travellers under 30 years) consider travel insurance 'very effective' in ensuring their personal safety while travelling overseas.

Chart 12: Perceived effectiveness of travel insurance (% 'very effective')
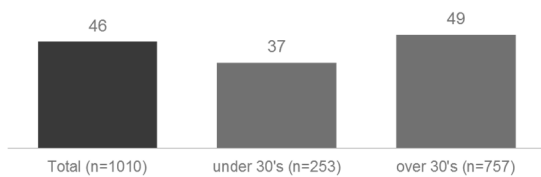
Source: Quantitative data D5. How effective do you think each of the following behaviours would be in ensuring your personal safety while travelling overseas?

- **Emotional costs:**

  - **'Fear Of Missing Out':** As described previously, there is a perception among some travellers that being prepared, and planning for negative / difficult situations can detract from positive travel experiences and the motions of purchasing insurance contribute to this.

  - **A feeling of wasting money:** If a traveller does buy insurance but has no need to make a claim on it, there is a perception that the money spent on that policy was in effect, wasted. To purchase insurance and then 'not need' it is considered 'throwing money away'.

The perceived **benefits** of insurance appear relatively limited, and relate primarily to:

- **Low-level positive emotional benefits:** The potential to feel safe, secure, reassured, have peace of mind and avoid anxiety are considered positive states of mind that can be positively enhanced by having insurance. However, these are primarily described as important and motivating to those who are risk-averse, and are more 'theoretical' for those with higher risk-tolerance. They can also result from a sense of having done the 'right' or 'moral' thing by taking (one of) the appropriate steps to protect oneself when traveling.

- **Rational and 'experiential' benefits:**

  - **Shorter holiday interruptions if things go wrong:** Among those who undertake extensive planning and preparation, insurance is described as contributing to shorter interruptions in travel plans in the event difficulties are encountered (for example, through the ability to access emergency funds more quickly).

  - **Protection from 'extreme' financial consequences:** Insurance is also recognised to provide protection from out-sized consequences, for example large amounts of debt, particularly seen as being generated by requiring health services while overseas.

  - **Self-reliance:** For some, insurance is considered to contribute to a sense of self-reliance – by delivering a financial 'back-up' and a means of support that is independent of travel partners, friends or relatives. In contrast, those who chose not to buy insurance are sometimes described as potentially risking being burdensome on those around them. However, it is noted that for those actively avoiding purchasing insurance, this potential moral obligation is not considered a deterrent.

The observed imbalance between the perceived high 'costs' of insurance, and comparatively fewer 'benefits' results in an **undercurrent of scepticism** around travel insurance, even among those who claim they would never travel without it. In turn, this results in many travellers 'trading-off' the need for insurance based on their *subjective* assessment of risk (as previously described), having

low-involvement in the insurance selection process and, having multiple reasons to assume low response-efficacy of insurance. For example:

> *"Sometimes the excess is more than it's worth, like a small theft or small injury in a third world country. As a result, many people who 'should' claim don't end up doing so."*

> *"Insurance is discriminatory …it works against older people and those with health conditions."*

> *"Insurers are the only ones who really win, they make money off us being prepared. They deny claims, find loop holes, make it expensive."*

The result of low response-efficacy of insurance is that many **avoid** insurance if they are able to rationalise 'valid reasons'. Alternatively, there is a notable tendency to under-insure by actively avoiding thorough research and consideration of the insurance product purchased.

- In summary, there are a range of factors 'rationalised' that can lead a traveller to **avoid** the purchase of travel insurance, including:

  - A perception that the destination is 'safe' / not 'foreign' (via a subjective assessment of risk).

  - Dual nationals travelling to their 'home country' or country of other nationality (again due to a low perception of risk).

  - Those who are visiting friends & family.

  - A strong perception of the ineffectiveness or wastefulness of insurance (in terms of coverage and cost).

  - A trade-off of insurance as a 'cost', to 'invest' in other activities or better accommodation on a trip.

- Factors that can lead to a traveller being under-insured include:

  - **Low involvement** in the insurance selection process, due largely to rational cost factors described above. Such travellers buy insurance, but largely as a 'hygiene factor' that also leads them to have:

    - **A low attention to detail** – particularly regarding policy exclusions and Terms and Conditions.

    - **Mistaken beliefs or assumptions** – travellers who assume they have sufficient insurance coverage through their credit card, or an assumption of cover through a travel agent or tour operator.

    - **Low disclosure of pre-existing conditions** – this can occur as a result of accidental or deliberate omission. Accidental by those who do not realise disclosure is required, or deliberate omission by those who are seeking to avoid higher premiums (or who fear being rejected for coverage altogether).

2.5.2 Travel agents

Some (particularly millennials) believe travel agents play a large role in helping determine and address risk, and in facilitating travellers to be self-reliant. These travellers consider it a core part of a travel agent's job to either provide step-by-step prompts and guidance as to risk mitigation strategies, or to actively complete these steps on their behalf. In fact, there are some travellers

who believe that by engaging a travel agent (or in some cases, by using a tour operator) they have in effect 'outsourced' their requirement for risk-mitigation.

> *"Travel agents should do all this stuff [planning] for you if you go through them*
> *…they have experience, they know what you should or shouldn't do*
> *…that's what their commission is for." (Millennial)*

There is, however, a distinct **disconnect with travel agents**, who often do not consider ensuring the preparedness of travellers to be part of their remit. Fundamentally, travel agents do believe they reduce the risks of traveling for their clients, however this is primarily in relation to the organisation of trip logistics, such as ensuring complicated flights are booked correctly, or that connections and transfers are in place.

However, travel agents do *not* consider it their role to 'push' those who have not completed certain prevention steps, or whom they suspect may not be completely prepared, into being more prepared and self-reliant.

> *"We have no moral obligation to tell someone they aren't prepared,*
> *we're there to sell travel products, I'm not their mother." (Travel Agent)*

Additionally, travel agents appear to recognise the desire of travellers to pursue positive emotional states (focussing on destinations, experiences, activities etc), and avoid cognition and mitigation of potential negatives during the planning process. In this regard, there appears some **avoidance to engaging travellers in conversations regarding risk and preventative behaviour**.

> *"It's not our job to tell them to prepare for an emergency,*
> *because that's like saying the sky is going to fall in …it's a bit of a buzz kill." (Travel Agent)*

2.5.3   The implication of external forces

External forces have **implications for communications** because:

- Although insurance is a key behaviour for self-reliance, it has broader category issues (perceived effectiveness, rational and emotional costs) that can be used as reasons for travellers to 'opt out' of purchasing it as a self-mitigation behaviour.

- At a minimum, messaging relating to insurance are unlikely to be considered 'different', nor motivating.

- While insurance is important, specific and tangible, it is considered a potential risk to elevate this as a (key) protective behaviour within the message hierarchy, due to the scepticism attracted by policies specifically, and the insurance category more broadly.

- Without targeted engagement, travel agents are unlikely to be a key vector for increasing self-reliance amongst those who avoid protective behaviours – even for those travellers willing to use them. Travel agents do not currently consider risk mitigation as a core function, nor a legitimate aspect of their role.

2.6 Challenge #6 – The Smartraveller dichotomy

Fundamental chapter objective – to understand what people know, think and feel about Smartraveller and the role it currently plays in the travel experience for Australian travellers.

2.6.1 The role of Smartraveller within the world of travel advice

The vast majority of qualitative participants indicate an expectation an 'official' / 'government' website will exist to provide travel advice and warnings. However, their expectation is 'general' in nature, with most unable to specifically identify 'Smartraveller':

> *"There's a government warning site. Can't remember what it's called."*

> *"I would look at the Aussie Government website for safe travel – whatever that is – I'm sure Mr Google will find it for me."*

When prompted, however, Smartraveller has high recognition. Quantitatively, three-quarters (75%) of Australian travellers recognise the brand name / website. As shown below (see Chart 13), this varies:

- By **age**:
  - Younger travellers (16-18s) record the highest level of those not recognising the brand / website. Indeed, there are more younger travellers 'not aware' (57%) than aware.
  - Those aged 19-30 years record a higher than average proportion not recognising Smartraveller (36% are not aware).
  - Travellers aged 50-79 years record the highest levels of Smartraveller recognition.
- By **geography**: Those in regional locations are more likely to recognise the Smartraveller brand when compared to their metropolitan counterparts.

Chart 13: Not Aware of Smartraveller

% **Not aware** of Smartraveller

by Age

% **Not aware** of Smartraveller

by Region

16-18s	19-30s	31-49s	50-64s	65-79s	80+s
57	36	26	18	15	25

Metro	Regional
29	19
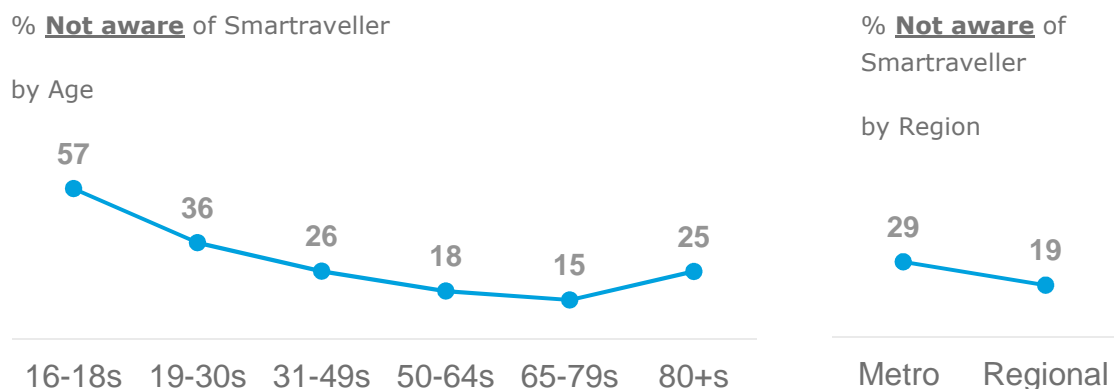
SOURCE: B7 / C7. Have you heard of the Smartraveller website run by the Department of Foreign Affairs and Trade?

Although a majority of Australian travellers recognise Smartraveller when prompted, qualitative discussions indicated many have **gaps in their understanding of its role and functionality**. For example:

- Smartraveller is frequently associated with being **official**, Government, trustworthy and factual (because it is information from the Government), a source of travel warnings and general destination advice.

- However, it appears less associated as a website for 'all travellers', with perceptions it is designed for:

  - A specific type of **traveller** – such as inexperienced travellers, those with an inordinate desire to plan / organise, or anxious travellers.

  "I believe the website would appeal …particularly for those that do a lot of research and are well organised. I also believe that it would appeal to those personality types that do not enjoy taking a risk and for first time travellers or who haven't travelled much at all."

  "It [Smartraveller] wouldn't appeal to the person that just 'goes with the flow' and sees what happens, if anything happens."

  - A specific type of **travel** – when visiting destinations subjectively considered 'high risk'.

2.7 The multitude of information sources

While Smartraveller is in the consideration set of information sources accessed when planning travel, it is noted it does not operate in a vacuum - travellers seek information from a range of sources. In part, this is a reflection of some traveller's desire to be thorough, however, it is also a reflection of the previously described confirmation bias, with others seeking multiple information sources to post-rationalise travel decisions already made.

Broadly, information sources cluster in three categories (see Chart 14):

1. **Personal accounts and experiences** – Aside from general internet searching, tapping into existing networks, both face-to-face and online, to hear personal accounts is the most common source for information and advice about travelling overseas:

   - Half (52%) of travellers seek advice from **friends and family**, who are trusted to provide a truthful perspective of destinations:

     "When it comes to finding travel safety advice I tend to ask people I know that have been to that particular country / area for advice and tips."

   - **Social media** channels such as Facebook, Instagram, Twitter, YouTube are also widely used with 3 in 10 (29%) of travellers claiming they use some form of social media when looking for information or advice about travel risks – 17% Facebook, 17% YouTube, 6% Instagram, 3% Twitter. Due to the personal nature of social media it was also perceived to be a highly valuable and generally trusted source of information.

     "I am a member of a couple of female solo traveller Facebook groups. I may ask about safety in Portugal on one of those groups too."

   - **Travel blogs** and **online forums** are also considered to provide valuable information – however, it is treated with more caution than that sourced through personal networks.

     "For the blogs, information can be useful but I always know that every person's trip / experience is subjective and things won't always apply in the same way."

2. **Trusted brands and websites** – Travel and hotel review sites such as TripAdvisor, Lonely Planet and Expedia are the second most common source of travel safety information and advice, and are accessed by half (49%) of travellers. The ability for travellers to review, upload photos and add their experiences in comment boxes on these sites adds a personal and genuine dimension to safety information and advice. For some, the sheer volume of personal reviews on sites like TripAdvisor contribute to a perception of authority and trust.

> *"I will also use the TripAdvisor website for current safety tips and trip planning to make the journey possible."*

> *"The TripAdvisor webpage was surprisingly detailed and written in a language that seemed more genuine about the dangers… It was important to me that the language on this site reflected the opinions of a seasoned traveller in this area"*

3. **'Official' sources** – Official (/'Government') information sources are often described as a valuable triangulation point. As referenced previously, there is an expectation sites like Smartraveller exist, and will be easily found through internet searching. Some also indicate use of consular websites from other Governments (dual nationals using their embassy site of 'other' nationality, or checking 'similar' western countries such as the USA or UK for their international travel advice. Fundamentally, there is a high degree of **legitimacy and trust** associated with Government information sources, and they are positioned very differently from commercial websites.

> *"I will defer to government (either US or Australia) related safety advice because I trust that more than public forums etc."*

> *"I try to look for govt or non-commercial websites first when sourcing info (i.e. websites that aren't connected to selling something) …"*

Chart 14: Sources of information about travel risks
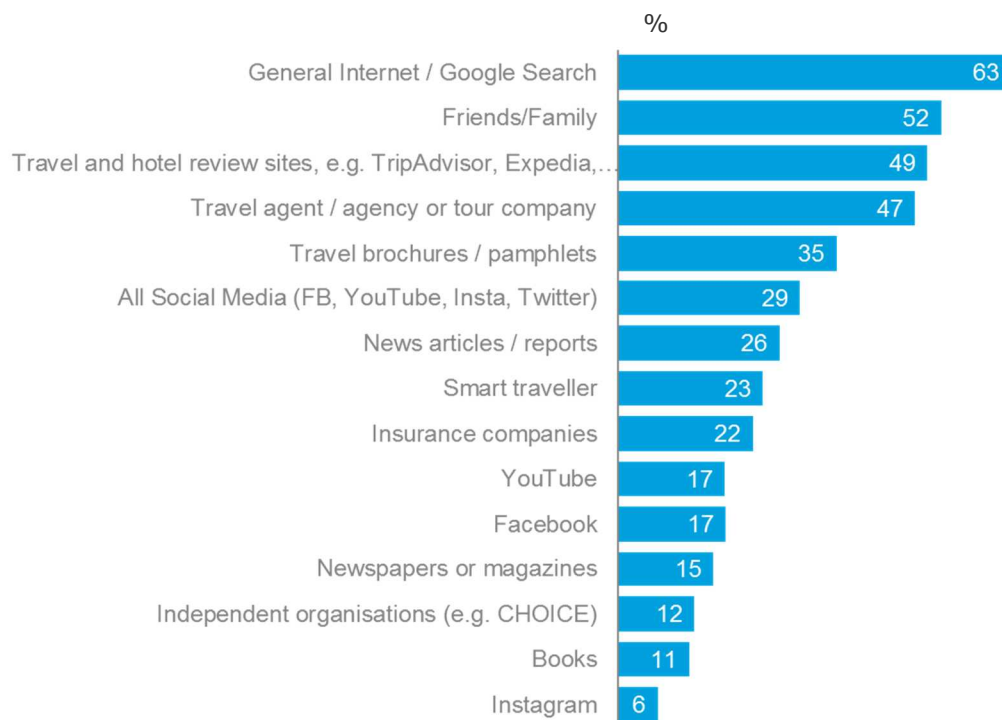
%

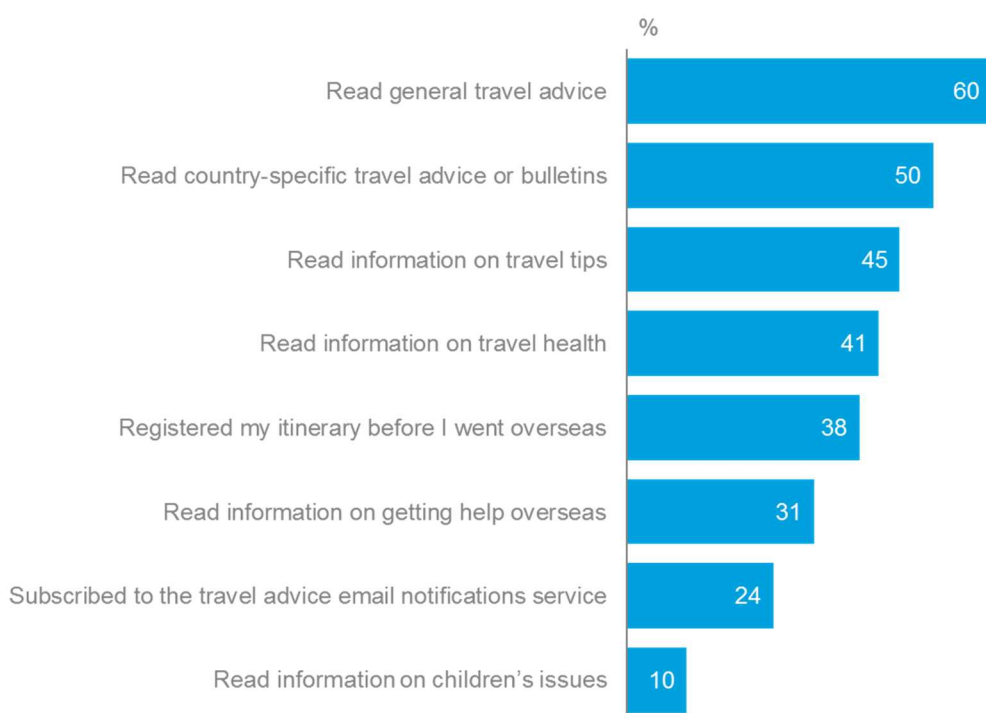| Source	%
General Internet / Google Search	63
Friends/Family	52
Travel and hotel review sites, e.g. TripAdvisor, Expedia,…	49
Travel agent / agency or tour company	47
Travel brochures / pamphlets	35
All Social Media (FB, YouTube, Insta, Twitter)	29
News articles / reports	26
Smart traveller	23
Insurance companies	22
YouTube	17
Facebook	17
Newspapers or magazines	15
Independent organisations (e.g. CHOICE)	12
Books	11
Instagram	6

SOURCE: E4. Thinking about planning a trip overseas, if you wanted to get information or advice for all the potential risks before travelling, where would you go to get it?
BASE: All respondents n=1010

2.7.1 Smartraveller usage and action

Among the 75% who are aware of Smartraveller, over half (56%) claim to have visited the website when planning and / or during their last trip overseas. Unsurprisingly, travellers are most likely to consult the Smartraveller website during the planning stage (53%), with only 1 in 10 (10%) indicating they visited the website *during* their last trip.

Travellers visiting the Smartraveller website reported they are most likely to use the general travel advice with 6 in 10 (60%) visitors claiming to have done so (see Chart 15). This followed by reading up on country-specific travel advice or bulletins (50%) and information on travel tips (45%). 38% of visitors (16% of those who had travelled in the last 12 months) claimed to have registered their itinerary for their last trip and 24% of visitors (10% of those who had travelled in the last 12 months) claimed to have subscribed to the email notifications.

Chart 15: Actions on Smartraveller website

%

Action	%
Read general travel advice	60
Read country-specific travel advice or bulletins	50
Read information on travel tips	45
Read information on travel health	41
Registered my itinerary before I went overseas	38
Read information on getting help overseas	31
Subscribed to the travel advice email notifications service	24
Read information on children's issues	10

SOURCE: B7c. Which of the following did you do via the Smartraveller website, either when planning your trip or during your trip?
BASE: Visited Smartraveller website n=209

Once the Smartraveller website is visited, there are indications of a positive behavioural response, with half (56%) of visitors indicating they have undertaken an action including purchasing travel insurance (33%), getting vaccinations (19%), changing or modifying behaviour (15%) and applying for a visa (14%) (see Chart 16).

%

							44
33							
	19	15	14				
				7	6	1	

Purchase travel insurance | Get vaccination | Change / modify behaviour while travelling | Apply for a visa | Change destination | Change travel itinerary | Other | None of these
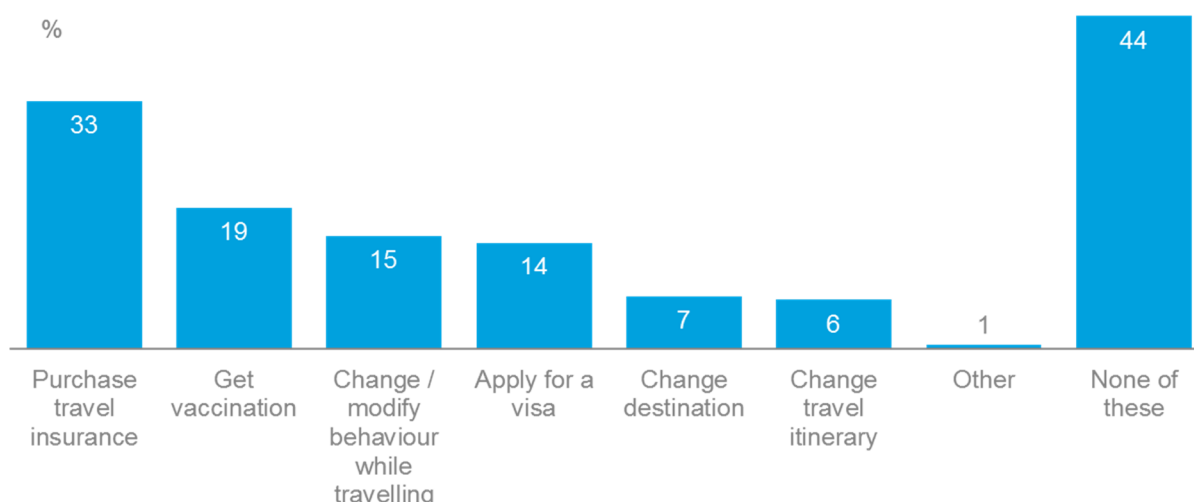
SOURCE: B7f. Did you do any of the following as a result of the advice or information you obtained via the Smartraveller website?
BASE: Visited Smartraveller website n=209

2.7.2 Perceptions of Smartraveller

The majority of participants describe **positive perceptions** of Smartraveller. However, there are two primary elements associated – trust, and cautiousness.

- **Trust:** One if Smartraveller's consistent strengths (and, differentiators relative to commercial websites) is the high level of **trust** in its content as a Government source that is untainted by commercial bias:

    "As it's coming from the Government and isn't connected to selling anything, I trusted it."

    *"If it's free – tells us they're doing it for your safety
    …they care about you …they're not doing it for them." (millennial)*

- **Cautiousness:** There is a perception among some that, as a Government source, Smartraveller is required to be **cautious** in its provision of information and advice. When this occurs, some travellers lean towards discounting, ignoring or searching for other content, particularly if it does not support a travel decision made, or pending (confirmation bias).

    "You would never go anywhere if you did everything it [Smartraveller] said."

    *"If the [Smartraveller] advice warning was amber I would definitely look at other sources
    to make my decision before I went there."*

2.7.3 Smartraveller registration and subscription services

Registration service – The registration service was explored in a minor way throughout the qualitative research, as it was not a core objective. However, when it is mentioned, it is generally described positively. It is considered useful for destinations considered more 'off the beaten track', in 'developing' countries or for extended trips, rather than regular holidays. In the quantitative research 16% of travellers who have travelled in the last 12 months, claim they registered their trip on the Smartraveller website.

Importantly, however, there appears a tendency among some travellers to view the registration process as a way of **reducing personal responsibility** to be self- reliant, instead placing a higher

burden of responsibility with 'the Government'. This aligns with the previously described 'safety net' heuristic:

> *"[If you register] you are tracked all around the world and they know if you are in trouble."*

> *"It's like the roll for school, if there is a fire, and you are not out, they know you're there and they come find you." (millennial)*

Subscription service – When the subscription service was discussed qualitatively, it was perceived by many to hold lower utility than the registration service. Primarily, this is a result of a perception that travel advice was unlikely to change in the period before the trip, therefore rendering the proposition of regular updates somewhat valueless. Additionally, there is a sense among many that they were unlikely to alter their travel plans once 'committed' to that destination, with the exception of a significant event or natural disaster.

In addition to the content of updates, the medium of delivery also contributed to a sense of lower utility with email notifications considered containing 'less urgent' and 'current' in comparison with other forms of communications such as SMS alerts or notifications.

Quantitatively, 1 in 10 (10%) of those who had travelled in in the past 12 months claimed to have subscribed to email updates from Smartraveller.

2.8 Positive and negative aspects of the Smartraveller website

As part of the online discussion community one of the tasks was to use, and provide feedback on, the Smartraveller website (it is noted this feedback was not intended to provide detailed user experience input).

During this task, feedback varied considerably based on personal preference, however, **positive feedback** provided regarding the Smartraveller website included:

- **Up-to-date and trustworthy travel advice** – For many, Smartraveller is associated with providing accurate, current travel information and advice.

> *"I trust that source and I expect it to be updated as need be."*

> *"I regard them as very reliable information sources since they are released as official advice from the Foreign Affairs Departments of Australia."*

- **Easy to navigate with a clear layout** – some participants described the layout and functionality as clear and logical to find information and navigate (however, as referenced below, this was couched with many participants describing an overwhelming volume of content).

> *"It's easy to navigate straight to the information you need."*

> *"It was pretty easy to read the travel and safety advice for NYC. The page breaks down each topic and there is a specific section on safety advice with recent news updated and current threat alerts easily identifiable."*

- **Clear guidance on safety by destination** – For many, the details provided regarding risk were described positively in their delivery of clear and comprehensive guidance.

> *"It was really good talking about the recent earthquake, political unrest, crime, areas to watch, how to get around. Really in depth and valuable reading."*

- **Useful and appropriate general travel advice** – In addition to safety advice, tailored information for specific subgroups – e.g. female travellers, families, LGBTI – and specific activities and types scenarios that might take place at the travel destination are valued by many.

> *"Like how there are links for different types of traveller e.g. senior, female etc.."*

Some consistent areas of **constructive feedback** were also provided, including:

- **The aesthetic design** - The most common criticism of the website related to its aesthetic design, such as the limited use of colour, lack of visual images / photos throughout the site, and what is perceived a 'traditional' government design style. The lack of these aesthetic elements is described as reducing engagement, feeling incongruous with the 'holiday feeling' of planning international travel.

> *"I think it's too one dimensional (most things are square) and the colours are a bit humdrum. Maybe some rolling pictures of destinations from around the world would brighten it up?"*

> *"Its key weakness is the layout is unappealing and outdated which may deter people from using it."*

- **General nature of content** – Safety and precaution information on the website is often felt to be too general, and not tied to specific locations (cities / regions) within countries / destinations.

> *"Official sites give very broad information. I was more focused on finding details written by a seasoned traveller who would outline safety issues in specific cities or districts if it was relevant. I found it very boring and off-putting reading general information seemingly written by Embassies."*

- **Impersonal / diplomatic tone** – The tone and vocabulary throughout the website appears considered by some as impersonal, formal and diplomatic, which can result in information being dismissed.

> *"I had a look at Lonely Planet... This gave maybe a more personal informal account for safety in Port Moresby, it spoke about similar things but was a little more laid back and offered more practical personal (maybe first hand) advice. It spoke more about common sense and being sensible as opposed to merely stating the hard facts."*

2.8.1   The implication of the Smartraveller website

The Smartraveller website is a potentially powerful asset, it is expected, respected and trusted as a Government source. However, during a campaign period, it is likely to be accessed as a 'campaign website', and therefore the following could be considered:

- As noted throughout this report, many travellers avoid the process of researching and planning self-reliance strategies prior to travel. Thus, if a call to action of the campaign is to encourage website visitation, the extent to which content is organised in a way that enhances accessibility and engagement will be important.

- As a campaign website, there will be some benefit in creating strong visual, style and messaging linkage with the campaign.

3. Segments: A quick meet and greet

3.1 Segmentation: Need and rationale

Clearly, there are a range of different biases and motivators at play when considering the degree to which a traveller may or may not be self-reliant. The various unconscious elements which underpin attitudes and behaviour in relation to pre-planning and on-trip behaviour are complex and can often be considered contrary in nature when reviewed side by side (for example, we know that for certain travellers, 'Procrastination Bias' drives behaviour, while others are influenced by 'Optimism and Confirmation Bias' and a desire to source information which supports their decisions).

From previous research (and again confirmed in this study), we know that some people have a higher natural propensity toward self-reliant behaviour, while others lag behind with these differences being driven by the degree to which specific heuristics and biases are held. We know that some place importance on self-reliance based activities, while others dismiss them and we know that some see Consular assistance as a fundamental safety net, while others see this form of assistance as a last resort.

So how do we reconcile the multitude of drivers and barriers which are present and how do we develop messaging and channel strategies which resonate with both conscious and unconscious drivers behind self-reliance?

Undertaking a market segmentation provides us with the opportunity to obtain a granular understanding of drivers, barriers, motivators and heuristics which may either supress or enhance self-reliant behaviour in specific sub-groups of the population. In the current context, segmenting the market allows us to:

1. Identify priority sub-groups where, as a result of either their outward behaviour or unconscious drivers, self-reliance may be suppressed.

2. Refine any overarching messaging to be directly relevant to the unconscious drivers of non-self-reliant behaviour which may be present within the priority segments (as opposed to developing an overarching, 'generic' positioning and messaging such as that deployed under previous Smartraveller campaigns).

3. Bring the target segments to life for those tasked with developing creative which will drive change as the easier it is to understand *who* the target is, the easier it is to design creative which will *engage* and *change behaviour.*

4. Size specific attitudinal or behavioural sub-groups to identify where focus in terms of communication and media buy needs to be placed.

5. Understand and finesse channel and platform strategies to align with the media engagement and behaviour of priority segments.

From a solution perspective, there is no one way to undertake segmentation analysis and no one solution which will work for all problems. Based on our understanding of previous research and on a review of the understood drivers and barriers to engagement in self-reliant behaviour when travelling, a range of attitudinal and behaviour questions were integrated into the quantitative questionnaire which was deployed as part of this study. These questions included statements which focused on assessing:

- The degree to which underlying heuristics were held by an individual and which specific heuristics drove self-reliant behaviour for the individual.

- Propensity for risk taking behaviour across a range of different domains. More specifically, a variant of the DOSPERT Risk Scale was integrated into the questionnaire and measured risk across five domains:

    o financial

    o health/safety

    o recreational

    o ethical

    o social.

- The role of intrinsic and extrinsic motivators to exposure to risk through statements based on Protection Motivation Theory to travel behaviour[2].

- Past and intended behaviour in relation to self-reliant activities (including engagement with travel insurance).

- Attitudes in relation to Consular assistance and the role that these services play from a planning, prevention and 'rescue' perspective.

- Degree of commitment, measured through Kantar Public's Behaviour Change Commitment Scale.

Discrimination across the market was identified as being driven by one of two core constructs:

- Construct one comprises of a self-report psychometric scale which assessed 12 travel-based risky behaviours, on two scales. This measures a respondent's likelihood to participate in these behaviours (risk), and the perceived seriousness of these activities (severity). For this construct, the biggest discriminator between people is their perceptions of the severity of risk, not the potential for risk.

- Construct two is based on risk mitigation. Specifically, it is comprised of each respondent's confidence in their ability to engage in these behaviours (response), their likelihood of engaging with these behaviours (engagement) and the perceived effectiveness of these behaviours in ensuring their safety (efficacy). For this construct efficacy, response and engagement are consistently discriminating across the market.

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[2] Schroeder, Ashley and Pennington-Gray, Lori, "Moving the Travel Risk Literature Forward Conceptually and Operationally" (2016). *Tourism Travel and Research Association: Advancing Tourism Research Globally*. 15.

The segmentation solution, therefore concentrates on the severity dimension of construct one and a combination of all three dimensions of construct two.

After a review of a range of different segmentation solutions, it was agreed that a four-segment solution was optimal in the context of Smartraveller and the required media planning and creative development. The four segments are outlined in Chart 17Chart 17 below and include:

- **'She'll be Rights' (4%):** characterised by a denial of the need to plan-ahead for difficult situations, this segment is relaxed about the risks of travelling and assumes that others are there to look after them.

- **'Proactive Planners (24%):** claim to be highly organised and are likely to advocate the need for planning ahead and self-reliance when travelling. They claim low anxiety about traveling because they have planned well.

- **Fear avoiders (43%):** claim to be well prepared and self-reliant, but they are motivated less by a desire to plan, and more by fear of what would happen if things went wrong (an extrinsic motivation rather than intrinsic).

- **'Naïve Risktakers' (29%):** appear less afraid of travel risks than other groups and are less likely to take steps to ensure their safety. They show low awareness of the potential travel risks and a lower appreciation of the potential consequences when things going wrong.

Chart 17: Segment Map
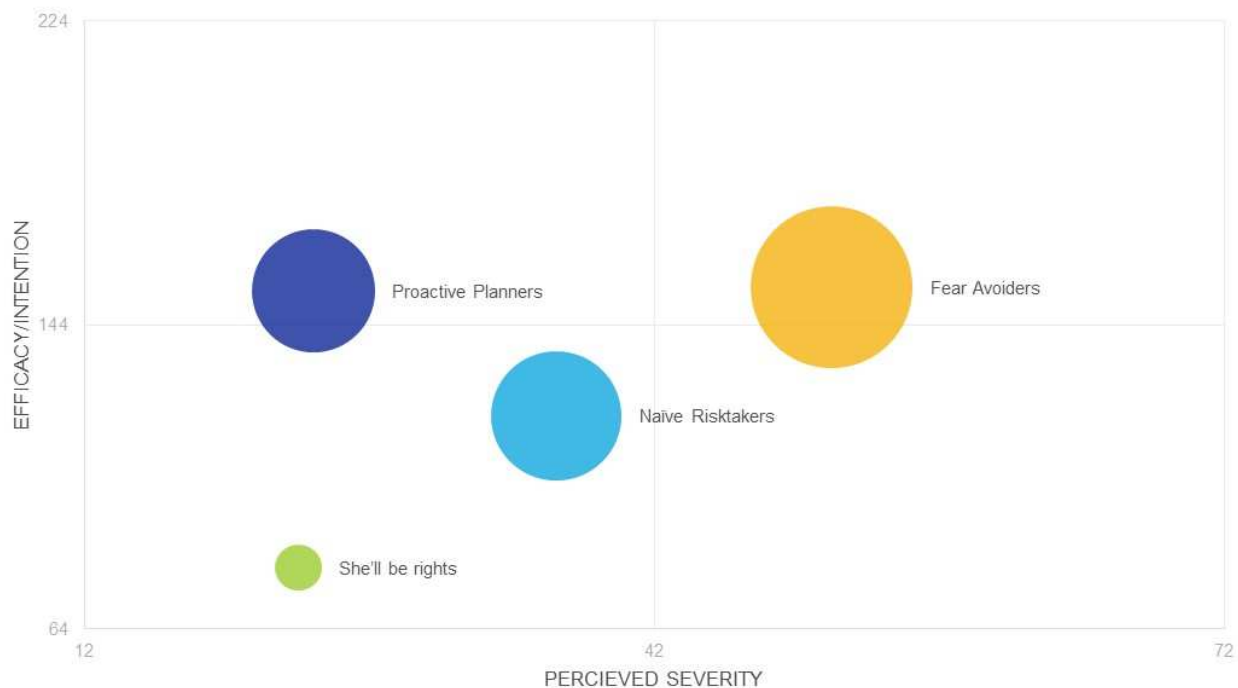
The following section provides a profile of each segment, including their demographic composition and travel-related behaviour. This section is summative in nature, and detailed tables can be found in the Appendix of this report.

The following chapter reviews the segments using a self-reliance lens; comparing segments in terms of self-reliant behaviour and the underlying attitudes and heuristics which may drive disengagement from self-reliance.

3.2 She'll Be Rights

She'll be Rights are the smallest segment but one of the more interesting, if only because of the likelihood they will end up on the doorstep of a Consulate seeking assistance for a lost passport, a sick child or to ask staff to check to see if they have turned the gas off back home. They won't seek help because they think the Consulate can provide it, they'll seek it because they don't think there's anything they can do to protect themselves – after all, they pay their taxes isn't that what the Consulate is there for?

Profile and behaviour

As outlined in Figure 5 below, this segment skew male (66% compared to 34% female) and are more likely to be from a CALD background than other segments and the population as a whole (26% CALD). Reflecting the CALD skew, the proportion of dual nationals within this segment is also relatively high, with 13% indicating that they are dual nationals and 21% indicating that they have obtained Permanent Resident Status.

From an income perspective, this segment shows higher income levels than all other segments (other than Proactive Planners) and marginally higher education levels than most other segments.

While these skews are present, it is important to note that as a result of a small base size, results for this segment need to be interpreted with caution.

There are no appreciable skews against the population or against other segments in relation to regional and metropolitan residency or household structure.

Figure 5: She'll Be Rights – Demographic profile
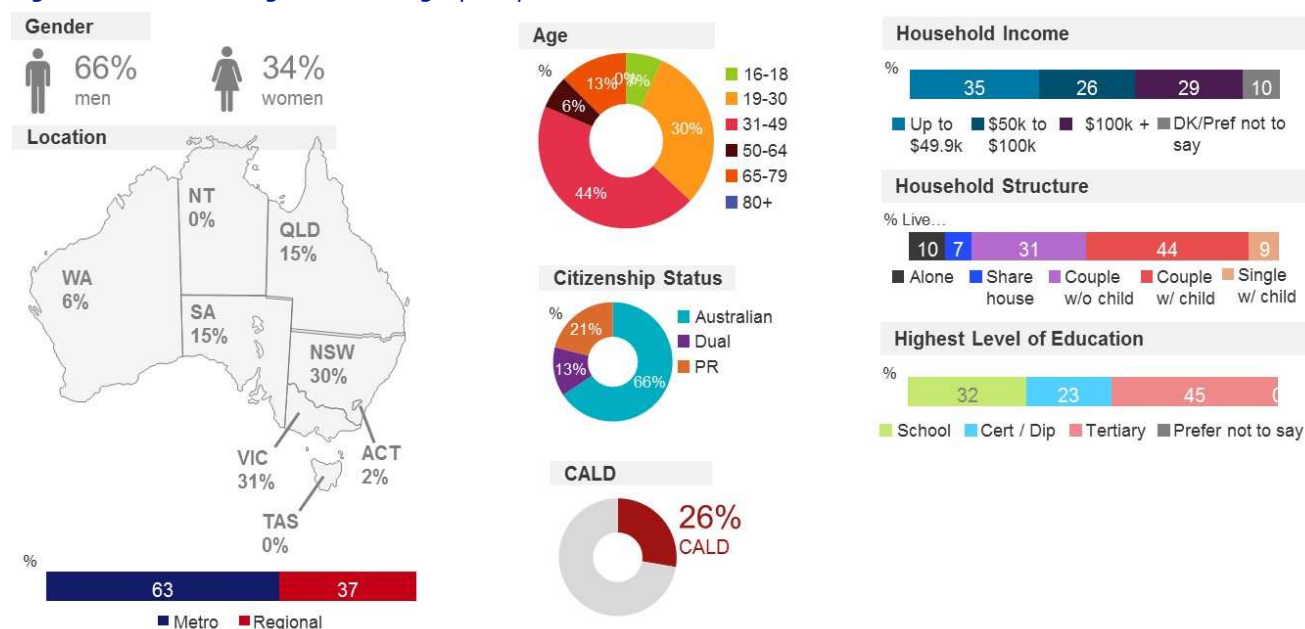
SOURCE: S7. Gender, S6. Location, S1. Age, S3. Citizenship status, F2. Employment status, F1. Household structure, f3. Highest level of education
BASE: She'll Be Rights n=40

From a travel behaviour perspective (see Figure 6 below), engagement is relatively high, with more than half (58%) indicating that this was their intention to travel in the next 12 months despite having travelled in the last 12 months. Frequency of travel is also marginally higher than other segments, with an average of 1.9 international trips made per year. While skews in reason for travel are present between past experience and future experience, given small base sizes, differences should not be considered to be more than indicative.

Figure 6: She'll Be Rights – Travel behaviour

Past Travel Behaviour

58%
Intend to travel overseas in the next 12 months AND Travelled overseas in the past 12 months

60%
Travelled overseas in the past 12 months

Avg. number of trips made
1.9

Main purpose of travel (past)
%
| 6 | 46 | 40 | 0 8 0 |
Bus./conf | Visiting friends/fam | Holiday | Work-ing holiday | Returning from living overseas | Other

Future Travel Behaviour

98%
Intend to travel overseas in the next 12 months

Avg. number of trips planned
1.4

Main purpose of travel (future)
%
| 0 | 22 | 78 | 0 |
Bus./conf | Visiting friends/fam | Holiday | Work-ing holiday | Returning from living overseas | Other

SOURCE: S4 & S5 Intention to / travelled in the past 12 months, B1 Trips past year, C1 Trips next year, B3 Past travel intentions, C3 Future travel intentions
BASE: She'll Be Rights n=40

3.2.1 Proactive Planners

Proactive Planners make up around a quarter of the travelling population and are typically an older segment, they are intrinsically driven by a need to prevent issues whilst travelling. This attitude is the result of a recognition of the possible risks and a desire to mitigate against them. They know that their planning is effective and that what they do before they leave, will protect them while they are away. As a result, they're confident when travelling and are relaxed and assured. They almost always buy travel insurance and are most likely to stress the importance of being more self-reliant whilst abroad.
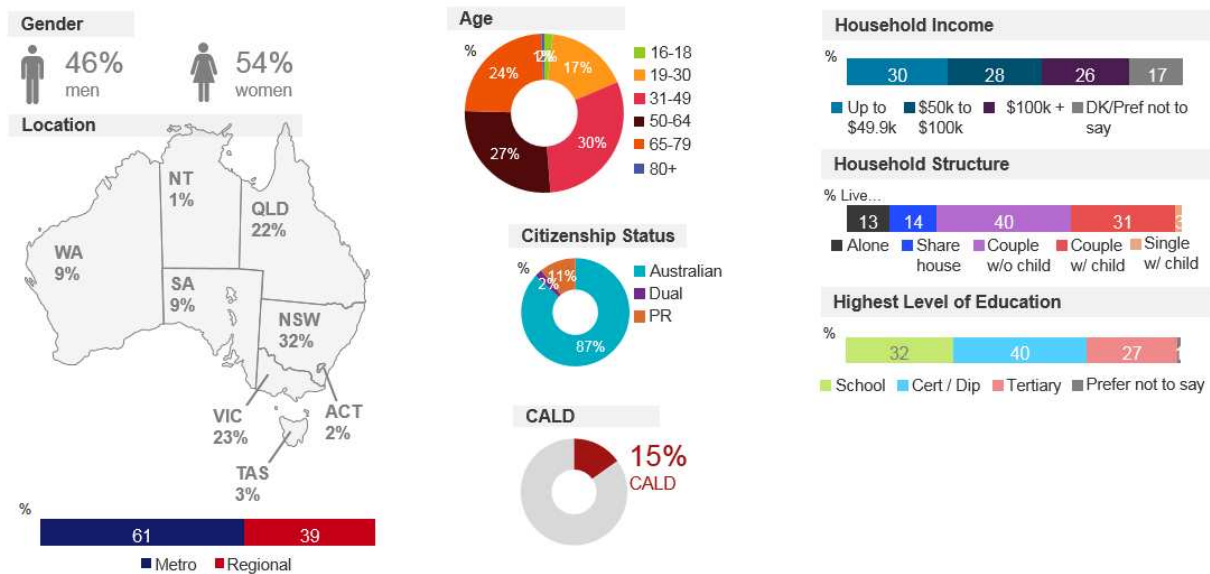
Profile and behaviour

As outlined in Figure 7 below, this segment skew slightly female (54% compared to 46% male) and are less likely to be from a CALD background than other segments and the population as a whole (15% CALD). The proportion of citizens within this segment is also relatively high, with 87% indicating that they are citizens.

From an income perspective, this segment shows the highest income levels of all segments. They also are more likely to be older and have slightly lower education levels than other segments.

There are no appreciable skews against the population or against other segments in relation to regional and metropolitan residency or household structure.
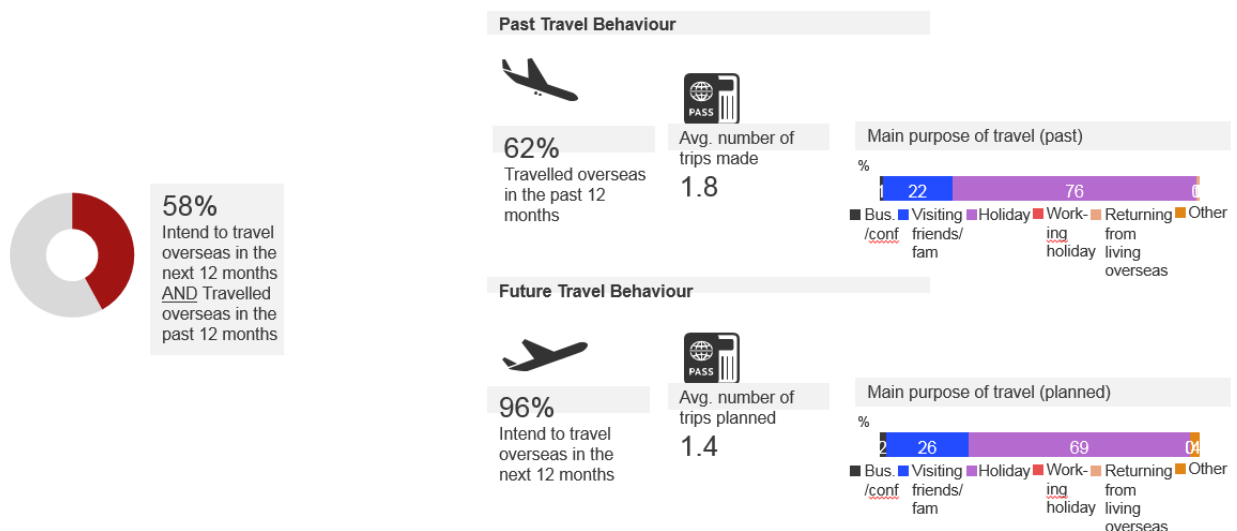
Figure 7: Proactive Planners – Demographic profile

Gender
- 46% men
- 54% women

Location
- NT 1%
- QLD 22%
- WA 9%
- SA 9%
- NSW 32%
- VIC 23%
- ACT 2%
- TAS 3%

%	61	39
	Metro	Regional

Age
- 16-18: 1%
- 19-30: 17%
- 31-49: 30%
- 50-64: 27%
- 65-79: 24%
- 80+: 2%

Citizenship Status
- Australian: 87%
- Dual: 2%
- PR: 11%

CALD
- 15% CALD

Household Income

%	30	28	26	17
	Up to $49.9k	$50k to $100k	$100k +	DK/Pref not to say

Household Structure

% Live...	13	14	40	31	
	Alone	Share house	Couple w/o child	Couple w/ child	Single w/ child

Highest Level of Education

%	32	40	27	
	School	Cert / Dip	Tertiary	Prefer not to say

SOURCE: S7. Gender, S6. Location, S1. Age, S3. Citizenship status, F2. Employment status, F1. Household structure, f3. Highest level of education
BASE: She'll Be Rights n=240

From a travel behaviour perspective (see Figure 8 below), engagement is relatively high, with more than half (58%) indicating that this was their intention to travel in the next 12 months despite having travelled in the last 12 months. Frequency of travel is high, with an average of 1.8 international trips made per year. They were also less likely to indicate that they intend to travel overseas in the next twelve months than they were to report that they had travelled in the past twelve.

Figure 8: Proactive Planners – Travel behaviour

58% Intend to travel overseas in the next 12 months AND Travelled overseas in the past 12 months

Past Travel Behaviour

62% Travelled overseas in the past 12 months

Avg. number of trips made **1.8**

Main purpose of travel (past)

%	1	22	76			
	Bus./conf	Visiting friends/fam	Holiday	Working holiday	Returning from living overseas	Other

Future Travel Behaviour

96% Intend to travel overseas in the next 12 months

Avg. number of trips planned **1.4**

Main purpose of travel (planned)

%	2	26	69		0	4
	Bus./conf	Visiting friends/fam	Holiday	Working holiday	Returning from living overseas	Other

SOURCE: SOURCE: S4 & S5 Intention to / travelled in the past 12 months, B1 Trips past year, C1 Trips next year, B3 Past travel intentions, C3 Future travel intentions
BASE: Proactive Planners n=240

3.2.2 Naïve Risktakers

Naive Risktakers comprise almost one third of the population. For these travellers, travel is all about the experience, not the journey. They are keen to take risks to get the perfect Instagram shot (and the social capital that comes it) but are unaware of the potential consequences they face as a result. This lack of awareness is coupled with a sense of confidence in their ability to deal with issues as they arise, and they don't believe that external forms of protection (like purchasing insurance, or other forms of planning) offers any true benefit.

They know that some of the things they get up to could go wrong but it never really does and that's 'just part of the journey'. It also means they have stories to tell and share with friends when they get home which they love.

These travellers are more likely than other segments to be male and younger. They are often in denial about the need to be self-reliant whilst traveling, but mostly they just follow what others say they should do. They are unlikely to be sure what the Consulate is or what it does – if they get into trouble overseas they'd probably just call their parents and see what they think is the best thing to do.

Profile and behaviour

As outlined in Figure 9 below, this segment skew slightly male (58% compared to 42% female) and a quarter are from a CALD background. The proportion of citizens within this segment is relatively high, with 82% indicating that they are citizens, 5% are dual nationals and 13% are permanent residents. From an income perspective, this segment is spread evenly across income brackets. They are more likely to be younger than other segments and have slightly higher education levels.

There are no appreciable skews against the population or against other segments in relation to regional and metropolitan residency or household structure.

Figure 9: Naïve Risktakers – Demographic profile
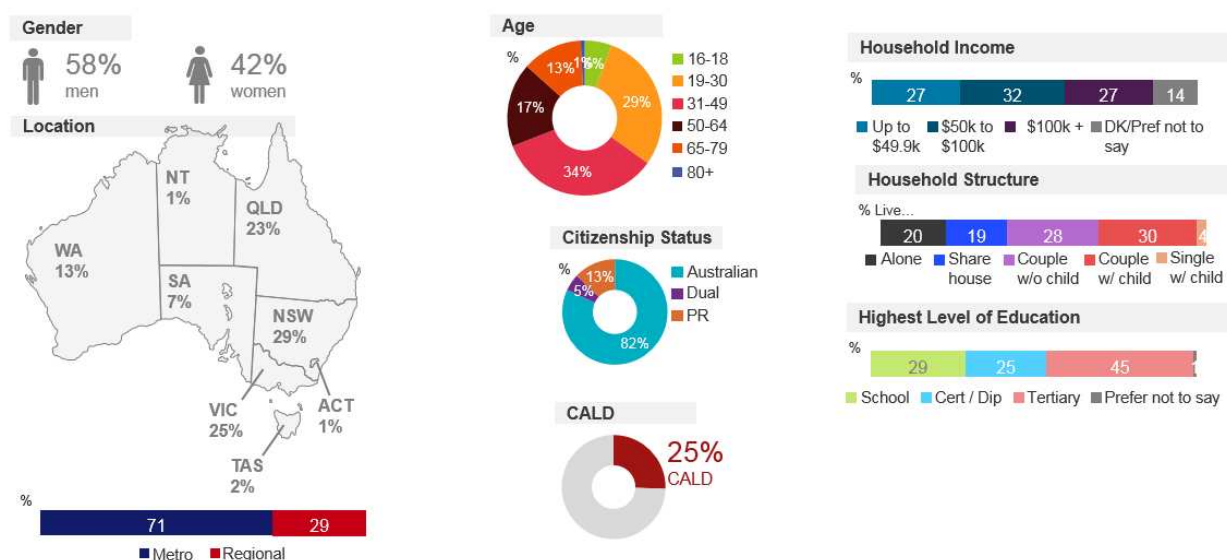
SOURCE: S7 Gender, S6. Location, S1. Age, S3. Citizenship status, F2. Employment status, F1. Household structure, f3. Highest level of education
BASE: Proactive Planners n=296

From a travel behaviour perspective (see Figure 10), engagement is relatively high, with more than half (58%) indicating that this was their intention to travel in the next 12 months despite having travelled in the last 12 months. Frequency of travel is high, with an average of 1.8 international trips made per year. They were also less likely to indicate that they intend to travel overseas in the next twelve months than they were to report that they had travelled in the past twelve.

Figure 10: Naïve Risktakers – Travel behaviour
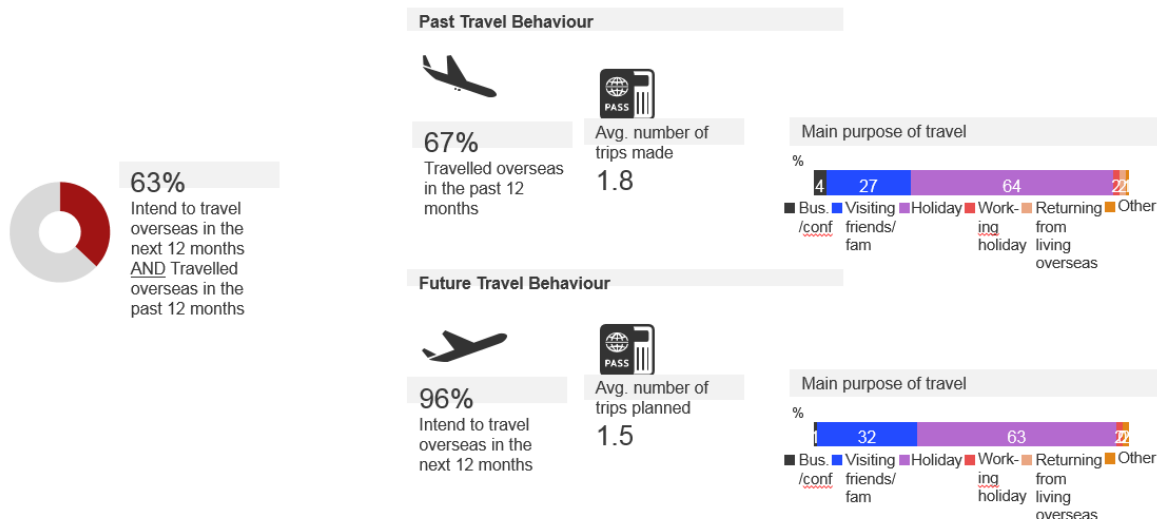
SOURCE: SOURCE: S4 & S5 Intention to / travelled in the past 12 months, B1 Trips past year, C1 Trips next year, B3 Past travel intentions, C3 Future travel intentions
BASE: Naïve Risktakers n=296

3.2.3 Fear Avoiders

Fear avoiders comprise more than two fifths of the population. In contrast to the confident Proactive Planners, this segment is riddled with fear of the consequences of taking a risk. For them, the Consulate is always in the back of their mind and provides reassurance and certainty in an uncertain world. They may not visit straight away (like the She'll be Rights) but they believe the Consulate is there for assistance when things get scary.

They believe that if something went wrong whilst overseas it would be a disaster and they don't even want to think about what would happen if there was a terrorist attack or something went wrong with the plane. It's not that they think these things are likely to happen – It's just that if it does, they'd panic.

They almost always purchase travel insurance, always have a set itinerary and always follow the rules; as they're scared of what might happen if they don't. They eat at big restaurant chains, tell their friends and family their travel plans and always search for information about risks (as this makes them feel better). Health is also a big consideration, they take plenty of medication and know what vaccinations to get.

Knowing the Consulate is there is a big relief and is seen as a bit of a safety blanket when things go wrong. The Consulate is for people like them, and they wouldn't hesitate to use it if the situation was serious enough and they couldn't sort things out themselves – although using the Consulate is a scary thing in itself.

Profile and behaviour

As outlined in Figure 11 below, this segment skew slightly female (58% compared to 42% male) almost a fifth are from a CALD background (18%). The proportion of citizens within this segment is relatively high, with 87% indicating that they are citizens, 5% are dual nationals and 8% are permanent residents.

From an income perspective, this segment is spread evenly across income brackets. They are more likely to be older than other segments.

There are no appreciable skews against the population or against other segments in relation to regional and metropolitan residency or household structure.

Figure 11: Fear Avoiders – Demographic profile
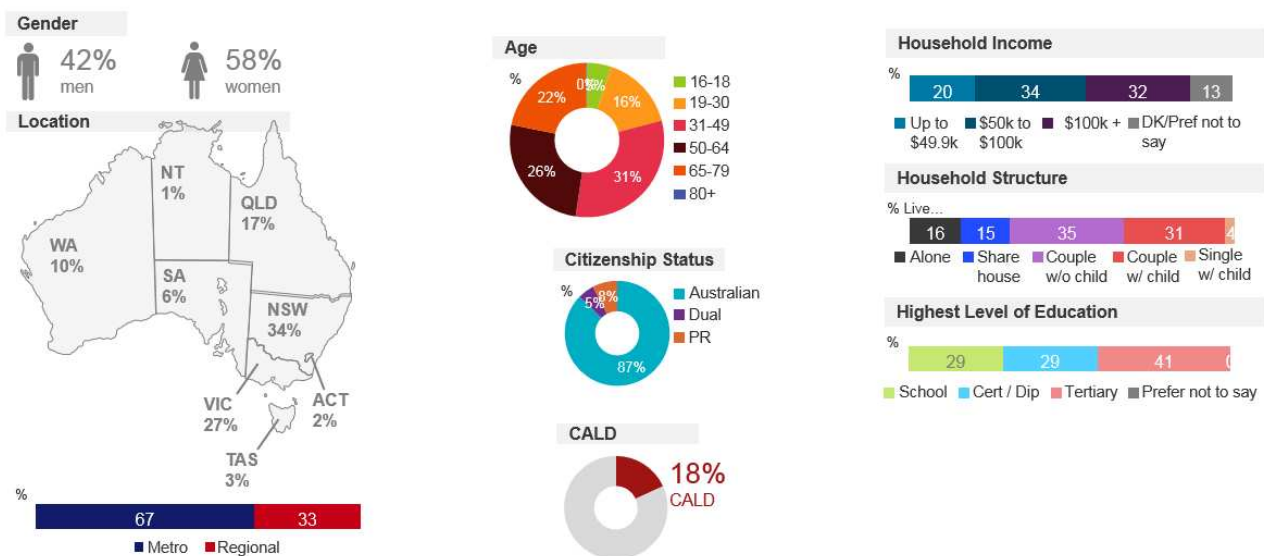
SOURCE: S7 Gender, S6. Location, S1. Age, S3. Citizenship status, F2. Employment status, F1. Household structure, f3. Highest level of education
BASE: Fear Avoiders n=434

From a travel behaviour perspective (see Figure 12), engagement is relatively high, with more than half (58%) indicating that it was their intention to travel in the next 12 months despite having travelled in the last 12 months. Frequency of travel is high, with an average of 2.2 international trips made per year. They were also much less likely to indicate that they intend to travel overseas in the next twelve months than they were to report that they had travelled in the past twelve.

Figure 12: Fear Avoiders – Travel behaviour
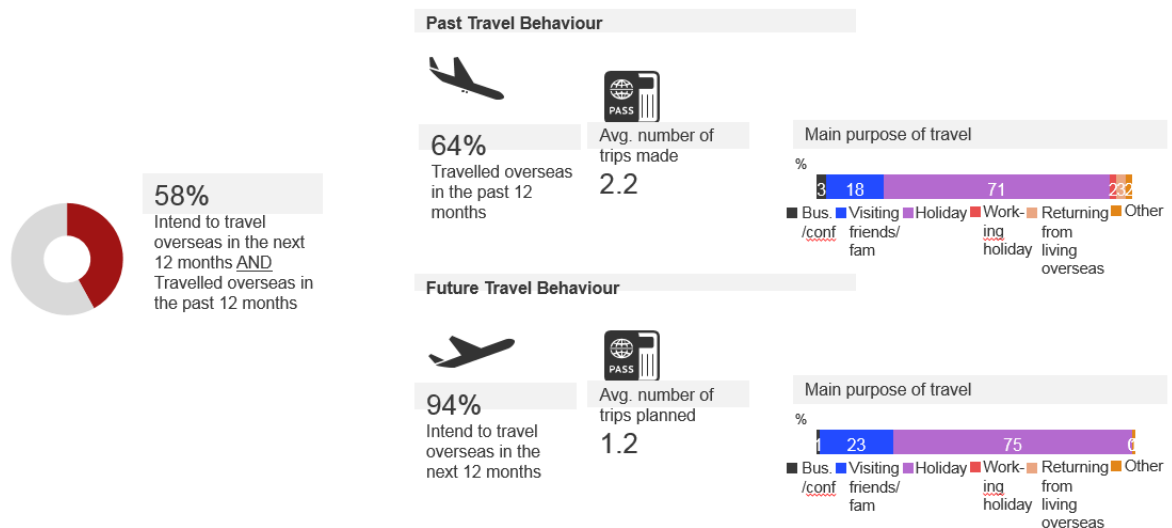
SOURCE: SOURCE: S4 & S5 Intention to / travelled in the past 12 months, B1 Trips past year, C1 Trips next year, B3 Past travel intentions, C3 Future travel intentions
BASE: Fear Avoiders n=434

4. Segments: Attitudes and needs

Differences in demographic and travel behaviour between the segments are present – however more importantly **clear differences in attitude and self-reliant behaviour are also present**. This is critical, as it is these differences which have an impact on the required messaging for targeting and engagement (messages need to tap into underlying heuristics, bias's and attitudes to truly shift behaviour toward increased self-reliance).

The following section provides a review of core attitudinal differences between the segments before media consumption patterns are reviewed in section 5.1   of this report.

4.1 Avoidance behaviour: the building blocks of self-reliance

To be self-reliant, you need to have put in place a plan to avoid risks and as a result, to understand self-reported planning. To understand proactive planning engagement, respondents in the quantitative survey were asked to indicate how often they planned for potential risks when travelling overseas. It is important to note that it is highly likely that 'planning' frequency, in this instance, is overstated in the quantitative element (because of the biases and misrepresentative noted in previous chapters) – however this measure is useful when we compare absolute differences by segment as in Table 4 below.

Two segments demonstrate low levels of proactive planning and risk mitigation – Naive Risktakers and She'll be Rights. Members of the Naive Risktaker segment are more likely to fall in the middle of the scale when it comes to proactive planning, with only 5% always/consistently planning and 4% neve planning. In contrast, members of the She'll Be Right segment are more likely to show signs of active disengagement from planning, with almost one in five indicating that they never plan for all the risks before going overseas.

Proactive Planners are more likely than all other segments to plan for all potential risks (30%), while one in five Fear Avoiders indicate they are likely to plan.

Table 4: Planning behaviour by segment

Segments	Naïve Risktakers	Proactive Planners	She'll Be Rights	Fear Avoiders
Always/consistently plan (9-10 out of 10)	5%	30%	14%	20%
Never plan (0-1 out of 10)	4%	2%	18%	1%

Source - D9: Thinking about travelling overseas, how consistently do you plan for all the potential risks before an overseas trip?
Base: 1,010 (Naïve Risktakers n=296, Proactive Planner n=240, She'll Be Rights n=40, Fear Avoiders n=434)

Claimed intention to, or history of, taking out travel insurance is also a measure of self-reliant behaviour implementation (noting, however, the previously cited limitations of insurance and the extent to which it is over-claimed as a 'hygiene factor'). Figure 13 below provides a comparison across segment for engagement with travel insurance, including intensions and past behaviour. Again, as noted, it is highly likely that take-up or intention to take up travel insurance is overstated (because of inherent biases already discussed), however, comparisons across segment are relevant.

Mirroring insights in relation to self-reporting planning above, Naïve Risktakers and She'll Be Rights are the least likely to indicate that they either had or intend to take out travel insurance.

- Thirty four percent of Naïve Risktakers did not take out travel insurance on their last trip and slightly more (40%) do not intend to for their next trip.

- Almost half (46%) of those in the She'll Be Right segment did not take out travel insurance on their last overseas holiday more than one in five (26%) do not intend to for their next trip. Note – small bases require interpretation with caution, however patterns are consistent with qualitative insights and quantitative data across other metrics.

This is in contrast to behaviour and stated intentions for Fear Avoiders and Proactive Planners, where 13-15% of each segment indicated that they either did not, or do not intend to take out travel insurance.

Figure 13: Self-reported past and future travel insurance purchase by segment
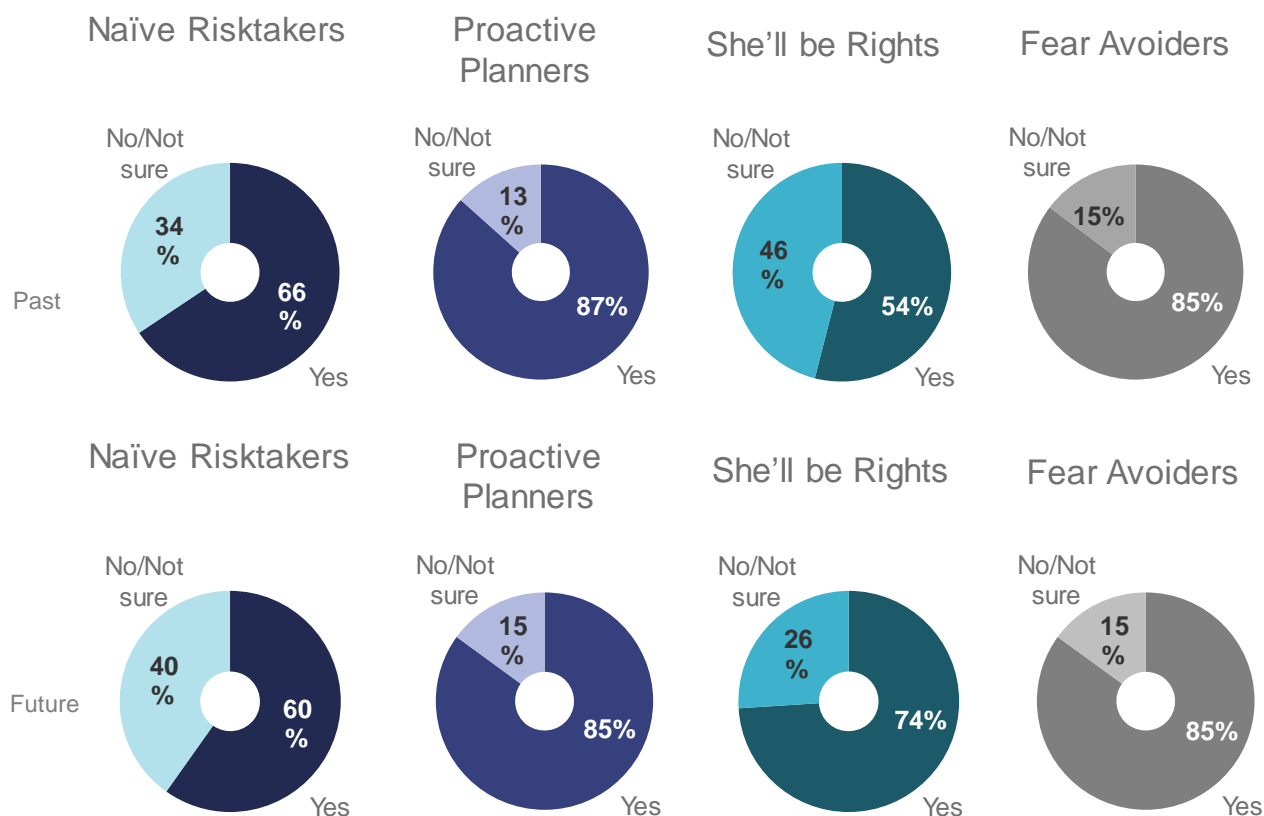
Source – B5: Did you take out any form of travel insurance specifically for your last trip, C5: Are you planning to take out travel insurance specifically for your next trip?
Base: B5 Past n=506 (Naïve Risktakers n=149, Proactive Planner n=117, She'll Be Rights n=20, Fear Avoiders n=220)
C5 Future n=504 (Naïve Risktakers n=147, Proactive Planner n=123, She'll Be Rights n=20, Fear Avoiders n=214)

As a final measure of behavioural engagement with self-reliance, all respondents were asked a series of statements about the Australian consulate and its role for them when they are travelling. While there were some differences across segments for most questions, one of the strongest skews, consistent with other trends in this report, was the perception of differences in the role of the consulate between Proactive Planners/Fear Avoiders and Naïve Risktakers and She'll Be Rights.

As outlined in Table 5 below, the threshold for contact for Naïve Risktakers and She'll Be Rights is considerably lower than the threshold for the other segments. More than eight in ten Fear Avoiders and 78% of Proactive Planners indicated that they would likely exhaust all other options before approaching the consulate, this is in contrast to Naïve Risktakers and She'll be Rights, with 58% and 43% respectively indicating that they would do everything possible before contacting the Embassy.

Table 5: Utilisation of the Embassy only after everything personally possible had been done

Segments	Naïve Risktakers	Proactive Planners	She'll Be Rights	Fear Avoiders
Agree	58%	78%	43%	82%
Strongly disagree	9%	3%	20%	3%

Source - D15: I would only go to the Australian consulate/ Embassy after I'd done everything I could do personally to deal with a difficult situation abroad
Base: 1,010 (Naïve Risktakers n=296, Proactive Planner n=240, She'll Be Rights n=40, Fear Avoiders n=434)

Clearly, even only using these three blunt measures of self-reliant behaviour (and ignoring the observed differences in the qualitative review), we can see that the population is not uniform when it comes to proactive planning and the exhibition of self-reliant behaviour. Two segments (comprising 33% of the travelling population) are considerably less likely to be self-reliant – and conversely, more likely to require assistance from consular or other government services.

So - why might some of the segments be more likely to be engaged in proactive planning than others – why are some of the segments more likely to be self-reliant when travelling while others are not?

It is possible that it is related to **demographic skews within the population** – as an example, Naïve Risktakers are generally younger and have lower financial means and as a result, see the cost/benefit trade-off of planning and subsequent insurance purchase as being detrimental. That said, She'll Be Rights are more affluent and middle aged, and yet they show the same pattern of disengagement with planning.

It is also possible that it is related to **travel experience** – with those who are more experienced and accustomed to travel showing different patterns from those who are not. However, the review of travel patterns seen in Section 3 shows that there are relatively few differences in experience, intention or frequency of travel across our segments.

Analysis of how different segments think planning would make them feel begins to shed some light into what may underpin these behavioural differences.

As outlined in Table 6 below, when asked how planning for potential risks would make them feel, Naive Risktakers and She'll Be Rights are considerably less likely to indicate that they would feel reassured – indeed, 15% of She'll Be Rights indicated that they would feel terrible if they had to plan. In contrast, more than one third of Proactive Planners and Fear Avoiders indicated that planning would make them feel great, and only 2% and 1% respective indicated it would make them feel terrible.

These findings reinforce the findings from the qualitative review of behaviour. In this instance, it is likely that these results reflect a **flawed cost benefit trade-off (not demographic profile or experience)** not demographic or experiential characteristics of the respondents. More specifically, it is highly likely that for these segments, the perceived costs of planning (suppression of enjoyment, time and hassle required) simply outweigh any perceived benefit in terms of a reduction in risk – resulting in disengagement.

Table 6: How planning would make them feel

Segments	Naïve Risktakers	Proactive Planners	She'll Be Rights	Fear Avoiders
Would feel great/ reassured (9-10 out of 10)	9%	37%	15%	37%
Would feel terrible (0-1 out of 10)	2%	2%	15%	1%

Source – D10a: How do you anticipate consistently planning for all the potential risks before an overseas trip would make you feel?
Base: 1,010 (Naïve Risktakers n=296, Proactive Planner n=240, She'll Be Rights n=40, Fear Avoiders n=434)

Ultimately, a review of segmentation data and insights from the qualitative review indicates that the decision to engage or not is a function of underlying attitudes, needs, desires and biases in relation to perceptions of risk, the consequences of risk and the support systems there to aid travellers.

> This has important implications for Smartraveller communications, messaging and positioning. Whole of population messaging based on overarching needs, desires and attitudes may have some impact, but it will not shift behaviour for those who may be deemed to be most at risk. Messaging and territories need to be refined to reflect potential unconscious and needs-based drivers of disengagement in self-reliant behaviour – which are the focus of the next chapter of this report.

4.2 Risk perceptions: differences between segments

To understand risk perceptions, a range of different 'types' of risk question were asked of all respondents. While differences across segment were not seen for all risk types, there are some key differences which have implications on how messaging is targeting.

What is clear from the analysis is that segments perceive risk and threat differently – and this is highly likely to have a flow on effect on the degree to which they are likely to take steps to be self-

reliant when planning to travel and when travelling as result of a reliance on unconscious biases and pre-existing heuristics such as those identified in the chapters above.

Table 7 below provides an outline of segment differences for 'affective risk' – essentially how people may *feel* about the risk that they may face when travelling.

Demonstrating a natural and innate fear– the state which drives much of their behaviour, Fear Avoiders are significantly less likely than other segments to rate their affective attitude toward risk as positive, with this segment being less likely than most to feel relaxed (18%), fearless (8%) or assured (15%) when it comes to perceptions of personal safety while travelling.

In comparison, potentially because of the reassurance provided by their focus on planning to avoid risks before travelling, Proactive Planners are more relaxed (31%) and more Assured (29%) than all other segments. They are, ultimately, more confident in their personal safety.

Those in the She'll Be Right segment skew toward Fearlessness (17%) and along with the Proactive Planners are generally comfortable when thinking about personal safety. We know that this is not a result of planning offsetting the fear and as a result, must be related to something more intrinsic and attitudinal.

Table 7: Affective risk perceptions by segment

Segments	Naïve Risktakers	Proactive Planners	She'll Be Rights	Fear Avoiders
Relaxed	19%	31%	24%	18%
Fearless	8%	13%	17%	8%
Assured	13%	29%	24%	15%

Source D2: When you think about your personal safety while travelling overseas to what extent do you feel …
Base: 1,010 (Naïve Risktakers n=296, Proactive Planner n=240, She'll Be Rights n=40, Fear Avoiders n=434)

Looking at perceived risk of travelling overseas, we see a similar pattern. The two segments where proactive planning is relatively less likely, are less likely to feel that travelling overseas is risky, when compared to the two segments who are likely to plan (73% of Proactive Planners and 67% of Fear Avoiders fall into the high-risk category using the modified DOSPERT scale, this compares to 55% of She'll Be Rights and 46% of Naïve Risktakers).

Table 8: DOSPERT high risk/low risk classification

Segments	Naïve Risktakers	Proactive Planners	She'll Be Rights	Fear Avoiders
High Risk	46%	73%	55%	67%
Low Risk	4%	2%	5%	5%

Source D2: When you think about your personal safety while travelling overseas to what extent do you feel …
Base: 1,010 (Naïve Risktakers n=296, Proactive Planner n=240, She'll Be Rights n=40, Fear Avoiders n=434)

This has important implications for Smartraveller communications, as it is the intrinsic fear of travel/consequence that Fear Avoiders show which discriminates them, from all other segments. This must be taken into account when developing messaging and communications aimed at this segment – overt messages of risk, consequence, injury and physical loss will enhance the fear that this segment has, and run the risk of disengaging this segment from further planning (a *head in the sand*) approach.

4.3 The ability to offset risk: part of the cost benefit equation

In addition to perceptions of risk, it was clear from the qualitative research that perceived efficacy of actions taken to offset risk has an influence on willingness to engage in self-sufficient behaviour. Differences across segment can be seen in relation to effectiveness of activity.

As outlined in Table 9, Proactive Planners and Fear Avoiders are more likely than Naïve Risktakers and She'll Be Rights to feel that actions will be effective.

Table 9: Efficacy of actions on personal safety by segment

Segments	Naïve Risktakers	Proactive Planners	She'll Be Rights	Fear Avoiders
Subscribing to travel alerts	4%	31%	0%	37%
Searching for information about what to do in an emergency	6%	35%	2%	39%
Searching for information about health and travel	6%	34%	4%	35%
Telling friends or family my travel plans	13%	53%	10%	52%
Registering my itinerary with the Smartraveller website before travelling overseas	4%	40%	2%	46%
Contacting my tour operator/ airline for advice	3%	22%	0%	23%
Seeking advice locally	7%	28%	2%	27%
Contacting my family / friends back home for advice or help	5%	26%	4%	26%
Contacting Australian Embassy for Help	9%	41%	0%	51%

Source – D5: How effective do you think each of the following behaviours would be in ensuring your personal safety while travelling overseas?

Base: 1,010 (Naïve Risktakers n=296, Proactive Planner n=240, She'll Be Rights n=40, Fear Avoiders n=434)

The inverse pattern can be seen in relation to confidence undertaking each of these tasks when travelling overseas. Naive Risktakers and She'll Be Rights are less confident across all actions when compared to the other two segments (see Table 10 below).

Table 10: Confidence in taking action related to personal safety by segment

Segments	Naïve Risktakers	Proactive Planners	She'll Be Rights	Fear Avoiders
Purchasing travel insurance	19%	65%	7%	69%
Subscribing to travel alerts	9%	44%	4%	56%

Searching for information about potential risks for travellers to my destination(s)	10%	47%	2%	54%
Searching for information about what to do in an emergency	12%	46%	5%	46%
Searching for information about getting help overseas	9%	42%	3%	49%
Searching for information about health and travel	9%	49%	3%	55%
Telling friends or family my travel plans	22%	61%	12%	68%
Registering my itinerary with the Smartraveller website before travelling overseas	10%	52%	4%	55%
Contacting my tour operator/ airline for advice	9%	33%	3%	46%

Source – D6: How confident are you in your ability to perform each of the following behaviours before travelling overseas

Base: 1,010 (Naïve Risktakers n=296, Proactive Planner n=240, She'll Be Rights n=40, Fear Avoiders n=434)

This has important implications for Smartraveller communications, as it is clear that simply dialling up what may seem to be the obvious benefits of each of these actions in offsetting risks will not resonate with Naïve Risktakers or She'll Be Rights. Belief in efficacy is low and capacity to complete is also low - simply highlighting potential benefit may not be sufficient to drive engagement in self-reliant activities. A device which resonates at a more emotional (rather than functional) level will be required to disrupt.

4.4 Segments: Pen portraits

Building on the differences noted above, we provide four pen-portraits in the appendix, one for each of the segments. These pen portraits are narrative in nature and provide a collective review of all data and differences obtained from the quantitative survey. The portraits aim to provide a holistic view of segment profiles across demographics, travel behaviour, heuristics, attitude to self-reliance and biases.

5. The Implications for the Smartraveller Phase 5 Campaign

5.1 Recommended Targeting and Channel Strategy

As noted, different segments within the market present different challenges and opportunities and a as a result, we do not recommend that a whole-of-market approach be conducted as part of Phase 5. Rather, we recommend a **targeted, segment-based approach** be undertaken, focusing on segments which represent the biggest opportunity for behaviour change

On review of the segment drivers and attitudes, we recommend that The Naive Risktakers and Fear Avoiders be considered as the core target for any future Smartraveller activations. In combination, these two segments comprise 62% of the population, but they comprise 79% of those who may not take out insurance (one of the proxy measures for self-reliance).

Detailed pen portraits of these two segments can be found in Appendix A, however in summary, we recommend focuses on these two segments as first priority because:

- **Naive Risktakers** are the segment most likely to engage in risky behaviour as a result of being unaware of the potential negative consequences should they find themselves in difficultly they are also likely to actively avoid taking steps to become self-reliant as for them, planning has a negative impact on the travel experience.

- **Fear Avoiders** are a large segment (43%) which means any non-self-reliance present in this segment has an impact on the population. While active planning for this segment is relatively high, the implicit fear of consequences can result in a lack of certainty and care needs to be taken with any Smartraveller messaging that it does not heighten fear in this segment, and result in active disengagement from planning (head in the sand, fear leading to inaction).

From a targeting perspective, there are skews in media consumption and engagement across these two segments which need to be considered to ensure maximum ROI and accurate targeting.

While detailed tables in relation to media consumption are available in Appendix B, a narrative summary of platform and media preferences and potential targeting implications is provided in Table 11.

Table 11: Segment media consumption skews and implications for targeting

Segment	Consumption Profile	Implications
Naïve Risktakers	• Least likely to engage in traditional TV media • Some cinema engagement – in line with other segments • Strong pull toward peer to peer review sites (travel and hotel sites mentioned but Instagram likely as part of planning process) • Reliance on tour company	• Strong opportunities for targeted and tactical digital engagement – tapping into underlying message needs • Opportunities retargeting from peer-to-peer sites where information and education about destinations is first sought • Potential benefit in a strong influencer strategy – sponsorship or ambassadors which align with perceived drive for travel (circumvent distrust in mainstream media and drive credibility). 'ambassadors' in this instance should be 'people like them' who are aspirational, not headline celebrities etc • Opportunities to utilise tour guides and tour company as intermediary – although given lack of planning, this is likely to be in-country rather than pre-departure
Fear Avoiders	• Higher consumption of traditional TV and media platforms • Radio engagement also relatively high • Facebook and Instagram - in line with market share • High engagement with travel agents and hotel review sites – including traditional brochures as part of planning and	• Traditional TVC and pre-roll digital will be effective – focus needs to be on underlying heuristics which drive disengagement • Online print utilising information based sites currently used for strategic messaging • Radio for tactical messaging • Travel agent as influencer for new trips

5.2 The Recommended Communications strategy

Taking into consideration all the challenges, barriers, and motivators described in this report, together with a clear understanding of the segments within the market and the reasons for the gap between intentions to be self-reliant and actual behaviour the recommended strategy encompasses three key elements and is described on the following page.

The Recommended Communications Strategy for Smartraveller Phase 5

recognise	rewire	reposition

The fundamental challenge…

Overseas holidays are different for all of us – they can be about freedom, relaxing, escape, new experiences, bragging rights etc. Most of us already think we're smart travellers. Or at least, we're not intending to be a stupid traveller! However, we're not even really thinking about 'risk' properly, in fact sometimes we avoid thinking about it …and our assumptions about risk can be wrong. We're not always preparing ourselves for a safe overseas trip.	We sometimes think bad things are out of our control, and there's no point attempting to mitigate them. Indeed, even though we know being prepared is important, we can think of many reasons 'not' to self-mitigate and be proactive …and sometimes talk ourselves 'out' of it. We think technology makes us invincible in any situation so we can deal with it 'in the moment'. We feel like a 'safety net' will rescue us if we need it, particularly if something happens that's not our fault.	We think self-mitigation and preventative preparation can be effortful, it can be demotivating, and even end up taking the shine off our holiday spirit. We feel like thinking about what 'could' happen while you're overseas spoils the fun and, let's face it …if nothing bad ever happened, you'd be left with a pretty boring holiday anyway. Difficult situations are all part of the experience …and, its how some of the greatest stories are made. When it comes down to it, we feel like there could be more to lose by self-mitigation, than there is to gain.

Some points on delivery

Start the cognitive process – think about the issue differently ▪ Novelty (new / different to expected) ▪ Create emotion / affect ▪ Empower and motivate	**Tackle unconscious barriers / nudge by exploiting 'points of tension' (e.g.):** ▪ not knowing the local language ▪ Not having your mobile phone **Nudge further by:** ▪ Creating personal ownership of the 'safety net' (empowering) ▪ Facilitate information seeking through Smartraveller (may require review of website content)	**Positive tone:** ▪ Use 'threat appraisal' of negative experiences / consequences, however, frame in terms of experiential loss rather than 'responsibility / morality / legitimacy'. ▪ Tap into the desired 'positive emotion' that holiday seekers crave …rather than attempting to generate fear. ▪ Redirect towards a positive 'FOMO' bias …to what you will 'miss out on' – a motivational consequence / reward / benefit (eg. the 'risk' is missing out on adventures / stories).

The potential message territory

I thought I was a smart traveller, but perhaps I'm not (or at least, I have a seed of doubt). There are always more and new things I can do to be a smart traveller when I go overseas. There's no such thing as being over-prepared.	I can/should create my own 'safety net' before I travel overseas. **Smartraveller can help me do this.**	Creating my 'safety net' will **preserve the shine / adventure** in my holiday. For the bit of time it will take, it will help me **get back on track quickly** if something happens. **I'll avoid the bad-stuff, and I won't end up missing out** on any experiences. It will mean I'll gather lots more amazing memories for my story-bank.

Appendix A: Pen Portraits

She'll be Rights

Mick and Mary are British ex-pats - both 37 years old and have been living in Drummoyne for the past 18 years. They have two boys and a dog. Mick works in Town Planning while Mary is in sales for a telco. For them, the holiday is all about getting a bit of time away from the hectic side of life – maybe pampering themselves a bit more than they would normally…but spending lots of time on the sunlounge with a few cocktails or at the casino in Vegas. They also travel home to see family quite a bit – but that's a different kind of travelling for them.

They only really buy travel insurance half the time, mainly when they go somewhere different or when they travel with the kids (which is a lot less nowadays). They don't really take copies of their passport, any back-up money or things like that – planning for those sorts of things just gets in the way of the holiday and when they go back to visit family, what's the point.

For them, risk and a need to be self-reliant doesn't really feature as part of their planning. They want to relax – they're going to 'safe' locations so for them, the risks are pretty low as they see them. Mick and Mary are pretty experienced travellers, they know their destinations well so are pretty sure nothing is going to happen to them – and even if it does, they reckon they can talk or buy their way out of any issues...and when they're home, family can help. As Mick says, *"if there is a tsunami, what can you do – travel insurance isn't going to cover that!"*.

For them, the Consulate is there, but it's not for people like them…they're seasoned and experienced or they're at home in the UK with family. But – they have actually used the Consular services before…Mick's used them before in the US for a lost passport (big night at the tables) and Mary went in there for help once when she lost Mick in Bali. They know about Smartraveller – but only because they have used it to look stuff up after they have landed…when they realised they were not quite prepared for the giant ash cloud they had flown into! As Mary says, *"what can you do to prevent that stuff from happening before you fly!"*

5.4 Proactive Planners

Sally is a machine – she makes sure everything is organised, scheduled, planned, structured, booked, packed, photocopied, and recorded. Wally is a little less structured – but having lived with Sally for the past 25 years he's getting pretty damn good at it.

Sally and Wal are both in their 50s and they have been taking 1-2 overseas trips at least once a year for the past 10 years or so, ever since the kids left home. Since 2010, they've been trying to be more ethical in their travel – staying and spending locally when they are in a new city, shopping in local markets and sometimes even taking tours where they are able to help build schools and help out a community.   This isn't all they want, sometimes they just want to sit on a beach and as they have a daughter in NZ, they travel back there to see her from time to time.

They hate to be reliant on anyone else – so they always plan properly. They almost always buy insurance (probably nine out of their last 10 trips…sometimes they don't bother when they go to NZ as family is there). They also tell all their friends and family about the importance of planning – that having a photocopy of a passport is important, that taking medications is critical (and remember the script with your name on it!) and that knowing the culture of a place – and respecting it, is part of the journey.   Sally and Wal wouldn't really ever want to be a drain on the Consulate, but they are aware that as they don't speak the language in some countries they visit, even with their level of planning things can go wrong. For them, the Consulate is there for people like them – for people who plan…it's not a drop-in centre for people who don't know how to look after themselves.

5.5 Naïve Risktakers

Steve has just turned 28 – he's a graduate UX designer and while he loves it, he sees himself as more of a creative than and 9-5er. For him, travel is all about the experience, not the journey – but it's not an experience if you can't share it with people back home (#wishyouwerehere). When he's away, he keeps his Insta up-to-date…photos from the edge, photos from the top and photos of weird ass food feature pretty heavily.

Steve knows that some of the stuff he does could go wrong – it never really does and that's just part of the journey. It kind of makes him feel alive. He's had mates buy coke in Peru and everything was fine, he's once fallen off a scooter in thongs in Bali but didn't get a scratch…and now he's got stories he can tell and share with his mates and they LOVE it. He also doesn't think that anything he does can protect him – insurance won't cover him if he's riding with a few beers in him, so what's the point.

He's not sure what the Consulate is or what it does – if he gets in trouble overseas he'd probably call his parents and then see what they say is the best thing to do.

5.6 Fear Avoiders

Annabel has been travelling all her life but she still gets worried thinking about the things that can go wrong. She knows that if she loses her wallet – it would be a disaster and she doesn't even want to think about what would happen if there was a terrorist attack or something went wrong with the plane. It's not that she thinks this is likely to happen – It's just that if it does, it'd be disastrous as it would ruin her holiday and make her feel terrible.

Self-reliance for her is about reducing her level of fear – it's not about being prepared or feeling like it is important to plan to avoid issues, it's simply about trying to feel more comfortable and avoid feeling worried about what might go wrong.

She almost always gets travel insurance, always has a set itinerary and always follows the rules – as she's scared of what might happen if she doesn't. She eats at big restaurants, tells her friends and family her travel plans and always searches for information about risks (as this makes her feel better). Health is also a big one for her – she has plenty of medication and knows what vaccinations she must have (she's pretty sure she'd get a disease if she didn't have them).

Knowing the Consulate is there is a big relief – it's kind of like a safety blanket which she knows will sort her out when things go wrong (and it is when, not if). The Consulate is for people like her, and she'd have no hesitation in popping in to it, if the situation was serious enough and she couldn't get out of it herself – but even going there is a scary thing in itself.

Appendix B: Media Consumption Tables

Table 12: Media consumption habits - offline

Segments	Naïve Risktakers	Proactive Planners	She'll Be Rights	Fear Avoiders
Watch traditional TV (through a TV set)	62%	81%	63%	77%
Listen to radio (through a traditional radio, or car radio)	43%	69%	48%	59%
Read newspapers / magazines (in print)	18%	29%	30%	21%
Go to the movies	14%	8%	26%	8%
Attend festivals (community/ music/ sport)	13%	7%	29%	7%

Source – E1: Thinking about some of the different activities you can do offline, how frequently do you do each of the following, for leisure purposes? – Frequent users only i.e. at least once a day for TV, Radio, Newspapers/ magazines, at least once a week for movies and festivals.

Base: n=1,010 (Naïve Risktakers n=296, Proactive Planner n=240, She'll Be Rights n=40, Fear Avoiders n=434)

Table 13: Online Media Consumption for Leisure

Segments	Naïve Risktakers	Proactive Planners	She'll Be Rights	Fear Avoiders
Send and receive emails	60%	83%	61%	83%
Access or browse social networks	49%	64%	47%	65%
Instant messaging / chatting	39%	52%	48%	53%
Read articles, news or magazines online	32%	44%	35%	51%
Watch videos posted on a social network (YouTube, Facebook, Twitter, etc.)	36%	46%	34%	42%
Watch video clips for free online (e.g. YouTube, News sites, Sports sites, etc.)	33%	38%	39%	39%
Watch TV shows/movies from an online subscription service	28%	36%	28%	30%
Researching services / products online, e.g. insurance, shopping	24%	35%	16%	29%
Listen to radio or music streaming services	24%	30%	22%	26%
Share third-party content onto your social media page	15%	25%	23%	16%
Post your own content on social media sites	17%	21%	22%	16%
Listen to or watch podcasts	10%	14%	19%	13%
Upload photos, video or music to the internet	12%	14%	18%	9%
Visit Government websites	4%	6%	19%	6%

Table 14: Social Media Consumption

Segments	Naïve Risktakers	Proactive Planners	She'll Be Rights	Fear Avoiders
Facebook	52%	69%	62%	67%
YouTube	36%	40%	38%	37%
Instagram	26%	31%	28%	29%
Snapchat	15%	18%	28%	16%
Spotify	18%	16%	23%	20%
Twitter	14%	9%	28%	13%
LinkedIn	9%	9%	18%	11%
Pinterest	5%	10%	20%	10%
Tumblr	6%	3%	18%	5%
Pandora	6%	1%	20%	4%

*Figure 14: Where to get information or advice for potential travel risks whilst planning an overseas trip –
before travelling.*

Media Consumption – Naïve Risktakers

Source	%
Internet / Google Search	51%
Travel and hotel review sites	36%
Friends	33%
Family	33%
Travel agent / agency or tour company	33%
Travel brochures / pamphlets	23%
Facebook	18%
News articles / reports	18%
YouTube	17%
Insurance companies	13%
Newspapers or magazines	9%
Books	%
Instagram	%
Smart traveller	%
Independent organisations	
Twitter	
Podcasts	
DFAT	
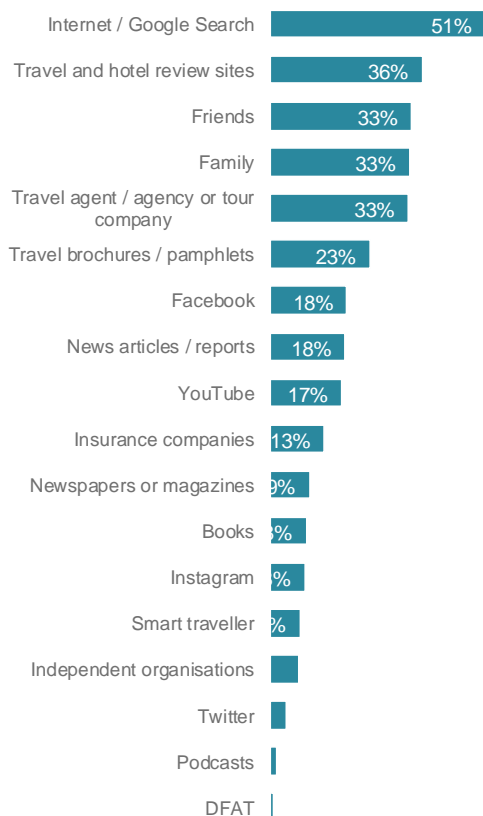
Media Consumption – Proactive Planners
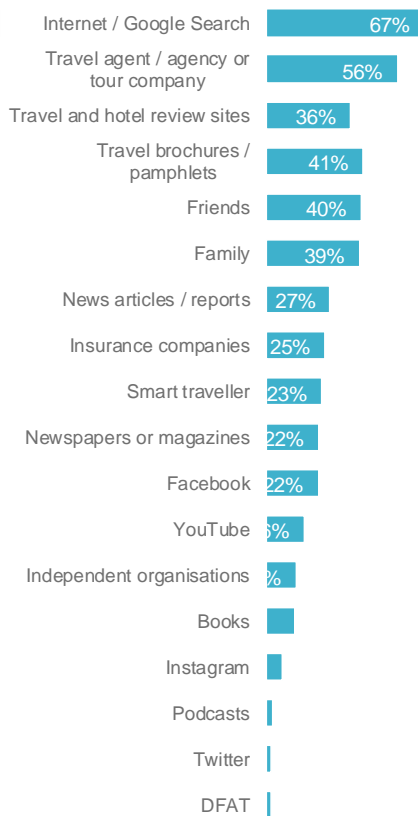
Source	%
Internet / Google Search	67%
Travel agent / agency or tour company	56%
Travel and hotel review sites	36%
Travel brochures / pamphlets	41%
Friends	40%
Family	39%
News articles / reports	27%
Insurance companies	25%
Smart traveller	23%
Newspapers or magazines	22%
Facebook	22%
YouTube	%
Independent organisations	%
Books	
Instagram	
Podcasts	
Twitter	
DFAT	

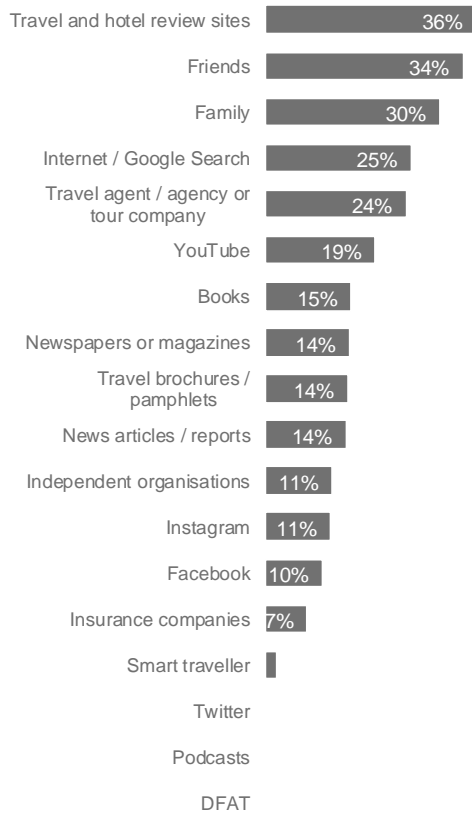*Source – E4: Thinking about planning a trip overseas, if you wanted to get information or advice for all the potential risks before
travelling, where would you go to get it?*

Base: n=1,010 (Naïve Risktakers n=296, Proactive Planner n=240)

Media Consumption – She'll Be Rights

Source	%
Travel and hotel review sites	36%
Friends	34%
Family	30%
Internet / Google Search	25%
Travel agent / agency or tour company	24%
YouTube	19%
Books	15%
Newspapers or magazines	14%
Travel brochures / pamphlets	14%
News articles / reports	14%
Independent organisations	11%
Instagram	11%
Facebook	10%
Insurance companies	7%
Smart traveller	
Twitter	
Podcasts	
DFAT	

Media Consumption – Fear Avoiders

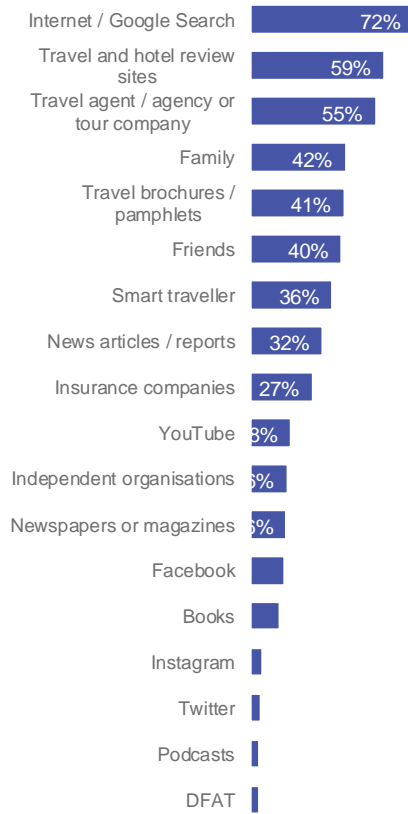| Source	%
Internet / Google Search	72%
Travel and hotel review sites	59%
Travel agent / agency or tour company	55%
Family	42%
Travel brochures / pamphlets	41%
Friends	40%
Smart traveller	36%
News articles / reports	32%
Insurance companies	27%
YouTube	8%
Independent organisations	6%
Newspapers or magazines	6%
Facebook	
Books	
Instagram	
Twitter	
Podcasts	
DFAT	

Source – E4: Thinking about planning a trip overseas, if you wanted to get information or advice for all the potential risks before travelling, where would you go to get it?

Base: n=1,010 (She'll be Rights n=40, Fear Avoiders n=434)