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Duty of care for business travel: how do employers assess and manage business travel risk?

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# Duty of Care for Business Travel:
## How do Employers Assess and Manage Business Travel Risk?

## Abstract

**Purpose**

This study explores the risk factors that employers consider when assessing an employee's business travel (BT) assignment and the risk treatment, crisis response, and recovery strategies they employ to discharge their BT duty of care.

**Design/methodology/approach**

An exploratory approach is taken with in-depth interviews of twenty-one executives, travel managers, and insurance brokers involved with the management of BT in four international hotel groups. Twelve follow-up interviews were conducted to assess the possible COVID-19 impact on BT risk management processes.

**Findings**

Employers assess BT assignments considering the travel's characteristics including the destination's risk profile against seven types of risks (health, political, transport, natural, crime, technology and kidnap), length of stay, travel mode, and activities undertaken in the destination as well as the traveler's profile which includes diversity and travel experience. Accordingly, they develop a range of duty of care strategies for BT risk treatment, crisis response, and recovery.

**Practical Implications**

BT practitioners can use the proposed framework to develop risk assessment methodologies based on more accurate destination and traveler profiles and pursue targeted risk treatment strategies and insurance policies. The proposed duty of care approach can be used as a blueprint for organizations to design and manage BT policies.

**Originality/Value**

BT risk is an under-researched area. The extant research looks predominantly at travel risks and their assessment taking the traveler's perspective. This study looks at business travel risk and explores it from an employer's risk management perspective offering a BT risk assessment framework and a BT duty of care plan.

**Introduction**

Business travel is a dynamic business activity involving a substantial financial cost for employers alongside a range of moral, legal, strategic, and operational pressures. In the pre-pandemic period, 1.87 billion people (42.5% of the total global workforce) were traveling for business (Luk 2016) and although it is speculated that business travel may not reach such levels again soon (Wells, 2021) it will continue to be an important part of business life. Business travelers (BTs) and especially those who travel internationally are exposed to a wide range of risks such as health and medical risks, psychological risks (Chen, 2017) and safety and security risks (Bader and Berg 2013). Employers have a moral and legal duty of care to them and failure in this duty can cause huge financial, legal and reputational damage to them. From a financial perspective alone, it is estimated that the average cost of a medical evacuation for an employee traveling abroad is $25,000 to $30,000 whereas a three-day business trip may average more than $4,000 (Jacobson, 2019). Moreover, several national and international legislative frameworks such as the UK Health and Safety at Work Act 1974, the US Occupational Safety and Health Act of 1970, and the 89/391/EEC Council Directive impose a duty on employers to ensure employee health and safety in every aspect of their employment, including travel, temporary and longer-term postings and the obligation to prevent occupational risks, provide information and training related to potential occupational risks and the necessary means for protection (Furaker and Larsson, 2020). Therefore, there is an obvious need for employers to adopt a strategic approach to managing business travel risks (Brossman 2016).

Travel risk perception and management have been extensively researched by hospitality and tourism academics (e.g., Park and Reisinger, 2010; Pennington-Gray and Schroeder, 2013; Yang and Michelle, 2021); however, these studies address the topic from a traveler's perspective (usually leisure rather than business) and not from the perspective of the employer in a business organization. Although business travel risk perception and management may follow similar to leisure travel processes, clearly the employers' perspective will be, quite different from the individual tourist's risk perception and management. Gannon and Paraskevas (2019) identified that, in contrast with leisure travel situations, business travel decisions are taken not by the traveler but by the employer who considers all the legal, duty of care, and insurance obligations. These decisions are also influenced by business travel managers, relocation service providers and insurers and are far more risk-averse.

There is a significant body of studies in Strategic Human Resources Management (SHRM) research (e.g., Baruch *et al.*, 2013; Brewster *et al.*, 2014; Dabic *et al.*, 2015) looking at the range of practices used by organizations to support their strategic human resources deployed in longer-term international assignments. But again, these explore risk from the traveler's perspective (Welch *et al.*, 2007) and not from their employers' standpoint. In the few studies that take the employers' perspective, attention falls mainly on relocating expatriate managers and their travel risks (Fee *et al.*, 2013; Ramirez *et al.*, 2015) leaving the other types of business travel unexplored. Moreover, when it comes to travel risk assessment, the literature is scant and usually focused on clinical assessments of physical and mental health risks (e.g., Aung *et al.*, 2015; Mäkelä and Kinnunen, 2018; Rundle *et al.*, 2018) whereas scholars argue that a "cohesive and comprehensive framework" that explains how risk is assessed by travelers is still lacking (Karl and Schmude, 2017, p. 138) and that the "black box of travel risk assessment" is yet to be unpacked (Jahari *et al.*, 2021, p.3).

Still, public and private companies around the globe assess and approve thousands of business travel assignments daily. The overarching question of this study is 'how do they do that?'. More specifically, this study aims to address two research questions:
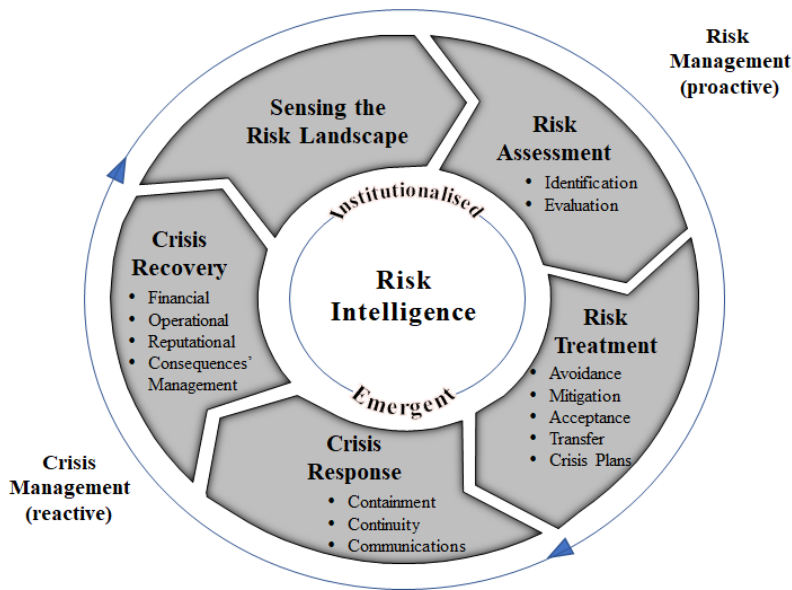
RQ1: What risk factors do employers take into consideration in the process of business travel risk assessment?
RQ2: What risk treatment, crisis response, and recovery strategies do employers deploy to discharge their duty of care for employees who travel on business?

## Framing the Management of Business Travel Risk

The starting point for a cohesive and comprehensive BT risk assessment framework is to frame the management of BT risk. Risk management is usually guided by the principles of the 'Comprehensive Emergency Management' (CEM) framework, also called PPRR (Prevent-Prepare-Respond-Recover), first developed in 1979 by the United States National Governors' Association (Rogers, 2011). Often it is complemented by the seminal Five Phases Crisis Management model (Pearson and Mitroff, 1993) which suggests a slightly different approach consisting of signal detection; prevention/preparedness; containment/damage limitation; recovery; and learning. These two fundamental models underpinned several risk management frameworks in hospitality and tourism (e.g., Faulkner, 2001; Henderson, 2003; Ritchie, 2009) which look at proactive and reactive strategic actions during the life-cycle of a crisis or disaster, starting with the pre-event period and ending with the crisis resolution. Some frameworks such as Hystad and Keller's (2008) place more emphasis on the stakeholders' roles during the life cycle of a crisis. Although most of these models are focusing on a particular type of risk such as floods, wildfires, diseases and terrorism, their approaches can be particularly helpful in framing the management of business travel risk. Paraskevas and Quek (2019) in their resilience management model distinguish risk from crisis management as two complementary functions looking respectively at proactive and reactive management of threats (Fig. 1). They propose five sequential stages for this: (1) understanding the risk landscape; (2) risk assessment; (3) risk treatment; (4) crisis response; and (5) crisis recovery. In essence, stages (1) and (2) correspond to this study's RQ1 and Stages (3), (4) and (5) correspond to RQ2.

## Figure 1. Resilience Management Model

Source: Paraskevas and Quek (2019)


*The Business Travel Risk Landscape and Assessment*

The first stage would be about identifying the factors that affect risk exposure and vulnerability ('situational awareness' in Mystilis and Sheldon, 2005; 'context setting' in Agarwal *et al.*, 2021) which in the context of business travel would be the traveler and the travel characteristics (e.g., destination, length of stay, transport mode).

Andresen *et al.* (2018) present several typologies of BTs in which they are classified under different terms depending on various criteria such as geographical mobility (organization's headquarters or assignee's country of origin), length of stay, frequency of travel, variance of mobility, etc. Research in SHRM (c.f. Harris *et al.*, 2003; Mayerhofer *et al.*, 2004) concluded that there are three types of BTs: expatriate assignees who move to another country for a specified period of time, normally more than one year; short-term assignees who undertake and assignment of less than one year (often with family); and commuters or flex-patriates who commute from their home country to another country or travel domestically, usually on a weekly or bi-weekly basis, while the family remains at home. Dickman and Baruch (2011) added a fourth type of traveler labeled 'inpatriate' - normally a key subsidiary manager who travels from their own country to the country where the parent company is headquartered (Table 1).


**Table 1 - A Typology of Business Travelers**

| Traveler Type | Length of Stay | Destination | Relocation | Family |
|---|---|---|---|---|
| *(Traditional) Expatriate* | More than 1 year | Cross-Border | Yes | Family relocates |
| *Inpatriate* | Varies | Cross-Border or Domestic | Yes | Family at home country |
| *Short-Term Assignee* | Less than 1 year | Cross-Border | Yes | Family relocates |

| | | | | |
|---|---|---|---|---|
| *Flex-Patriate or Commuter* | **Less than 2 weeks** | **Cross-Border or Domestic** | **No** | **Family at home country** |

*Sources:* Harris et al (2003); Mayerhofer et al (2004); and Dickman and Baruch (2011)

The *travel destination* can be profiled with the types of risks that BTs may be exposed to during their stay. There is limited literature specific to business travel risk from an organization's perspective; however, there is a substantial body of work that tourism scholars have undertaken to understand travel risk from a tourist's perspective. Among the first attempts to offer an identification of travel-related risks was by Roehl and Fesenmaier (1992) who identified time, physical, psychological, satisfaction, equipment, social, and financial travel risks. Sönmez and Graefe (1998) added to this list political instability, health, hygiene, accidents, cultural–language barriers, and terrorism whereas, more recently, Pappas and Glyptou (2021) considered social, destination, price and quality risks for travelers. Perhaps the more complete and succinct ravel risk typology which appears as fitting also the BT, was presented by Fuchs and Reichel (2006) who classified travel-related risks into five groups: physical, financial, performance, socio-psychological and time (Table 2).

**Table 2 - A Classification of Travel Risks**

| | |
|---|---|
| **Physical risks** | Safety challenges (food, fire); likelihood of harm or damage by natural hazard or disaster; sickness, epidemic, pandemic; being hurt or injured as a victim of violence, crime, political unrest or terrorism |
| **Financial risks** | Low value for money from travel; waste or loss of money; extra expenses; underestimation of travel cost |
| **Performance risks** | Bad weather; crowded sightseeing; possible strikes; inappropriate tourist facilities; unfriendly locals; discourteous hospitality employees; low-quality food |
| **Socio-psychological risks** | Risk that the travel product will not match an individual's self-image; way friends think; way family thinks; own status in life |
| **Time risks** | Possibility that the travel experience may take longer time; the traveller will lose or waste time |

*Source:* Fuchs and Reichel (2006)

The *travel mode* and is largely dictated by the employers and their travel policy. Rail and air travel are considered safer business travel modes than road travel (Miskeen *et al.*, 2013) but usually travel safety is only one of several factors that determine travel mode choice, alongside cost, travel time, comfort, and environmental impact (Otero and Ringertz, 2021). There are, however, instances when not only organizational but also individual BT preferences affect the choice of travel mode (Lo *et al.*, 2013).

The risk assessment stage involves the aggregation of the intelligence collected in the previous stage, the identification of specific risks and their evaluation in terms of probability and impact (Argawal *et al.*, 2021, Tsai and Chen, 2010). This evaluation, depending on the employers' risk appetite (Zhang *et al.*, 2019) as manifested in their travel policies would classify the different business travel risks in a particular destination as acceptable, tolerable, or non-acceptable, a risk characterization approach known also as 'traffic light model' (Renn, 2017). In turn, at the risk treatment stage, decisions are made on how these risks may be addressed with options being: accept as is, mitigate (measures to either lower the probability

or lower the impact normally via traveler training), transfer (normally through travel insurance) or avoid by not traveling. This stage also includes all planning for the next two stages of crisis response and recovery (Paraskevas and Quek, 2019).

Perhaps a more useful approach to the matter is proposed by Claus and Giordano (2013) propose three temporal stages (pre-travel, during travel, and post-travel) and three action stages (plan, do and check). In the 'plan' stage they include all the activities involving risk assessment, risk mitigation and incident management; in the 'do' stage they consider the review of employee travel plans, the assessment of foreseeable risks and the communication of risk mitigation procedures; and in the 'check' stage the management controls for compliance and analysis of post-travel data for the improvement of the travel policy. In the same spirit, Fee and McGrath-Champ (2016) propose a model with three business travel service areas (people, communication and information services) as well as an organizational safety and security culture that should underpin these areas.

**Methodology**
*Data Collection*

The HRM C-suite executives, senior risk management and corporate security directors were approached in several international hotel groups to explore how business travel risk is managed by their companies. These groups were selected because they operate around the world and they depend on extensive travel of their own staff at both corporate and operational level. Gannon and Paraskevas (2017) found that third parties (insurance brokers, relocation service providers) had an influential role in the shaping of MNC's travel policies and standards, therefore, the hotel groups' insurance brokers and business travel managers were also invited to participate in this study. Twelve hotel executives from four international groups (coded as HE1 to HE12) were interviewed on the business travel challenges they are facing and the BT practices they employ to support and protect their employees in travel assignments. Five out of the six invited insurance brokers that specialize in people risk coverage (respondents IB1 to IB5) alongside four travel management companies' agents (respondents TM1 to TM4) in charge of the respective hotel groups' travel accounts (Table 3 – Research Participants). Samples in qualitative research tend to be small so they support the depth of the case-oriented analysis fundamental to this mode of inquiry (Altinay *et al.*, 2015). The participants were selected purposively by virtue of their capacity to provide rich information, relevant to the research questions under exploration. Normally, the main criterion for determining sample size and evaluating its sufficiency is that of saturation (Bowen, 2008) and studies have shown that saturation occurs within the first twelve interviews, although basic elements for meta-themes become present as early as six interviews (Guest *et al.*, 2006). As the generally accepted sample size for qualitative interviews is between 15 and 30 (Baker and Edwards, 2012), our sample of 21 was deemed sufficient for this study. The hotel groups taking part in this study account for approximately 40% of the total branded hotel market in terms of open rooms, and for 70% of the development pipeline (properties in planning and under construction). The insurers/brokers represented the top insurance organizations in people risk coverage with over 40% of the global market share. Also, the four travel management agents in the sample represented are the leading BT management organizations in the world.

**Table 3 - Research Participants**

| Participant Code | Participant Job Role | Company's Activity | No of hotels / employees | Reach |
|---|---|---|---|---|
| HE1 | Vice President Human Resources | International Hotel Company A | >5,000 hotels/ | 80+ countries |
| HE2 | Director Human Resources | International Hotel Company A | >5,000 hotels | 80+ countries |
| HE3 | Director, Insurance/Global Safety and Security | International Hotel Company A | >5,000 hotels | 80+ countries |
| HE4 | Director Global Security | International Hotel Company B | >500 hotels | 50+ countries |
| HE5 | Vice President Human Resources | International Hotel Company B | >500 hotels | 50+ countries |
| HE6 | Head of HR in Hotel Operations | International Hotel Company C | >5,000 hotels | 100+ countries |
| HE7 | SVP Global Risk Management | International Hotel Company C | >5,000 hotels | 100+ countries |
| HE8 | Vice President Global Safety | International Hotel Company C | >5,000 hotels | 100+ countries |
| HE9 | Vice President Human Resources | International Hotel Company D | >2,500 hotels | 100+ countries |
| HE10 | VP Global Security | International Hotel Company D | >2,500 hotels | 100+ countries |
| HE11 | Senior Director, Global Risk and Safety | International Hotel Company D | >2,500 hotels | 100+ countries |
| HE 12 | Director, Internal Audit and Compliance | International Hotel Company D | >2,500 hotels | 100+ countries |
| IB1 | Client Services Director, Major Risks Practice | Insurance Broker | >20,000 empl. | Global |
| IB2 | Client Executive | Insurance Broker | >60,000 empl. | Global |
| IB3 | Account Executive, Major Accounts | Insurance Broker | >15,000 empl. | Global |
| IB4 | Account Executive; International Liability | Insurance Broker | >5,000 empl | Global |
| IB5 | Account Executive | Insurance Broker | >10,000 empl. | Global |
| TM1 | Corporate Travel Counsellor | Travel Management Services | >12,000 empl. | 120 countries |
| TM2 | Global Account Manager | Travel Management Services | >14,000 empl | 100+ countries |
| TM3 | Global Account Manager | Travel Management Services | >18,000 | 140 countries |
| TM4 | Global Account Leader | Travel Management Services | >14,000 empl. | 120+ countries |

In-depth interviews were chosen as the main data collection technique to secure and bracket possible researcher biases (Creswell 2007). The participants were presented with the BT risk classification (Table 2) and were asked to comment on it. They were then asked to describe what is in their experience the best practice in preparing, supporting, and protecting employees traveling for business assignments?' The participants were allowed to talk with minimal further interventions and prompts by the interviewer. The interviews were conducted either in person or via Skype/Zoom/Teams and lasted between 42 and 123 minutes (median 68 minutes). The verbatim transcripts were sent back to the participants for member-checking and verification (Lincoln and Guba 1985). As the initial study was conducted before the COVID pandemic, the researchers had to go back to the participants at the end of 2020 to identify possible changes in practice. The findings from these interviews are reported in a separate section.

### *Data Analysis*

The interviews were analyzed taking a textual analysis approach in two directions. The first direction of the textual analysis aimed at identifying the types of risks the participants are considering as key when designing a business travel policy and the importance they place on these risks. The frequency of mentions for each risk type was used as a proxy, as it allows for a systematic examination of content patterns and attributes in a textual framework and it is an accepted proxy for salience (Mittal *et al.*, 1998) and importance (Rose and Gray, 2013). The second direction aimed at exploring the participants' beliefs and approaches to business travel risk management. Thematic template analysis was employed using a coding template that enabled the researchers to summarize the emerging themes and organize them in a logical sequence (King, 2004). This coding template was developed using three criteria. The first criterion was 'time', i.e., the travel stage at which a specific service is offered by the employer to its BTs. In line with Fee *et al.* (2013) three temporal stages were included in the template: pre-travel; during and post-travel. The second criterion was the service type (e.g., people, information, communication) offered by the employer, and the employer's organizational safety and security culture as reflected by its travel policy and standards (Fee and McGrath-Champ 2016). The third criterion was the 'three temporal and action stages' of the travel risk management model proposed by Claus and Giordano (2013). The interview transcripts were analyzed independently by the researchers, who followed this coding order (by time stage, type of service and action stage of the model). There were not significant differences between the three independent coding attempts. In the test-retest reliability check, one week later, the inter-coder reliability was 81.2%, an acceptable rate in reliability testing (Hayes and Krippendorff, 2007).

### *The Pandemic Follow-up*

The COVID-19 coronavirus outbreak that began in China at the end of 2019 was declared a public health emergency of international concern on 30 January, and a global pandemic on 11 March. The United Nations World Tourism Organization (UNWTO) grossly underestimated this impact by initially forecasting a 2–3% reduction in international travel on 6th March 2020, compared to 2019 figures, and having to re-adjust expectations to a 20–30% reduction, announced by 26th March 2020 (Gössling *et al.*, 2020). Several studies The researchers felt that they should follow up with the participants to assess the impact of the pandemic on business travel risk perceptions and approached them again in February 2021 for their insights. In this additional enquiry there was a sample attrition as only seven HEs (H1, HE3,

HE4, HE6, HE7, H9 and HE11), three IBs (IB1, IB3 and IB4) and two TMs (TM2 and TM3) were available to share their views on this, still evolving at that time, travel challenge. Since these were follow-up interviews collecting additional information from all three groups of participants on their subjective experiences within the new context and not part of a longitudinal research design measuring results or seeking correlations with the pre-pandemic responses, this attrition was deemed acceptable.

**Findings and Analysis**

*RQ1: Risk factors taken into consideration by employers for business travel risk assessment*

Most of the respondents in all three participant sets (HE, IB, and TM) agreed on a much simpler typology of BTs than the ones offered by the relevant academic literature with minor modifications in the terms, e.g., expatriate, international assignee (for short-term expatriate) and frequent traveler (referred by many also as 'flex-patriate') in which they included the international commuter, and they consider as experienced travelers. The inpatriate traveler was not mentioned at all by most respondents. When prompted, the most common reply was that this traveler would be considered a 'domestic assignee'. Interestingly, many respondents across the board described another type of traveler, one that could be labeled as 'infrequent or occasional traveler'. This is the traveler who usually travels either 'one-off' or infrequently and is, in most cases, inexperienced and traveling alone. The HE and TM respondents find this type of traveler the most challenging, because of their high needs for training, support and protection when they travel. IB2, IB3 and IB7 also find this type as a high insurance risk. Most TMs said that an important factor in profiling the traveler is their past travel behavior, where possible negative or negligent travel behavior is affecting their 'travel rating' and decisions on their future business travel.

All TMs alongside HE1, HE2, HE3, HE7, HE9, HE12 and IB1, IB3 and IB5 noted that the complexity of the BT profile is increasingly presenting new challenges to travel risk management. *"Apart from the rising numbers of travelers across the non-typical 'road-warrior' types, in the past decade or so, we have also witnessed an increase in the diversity of travelers within each type"* [HE3]. Notably, by diversity they did not mean only with regards to the gender of the traveler (all respondents acknowledged a 'dramatic' increase in women travelers across all types of BT) but also with regards to seniority in the organization, travelers with disabilities, students in internships, and LGBT travelers. *"These* [diverse groups of] *travelers have all different needs in training, support and protection which makes travel risk management far more demanding"* [TM4]. HE2 noted that although in the past there was a -more or less- 'blanket approach' for all travelers, *"the risk exposure of these* [non-traditional expatriate] *travelers is variable"* and *"this forces every one of us involved in travel risk management to have to modify our policies and practices so that we can address this added complexity"*. Yet, TM1 said that only 20 % of travel management companies have gender-specific policies in place. These statements were also corroborated by the responses of almost all the insurance brokers who highlighted the increased complexity of business travel management from an insurance perspective.

An additional dimension in this complexity is brought by the activities of the BT during their travel. HE 7 said that *"a large enough number of our traveling execs nowadays can travel for*

*bleisure;* [they] *combine their business trip with some leisure time* (HE5 and TM4 used the term 'bizcation') *by adding extra days to their business travel for sightseeing, dining and art/culture* […] *and many of them take family members along"*. Executives from two hotel groups (HE4 and HE10) stated that their travel policies do not cover bleisure activities of their travelers. In this case, BTs must comply with to the organization's travel policy for the entire duration of the travel assignment and arrange their own travel insurance for their leisure time during the trip. However, it becomes more challenging when such activities are undertaken within the period of the business assignment. IB2 stated that bleisure *"in legal and insurance terms is still a bit of a grey area"*. There was a consensus, particularly among the IBs that bleisure exposes companies to potentially significant risks, both in terms of the employer's liability for injury or damage suffered by BTs and for the validity of insurance coverage.

As expected, apart from the traveler's profile, mode of travel, length of stay and activities in destination, the other component that characterizes business travel assignment is the destination risk profile. In this context, the respondents identified the risks they perceive that BTs may be exposed to during an assignment. Table 4 presents the total number of mentions of these risks to offer an insight into the participants' concerns.

**Table 4 – Business Travel Risks Mentions (n= 21 interviews)**

| Participant Code | Health/ Medical | Political | Transport | Technology/ Cybercrime | Natural Disasters | Crime/ Theft | Kidnap / Abduction |
|---|---|---|---|---|---|---|---|
| HE1 | 3 | 2 | 3 | 0 | 2 | 1 | 1 |
| HE2 | 1 | 3 | 2 | 2 | 2 | 2 | 1 |
| HE3 | 2 | 3 | 0 | 1 | 2 | 1 | 0 |
| HE4 | 2 | 2 | 2 | 0 | 1 | 1 | 1 |
| HE5 | 4 | 3 | 2 | 2 | 2 | 2 | 2 |
| HE6 | 2 | 2 | 3 | 0 | 1 | 0 | 0 |
| HE7 | 3 | 2 | 3 | 2 | 2 | 1 | 1 |
| HE8 | 2 | 3 | 2 | 1 | 1 | 1 | 1 |
| HE9 | 3 | 2 | 1 | 0 | 1 | 2 | 0 |
| HE10 | 3 | 2 | 1 | 1 | 2 | 0 | 0 |
| HE11 | 2 | 2 | 0 | 2 | 0 | 1 | 0 |
| HE12 | 3 | 3 | 2 | 1 | 1 | 1 | 0 |
| | *30* | *29* | *21* | *12* | *17* | *13* | *7* |
| | | | | | | | |
| IB1 | 3 | 2 | 4 | 3 | 3 | 3 | 1 |
| IB2 | 3 | 2 | 3 | 3 | 2 | 1 | 1 |
| IB3 | 4 | 2 | 3 | 2 | 2 | 1 | 0 |
| IB4 | 3 | 2 | 1 | 2 | 0 | 1 | 1 |
| IB5 | 3 | 1 | 3 | 2 | 2 | 1 | 0 |
| | *16* | *9* | *14* | *12* | *9* | *7* | *3* |
| | | | | | | | |
| TM1 | 3 | 2 | 3 | 2 | 2 | 2 | 0 |
| TM2 | 3 | 2 | 2 | 1 | 0 | 1 | 1 |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| TM3 | 2 | 3 | 2 | 3 | 0 | 0 | 0 |
| TM4 | 3 | 2 | 3 | 1 | 1 | 2 | 1 |
| | *11* | *9* | *10* | *7* | *3* | *5* | *2* |
| **Total mentions** | 57 | 47 | 45 | 31 | 29 | 25 | 12 |

*Health and medical risks* seemed to pre-occupy all respondents the most. The IB's responses followed a similar pattern and, when prompted, IB3 explained that this is a risk group where they recently had more insurance claims and advisements for policy amendments. In this category, the participants included also what IB3 and TM3 called 'psychological' and 'individual' risks respectively and included personal stress (travel or work), isolation and depression.

*Political risks*, in the form of civil unrest, terrorism acts, coups and war continue to be high on the travel risk register for all participants. HE3 and H8 consider it as a top risk whereas other respondents (HE9, IB1, IB3) highlighted this as a difference in priorities between employers and BTs: political instability and street crime at a destination are the top risks in the eyes of BTs whereas illness does not appear as a major concern.

> *The reality, however, is that most of the business travel insurance claims filed are still related to illnesses and car accidents and just a tiny fraction of them with political risks.* (IB3)

*Transport risks* (especially road accidents) directly related to the mode of travel seemed to be another risk group of high concern. IB1, IB2, IB3 and IB5 and all the TMs said independently that for them this is the most common travel risk and, interestingly, these groups mentioned transport accidents slightly more than terrorism and political instability received more mentions. Of course, terrorism is of concern but, according to TM2, the number of incidents and the geographic dispersion of this risk in comparison to transport accidents is minute.
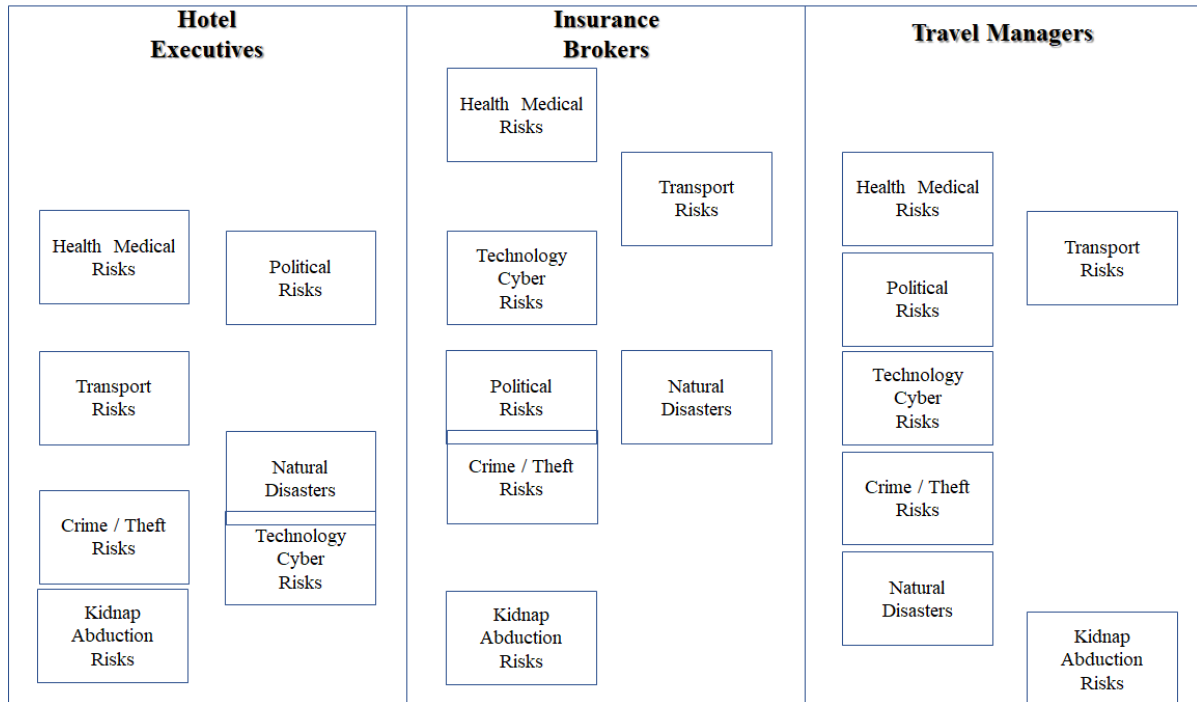
*Technology and Cyber risks* are on the rise and, not surprisingly, this was a risk group identified more times than natural disasters and common crime risks. Under this category, the participants pointed out BT's exposure to cybercriminals when they use Wi-Fi hotspots in public places (airports, hotels, restaurants and cafes), use of 'promotional' USB chargers that can download and execute malware, loss of devices (laptops, memory sticks or mobile phones with company-sensitive information) and identity theft mainly while in a travel assignment.

*Natural disasters* which were mentioned as a major 'insurable' travel risk was a group related primarily to the environment, climate change and extreme weather phenomena. Within this group, hurricanes/typhoons, floods, wildfires and earthquakes were of concern but they were tagged by a few respondents as the 'usual suspects' for travel risk management.

*Crime and theft* have also been a concern for the respondents. Within this risk group though there is a risk that is, at times, managed separately: *kidnap*. The hotel executives did not wish to provide any further details about how they manage this risk and what support they provide whereas the insurance brokers explained that all K&R (Kidnap and Ransom) insurance policies include 'non-disclosure' clauses.

To facilitate a deeper analysis of the respondents' perceptions of business travel risks a hierarchical chart of the identified risks was developed depicting the importance that was given to these risks by each group, using the frequency of risk mentions (Y-axis) as a proxy but also considering the number of respondents per group (Fig.2).

**Figure 2 – Hierarchical Chart of Business Travel Risks per Group of Respondents**



There is a broad consensus among the respondents that health and transport risks are the top business travel risks. This was also confirmed above by IB3. However, although the HE and the TM group consider political risks as one of the top three risks, the IB group ranks technology and cybercrime risks as higher in importance. Views on cybercrime and natural disasters are considerably varied across the groups whereas crime/theft and kidnap/abduction rank lower in comparison with the other risks across the board.

### RQ2: Duty of care for employees on business travel (risk treatment, crisis response and recovery strategies)

A thematic template was employed to analyze the responses using coding based on the three temporal and action criteria of Claus and Giordano (2013) and the business travel service areas of the Fee and McGrath-Champ (2016) model.

*Organizational travel risk culture*
When asked about 'best practice', most of the participants referred to what HE11 called the *"fundamentals of business travel management"*, i.e., a travel policy with clear standards and procedures based on which business travel is managed and a clear governance and accountability structure within the organization. Almost all the TMs referred to these two elements as *"pre-requisites"* for any sound business travel policy. HE2, HE3, IB2, IB4, and IB5 also underscored the importance of the organization's *"travel safety philosophy"* that

should underpin any policy and that all staff, regardless of level or travel assignment, should strictly adhere to the set safety standards. It was interesting to see how all IBs and some hotel executives (HE7, HE11 and HE12) linked this philosophy to a clear articulation of the organization's travel risk appetite:

> *Decisions have to be made at C-suite level […] and clearly stated if, for example, travel can be approved in countries designated as 'Do Not Travel' when the persons proposing to travel there can show that they can reduce the risk level from 'extreme' to a level no more than 'high'.* (HE12)

Another fundamental for sound business travel risk management was the level of support and protection that the organization can offer to BTs during their assignment in case of a medical or security incident. Although this is normally covered by insurance policies that ensure access to immediate assistance 24 hours a day (IB5), usually in collaboration with TMs. However, TM2 and TM3 noted that support and protection are offered by their companies also as an add-on service:

> *This means that our clients' traveling staff has access to our global network of support, and our clients can pinpoint their locations in almost real-time with our 'track and trace' systems. They can communicate with them and provide alerts at a moment's notice […] thus not only keeping tabs on them but also keeping them informed on important changes in situations.* (TM3)

HE 10 also placed particular emphasis on the need for BTs to comply with safety and security policies during their travel ("*no point to having rules about the use of laptops and phones when these are ignored*") and that the organization must have the right mechanisms to ensure compliance.

Linked with the fundamental 'governance and accountability' were the suggestions made by HE7, HE11, IB1 and TM4 on periodic policy audits and reviews and on establishing, in addition to existing ones, travel risk management KPIs with leading indicators such as up-to-date traveler profiles and BTs' travel risk exposure as well as lagging such as the number of reported incidents (according to HE11 these can also shape the organization's risk appetite), travelers tracked in high-risk destinations, travel insurance claims, etc. These reviews and evaluations would be fed into a loop of business travel risk management continuous improvement.

*Information Services*
The respondents stated that any business travel risk policy starts with the collection, analysis and use of *"travel risk intelligence"* (HE12, TM3, TM4) at all stages of the travel for a thorough risk assessment of the assignment.

> *"This risk assessment would pretty much determine whether the assignment is adequately covered by existing insurance policies, if additional coverage should be sought or if [the assignment] is over and above the company's travel risk appetite."* (HE6)

Most of the TMs underscored the importance of continuous monitoring, updating and sharing with the BT, when necessary, information regarding health and safety advisories, local

medical and security support and changes in travel crisis management plans (TM1, TM2, TM4). HE2, HE4 and HE7 also suggested that information fed back from BTs to the company, upon their return, is also important as *"they are our eyes on the ground"* (HE7). They have therefore established a mandatory feedback process for every travel assignment considered 'medium risk' and above.

*People Services*
These are the core of duty of care as it sets the proactive as well as reactive employer strategies for their BTs. They range from basic services such as travel arrangements (e.g., flights, transfers and accommodation) with approved service providers (HE6, TM4) to pre-travel fitness and medical checks (HE3, HE5) and BT first-aid, travel risk and crisis management training (HE3, HE4, HE10, TM2). However, both HE10 and TM2 emphasized that this *"training should not be about the 'what' but about the 'why'"*. HE3 noted that medical checks and full training *"realistically"* do not apply to all the BTs but only those who are traveling to medium, high and extreme-risk destinations. "*There are standard briefs for the rest of our traveling staff which contain all the information they will need if they come across any problems"* (HE3).

Support services during a travel assignment are related to relocation travel assignments (HE1, HE2, HE4), focus more on settle-in and local socialization and are normally provided by third-party providers such as relocation companies. HE3 also mentioned personal protection support for high-profile executives traveling in destinations designated as 'high risk' and above. Other support services, normally covered by insurance policies and travel management companies, include support in emergencies and crises and what IB5 called *"specialist crisis support"* such as BT extraction and repatriation in war or political instability situations and ransom negotiation in kidnap situations.

The most mentioned post-travel people service was the support for insurance claims in case of an adverse incident during a travel assignment. A less mentioned (HE2, HE6, IB4) but equally important post-travel service was returning BTs support from a travel assignment where they may have witnessed or experienced traumatic events. Support in these cases could also include members of their family (IB4).

*Communication Services*
Another key component of travel risk management is the ability of the BT to communicate with the company (and vice versa) on a 24/7 basis. Two of the hotel groups were experimenting with a mobile travel app that could be adapted to their own travel policy and needs. TM3 whose company offers its proprietary communication platform as an add-on service noted that communication services should not only be confined to real-time travel information but the potential of communication 'anytime anywhere':

> *"Not only are we able to communicate with [BTs] but we [can also] track their movements via GPS. Also, the app ensures that they always have access to their documents whereas our chatbot can respond to any pressing messages."* (TM3)

This type of communication increases compliance with the company's travel policy (HE5, HE12, IB3). HE5 said that they have condensed their travel policy into a few bullet points and by making it accessible to all traveling staff via your shared server and HR. They not only increased BTs' engagement with the policy but also received constructive feedback and

suggestions. Other communication services that need to be considered in a travel risk management plan, according to HE4 and HE10 are the availability and activation liaison service with the BT's family in the case of emergency during a travel assignment. IB3 also noted that a clear communication channel between the company and the insurer is also an important element of the plan.

**Table 5 – Duty of Care for Business Travel Risks**

| | Pre-travel | During Travel | Post-travel |
|---|---|---|---|
| **Organisation's Business Travel Risk Culture** | • Travel risk governance & accountability<br>• Travel risk appetite<br>• Travel safety philosophy<br>• Travel strategy, policy & standards | • Resources allocated for support & protection<br>• Policy compliance mechanisms | • Audits & reviews<br>• Travel risk KPIs<br>• Continuous improvement |
| **Information Services** | • Risk assessment (identification and evaluation)<br>  • Per destination<br>  • Per type of traveller<br>  • Per traveller activities<br>• Insurance coverage | • Health & safety security advisory briefs<br>• Referrals to local medical & security support<br>• Updates on crisis management plan | • Debriefing & evaluation<br>• Experience codification, internalization & dissemination |
| **People Services** | • Travel fitness/medical check<br>• Travel training<br>  • First aid<br>  • Travel health & safety<br>  • Destination-specific<br>  • Emergency & crisis response<br>• Travel & accommodation arrangements | • Settle-in support<br>• Personal protection support<br>• Local socialisation support<br>• Emergency & crisis response support<br>• Specialist crisis support | • Insurance claims<br>• Physical & emotional fitness evaluation<br>• Consequences management<br>  • Medical support<br>  • Trauma Support<br>  • Family counselling |
| **Communication Services** | • 24/7 communication platform<br>• Compliance with travel policy | • 24/7 communication platform<br>• Family liaison activation (crisis situation)<br>• Media and external stakeholders (crisis situation)<br>• Compliance with travel policy | • 24/7 communication platform<br>• Compliance with travel policy<br>• Insurance liaison<br>• Feedback & reporting mechanisms |

***Follow-up Interviews: The Pandemic Impact on Business Travel Risk Perception and Practices***

The majority of HEs admitted that any pandemic planning in their risk register did not account for a truly 'global' pandemic. All previous outbreaks (e.g., SARS, Ebola, Swine Flu, Zika) were *"geographically contained"* (HE11) and, whereas they disrupted business travel in certain regions, the situation was *"manageable"* (HE3) with targeted measures such as health and safety briefings, pre- and post-travel health checks and provision of medical travel kits. The pandemic changed the whole perception of health and medical risks in business travel in terms of both risk assessment and risk treatment making *"bio-safety wellness"* (HE 3) a central concern for every travel assignment rather than for destinations in high health risk regions. Although confident about the processes in place, there was widespread consent that risk assessments and travel approvals will become more stringent and selective. TMs suggested that hygiene protocols of transport and accommodation suppliers (*"HEPA filters, PCR tests and no-middle seat will be our new vocabulary"* – TM2) became a more important selection criterion than their pricing. Most of the participants said that they were re-adjusting their risk assessment processes to include COVID-related metrics which was quite challenging as *"ZERO 14"* (HE7) and *"travel bubbles"* (TM2, TM3) lasted only for a short

while, which is indicative of the required flexibility that organizations need to exhibit in such crises (Chan, *et al.*, 2021). HE4 noted that the individual BT's situation (*"e.g., underlying conditions"*) and history would start becoming more of a risk assessment factor than in the past. Vaccination was strongly encouraged by all hotel groups but was not a mandatory requirement. The idea of vaccination passports was considered *"pre-mature"* by some participants (H4, H7) and digital health credentials appeared a more acceptable solution for others (HE3, HE4 and H11). Notably, some respondents (HE4, HE11 and TM3) said that they are making sure not to become victims of *"COVID myopia"* where all the focus is placed on this health risk and other travel risks become secondary. HE3, HE7, HE9, IB1, IB4 argued that although health and medical risks will remain at the top, they expected civil unrest and extreme weather phenomena to gain prominence in their business travel risk registers. The increased requirements for updated information on COVID hotspots, case numbers, changing regulations and hygiene protocols underscored the need for technological solutions that integrate travel intelligence and provide 24/7 connectivity and updates, a finding consistent with other studies in the sector following the pandemic (Peco-Torres, *et al.,* 2021). H7 and TM3 warned about the emerging *"infodemic risk"* stressing how important is for BTs to have one trusted and reliable source of information about their travel. IB4 pointed out that most insurers, after the SARS outbreak of 2003, introduced in their 'non-life insurance' products exclusion clauses specific for communicable diseases and epidemics. HE3 said that opted for a premium `any cause' cover in travel insurance offering full coverage for BTs testing positive for the virus before or during their travel as well as for travel assignments canceled due to COVID-19. IB1 said that travel insurance renewals would be affected as 'travel disruption' or 'airspace closure' add-ons might not be available, or the premium could get prohibitively higher.

**Discussion**

Typically, a travel risk assessment is conducted by taking into consideration the severity of the destination's risks and the likelihood of a dangerous situation occurring to the traveler - using the length of stay as a proxy (Lin and Hsu, 2016). The participants' responses indicate that, when conducting travel risk assessment, the employer has to identify and evaluate risks not only in relation to the travel per se (where the BT travels, how and for how long) but also to the type of traveler including diversity characteristics (who the BT is) as well as the activities to be undertaken in the destination (what the BT does). Several participants noted that these new dimensions can very easily turn a low-risk travel assignment into a high-risk one.
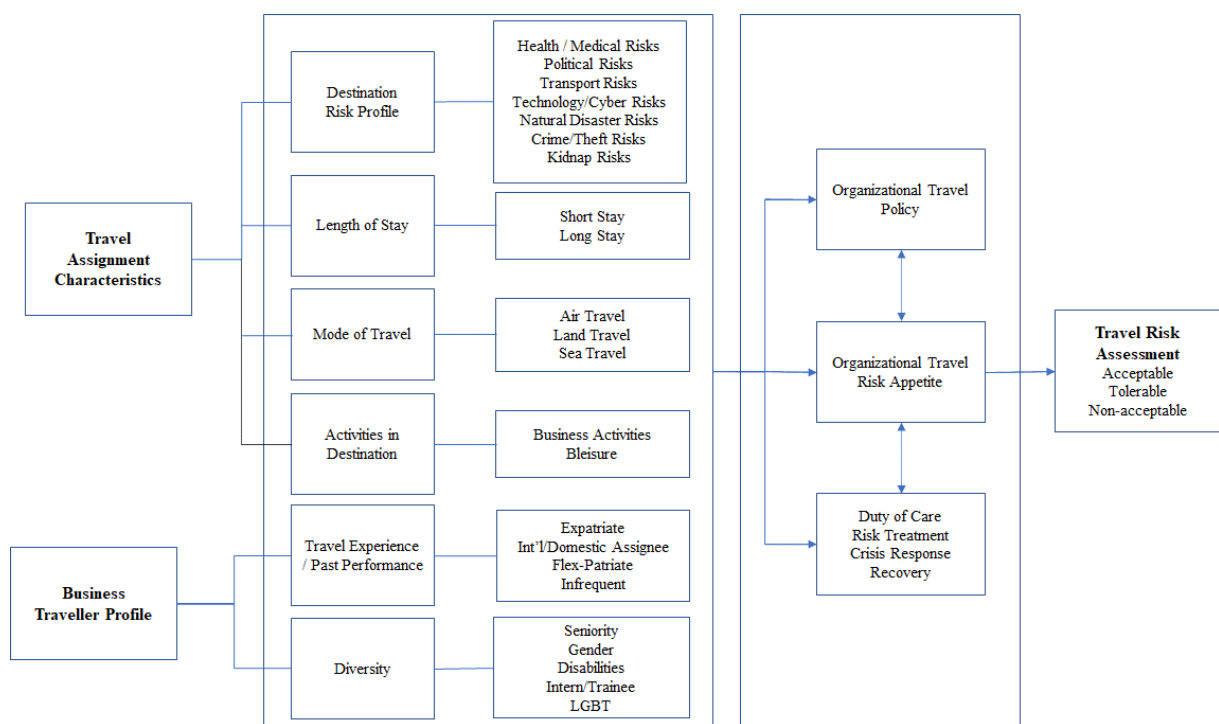
The Fuchs and Reichel (2006) risk classification appears not to be very helpful in the context of business travel risk assessment. The main difference is that many risks that are classified as physical risks become groups in their own right. Health and medical risks include for the respondents both physical and mental health (socio-psychological risks) with emphasis on BTs safety and wellness. Political instability risks (war, terrorism, civil unrest) are also a separate risk group and the same stands for transport accidents, natural disasters, crime and theft and kidnap. Performance and time risks in Fuchs and Reichel's (2006) classification were not mentioned at all by the participants perhaps indicating that, at least from an employer's perspective, these are not risks but causes of risks that could be classified under the 'health and medical' grouping. The financial risks are more risks for the employer and the travel manager rather than the BT, unless they are related to criminal activity in the destination in which case they fall under the 'crime risk' group. A new risk group that was

not included in the 2006 classification is the technology risks and cybercrime which would not be considered travel risks at the time.

This travel risk identification, alongside the rest of the traveler and destination profiling factors, provides a means for a structured evaluation of a travel assignment. Most of the identified risks are insurable under generic business interruption or heath and accidents policy or specific business travel insurance. There are also insurance policies with wider provisions for political instability, cyber and kidnap and ransom. It could be, therefore, argued that this approach to business travel risk is largely informed by the employers' need not only to comply with their duty of care requirements but also to transfer the related risks to an insurer as part of their risk treatment strategies. It is also noteworthy that risk perception varies between the groups of the respondents (Fig. 2), and this is perhaps the benefit of multiple perspectives in the development of a business travel strategy. Prior studies (e.g., Gannon and Paraskevas, 2019) have shown that employers' risk perceptions are more easily influenced by sensationalist events, and this may be one reason for political instability (e.g., terrorism) featuring high in the hierarchical charts of HEs and TMs. On the other hand, IBs have a more pragmatic view of travel risks based on the actual claims made to insurers and this is perhaps why technological/cyber risks and natural disasters are much higher in their hierarchical chart.

The travel assignment will be evaluated as acceptable, tolerable, or non-acceptable (Renn, 2017) depending on the company's travel risk appetite (Zhang *et al.*, 2019), business travel policy and travel duty of care strategies (Fig. 3). Any variation in risk appetite may of course alter the outcome of this evaluation but may also result in travel policy and duty of care changes.

**Figure 3 - Business Travel Risk Assessment Process**

**Conclusion**

Given that the literature on business travel risk management from the organization's perspective is scarce, this study opens the field for further exploration by identifying the risk factors that employers consider when assessing a business travel assignment and the risk treatment, crisis response and recovery strategies they employ to discharge their duty of care to traveling employees.

The study revealed that both processes of travel risk assessment and duty of care are conducted with an 'insurable risk' mindset and that the employers' evaluations are strongly influenced by third parties such as travel managers and insurers. When undertaking travel risk assessments, employers risk profile their traveling employees by classifying them into one of four types: expatriates; domestic/international assignees (or short-term expatriates); flex-patriates (or frequent travelers); and infrequent travelers. However, they recognize the need to include more criteria within these categories to also reflect the diversity characteristics that affect travelers' needs in training, support and protection during their travel assignments and the broader risk management in their travel policies. Moreover, apart from 'who' travels, 'where', 'how' and for 'how long', an important risk factor is also 'what' they are doing at the destination. As the study had to revisit these practices with the advent of COVID-19, it was shown that the pandemic only required an adaptation of existing risk management practices and did not have any radical impact on BT management processes since health risks were always on the top of organizations' risk register.

Business travel risk management is a relatively under-researched field and provides a wide scope for further research starting with the generation, codification, storage and use of business travel risk intelligence. The most important contribution of the study to the risk and crisis management theory is that it proposes for the first time a risk assessment framework that enables employers to assess the level of risk of an employee's travel assignment taking into consideration the travel and the traveler's characteristics, and the organization's travel policy, duty of care strategy and risk appetite. It also presents a duty of care approach to BT risk with concrete actions and services pre-, during- and post-travel. The proposed business travel risk assessment process and duty of care for BT risks framework shed some light on what several scholars (Jahari *et al.*, 2021; Karl and Schmude, 2017; Yang and Michelle, 2021) refer to as the 'black box of travel risk assessment'. Researchers can use this as a starting point for further understanding how risk perception is shaping travel decisions. In this study, the importance of each type of business travel risk was evaluated with the frequency of mentions of the risk as a proxy. Although this is an accepted approach, it only offers a 'first-pass' insight on the weighted importance of these risks. Future research should assess the volume and financial cost of insurance claims per risk type which might show a substantially different order in the severity of business travel risks. A deeper investigation on the impact of the traveler's profile, i.e., travel experience and diversity would also provide better clarity for travel policies as well as for travel insurance and other organizational travel risk mitigation strategies. These strategies, in particular employees' pre-assignment training, would be another interesting area to explore as they may have a diverse range of cultural, cognitive and psychological implications for the prospective traveler. Although there is already significant research on employee travel in hostile environments and crisis situations, the effectiveness of business travel stress and anxiety support and recovery policies and strategies presents another attractive area for research.

Business travel management practitioners can develop risk assessment methodologies based on specific traveler profiles and go beyond the existing 'blanket approach' that most organizations take to pursue targeted risk treatment strategies and insurance policies. The proposed duty of care approach can be used as a blueprint to design and manage travel policies with pre-, during, and post-travel business travel training, support and protection services for their traveling employees. The proposed actions and services can be adapted to their organization's risk culture, appetite and resources.

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