



# MITIGATING TOURISM FRAUD IN NORTHERN AND CENTRAL LUZON: UNDERSTANDING FACTORS AFFECTING DOMESTIC TOURISTS AND ENHANCING TRUST IN DESTINATION EXPERIENCES

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## ABSTRACT

*Tourism, as a pivotal industry globally, plays a vital role in economic development and cultural exchange. Northern and Central Luzon in the Philippines are prime destinations, offering diverse attractions to both international and domestic tourists. How the rapid growth of tourism in these regions brings forth challenges, most notably the risk of fraud, which can severely impact tourists' experiences and trust in the destination. This research examines the factors that influence the susceptibility of domestic tourists to fraud in Northern and Central Luzon and its ramifications for the tourism industry. Utilizing a descriptive survey approach and questionnaires, the researchers collect data on various dimensions, including the socio-demographic profile of domestic tourists, their awareness of fraud, impulsiveness, trust tendencies, social support, and self-control. Our initial findings reveal that domestic tourists are equally vulnerable to various forms of fraud when exploring these enticing destinations. Importantly, the level of victimization experienced by tourists significantly affects their trust in tourism destinations, with implications for the local economy. Our research also indicates that domestic tourists possess awareness of fraud risks and knowledge of its forms, though this awareness does not necessarily translate into resistance against fraudulent activities. This study underscores the urgency of addressing fraud in Northern and Central Luzon's tourism industry, highlighting its potential impact on the region's reputation and economic prosperity. While domestic tourists are cognizant of fraud risks, further investigation is needed to comprehend the underlying factors contributing to their vulnerability and to develop strategies for enhancing social support and self-control as protective measures, ultimately fostering a safer and more trusted tourism experience in this vibrant and culturally rich region.*

**KEYWORDS:** *Tourism, Northern and Central Luzon, Fraud susceptibility, Trust in tourism, Domestic tourists, Socio-demographic profile*

## I. INTRODUCTION

The global tourism industry has experienced substantial growth in recent years, attracting millions of travellers eager to explore new destinations, engage with diverse cultures, and create lasting memories. However, amidst the genuine and authentic experiences offered by the tourism sector, a troubling and widespread issue has emerged - tourism fraud. This term encompasses a broad spectrum of fraudulent activities specifically targeting tourists, presenting significant threats to their financial well-being, personal safety, and overall travel experiences. Tourism fraud encompasses various deceptive and illicit practices, including scams, counterfeit services, and identity theft.

Tourism fraud takes on diverse forms, preying on the vulnerabilities and trust of tourists who are often unfamiliar with the destinations they visit. These fraudulent activities range from misrepresentations of accommodations, tour packages, or attractions to fraudulent online bookings and financial transactions. Consequently, tourists find themselves dealing with the consequences of scams, ranging from minor inconveniences to severe financial losses and concerns about personal security.

This study aims to comprehensively explore the multifaceted dimensions of tourism fraud, encompassing the strategies employed by fraudsters, the impact on travellers, and strategies for prevention and protection. In the contemporary travel landscape characterized by rapid technological advancement and globalization, tourism fraud is of paramount significance, given



its potential to disrupt the travel experiences of millions. By scrutinizing various aspects of tourism fraud, this research seeks to equip individuals with the knowledge and tools needed to safeguard their travel experiences and contribute to ongoing efforts to curtail its prevalence.

To provide a comprehensive understanding of tourism fraud, this research draws upon a combination of academic studies, industry reports, and reputable news sources, collectively shedding light on the dynamics, consequences, and countermeasures concerning this issue. In doing so, this study aspires to offer a holistic overview of tourism fraud and its implications for the global tourism industry and the travellers it serves.

#### *A. The Escalation of Tourism Fraud*

In recent years, there has been an escalation of fraud in various sectors, including the tourism industry. A study by Reynolds (2020) [1] highlighted that fraudulent identity losses increased from 51% in 2017 to 57% in 2019, indicating a growing threat. The surge in online fraud and scams targeting tourists is particularly concerning. Nurse (2018) [2] pointed out that fraudsters are increasingly employing sophisticated tactics to steal tourists' personal information, money, and identities, emphasizing the need for heightened awareness among travellers. This fraudulent trend is in part due to technological advancements and the accessibility of online platforms [3].

In Great Britain, there has been a conspicuous surge in online holiday scams, resulting in travellers losing significant sums of money due to false advertising for flights and accommodations. Lloyds Bank reported a 13% increase in flight booking fraud and an 18% rise in hotel scams in 2022 [4]. In the United States, a French national was sentenced to prison in 2017 for using phishing techniques against travel booking companies, exemplifying the international scope of the problem.

#### *B. Global Perspectives on Tourism Fraud*

Global perspectives on tourism fraud can vary, but there are common themes and issues that are recognized internationally. Tourism fraud refers to various deceptive practices aimed at tourists, with the intention of obtaining money or personal information dishonestly. It can encompass a range of activities, from scams and fraudulent tour operators to identity theft and cybercrime. With the growth of online booking platforms, there is a rise in fraudulent websites and listings. Tourists may book accommodations or activities that do not exist, resulting in financial losses [5]. China, as the world's second-largest economy, has faced challenges related to corporate governance, corporate disclosure, and investor protection (Hutchings, 2018). Furthermore, a Global Consumer Pulse study indicated that 44% of Filipino consumers have fallen victim to digital fraud, primarily affecting Gen Z and Millennials. The COVID-19 pandemic witnessed a 31% increase in digital fraud attempts, particularly within the travel and leisure industry [6]. TransUnion reported substantial growth in fraud attempts in the

Philippines, with 69.1% of annual fraud growth originating from the travel and leisure industry [7].

In Angeles City, Pampanga, the Criminal Investigation and Detection Group has apprehended suspects involved in hacking and phishing, targeting Korean nationals and U.S. citizens, posing a threat to national security [8]. These examples highlight the widespread nature of fraudulent activities in the realm of travel, emphasizing the need for awareness among both individuals and businesses.

#### *C. Impact on Airlines and Fraud Types*

The prevalence of travel fraud is on the rise, particularly in the domain of ticketing, potentially harming airlines' profitability and reputation. Issues like bonus/loyalty abuse and bookings involving stolen credit card information contribute to this trend [9]. Additionally, fraud encompasses a range of types, including tax, credit card, wire, securities, and bankruptcy frauds [10]. For instance, the Baguio City public information office has received reports of scams in which students falsely claimed to have paid boarding reservation fees using online photographs of residence facades [11].

#### *D. Victimization in the Philippines*

The researchers aim to delve into the subject of tourist fraud victimization in the Philippines, examining factors such as self-control, impulsiveness, trust tendencies, age, education, and social support. Everyday activities, such as shopping, sightseeing, and dining, render domestic tourists susceptible to fraud in locations where such activities are prevalent [12].

#### *F. Research Gaps and Opportunities*

This research also identifies certain gaps in the existing body of knowledge, including the role of digital media in the perpetration of tourist fraud, the need for gender-related research, and the influence of the broader social and economic context on tourist fraud in various destinations [13]. These gaps signify opportunities for future investigations into the multifaceted issue of tourism fraud and its implications for travellers and the tourism industry at large.

Tourism fraud is a significant issue that demands attention due to its adverse impact on travellers, businesses, and the tourism industry. This research sheds light on the complexity of tourism fraud, providing insights into the evolving tactics used by fraudsters, the consequences for travellers, and strategies for prevention and protection. It underscores the urgency of addressing this issue, particularly in an era of rapid technological advancement and globalization.

#### *C. Research Objectives*

This study determined the factors influencing domestic tourists as suitable targets of fraud in selected tourist spots in Northern Luzon and Central Luzon. Since crime reduction is an integral component of nation-building, it is necessary to identify the factors that contribute to domestic tourist fraud in tourist areas in

Northern Luzon and Central Luzon. Through this study, the researchers tackled the problems that follow:

1. To assess the socio-demographic profile of domestic tourists visiting the region.
2. To identify and categorize the various forms of fraud that affect domestic tourists.
3. To measure the level of impulsiveness among domestic tourists during their travels.
4. To gauge the level of trust tendency exhibited by domestic tourists.
5. To evaluate the extent of social support available to domestic tourists during their trips.
6. To determine the level of self-control exercised by domestic tourists when facing potential fraudulent situations.
7. To investigate the existence of a significant relationship between socio-demographic profiles and incidents of tourist fraud victimization.
8. To examine whether there is a significant relationship between impulsiveness and the likelihood of tourist fraud victimization.
9. To explore whether trust tendency has a significant relationship with incidents of tourist fraud victimization.
10. To investigate if social support levels have a significant association with incidents of tourist fraud victimization.
11. To analyse whether self-control is significantly related to the occurrence of tourist fraud victimization during domestic tourists' travels in Central and Northern Luzon.

#### H. Hypothesis

1. A significant relationship exists between socio-demographic factors and the vulnerability to tourist fraud victimization.
2. The level of impulsiveness significantly affects the likelihood of tourist fraud victimization.
3. Trust tendency plays a crucial role in influencing tourist fraud victimization.
4. Social support significantly impacts the susceptibility to tourist fraud victimization.
5. The degree of self-control is significantly related to tourist fraud victimization.

#### I. Scope and Delimitation

This study focuses on the factors influencing domestic tourist fraud in selected locations in Northern Luzon and Central Luzon. It examines tourists' perceptions of these factors and investigates the existing laws and policies aimed at addressing this issue. However, the study does not assess the effectiveness of these laws and policies in reducing fraud at the chosen tourist destinations.

**Tourists' Perceptions and Vulnerabilities:** A thorough understanding of domestic tourist fraud requires an examination of tourists' perceptions and vulnerabilities. The research scrutinizes tourists' attitudes towards fraud risks and their willingness to adopt preventative measures. This analysis aligns

with Adomaitienė and Seyidov (2017) [12] who have emphasized how tourists' everyday activities and personal characteristics render them susceptible to fraud in areas where these activities are common.

**Local Economic and Sociocultural Dynamics:** The economic and sociocultural landscape of these regions significantly influences domestic tourist fraud. Scholars such as Wiegatz (2016) [14] argue that considering the broader social and economic context is crucial when addressing tourist fraud. Factors like economic disparities, income inequality, and the local social fabric are explored to comprehend their role in fraudulent activities.

#### J. Theoretical Framework

This research paper explores the phenomenon of domestic tourist fraud, employing criminological theories and conceptual frameworks to gain a comprehensive understanding of the factors contributing to fraud victimization. Specifically, the study applies Routine Activities Theory and the Fraud Triangle to examine the interplay of suitable targets, pressure, opportunity, and rationalization in the context of domestic tourist fraud in selected tourist destinations in Northern and Central Luzon. By doing so, the study seeks to identify the root causes of tourist fraud and develop preventive strategies. The significance of this research is underscored by the vulnerability of domestic tourists and the implications for tourism safety, economics, and public policy.

Domestic tourism in Northern Luzon and Central Luzon is a significant economic driver for the Philippines. However, the growth of this industry has also given rise to the pressing issue of domestic tourist fraud. To comprehensively understand this issue, the researchers turn to criminological theories and frameworks to delve into the contributing factors.

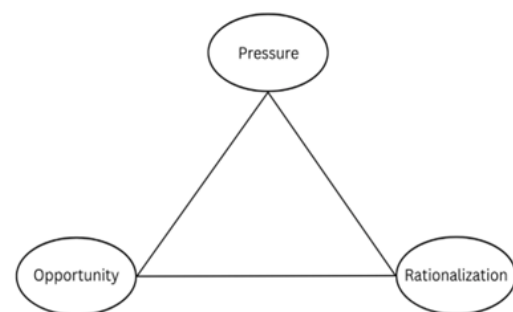


Figure 1. Fraud Triangle

Routine Activities Theory, as articulated by Personette (2019) [15] posits that crime transpires when suitable targets are accessible in the presence of motivated offenders and the absence of capable guardians. In the context of domestic tourist fraud, suitable targets can be operationalized as domestic tourists who exhibit characteristics that render them attractive targets for

fraud. Previous research suggests that domestic tourists are more likely to fall victim to fraud [16]. This can be attributed to their limited knowledge of their surroundings, an elevated unawareness of their vulnerability to fraud, and their restricted resources for self-protection. These vulnerabilities make them prime candidates for fraud victimization.

The Fraud Triangle, initially formulated by Donald Cressey in the 1950s, is an invaluable conceptual framework for comprehending fraud [17]. It consists of three key elements: pressure, opportunity, and rationalization. Pressure refers to internal or external factors that incentivize an individual to engage in fraudulent activities [17]. Opportunity signifies the capability to commit fraud without the risk of detection or consequences [18]. Rationalization represents the justifications that an individual provides for engaging in fraudulent behavior, either to themselves or to others [18].

The researchers apply the Fraud Triangle to discern the elements contributing to tourist fraud. Pressure, in this context, can stem from financial hardships, including income loss, mounting debt, or other life events demanding additional funds Aghghaleh [18]. Opportunity is often linked to the lack of knowledge and protective measures on the part of the tourist, or to the absence of oversight and enforcement by local government or tourism authorities Aghghaleh [18]. Rationalization, on the other hand, can be facilitated by an environment that normalizes or tolerates fraudulent activities or by societal and cultural expectations that make it acceptable or even anticipated Aghghaleh [18].

By examining the factors that give rise to pressure, opportunity, and rationalization within the context of domestic tourist fraud, this research offers valuable insights into the root causes of this issue. It serves as a foundation for developing effective preventive strategies, safeguarding domestic tourists, and bolstering the integrity of tourist destinations. These implications extend to enhancing tourism safety, bolstering local economies through increased tourism, and informing public policy aimed at ensuring the well-being of tourists and the overall sustainability of tourism in Northern Luzon and Central Luzon. This research underscores the significance of addressing domestic tourist fraud from a multi-faceted perspective, considering the vulnerabilities of tourists and the broader societal and economic factors that drive fraud victimization.

This research paper applies Routine Activities Theory and the Fraud Triangle to delve into the factors influencing domestic tourist fraud in selected tourist destinations in Northern and Central Luzon. The research underscores the vulnerability of domestic tourists and provides insights into the root causes of fraud victimization. By doing so, it contributes to the development of preventive strategies, bolstering tourism safety, and enhancing the economic and policy framework in these regions. This work is crucial for the well-being of domestic tourists and the sustained growth of tourism in Northern Luzon and Central Luzon.

### K. Conceptual Framework

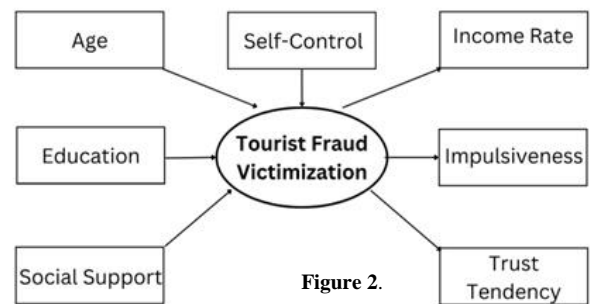


Figure 2.

### L. Age and Tourist Fraud Victimization:

The relationship between age and tourist fraud victimization is complex. Research has shown that older individuals, typically those aged sixty-five and above, are more likely to be victims of tourist fraud. This increased vulnerability can be attributed to several factors. First, older adults may have lower levels of digital literacy, making them less familiar with the various online scams and fraudulent activities prevalent in the modern tourism industry. This lack of digital awareness can make them easier targets for fraudsters operating online.

Second, older individuals might be more trusting or less sceptical when encountering offers or schemes that seem too good to be true. Their trust in others, shaped by the societal norms of their generation, can render them more susceptible to tourist scams. Additionally, older adults often come from a time when sharing personal information or transacting online was less common, making them less cautious about sharing sensitive details.

Furthermore, older adults may have increased opportunities for travel and leisure. With more free time and financial resources, they are more actively engaged in tourism activities. This exposure increases their likelihood of encountering fraudulent activities within the industry.

Lastly, older individuals might be less aware of the specific types of tourist scams, including accommodation fraud, fake tour packages, or transportation scams. This lack of awareness can expose them to higher risks of fraudulent activities during their travels.

While it is evident that older adults are more susceptible to tourist fraud, it is essential to remember that this relationship is not absolute. Many older individuals are tech-savvy, cautious travellers, and not all fall victim to tourist fraud. Additionally, younger individuals are not immune to tourist scams; the risk factors differ between age groups.

### M. Education and Tourist Fraud Victimization:

The level of education plays a significant role in influencing the likelihood of tourist fraud victimization. Generally, individuals with higher levels of education tend to be more informed,



analytical, and cautious when it comes to travel and tourism. They often possess better tools to detect potential fraud and scams in the tourist industry.

One key advantage of higher education is improved digital literacy. Educated individuals are more likely to understand online security measures and identify fraudulent online activities. They are often better equipped to recognize phishing attempts, fraudulent websites, and misleading offers.

Additionally, individuals with higher education levels may have well-developed research skills. These skills enable them to investigate the legitimacy of travel offers, accommodations, and tour packages more thoroughly. They are more inclined to read reviews, seek recommendations, and critically assess the trustworthiness of various providers.

However, it is important to remember that education is not the sole determinant of fraud victimization. Even highly educated individuals can fall victim to fraud if they lower their guard or face very sophisticated fraudulent schemes. Conversely, less-educated individuals may protect themselves effectively against tourist fraud if they are cautious and vigilant in their travel-related decisions.

#### *N. Social Support and Tourist Fraud Victimization:*

Social support plays a crucial role in influencing tourist fraud victimization. It serves as a protective factor by providing preventive measures, emotional resilience, a sense of community and belonging, and moderating risky behavior. Travellers with robust social networks are more likely to receive advice and warnings from friends and family, reducing their susceptibility to fraud. Additionally, emotional support from loved ones helps individuals cope with the emotional distress associated with being defrauded while traveling.

A sense of belonging within a community can provide travellers with a feeling of security and support. Moreover, social support can discourage risky behaviors that might lead to tourist fraud. However, the effectiveness of social support varies depending on the quality of the support network and the individual's willingness to utilize it. Building strong social connections and seeking guidance from trusted sources are key strategies to minimize the risk of tourist fraud victimization and enhance overall travel safety and satisfaction.

#### *O. Self-Control and Tourist Fraud Victimization:*

The relationship between self-control and tourist fraud victimization is characterized by the impact of an individual's self-control on their susceptibility to fraudulent activities while traveling. Low self-control, marked by impulsivity, risk-taking behavior, gullibility, and impaired judgment, significantly increases the vulnerability of tourists to fraud. Travellers with low self-control are more likely to make impulsive decisions, engage in risky behaviors, trust strangers too readily, and fall for deceptive offers. These behaviors make them appealing targets

for fraudsters who exploit their vulnerabilities. In contrast, individuals with higher self-control tend to exercise caution, verify the legitimacy of offers, and take measures to protect their personal and financial information, reducing their vulnerability to tourist fraud. Enhancing self-control and decision-making skills is a valuable strategy to reduce the risk of tourist fraud and ensure safer travel experiences.

#### *P. Impulsiveness and Tourist Fraud Victimization:*

Impulsiveness can increase an individual's vulnerability to tourist fraud victimization. Impulsivity, characterized by acting without thorough consideration, can lead tourists to make hasty and risky decisions while traveling. This may involve accepting offers or deals without proper verification, making them susceptible to fraudulent schemes and financial losses.

Tourists with high impulsivity might be more easily lured by persuasive tactics used by fraudsters, leading them to fall for scams or purchase counterfeit goods. Additionally, their lack of precautionary measures, such as safeguarding personal and financial information, can make them attractive targets for identity theft and other forms of fraud. To reduce the risk of tourist fraud victimization associated with impulsiveness, travellers should develop self-awareness and strategies to manage impulsive behaviors. This may involve practicing caution, conducting research, and verifying offers that seem too good to be true. Tourism organizations can also play a role by raising awareness about the risks of impulsivity and providing guidance on safer travel practices.

Impulsiveness can increase the likelihood of tourist fraud victimization by making individuals more susceptible to impulsive decisions, risky behaviors, and a lack of caution. Travellers can protect themselves by recognizing their impulsive tendencies and taking proactive measures to guard against fraudulent activities during their trips.

#### *Q. Trust Tendency and Tourist Fraud Victimization:*

Trust tendency, the inclination to believe in the honesty and reliability of others, plays a substantial role in the context of tourist fraud victimization. Travellers who exhibit a high level of trust tendency are more vulnerable to fraudulent activities during their trips, as their inherent trust in people can be exploited by fraudsters. This tendency to trust can lead to tourists being more susceptible to scams and deceitful schemes, particularly when dealing with seemingly friendly locals or persuasive sales tactics.

Fraud perpetrators often take advantage of the trust displayed by tourists, posing as helpful guides, hotel staff, or fellow travellers to gain their confidence and lead them into precarious situations. Consequently, individuals with a strong trust tendency may be more likely to fall for these tactics, putting themselves at risk of being victimized. Additionally, tourists with high trust tendencies may be more willing to share personal or financial information with strangers, increasing their vulnerability to identity theft and financial fraud. They might also be less



inclined to verify the legitimacy of offers, which can lead to costly decisions and fraudulent transactions.

To mitigate the risk of tourist fraud victimization related to trust tendency, it is crucial for travellers to strike a balance between trust and caution. While fostering positive interactions is essential for a rewarding travel experience, maintaining vigilance when dealing with unfamiliar individuals or offers that appear too good to be true is equally important. Educational and awareness campaigns conducted by tourism organizations can assist tourists in developing a more balanced and discerning approach to trust, ensuring their safety and financial security while exploring new destinations.

Trust tendency significantly impacts an individual's susceptibility to tourist fraud victimization by making them more trusting and less cautious while traveling. Tourists can protect themselves by finding a middle ground between trust and scepticism, as well as verifying offers and interactions to safeguard their well-being and financial interests during their journeys.

#### *R. Income Rate and Tourist Fraud Victimization:*

The relationship between income rate and tourist fraud victimization is influenced by travellers' financial resources, spending habits, and susceptibility to various types of fraud. High-income travellers are often targeted due to their perceived wealth, but their financial literacy can serve as a protective factor. Middle-income travellers, seeking cost-effective options, may be exposed to budget-related scams. In contrast, low-income travellers might be attracted to extremely cheap deals and face a higher risk of disappointment and financial loss. Regardless of income, all travellers should remain vigilant and financially savvy to minimize the risk of falling victim to tourist fraud while enjoying their journeys.

## **II. METHODS**

The growth of domestic tourism in Northern Luzon and Central Luzon has been accompanied by an increase in domestic tourist fraud, posing challenges to the safety and security of tourists in these regions. To gain a deeper understanding of this issue, this research employs a quantitative research design, particularly a descriptive survey, to examine the factors that make domestic tourists vulnerable to becoming fraud targets in these regions.

#### *A. Descriptive Survey as Quantitative Research Design:*

A descriptive survey design is employed in this research to provide a structured and systematic approach to investigating the influencing factors associated with domestic tourist fraud. This design enables the collection of quantitative data, offering a clear and comprehensive view of the phenomenon under examination [19].

#### *B. Population and Sampling Scheme*

In terms of population and sampling, the study focused on domestic tourists visiting tourist spots in Northern Luzon and Central Luzon. It employed a convenience sampling technique, selecting participants who were easily accessible at tourist spots or nearby locations. The specific tourist spots in these regions the researchers randomly chosen for the study. G-Power was used to calculate the necessary sample size based on parameters like confidence level and margin of error.

The breakdown of the population of regional travellers in different provinces in Region I, II, and III in 2020. The populations of various Philippine provinces were as follows: Ilocos Sur had 4,483 residents, La Union boasted 112,718 inhabitants, and Pangasinan had a population of 205,184. Cagayan was home to 1,487 people, while Isabela had 126,728 residents, and Nueva Vizcaya had 45,187. Quirino was the least populous with 884 residents, and Aurora had 42,783 inhabitants. Bataan had 101,754 people, Bulacan recorded 133,788 residents, and Nueva Ecija's population was 98,003. Pampanga was the most populous among these provinces, with 829,254 individuals. Tarlac had 38,142 residents, and Zambales had a population of 112,369.

#### *C. Respondents of the Study*

The study's participants are domestic tourists who visited specific locations in Northern Luzon and Central Luzon. They were selected through convenience sampling, resulting in 382 participants representing various age groups, genders, and educational backgrounds.

#### *D. Data Collection Process:*

The survey collected responses from participants aged 18 and older through an online platform. This approach allowed for the efficient gathering of data from a diverse range of respondents, ensuring that the sample represented the demographic and geographic diversity of domestic tourists in these regions. The research employed both open-ended and closed-ended questions to capture a wide spectrum of responses and quantitative data. Open-ended questions allowed respondents to provide nuanced insights and perspectives, while closed-ended questions provided structured and easily quantifiable data [20]. The study employed descriptive correlational research to measure the relationships between various influencing factors and the likelihood of domestic tourists becoming fraud targets. This approach enabled a comprehensive examination of the contributing elements, offering a more nuanced view of their interplay [21].

#### *E. Research Instruments*

**Survey Questionnaires:** These questionnaires gather information about participants' demographics, travel habits, experiences, and perceptions of fraud in tourist spots. Questions are designed to elicit detailed responses, covering topics like visited tourist spots, types of fraud encountered, methods used by fraudsters, and actions taken by victims to prevent or report fraud.



#### *F. Barratt Impulsive Scale (BIS-11)*

The Barratt Impulsive Scale, often referred to as BIS-11, is a 30-item self-report questionnaire developed by Patton, Stanford, and Barratt Patton et al. [22]. This questionnaire is designed to measure impulsive personality traits. Respondents rate behaviors associated with impulsivity, such as "I do things without thinking" or "I am self-controlled," on a scale ranging from 1 (Very Rarely/Never) to 4 (Almost Always/Always). The scores for all items are summed, resulting in a total score ranging from 30 to 120, with higher scores indicating greater impulsivity. It is noteworthy that BIS-11 scores exhibit good test-retest reliability (Spearman's  $\rho = 0.83$ ) and internal consistency (Cronbach's  $\rho = 0.83$ ;) [22].

#### *G. General Trust Scale*

The General Trust Scale consists of six items aimed at measuring participants' perceptions of honesty and trustworthiness in general. Some of these items are adapted from Yamagishi's (2011) [23] Trust Scale.

#### *H. Social Support Questionnaire (SSQ6 - Shortened Version)*

The Social Support Questionnaire, shortened as SSQ6, comprises six items that are specifically designed to assess social support. Each item has a two-part answer: Part 1 requires participants to list individuals who meet the description of the question, and Part 2 prompts them to indicate their general satisfaction with these individuals. This shortened version is based on the original Social Support Questionnaire by Sarason et al. [24]

#### *I. Fraud Victim's Behavior*

The "Fraud Victim's Behavior" questionnaire is a 24-item instrument that employs a four-point Likert scale to measure how individuals behave and respond when they experience fraud. It allows respondents to rate their agreement or disagreement with statements about their behaviors and reactions following fraud victimization. This questionnaire is a valuable tool for researchers seeking to gain insights into the various ways people respond to fraud, thus facilitating a comprehensive understanding of behavioral patterns and coping mechanisms employed by different individuals in the aftermath of being defrauded.

#### *J. Self-Control Questionnaire*

The "Self-Control Questionnaire" consists of 26 items and uses a four-point Likert scale to measure the level of self-control among victims of tourism fraud. Researchers utilize this questionnaire to better comprehend how self-control influences the behaviors and responses of individuals who have experienced fraud during their travels.

#### *K. Forms of Fraud*

The "Forms of Fraud Questionnaire" is a 10-item survey that assesses individuals' familiarity with and experiences regarding various types of fraud. Respondents provide answers using a five-point Likert scale, enabling researchers to gather data on

their exposure to different fraudulent activities and their awareness of these scams. This questionnaire is designed to yield structured data for empirical research, allowing for the analysis of common patterns of fraud victimization and the development of informed fraud prevention strategies that are tailored to specific research objectives.

#### *L. Validation of Instruments*

To validate the research instruments for the study titled "Factors Influencing Domestic Tourist Fraud in Selected Tourist Spots in Northern Luzon and Central Luzon," adapted descriptive survey and descriptive correlational survey questionnaires were employed.

Surveys: Close-ended survey questions the researchers used to collect data on factors influencing domestic tourist fraud in Northern Luzon and Central Luzon. Face and content validity techniques the researchers employed to evaluate the survey. Furthermore, the researchers employed two evaluation techniques, face validity and content validity, to assess the quality and appropriateness of the survey used in the research. These techniques were utilized to ensure that the survey instrument accurately measured what it was intended to measure and that it effectively captured the factors relevant to the study.

#### *M. Reliability of Research Instruments*

Instrument reliability refers to the consistency and repeatability of results. In this study, a validated survey questionnaire was used as the instrument, and it underwent a pilot test and a trial run to ensure clarity and reliability of responses. Experts in tourism reviewed the questionnaire to ensure its suitability for the study.

#### *N. Data Gathering Procedure*

In the research conducted, the selection of research sites was carried out meticulously. Relevant tourist destinations in Northern Luzon and Central Luzon were chosen based on their direct relevance to the research topic. The selections were made after considering the availability of data and resources in these areas, ensuring that the chosen sites were not only suitable for the study's objectives but also feasible for data collection.

Subsequently, the research team prepared research instruments in the form of questionnaires. These questionnaires were carefully designed to collect pertinent data on various aspects, such as socio-demographic factors, experiences with tourist fraud, impulsiveness, trust tendency, social support, self-control, and other variables relevant to the study. The researchers took great care to ensure that the questionnaires were clear, concise, and devoid of any potential biases. To validate their effectiveness, the questionnaires underwent a pretesting phase, where a small group of individuals evaluated them for any issues that required correction.

The collection of data was the next critical step in the research process. The target participants included tourists visiting the



selected sites and tourism-related personnel, including tour guides, hotel staff, and local officials. Well-defined inclusion criteria were established to ensure that the data collected were from relevant sources. The research team took the responsibility of training a group of data collectors who administered the questionnaires. These data collectors were equipped with a comprehensive understanding of the research objectives and the ethical considerations surrounding data collection. To gather data from tourists, visits to the chosen tourist destinations were organized during appropriate seasons or periods.

The analysis of the collected data began after the data collection phase. The researchers employed a range of statistical methods, as indicated in the provided information. These methods encompassed descriptive statistics, correlation analysis, regression analysis, and chi-square tests. The collected data underwent careful organization and cleaning to maintain accuracy. The results of these analyses were then interpreted, enabling the researchers to draw meaningful conclusions in alignment with the research objectives.

Throughout this process, the research team ensured that ethical standards were strictly adhered to in both data collection and analysis. Furthermore, comprehensive documentation of each step was maintained to uphold transparency and facilitate the potential for replicating the research.

#### *O. Statistical Analyses*

Statistical analyses, including Pearson's correlation coefficient, regression analysis, and t-tests, are conducted on the collected data. These analyses serve to assess the strength of the correlations between influencing factors and the likelihood of domestic tourists becoming fraud targets. They provide quantitative evidence and insights that support the research findings [25].

Data analysis for the study "Factors Influencing Domestic Tourist Fraud in Selected Tourist Spots in Northern Luzon and Central Luzon" can be conducted using descriptive and inferential statistics. These methods help uncover patterns and relationships within the data.

The study employed various Likert scales to measure different variables. For impulsivity, a Likert scale with four levels was used, ranging from "Always" with a scale range of 4.00 to 3.00 down to "Never" with a scale range of 1.00 to 0.99. Trust tendency was assessed using a five-point Likert scale, from "Strongly Agree" with a scale range of 4.51 to 5.00 to "Strongly Disagree" with a scale range of 1.00 to 1.50. Social support, encompassing family, friends, spouse, and others, was measured on a six-point Likert scale, with "Very Satisfied" ranging from 5.50 to 6.00 and "Very Dissatisfied" ranging from 1.00 to 1.49.

Fraud victim behavior was evaluated using a four-level Likert scale, with "Strongly Agree" ranging from 4.00 to 3.00 and "Strongly Disagree" ranging from 1.00 to 0.99. Self-control was

also measured on a five-point Likert scale, with "Strongly Agree" in the range of 4.51 to 5.00 and "Strongly Disagree" in the range of 1.00 to 1.50. Finally, the level of fraudulent activities was assessed on a five-point Likert scale, from "Strongly Agree" with a scale range of 4.51 to 5.00 to "Strongly Disagree" with a scale range of 1.00 to 1.50. These Likert scales allowed for a structured assessment of the various factors and variables involved in the study.

Pearson's correlation coefficient, often referred to as Pearson's  $r$ , was a valuable statistical tool for examining the linear relationship between two continuous variables. It quantified the strength and direction of association between these variables, helping researchers understand if they were positively correlated (increased together), negatively correlated (one decreased as the other increased), or not correlated at all. This method was particularly useful for investigating several hypotheses related to tourist fraud victimization:

1. Pearson's correlation assessed if socio-demographic factors such as age, income, or education were linearly associated with the likelihood of tourist fraud victimization, providing insights into the direction and strength of these relationships.
2. The level of impulsiveness and its impact on the likelihood of tourist fraud victimization could be explored using Pearson's correlation. Researchers could determine if there was a positive correlation, indicating that higher impulsiveness was linked to a greater likelihood of victimization.
3. Trust tendency and its role in influencing tourist fraud victimization was assessed through Pearson's correlation. A positive correlation might have suggested that higher trust tendency was associated with a greater likelihood of victimization.
4. Social support's effect on susceptibility to tourist fraud victimization was examined using Pearson's correlation, potentially revealing a negative correlation that implied higher social support was connected to lower susceptibility.
5. Pearson's correlation was employed to explore the relationship between the degree of self-control and the likelihood of tourist fraud victimization. A negative correlation could have indicated that higher self-control was related to a lower likelihood of victimization.

#### *P. Ethical Considerations*

Respecting participants is a cornerstone of ethical research. Researchers must treat participants with dignity, recognizing and respecting their cultural norms and practices [26]. This involves acknowledging the diversity and unique perspectives of participants, ensuring their voices are heard, and conducting research that does not infringe upon their cultural sensitivities [19]. Moreover, all information collected must be treated with the utmost confidentiality and used solely for the study's intended purposes [21].

Ensuring the safety and well-being of participants is a non-negotiable ethical consideration [27]. Participants should not be exposed to any potential risks or harm because of their involvement in the study. Researchers must be vigilant about





identifying and mitigating any potential risks associated with the research, implementing safeguards, and providing immediate assistance if needed [20]. This ethical principle emphasizes the primacy of safeguarding the individuals who contribute to the study.

Transparency is central to ethical research conduct. Researchers must provide participants with clear and comprehensive information about the study, their rights, and their responsibilities [28] This includes a detailed description of the research methods employed, the purpose of the study, the data collection process, and the potential uses of the data. Informed consent, where participants willingly and knowingly agree to participate, is essential, ensuring that individuals are not coerced or deceived into involvement [19].

The ethical responsibility extends to the dissemination and utilization of the study's findings. Researchers should ensure that the results are shared widely, responsibly, and transparently [29]. The findings should be used in a manner that takes into account potential implications, both positive and negative. This ethical consideration highlights the importance of research that contributes to informed policy decisions, promotes positive societal changes, and respects the rights and welfare of participants [19].

Q. Inclusion and Exclusion Criteria

Inclusion Criteria

- 1. Domestic Tourists: The study comprised individuals classified as domestic tourists, signifying that they had undertaken travels exclusively within the Philippines and were not international visitors.
2. Age Requirement: To ensure the ability to provide informed consent and contribute an adult perspective on travel experiences and fraud-related factors, participants needed to be 18 years of age or older.
3. Tourist Spot Visitors: Inclusion necessitated that participant had visited one or more specific tourist destinations located in Central and Northern Luzon. This criterion was essential to maintain the alignment of the study with its predefined objectives.

Exclusion Criteria

- 1. International Tourists: Those whose primary residence was located outside the Philippines were not considered for the study. The research was specifically centered on the experiences of domestic tourists.
2. Age Restriction: Individuals under the age of 18 were ineligible for participation in the study due to potential ethical and consent-related considerations.
3. Non-Tourists: Prospective participants who had not ventured to any tourist spots within Central and Northern Luzon were excluded, as their experiences did not correspond with the study's scope.
4. Incomplete Responses: Participants who provided responses to survey questions that were either incomplete

or inconsistent were subject to potential exclusion from the analysis. This measure was adopted to preserve data quality and reliability, ensuring that the study's findings remained robust and meaningful.

III.RESULTS

A. Socio-Demographic Profile of Domestic Tourists

Table 1. Gender of the Respondents

Table with 3 columns: Gender of the Respondents, Frequency, Percent. Rows: Female (38, 40.4), Male (56, 59.6), Total (94, 100.0)

Table 1 shows a slight gender imbalance in 94 respondents, with 56 (59.6%) male and 40.4% female, indicating a sample size of 94, but this may not necessarily reflect the population.

Table 2. Age of the Respondents

Table with 3 columns: Age of the Respondents, Frequency, Percent. Rows: 18-22 years old (77, 81.9), 23-28 years old (4, 4.3), 28-35 years old (6, 6.4), 36-45 years old (4, 4.3), 45-50 years old (3, 3.2), Total (94, 100.0)

Table 2 shows the survey's age distribution shows that the 18-22 age group had the highest participation, followed by those aged 22-28 (6.4%) and those aged 45-50 (3.2%), indicating a younger demographic.

Table 3. Educational Attainment of the Respondents

Table with 3 columns: Educational Attainment, Frequency, Percent. Rows: Elementary (1, 1.1), High School (16, 17.0), College (77, 81.9), Total (94, 100.0)

Table 3 shows that 81.9% of 94 respondents have a college degree, followed by 17% with a high school diploma, and 1.1% with an elementary degree, suggesting a predominantly higher education population.

Table 4. Income of the Respondents

Table with 3 columns: Income, Frequency, Percent. Rows: 5,000-15,000 Php (66, 70.2), 15,000-30,000 Php (17, 18.1), 30,000-80,000 Php (9, 9.6), 80,000-120,000 Php (1, 1.1), 120,000-200,000 Php (1, 1.1), Total (94, 100.0)

Table 4 shows 94 survey respondents' income, with 70.2% falling within the 5,000-15,000 range, 18.1% between 15,000 and 30,000, 9.6% between 30,000 and 80,000, 1.1% between 80,000 and 120,000, and 1.1% between 120,000 and 200,000 Php.

**Table 5. Level of Awareness on Fraud Affecting Domestic Tourists**

Indicators of Level of Awareness on Fraud Affecting Domestic Tourists	Mean	Verbal Interpretation	Std. Dvt.	Variance
I am aware of the various forms of fraud where tourists may be victimized.	4.18	Agree	0.72	0.52
I know how to identify and protect myself from fraud.	4.19	Agree	0.78	0.61
I understand the risks associated with being a tourist in unfamiliar locations.	2.99	Neutral	1.29	1.67
I have experienced fraud as a tourist.	3.99	Agree	0.85	0.72
I am aware of the common scams and frauds used to target tourists.	3.68	Agree	1.03	1.06
I know the legal steps to take if I am a victim of fraud.	3.85	Agree	0.96	0.92
I am familiar with the various forms of tourist fraud.	4.10	Agree	0.73	0.54
I am aware of the consequences of being a victim of fraud.	3.90	Agree	0.83	0.69
I have taken steps to protect myself from becoming a victim of tourist fraud.	3.24	Neutral	1.32	1.74
I am confident that I can protect myself from fraud.	3.21	Neutral	1.33	1.76
Average	3.73	Agree	0.98	1.02

Table 5 revealed that respondents were generally aware of fraud affecting domestic tourists, but not confident in the risks of being tourists in unfamiliar locations, with a mean score of 2.99. The research indicates that respondents are aware of common scams and frauds targeting tourists, and likely have some understanding of the risks and consequences associated with such activities [30].

These scams are typically perpetrated by criminals and can be difficult to detect and prevent. Many tourist destinations now prioritize informing and educating visitors about the potential risks of fraud and scams, raising awareness, and educating people on how to protect themselves from becoming victims.

**Table 6. Impulsiveness of Domestic Tourists**

Indicators of level of Impulsivity	Mean	Verbal Interpretation	Std. Deviation	Variance
1. I plan tasks carefully.	3.37	Always	.703	.494
2. I do things without thinking	1.95	Rarely	.834	.696
3. I make up my mind quickly	2.48	Almost Always	.839	.704
4. I am happy-go-lucky	2.57	Almost Always	.898	.806
5. I don't pay attention	1.88	Rarely	.731	.535
6. I have racing thoughts	2.89	Almost Always	.910	.827
7. I plan trips well ahead of time	3.09	Always	.812	.659
8. I am self-controlled	2.95	Almost Always	.724	.524
9. I concentrate easily	2.70	Almost Always	.731	.534
10. I save regularly	2.54	Almost Always	.876	.767
11. I squirm at plays or lectures	2.24	Almost Always	.812	.660
12. I am a careful thinker	3.09	Always	.698	.487
13. I plan for job security	3.11	Always	.848	.720
14. I say things without thinking	2.00	Almost Always	.748	.559
15. I like to think about complex problems	2.66	Almost Always	1.043	1.087
16. I change jobs	1.59	Rarely	.710	.503
17. I act on impulse	2.22	Almost Always	.792	.627
18. I get easily bored when solving thought problems	2.13	Almost Always	.765	.586
19. I act on the spur of the moment	2.34	Almost Always	.837	.700
20. I am a steady thinker	2.91	Almost Always	.771	.595
21. I change where I live [I change residences.	1.53	Rarely	.743	.553
22. I buy things on impulse	2.30	Almost Always	.865	.749
23. I can only think about one problem at a time	2.27	Almost Always	.792	.627
24. I change hobbies	2.43	Almost Always	.886	.785
25. I spend more than I earn [I spend or charge more than I earn	2.40	Almost Always	.968	.938
26. I have outside thoughts when thinking often have extraneous thoughts when thinking.	12.65	Almost Always	.851	.725
27. I am more interested in the present than the future	2.62	Almost Always	.805	.647
28. I am restless at lectures or talks	2.20	Almost Always	.784	.615
29. I like puzzles	2.66	Almost Always	.945	.894
30. I plan for the future [I am future oriented].	3.30	Always	.760	.577
Average	2.50	Almost Always	.816	.673

Table 6 Shows impulsiveness levels among domestic tourists, with an average score of 2.5. The mean score indicates agreement, while the standard deviation and variance show

variability, suggesting some tourists may be more controlled and thoughtful in their decisions.

Domestic tourists are typically impulse-driven, making short-term, spontaneous trips with little advance planning. However, some are more considerate and thoughtful, budget-minded, interested in the educational, cultural, and environmental aspects of the destination, and taking time to explore [31].

**Table 7. Trust Tendency of Domestic Tourists**

Interpretation of Trust Tendency	Mean	Verbal Interpretation	Std. Deviation	Variance
1. Most people are basically honest.	2.13	Disagree	.68	.46
2. Most people are trustworthy.	2.18	Disagree	.66	.43
3. Most people are basically good and kind.	2.41	Disagree	.66	.44
4. Most people are trustful of others	2.51	Neutral	.67	.45
5. I am trustful.	2.80	Neutral	.86	.74
6. Most people will respond in kind when they are trusted by others.	2.90	Neutral	.80	.65
Average	2.49	Disagree	.72	.53

Table 7 shows that the majority of domestic tourists do not trust others, including tour guides, law enforcement officials, and locals. This lack of trust can be influenced by past negative experiences, low cultural awareness, or feelings of insecurity.

**Table 8. Social support of Domestic Tourists**

Interpretation of Social Support	Mean	Verbal Interpretation	Std. Deviation	Variance
1. Whom can you really count on to be dependable when you need help?	2.30	Fairly Dissatisfied	1.40	1.95
1.1 How satisfied are you?	5.38	Fairly Satisfied	0.69	0.48
2. Whom can you really count on to help you feel more relaxed when you are under pressure or tense?	2.52	A Little Dissatisfied	1.24	1.54
2.1 How satisfied are you?	5.43	Fairly Satisfied	0.65	0.42
3. Who accepts you totally, including your worst and your best points?	2.36	Fairly Dissatisfied	1.32	1.74
3.1 How are you?	5.55	Very Satisfied	0.73	0.53
4. Whom can you really count on to care about you, regardless of what is happening to you?	2.00	Fairly Dissatisfied	1.34	1.78
4.1 How satisfied are you?	5.62	Very Satisfied	0.57	0.32
5. Whom can you really count on to help you feel better when you are feeling generally down-in the dumps?	1.93	Fairly Dissatisfied	1.05	1.10
5.1 How satisfied are you?	5.55	Very Satisfied	0.62	0.38
6. Whom can you count on to console you when you are very upset?	2.00	Fairly Dissatisfied	1.02	1.03
6.1 How satisfied are you?	5.46	Fairly Satisfied	0.92	0.85
Average	3.84	A Little Satisfied	0.96	1.01

Table 8 shows low social support levels for domestic tourists, with most responses below average. Wide range of opinions suggests the need for tailored, personalized support. The table presents data on the social support perceived by domestic tourists. It includes questions about satisfaction with different aspects of support and specific individuals who provide that support. On average, domestic tourists express being "A Little Satisfied" with their social support. However, there is notable variation in responses, with some tourists indicating higher satisfaction ("Fairly Satisfied" or "Very Satisfied") and others expressing lower satisfaction ("Fairly Dissatisfied"). This suggests that while overall satisfaction is moderate, there are specific areas where domestic tourists feel less supported. The



data provides valuable insights into the perceived level of social support among domestic tourists and highlights areas that may need attention or improvement.

**Table 9. Self-Control of Domestic Tourists**

Interpretation of Self-Control	Mean	Verbal Interpretation	Std. Deviation	Variance
1. I often act on the spur of the moment without stopping to think on going on a vacation.	2.90	Neutral	1.07	1.15
2. I do not devote much thought and effort to preparing for vacation.	2.74	Neutral	1.17	1.38
3. I often do whatever brings me pleasure here and now, even at the cost of some distant goal.	3.20	Neutral	0.95	0.89
4. I am more concerned with what happens to me in short run than in the long run.	3.17	Neutral	1.12	1.26
5. I frequently try to avoid comprehension when the advertising looks confusing.	3.04	Neutral	1.23	1.53
6. When things get complicated, I tend to ignore.	2.65	Neutral	1.14	1.31
7. The things in life that are easiest to do bring me the most pleasure.	3.55	Agree	0.96	0.92
8. I dislike really reading long captions even though I know I can understand and stretch my abilities in comprehension.	3.29	Neutral	1.10	1.22
9. I like to take vacations myself every now and then even if it is suspicious.	2.61	Neutral	1.04	1.08
10. Sometimes I will take a risk just for the fun of it.	3.05	Neutral	1.22	1.49
11. I sometimes find it exciting to do planning for a vacation.	3.89	Agree	0.93	0.87
12. Excitement and adventure are more important to me than security.	3.47	Neutral	1.19	1.41
13. If I had a choice, I would almost always rather book a vacation than work.	3.80	Agree	0.85	0.72
14. I almost always feel better when I am on the vacation than when I am sitting and thinking.	3.35	Neutral	1.00	1.00
15. I like to get out and do things more than I like to read or contemplate ideas.	3.35	Neutral	0.94	0.88
16. I seem to have more energy and a greater need for activity than most other people my age.	2.90	Neutral	1.11	1.23
17. I try to look out for myself first, even if it means making things difficult for other people.	2.46	Disagree	1.12	1.26
18. I'm not very sympathetic to other people when they are having problems.	2.73	Neutral	1.23	1.50
19. If things I do upset people, it's their problem not mine.	2.32	Disagree	1.04	1.08
20. I will try to get the things I want even when I know it's causing problems for other people.	2.83	Neutral	1.16	1.35
21. I lose my temper with other people pretty easily.	2.50	Disagree	1.09	1.20
22. Often, when I'm angry at people I feel, or like hurting them than talking to them about why I am angry.	2.14	Disagree	1.01	1.02
23. When I'm really angry, I tend to book impulsively.	2.83	Neutral	1.07	1.15
24. A generous amount of exchange in money is an appealing deal to me.	3.93	Agree	0.93	0.87
25. When I ride the taxi, tricycle, bus, and jeep vehicles I immediately ask how much is the fare before I getting in for a tour, transportation, or sight-seeing.	4.18	Agree	0.92	0.84
26. I am wary of my surroundings when strangers approach me in an unfamiliar place.	4.09	Agree	0.88	0.77
Average	3.11	Neutral	1.06	1.13

The table summarizes responses to a set of statements related to self-control and vacation-related behaviors. Participants rated their agreement on a Likert scale. The average mean response is 3.11, indicating a generally neutral attitude toward these behaviors. While some statements received agreement, most fell into the "Neutral" category, suggesting mixed responses. Statements related to self-control and empathy tended to be in the "Disagree" category, implying disagreement with statements like "I lose my temper with other people pretty easily." Overall, these results provide insights into participants' attitudes and behaviors concerning self-control and decision-making in the context of vacation and leisure activities.

The correlation between Tourist Victimization and the gender of respondents is weak, with a Pearson Correlation coefficient of -.195 and a two-tailed significance of .589, indicating a weak negative correlation. The data set has a total of 10 observations, indicating its reliability. Overall, understanding the relationship between variance and standard deviation in sentiment analysis can help policymakers make informed decisions and better meet the needs of the public.

**Table 10. Correlation between Tourist Victimization and the Gender of the Respondents.**

		Tourist Victimization	Gender of the Respondents
Tourist Victimization	Pearson Correlation	1	-.195
	Sig. (2-tailed)		.589
Gender of the Respondents	Pearson Correlation	-.195	1
	Sig. (2-tailed)	.589	

The table presents the results of a correlation analysis between "Tourist Victimization" and "Gender of the Respondents." The Pearson Correlation coefficient of -0.195 indicates a weak negative correlation, suggesting a slight tendency that as one variable increases, the other tends to decrease, but the relationship is not strong. The associated p-values (Sig. 0.589) show that this correlation is not statistically significant, meaning there is no compelling evidence to suggest a meaningful relationship between tourist victimization and the gender of the respondents based on this data.

**Table 11. Correlation between Tourist Victimization and Age of the Respondents**

		Tourist Victimization	Age of the Respondents
Tourist Victimization	Pearson Correlation	1	-.030
	Sig. (2-tailed)		.935
Age of the Respondents	Pearson Correlation	-.030	1
	Sig. (2-tailed)	.935	

The correlation between Tourist Victimization and Age of the Respondents is also considered statistically significant, with a correlation coefficient of -.030. This suggests that the age of the respondents is not strongly correlated with Tourist Victimization and that the two may be independent of one another. Policymakers should consider other variables or indicators to draw more accurate conclusions and consider the potential implications of their decisions on those affected by their policy choices. In conclusion, the two-tailed significance test indicates that the correlation between Tourist Victimization and Age of



the Respondents is not strong enough to be considered statistically significant.

Table 12. Correlation between tourist victimization and the educational attainment of the respondents.

		Tourist Victimization	Educational Attainment of the Respondents
Tourist Victimization	Pearson Correlation	1	.110
	Sig. (2-tailed)		.762
Educational Attainment of the Respondents	Pearson Correlation	.110	1
	Sig. (2-tailed)	.762	

The table shows a low correlation between tourist victimization and respondents' educational attainment, with a Pearson Correlation of .110, indicating no effect of educational attainment on tourist victimization, and a small sample size potentially affecting the results.

Educational attainment does not necessarily indicate the likelihood of a tourist being victimized by crime or misfortune. Factors such as awareness of their environment, experience in the destination, gender, age, and other social or psychological factors contribute to the likelihood of a tourist being victimized by crime. Research should focus on other potential causal factors, such as type of tourist activity and destination, and revise standard risk prevention messages for tourists. Policy implications include revising risk prevention messages to emphasize education and address non-education correlates of victimization. More resources may be needed to target high-risk tourists, regardless of educational level. Factors associated with tourist victimization should include effective touring, timely reporting of crimes, proper safety measures, and law enforcement practices. Recent research has indicated that educational attainment does not appear to be a significant determinant of tourist victimization.

Table 13. Correlation between tourist victimization and trust tendency

		Tourist Victimization	Age of the Respondents
Tourist Victimization	Pearson Correlation	1	-.291
	Sig. (2-tailed)		.576
Trust Tendency	Pearson Correlation	-.291	1
	Sig. (2-tailed)	.576	

The table reveals a weak negative relationship between tourist victimization and trust tendency among 94 people, with a Pearson correlation coefficient of -.291, but not statistically significant at .576.

The Pearson correlation coefficient indicates a weak negative relationship between Domestic Tourist Victimization and Trust, suggesting that as Victimization increases, Trust tends to decrease. However, this relationship may not fully capture the entire picture. Factors such as perceptions of risk, community safety, and beliefs about the fairness of the legal system should be considered when researching trust levels among domestic tourists. To increase trust, policies should focus on addressing these factors. Research literature shows a weak negative relationship between Victimization and Trust, with higher levels of Victimization reducing trust in tourism destinations [32]. However, trust tendency is not significantly affected by

Victimization [33]. The correlation between Victimization and impulsiveness is relatively weak, suggesting other variables have a stronger influence on tourist victimization than impulsiveness.

Table 14. Correlation between tourist victimization and impulsiveness

Tourist Victimization		Impulsiveness	
Tourist Victimization	Pearson Correlation	1	.227
	Sig. (2-tailed)		.528
Impulsiveness	Pearson Correlation	.227	1
	Sig. (2-tailed)	.528	

The correlation between impulsiveness and victimization is a weak positive relationship, suggesting that as one variable increases, so does the other. However, this weak correlation does not imply causation, as other factors may play a greater role in victimization. Understanding the factors influencing victimization can help develop interventions to reduce it. Research on the correlation between impulsiveness and victimization could suggest potential interventions to reduce impulsiveness or mitigate its effects. Policymakers could create policies that support the reduction of impulsiveness and protect people from victimization, such as greater access to mental health services, increased enforcement of anti-bullying laws, and better funding for victim support programs.

A study by Van Wilsen [34], found a weak positive correlation between impulsiveness and victimization, similar to other studies that have found a positive relationship. However, mixed results have been reported in studies on the correlation between impulsiveness and victimization, such as Borwell et al. [35] finding no significant correlation between the two variables.

Table 15. Correlation between tourist victimization and social support

Tourist Victimization		Social Support	
Tourist Victimization	Pearson Correlation	1	.197
	Sig. (2-tailed)		.585
Social Support	Pearson Correlation	.197	1
	Sig. (2-tailed)	.585	

The study reveals a weak positive correlation between tourist victimization and social support, with a Pearson Correlation coefficient of 0.197 and a Sig. of 0.585, indicating that an increase in victimization is not statistically significant. The sample size for the two variables is 10 and 12.

Tourist victimization is the physical or emotional harm experienced by tourists during their visit to a destination, often due to their unfamiliarity with local laws and cultural nuances. The association between an increase in tourist victimization and an increase in social support is weak, as tourists are less likely to seek help after traumatic events. Social support can help with the recovery process, reduce the severity of post-traumatic stress disorder, and encourage tourists to seek medical help. However, the finding that an increase in tourist victimization is weakly associated with an increase in social support suggests that other factors may play a role in tourist victimization [36]. Further research is needed to understand the relationship between social



support and tourist victimization and identify other contributing factors. Policymakers should focus on developing other measures to reduce tourist victimization, such as increased security measures and resources to prevent or better respond to incidents. There is also no concrete evidence that increased social support is associated with increased tourist victimization, as other factors such as cultural norms and economic conditions may have a more significant impact on social support.

Table 16. Correlation between Tourist Victimization and Self-control

Tourist Victimization		Self-control	
	Sig. (2-tailed)		.807
Tourist Victimization	Pearson Correlation	1	.089
Self-control	Pearson Correlation	.089	1
	Sig. (2-tailed)		.807

The table shows a weak correlation between Tourist Victimization and Self-control, with a Pearson Correlation of 0.089 and a Sig. value of 0.807, indicating that self-control doesn't significantly impact Tourist Victimization, indicating no strong relationship between the two variables.

Self-control, a psychological construct, is often associated with managing behavior and resisting temptations. However, research on tourism victimization has found that self-control does not significantly impact the level of victimization experienced by tourists [37]. Victimization in the tourism sector occurs when an individual or group is tricked, coerced, or manipulated into making questionable purchases or activities that result in financial loss or physical or psychological harm. Regardless of self-control, anyone can become a victim if they are vulnerable for any number of reasons, and even those with high self-control can struggle to overcome this.

The implications of this lack of impact on tourist victimization are substantial. It suggests that the point-of-view that increasing self-control is largely preventable or avoidable by increasing one's level of self-control may be a limited approach. Other approaches for understanding and mitigating tourist victimization may be necessary, such as focusing on factors like social context and environmental conditions that may predispose tourists to victimization. Policies should shift the focus from individual-level interventions to collective interventions, designed to reduce the level of risk for all potential victims, rather than placing the burden of prevention on individual tourists.

#### IV. DISCUSSIONS

The study's findings present a nuanced portrayal of the determinants affecting the vulnerability of domestic tourists to fraud within designated tourist regions of Northern Luzon and Central Luzon. Notably, the research identifies a substantial association between social support and vulnerability to fraud, while conversely, it reveals that other variables, such as socio-demographic profile, impulsiveness, trust tendency, and self-control, do not exhibit robust connections with instances of fraud

victimization. These outcomes suggest that the proneness to tourist fraud is underpinned by a complex interplay of both individual and contextual factors, underscoring the intricate nature of this issue. Subsequent research is warranted to delve more profoundly into these relationships, aiming for a comprehensive understanding of this multifaceted problem.

The research findings deliver significant insights into the attributes and outlooks of domestic tourists. Notably, the study unearths a slight gender disproportion among the study participants, with a majority of males (59.6%) as opposed to females (40.4%). This demographic divergence could offer valuable insights to stakeholders within the tourism sector, signaling the necessity for tailored marketing strategies and services that cater to the distinct preferences and requisites of male and female tourists. Additionally, the study notes that domestic tourists, on average, exhibit a reasonable level of awareness concerning the diverse forms of fraud that may impact their experiences, as evidenced by a mean score of 3.73. However, it is crucial to acknowledge that this awareness does not necessarily translate into a high degree of confidence when it comes to navigating the risks that accompany tourism in unfamiliar locales.

Appreciating these findings is of paramount importance for stakeholders within the tourism industry and policymakers. The gender imbalance underscores the requisite for a more nuanced approach in shaping marketing strategies and services. Furthermore, the low level of trust among domestic tourists emerges as a pressing concern, as trust constitutes a fundamental element in the construct of positive tourism experiences. These findings serve as early indicators of potential issues that may influence the overall quality of tourism destinations. Moreover, they accentuate the significance of future research endeavors and interventions designed to enhance trust in these contexts.

The research is characterized by several notable strengths, such as a substantial sample size and the application of statistical correlations to scrutinize the interrelationships between diverse variables. Nevertheless, it is indispensable to acknowledge the research's inherent limitations. The dependency on self-reported data introduces the potential for biases, while the survey format employed may fail to capture the complete spectrum of intricacies characterizing tourists' experiences. The relatively weak correlations unveiled within this study point to the presence of other unexamined variables, including cultural norms, economic conditions, and perceptions of risk, which may exert more substantial influence over both victimization rates and trust. These constraints need to be factored into the interpretation of the results.

The research findings articulate a multifaceted understanding of the factors contributing to the vulnerability of domestic tourists to fraud within Northern Luzon and Central Luzon. They underscore the intricate nature of this issue by revealing that social support is the only factor demonstrating a significant



connection with fraud susceptibility. The remaining factors—socio-demographic profile, impulsiveness, trust tendency, and self-control—do not exhibit a robust association with fraud victimization, necessitating a more extensive inquiry. Consequently, these findings pave the way for further explorations into the multifarious dynamics governing tourist victimization, trust, and social support. Subsequent studies may delve deeper into the influence of cultural norms, economic conditions, and local safety perceptions on the experiences of domestic tourists. Moreover, qualitative research methods and longitudinal studies can offer richer and more dynamic insights into the multifaceted realm of tourism. This research thus forms the foundational basis for subsequent investigations into these complex facets of domestic tourism.

## V. CONCLUSIONS

The research findings indicate that both male and female domestic tourists in Central and Northern Luzon are equally susceptible to fraud in popular tourist spots. Therefore, strategies to mitigate potential fraud should consider the safety of both genders. While domestic tourists demonstrate awareness of fraud risks, there is room for improvement in understanding risks in unfamiliar locations. Efforts are needed to raise awareness and implement safeguards to protect tourists. Additionally, impulsiveness among tourists contributes to their vulnerability to fraud, highlighting the importance of policy efforts in risk reduction and fraud prevention.

Low levels of trust in others among domestic tourists could be attributed to negative experiences and cultural awareness gaps. This lack of trust can increase their vulnerability to fraud and other forms of exploitation. To address this issue, both the government and the private sector should implement policies to protect tourists and ensure their safety.

Furthermore, the study suggests that low social support is a significant factor contributing to tourist vulnerability. Tailored solutions are needed to provide the desired level of support to domestic tourists. Increasing self-control among domestic tourists can also reduce the likelihood of falling victim to fraud, emphasizing the importance of awareness and preventive measures.

Educational attainment was not found to be a strong indicator of tourist victimization, indicating that a holistic approach is required to reduce fraud. Trust and impulsiveness were also found to have variable and weak correlations with domestic tourist victimization. Therefore, addressing both these variables is crucial in efforts to reduce fraud.

Lastly, the complex interplay of factors influencing domestic tourist vulnerability to fraud suggests the need for more in-depth research in Central and Northern Luzon. Further exploration of strategies to enhance social support and self-control is essential for ensuring the safety of domestic tourists in these regions.

## VI. RECOMMENDATIONS

The study's recommendations aim to enhance the safety and security of domestic tourists in Central and Northern Luzon. They stress the need for governments and stakeholders to prioritize tourist well-being by investing in updated security measures, supporting organizations monitoring fraud, and educating tourists to promptly report suspicious activities. A comprehensive strategy involving continuous monitoring, active engagement, surveillance, visible warnings, and an active presence in susceptible areas is crucial. Additionally, research insights should inform improved education and awareness programs, policies for tourist protection, and further research on vulnerability factors. Proactive measures, including enhanced security, comprehensive information, and training, are essential, along with raising awareness among tourism stakeholders. Furthermore, offering assistance, stricter laws, educational seminars, and a feedback system can enhance protection. Assessing various factors influencing vulnerability and promoting personal responsibility among tourists can mitigate risks, and safety awareness strategies and victim assistance programs can further prevent tourist victimization. Implementing these recommendations will contribute significantly to the safety and well-being of domestic tourists in the region.

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