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# The effect of travel risk perception and destination image on visit decision in the new normal

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#### Abstract

This study aimed to investigate how travel risk perception influences the decision to visit an island tourism destination in the new normal. It collected 90 data points using a Google Form, and the analysis was conducted using PLS-SEM. The results indicated that health and socio-psychological risks affect the visit decision directly and indirectly through destination image. Financial risk affects visit decisions directly and indirectly through the destination or affective image, not the cognitive image. Additionally, the cognitive and affective destination images affect the visit decision. The novelty of this study is the combination of the role of risk perception and destination image in visit decisions in the new normal. The results showed that creating safe environments for tourists increases their desire to visit. Future studies may extend the data collection period to obtain additional information and variables to make the results more meaningful. Also, tourist confidence would be boosted by promoting a safe destination through social media, news, and public figures.

Keywords: destination image; financial risk; health risk; socio-psychological risk; visit decision.

#### JEL Classification: M41, M42

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#### **INTRODUCTION**

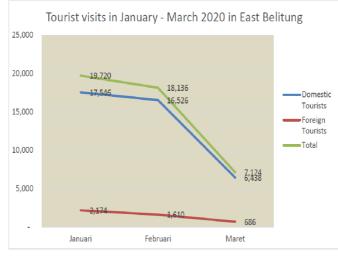
The Indonesian government's seriousness in promoting tourism was seen in 2015 when President Joko Widodo designated it as the leading industry. The President obligated the transportation and infrastructure sectors to support tourism development (Lemy et al., 2019). The travel and tourism industry generated a Gross Domestic Product of US\$28.2 million (World Economic Forum, 2017). According to the World Travel and Tourism Council (WTTC), Indonesia ranked ninth worldwide, third in Asia, and first in Southeast Asia for the fastest-growing foreign tourists (Sanny et al., 2021). The positive tourism development is supported by the attractiveness of regional destinations because Indonesia is an archipelago. Belitung Island, which is a part of Bangka Belitung Islands Province, is a destination that has recently gained popularity. It is one of the top ten new Bali destinations due to its natural beauty (Oktadiana, 2021).

Indonesian tourism could grow more in 2020 unless the COVID-19 outbreak impacts the industry negatively. To minimize this impact, authorities have imposed a regional quarantine (PSBB),

similar to a lockdown but with minor modifications. This is a response to the widespread social restriction to prevent the spread of the COVID-19 virus in an area (Office of Assistant to Deputy Cabinet Secretary for State Documents & Translation, 2020). The policy has impacted all sectors, but the effect is more significant in the tourism industry. The impact has resulted in tourist cancellations, non-operational accommodations, and events that did not occur. Consequently, many businesses in this sector have temporarily closed because they cannot cover operational costs. This means that many workers in this industry risk being laid off (Patiro et al., 2021).

The number of foreign tourists to Belitung Island has decreased by approximately 50%. The decrease is more significant among tourists from China, which previously dominated foreign tourist visits to Belitung Island (Chairunnisa & Siregar, 2019). The Ministry of Tourism is incentivizing airlines and travel agents to offer travel discounts due to the increasing restrictions on foreign flights. Furthermore, the government has decided that all New Bali destinations would receive a 30% discount for a quota of 25 seats per flight. This economic stimulus in the tourism industry aims to subsidize travelers through lower accommodation rates and airfare. Therefore, it is believed that the national economy may be revived and the tourism industry saved from bankruptcy owing to the epidemic (Rosyadi, 2021).

Figure 1 shows that the number of tourists in East Belitung Regency is significantly lower compared to previous months. This is based on the actual conditions of the regency and the number of tourist visits in March 2020, which was only 7,124. The COVID-19 positive rate is low, with a high cure rate compared to the overall Bangka Belitung Island's recovery rate of 87%. Therefore, East Belitung may adapt to the new conditions and is one of the regions permitted to implement the new normal (Yofianti & Safitri, 2022).





## The Number of Foreign and Domestic Tourist Visits in East Belitung January-March 2020

The presence of activities that attract visitors to East Belitung during COVID-19 should promote the implementation of health protocols. Many cultural-based tourism destinations, such as museums involving human interaction in indoor areas, increase transmission risks. This necessitates more studies on risk perceptions in pandemic-affected destinations. The studies would help most travelers understand that Risk is a negative consequence that must be avoided (Chew & Jahari, 2014). East Belitung's famous tourist attraction is in a closed room, which increases the risk of contracting. This Risk perception among tourists must be overcome because it has different involvement in the destination image and visit decision. Moreover, perceived risk influences the visit decision, similar to purchasing decisions. This indicates the lower the risk, the greater the desire to visit a destination (Rejeki, 2018). This makes it essential to understand the risk, specifically for the COVID-19 pandemic, which is still new and a challenge to the survival of the tourism industry. Therefore, this study aimed to examine the effect of travel risk perception on visit decision to an island tourism destination in the new normal. It is a novel study because it is intended to investigate the influence of risk perception and destination image on visit decisions in the new normal. Literature reviews were conducted using various relevant theories and studies to develop a conceptual framework on risk perception, destination image, and visit decision.

In tourism, risk perception is people's view of the possibility that action would expose them to danger. This could influence travel decisions because consumers occasionally consider the risks associated with that decision. Risk perception influences tourists in making decisions (An et al., 2010; Artuğer, 2015; Çetinsöz & Ege, 2013). A high-risk perception reduces the purchasing power and vice versa (D'Alessandro et al., 2012). Additionally, it is a psychological risk with a detrimental effect on perceived enjoyment (Gumulya, 2020). Travelers respond to this Risk differently according to their characteristics, psychology, and traveling experience (Hasan et al., 2017). Chew & Jahari (2014) examined the impact of risk perception on visit intention on risky destinations. The study showed that visit attention is impacted by perceived physical, socio-psychological, and financial risks. An examination of the current situation in East Belitung regarding COVID-19 showed that the area would focus more on pandemic and health-related risks, replacing physical with health risks.

Rittichainuwat & Chakraborty (2009) found that infectious diseases such as SARS could influence consumer decisions, including trip cancellation and avoiding risky destinations. The media creates a more frightening image of the destination than the actual risk (McKercher & Chon, 2004). This was seen by decreased consumer confidence in health facilities during SARS. The health risk was a consideration for the safety of tourists in China because COVID-19 is almost similar to SARS (Zeng et al., 2005).

Selecting a destination in a vacation plan is crucial because it reflects the traveler's self-image (Jovaniä & Iliä, 2016). This is supported by the social group's disagreement with the decision (Karamustafa et al., 2013). An affective image is formed from high tourist satisfaction and the suitability of their choices (Murphy et al., 2007). The mismatch of the post-crisis travel image and the tourists' self-image creates a perception of socio-psychological risk. This makes the tourists unwilling to revisit or recommend it to others (Chi & Qu, 2008). Studies showed that socio-psychological risk positively impacts the tourists' future behavioral intention and decision-making regarding visiting Turkey (Fuchs & Reichel, 2006; Karamustafa et al., 2013). Similar results were found by Çetinsöz & Ege (2013), which examined foreign tourists visiting Alanya. In Indonesia, people refuse to engage in social activities with travelers. This allows consideration of the socio-psychological risks obtained after visiting East Belitung.

First-time and repeat visitors are mainly concerned with a crisis that could damage infrastructure, transportation services, or trip cancellation (Rittichainuwat & Chakraborty, 2009). Chew & Jahari (2014) found a significant involvement of financial risk perceptions in Malaysian tourists visiting Japan. Cognitive and affective images influence how tourists perceive financial risk, which may reduce their benefits when visiting. In America, financial risk affected the decision to see the Summer Olympics of 2012 (Schroeder et al., 2013). Government circular No. 7 of 2020 requires domestic travelers to use masks, and personal hygiene kits, use private transportation and conduct PCR or rapid tests. This means that tourists spend more, increasing the possibility of trip cancellations.

Several studies found a strong attachment between travel decisions and destination images (Shankar, 2018; Stylos et al., 2017). In this case, the destination image is a visitor's impression of a destination assessed based on information from various sources (Chiu et al., 2016). The connotation of the destination image is emphasized in positive expressions (Chew & Jahari, 2014). Destination image in most studies uses cognitive and affective components (Chew & Jahari, 2014; Stylidis et al., 2017; Tan

& Wu, 2016). The cognitive component could be functional or real, such as cultural attractions (Fernandes Rodrigues Alves et al., 2018) and fame (Tan & Wu, 2016). It could involve psychology, such as the atmosphere, community-friendly attitude, and safety. In contrast, the affective component is concerned with the tourists' perception of a destination by forming beliefs or opinions (Tan & Wu, 2016).

Risk perception is always juxtaposed with the destination image (Becken et al., 2016). Many studies examined the effect of risk perception and destination image with different constructs. For instance, risk perception is directly affected by endogenous variables and destination image. However, perceived risk could influence the destination image and tourist behavioral intentions (Chew & Jahari, 2014). This means that the destination image mediates between risk perception and behavioral intention.

Studies found that cognitive and affective images represent the overall image captured by tourists (Qu et al., 2011; Shankar, 2018; Wang & Hsu, 2010). Assessing the destination's cognitive and affective components could also influence visit decisions (Widayati et al., 2020). The image controls the tourists' choice of destinations to meet their expectations, creates satisfaction (Rahmiati et al., 2018), and triggers communication (Chen & Lin, 2012). Certain factors influence consumers to recognize the need for a product. These are the marketing strategy to sell the products and external environmental influences, such as relatives, family, friends, or other non-commercial sources. Consumers are also faced with pre-purchase behavior involving psychological attributes, such as motivation, perception, attitudes, learning, and personality. These attributes influence consumers when looking for information and considering a decision.

# HYPOTHESIS DEVELOPMENT

Health risks such as SARS have significantly disrupted the tourism industry worldwide. An infectious disease could impact consumer decisions, such as trip cancellation and the tendency of tourists to avoid risky destinations (Rittichainuwat & Chakraborty, 2009). This was seen by the decreased consumer confidence in health facilities during SARS. This indicates health risk was a consideration for the safety of tourists in China (Zeng et al., 2005) because COVID-19 is almost similar to SARS. Therefore, the following hypotheses were proposed:

H1: Health risk influences cognitive image.

H2: Health risk influences affective image.

H3: The effect of health risk on visit decision is mediated by cognitive image.

H4: The effect of health risk on visit decision is mediated by affective image.

Selecting a destination in a vacation plan is crucial because it reflects the traveler's self-image (Jovaniä & Iliä, 2016). This is supported by the social group's disagreement with the decision (Karamustafa et al., 2013). An affective image is formed from high tourist satisfaction and the suitability of their choices (Murphy et al., 2007). The mismatch of the post-crisis travel image and the tourists' self-image creates a perception of socio-psychological risk. This makes the tourists unwilling to revisit or recommend it to others (Chi & Qu, 2008). Studies showed that socio-psychological risk positively impacts the tourists' future behavioral intention and decision-making regarding visiting Turkey (Fuchs & Reichel, 2006; Karamustafa et al., 2013). Similar results were found by Çetinsöz & Ege (2013), which examined foreign tourists visiting Alanya. In Indonesia, people refuse to engage in social activities with travelers. This allows consideration of the socio-psychological risks obtained after visiting East Belitung. Therefore, the following hypotheses were proposed:

H5: Socio-psychological risk influences cognitive image.

H6: Socio-psychological risk influences affective image.

H7: The effect of socio-psychological risk on visit decision is mediated by cognitive image. H8: The effect of socio-psychological risk on visit decision is mediated by affective image.

First-time and repeat visitors are mainly concerned with a crisis that could damage infrastructure, transportation services, or trip cancellation (Rittichainuwat & Chakraborty, 2009). Chew & Jahari (2014) found a significant involvement of financial risk perceptions in Malaysian tourists visiting Japan. Cognitive and affective images influence how tourists perceive financial risk, which may reduce their benefits when visiting. In America, financial risk affected the decision to see the Summer Olympics of 2012 in London (Schroeder et al., 2013). Government circular No. 7 of 2020 requires domestic travelers to use masks, and personal hygiene kits, use private transportation and conduct PCR or rapid tests. This means that tourists spend more, increasing the possibility of trip cancellations. Therefore, the following hypotheses were proposed:

H9: Financial risk influences cognitive image.

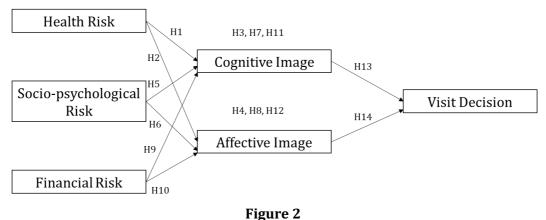
H10: Financial risk influences affective image.

H11: The effect of financial risk on visit decisions is mediated by cognitive image.

H12: The effect of financial risk on visit decision is mediated by affective image.

Studies found that cognitive and affective images represent the overall image captured by tourists (Qu et al., 2011; Shankar, 2018; Wang & Hsu, 2010). Assessing the destination's cognitive and affective components could also influence visit decisions (Widayati et al., 2020). Therefore, the following hypotheses were proposed:H13: Cognitive image influences visit decision.

H14: Affective image influences visit decision.



**Conceptual Framework** 

### METHOD

The study respondents comprised 90 Indonesian citizens selected using purposive sampling. The requirement was that the sample size exceeds 10 times the maximum number of inner or outer model links pointing at any latent variable (Kock & Hadaya, 2018). The criteria used are a domestic tourist, knows the tourist destinations in East Belitung, and has not been to East Belitung since March 2020. The COVID-19 case was first detected in Indonesian tourists, including the Gen Z and Millennials. Data were collected through Google Forms using a seven-point Likert Scale. The questionnaire contained questions on health, socio-psychological, and financial risks measured using four, three, and four items, respectively. It also contained questions on cognitive and affective images and visit

decisions measured using nine, four, and four items, respectively, as shown in Table 1. Figure 2 shows the study model.

Table 1 Variable Measurement	
Measurement	Reference
Risk perception	
Health Risk	
RP1.1 Safe from the spread of COVID-19	
RP1.2 Food safety is well maintained.	(Chairunnisa & Siregar,
RP1.3 The environment of tourist objects is clean.	2019)
RP1.4 Easy access to public health facilities, such as	2017)
hospitals, clinics, and pharmacies.	
Socio-psychological Risk	
RP2.1 Travelling suits self-image.	(Chew & Jahari, 2014)
RP2.2 Feel safe after coming back from East Belitung.	
RP2.3 Travelling suits life social class.	
Financial Risk	
RP3.1 Unafraid of Trip cancellation would not be returned. RP3.2 Travel is worth the money spent.	(Fuchs & Reichel, 2006)
Rp3.3 Travel requirements such as mandatory rapid tests,	
masks, and face shields are less expensive.	
RP3.4 Travelling to East Belitung is more economical than	
other destinations.	
Destination Image	
Cognitive Image	
DI1.1 Based on the information available, East Belitung has	
beautiful tourist attractions.	(Çoban, 2012)
DI1.2 Based on the information, East Belitung has a diverse	
and interesting culture.	
DI.3 Based on the information available, East Belitung has	
restaurants and shopping places that are easy to find and	
provide good service.	
DI1.4 Based on the information available, East Belitung has	
good hotels or places to stay.	
DI1.5 Based on the information available, easy access to	
tourist attractions in East Belitung.	
DI1.6 Based on the information available, it is easy to get	
Public Transport.	
DI1.7 Based on information available, tourist attractions	
have public facilities.	
DI1.8 Based on the information, East Belitung is a safe tourist destination.	
DI1.9 Based on the information, East Belitung's tourist	

Measurement	Reference
Affective Image	
DI2.1 Based on the information, East Belitung is a relaxing tourist destination.	(Tan & Wu, 2016)
DI2.2 Based on the information, East Belitung is a fun tourist destination.	
DI2.3 Based on the information, East Belitung is an exciting tourist destination.	
DI2.4 Based on the information available, East Belitung is a lively place.	
Visit Decision	
<ul> <li>VD1. A strong motivation to visit East Belitung</li> <li>VD.2 Look for information before traveling.</li> <li>VD3. Made a comparison between East Belitung and other destinations before deciding to visit.</li> <li>VD4. Do not besitate when deciding on East Belitung</li> </ul>	(Tatiani & Andjarwati 2022)
VD4. Do not hesitate when deciding on East Belitung during COVID-19.	

Table 2 shows the detailed information about the respondents, comprising 53 females and 37 males. Based on age, 75% of respondents are Gen Z (17-25 years old), while 24% are Millennials (26-35 years old). This shows that this study was dominated by the younger generation. Furthermore, 32 (36%), 28 (28%), 16 (18%), 11 (12%), and 3 (3%) respondents were students, private employees, freelancers, civil servants, and housewives, respectively. Based on income, 37% earned less than IDR 1,999,999, with the second criteria of 34% earned IDR 2,000,000 - 4,999,999, 21% earned IDR 5,000,000 - 9,999,999, and 8% earned > IDR 10,000,000.

Respondents Demographic Results							
DescriptionCategoryNominalPercentage (%)							
Gender	Male	37	37				
	Female	53	63				
Age	17-25	68	76				
	26-35	22	24				
	Student	32	36				
	Private employees	28	28				
Occupation	Freelancer	16	18				
	Civil servants	11	12				
	Housewives	3	3				
Monthly Income	< IDR 1.999.999	34	37				
	IDR 2.000.000 – 4.999.999	30	34				
	IDR 5.000.000 – 9.999.999	19	21				
	>IDR 10,000,000	7	8				

Table 2	
snondents Demographic Res	n

Source: Data processed (2022)

Data were analyzed using the Structural Equation Modelling - Partial Least Square (SEM-PLS) method. The method evaluated complex models of mediating and moderating variables (Hair Jr. et al., 2017). In PLS-SEM, sample sizes are small, and randomization is not required. Selected samples may be combined for non-probability methods, such as unintended and purposive sampling (Garson, 2021). PLS requires validity and reliability in its outer and inner models to test the hypotheses (Hair Jr. et al., 2017).

This study tested the loading factor and Average Variance Extracted for convergent validity, internal composite reliability, and cross-loadings for discriminant validity (Hair Jr. et al., 2017). The results in Table 3 show that the study passed the requirement of an outer model to test for the model's validity and reliability. PLS required that the standardized loading factor exceed 0.708 and the composite reliability (CR) and Cronbach Alpha exceeded by 0.6. The average variance extracted (AVE) must exceed 0.5, as shown in Table 4. Additionally, the discriminant validity measured by the  $\sqrt{AVE}$   $\sqrt{AVE}$  value for the Affective Image correlation variable is 0.944. This value exceeds the correlation between the Affective Image and other variables. It also applies to other variables, which  $\sqrt{AVE} \sqrt{AVE}$  exceed the correlation between variables. Therefore, the conditions for discriminant validity  $\sqrt{AVE}$   $\sqrt{AVE}$  have been met, as indicated in Table 5.

Table 3

Table 3 Loading Factor					
Health Risk (HR)	HR1	0.947	Valid		
	HR2	0.933	Valid		
	HR3	0.897	Valid		
	HR4	0.924	Valid		
Socio-psychological Risk (SPR)	SPR1	0.914	Valid		
	SPR2	0.903	Valid		
	SPR3	0.921	Valid		
Financial Risk (FR)	FR1	0.853	Valid		
	FR2	0.933	Valid		
	FR3	0.923	Valid		
	FR4	0.922	Valid		
Cognitive Image (CI)	CI1	0.927	Valid		
	CI2	0.795	Valid		
	CI3	0.924	Valid		
	CI4	0.911	Valid		
	CI5	0.917	Valid		
	CI6	0.910	Valid		
	CI7	0.930	Valid		
	CI8	0.931	Valid		
	CI9	0.922	Valid		
Affective Image (AI)	AI1	0.941	Valid		
	AI2	0.941	Valid		
	AI3	0.965	Valid		
	AI4	0.926	Valid		
Visit Decision (VD)	VD1	0.926	Valid		
	VD2	0.946	Valid		
	VD3	0.950	Valid		

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Latent Variable	Indicator	Loading Factor	Conclusion	
	VD4	0.923	Valid	

Source: Data processed (2022)

Table 4						
Validity and Reliability Result						
Variable AVE CR CA						
Health Risk	0.856	0.960	0.944			
Socio-psychological Risk	0.833	0.937	0.900			
Financial Risk	0.825	0.949	0.929			
Cognitive Image	0.825	0.977	0.973			
Affective Image	0.877	0.970	0.959			
Visit Decision	0.877	0.966	0.953			

Source: Data processed (2022)

Table 5					
Discriminant Validity					
Affective Image	Cognitive Image	Financial Risk	Health Risk	Socio- psychologica l Risk	Visit Decision
0.944					
0.937	0.908				
-0.633	-0.634	0.908			
-0.655	-0.697	0.558	0.925		
-0.570	-0.624	0.487	0.501	0.913	
0.932	0.927	-0.644	-0.643	-0.615	0.936
	Image 0.944 0.937 -0.633 -0.655 -0.570	Discrim           Affective         Cognitive           Image         Image           0.944         0.937           0.937         0.908           -0.633         -0.634           -0.655         -0.697	Discriminant Validit           Affective Image         Cognitive Image         Financial Risk           0.944         0.908         -0.633         -0.634         0.908           -0.633         -0.634         0.908         -0.558           -0.655         -0.697         0.558	Discriminant Validity           Affective Image         Cognitive Image         Financial Risk         Health Risk           0.944         0.908         -0.633         -0.634         0.908           -0.633         -0.634         0.908         0.925           -0.655         -0.697         0.558         0.925           -0.570         -0.624         0.487         0.501	Discriminant Validity         Socio- psychologica Risk         Socio- psychologica Risk           0.944         -0.937         0.908         -0.633         -0.634         0.908           -0.655         -0.697         0.558         0.925         -         -           -0.570         -0.624         0.487         0.501         0.913

Source: Data processed (2022)

A  $Q^2$  and AVE value is needed to calculate the significance of the predictions generated by a structural model to analyze the GoF (Goodness of Fit) value. However, the power of prediction relevance is 0.1 = low, 0.25 = medium, 0.50 = large (Hair Jr. et al., 2017). GoF is calculated using the following formula (Wetzels et al., 2009):

$$GoF = \sqrt{\overline{AVE} \ x \ \overline{R^2}} GoF = \sqrt{\overline{AVE} \ x \ \overline{R^2}}$$

The calculation is the GoF value in the overall model. Since the average AVE of all model variables is 0.851 and the average of all R-squares is 0.699, the results of the GoF value = 0.645. This means that the overall model performance exceeds 0.05 (large), meaning the GoF value is better.

### **RESULTS AND DISCUSSION**

### Results

This study employed Partial Least Squares-Structural Equation Modelling (PLS-SEM) with SmartPLS software for data analysis. After the measurement model fulfilled the requirements, the structural model was tested to determine the relationships between latent variables (Table 6).

The analysis showed that hypotheses H1 to H14 were accepted, except H11, which stated that cognitive image did not mediate the effect of financial risk on visit decision (T-stats = 1.887). The effect of travel risk perception on visit decision showed that health risk influences cognitive and affective image by t-stats of 4.481 and 3.793, respectively. Moreover, cognitive and affective image mediates the effect of health risk on visit decision by t-stats of 3.411 and 2.966, respectively, supporting hypotheses 1, 2, 3, and 4. For socio-psychological risk, the four hypotheses were also accepted (h5, h6, h7, and h8). Socio-psychological risk influences cognitive image (t-stats = 3.229) and affective image (t-stats = 2.525). Similarly, cognitive and affective images mediate the effect of socio-psychological risk on visit decision by t-stats of 2.495 and 2.111, respectively. Financial risk influences cognitive and affective images by (t-stats = 2.493) and (t-stats = 3.018), respectively. However, only affective image mediates the impact of financial risk on visit decision by t-stats of 2.583. Cognitive and affective images influenced visit decision by t-stats of 4.082 and 4.915, respectively, supporting hypotheses 9, 10, and 12. Additionally, the cognitive image did not mediate the effect of financial risk on visit decision (t-stats = 1.887), meaning hypothesis 11 is rejected.

Statistical Result of a Structural Model						
Hypothesis	T Statistics	P Values	Conclusion			
H1: Health risk influences cognitive image	4.481	0.000	Supported			
H2: Health risk influences affective image	3.793	0.000	Supported			
H3: The effect of health risk on visit decision mediated by cognitive image	3.411	0.001	Supported			
H4: The effect of health risk on visit decision mediated by affective image	2.966	0.003	Supported			
H5: Socio-psychological risk influences cognitive image.	3.229	0.001	Supported			
H6: Socio-psychological risk influences affective image	2.525	0.012	Supported			
H7: The effect of socio-psychological risk on visit decision mediated by cognitive image	2.495	0.013	Supported			
H8: The effect of socio-psychological risk on visit decision mediated by affective image	2.111	0.035	Supported			
H9: Financial risk influences cognitive image.	2.493	0.013	Supported			
H10: Financial risk influences affective image.	3.018	0.003	Supported			
H11: The effect of financial risk on visit decision mediated by cognitive image.	1.887	0.060	Not supported			
H12: The effect of financial risk on visit decision mediated by affective image.	2.583	0.010	Supported			
H13: Cognitive image influences visit decision.	4.082	0.000	Supported			
H14: Affective image influences visit decision.	4.915	0.000	Supported			

Table 6 Statistical Result of a Structural Mode

#### Discussion

This study showed the significant influence of health risks on visiting decisions moderated by a harmful destination image in the East Belitung Regency. Although the pandemic has reached the new normal phase, most people do not revert to their normal mobility patterns. Their movements are influenced by precautions to avoid exposure, adherence to government regulations, and the fear of exposure (Yofianti & Safitri, 2022).

Table 6 shows that health risks significantly influence the cognitive and affective image. From mediating variables, health risk significantly affects visit decisions through the cognitive image. Moreover, high health risks could reduce cognitive and affective images and impact the tourists' visit decisions. This means that health risks influence the visit decision directly or through mediating variables. The results prove the theory that physical health risks affect consumer behavior through destination images cognitively, affectively, contextually, and individually (Godovykh et al., 2021).

Health risks could negatively affect consumer behavior mediated by cognitive and affective images in Banda Aceh (Chairunnisa & Siregar, 2019). The current situation in East Belitung shows a significant influence of health risks on visiting decisions moderated by a bad destination image. One health risk variable statement is consumer confidence in access to health facilities. This statement was approved by many respondents and made the health risks higher during the COVID-19 pandemic. In line with this, Zeng et al. (2005) found a problem of trust among tourists regarding health facilities during the SARS pandemic. This worsened the destination image and reduced the number of visits to China.

Social-psychological risks significant and negative affect visiting decisions, as seen from the t-value (2.07)> t-table (1.96) and p-value (0.04) <0.05. There is a significant negative effect of socio-psychological risk on the destination image. Furthermore, the role of mediation by cognitive and affective images shows a significant negative impact. This means that higher risk perceived by tourists decreases the destination or visit decisions. When tested simultaneously, the flow of high-risk perceptions influences the decision to visit through the destination image. The results show that tourists are concerned with how other people perceive them after traveling to a risky place. This is seen when Indonesia refuses to engage in social activities with travelers. The finding supports Rittichainuwat & Chakraborty (2009), which showed that the socio-psychological risk reduced the number of tourists in Thailand during the SARS attack. The negative influence of socio-psychological risk on the cognitive and affective destination images is significant as a mediator of consumer behavior (Chairunnisa & Siregar, 2019). This finding supports Chew & Jahari (2014), which found that the socio-psychological risk forms a cognitive and affective image affecting customer revisiting intention.

Financial problems are among the impacts of the COVID-19 pandemic. The financial risk negatively impacts consumers' interest in revisiting risky destinations (Chairunnisa & Siregar, 2019). The risk significantly and negatively affects the cognitive and affective image and visit decisions. These results indicate that high financial risk decreases the image of East Belitung cognitively and affective and reduces the number of visits. The finding supports Chew & Jahari (2014), which found that high financial risk contributes to a bad destination image and reduces the visit intention.

Affective images have a p-value below 0.05, meaning they are significant. In contrast, the cognitive image has a p-value of more than 0.05, indicating that it is insignificant. This condition is rarely found in studies on the effect of financial risk on tourist behavior by mediating cognitive images. The finding contradicts Chew & Jahari (2014), which stated that cognitive image mediating variables are involved in reshaping destination images. However, the findings are in line with Khan et al. (2017), which stated that young female tourists did not change their view of the safe destination image due to

financial risks. Women aged 18-35 do not question financial risks due to several possibilities. For instance, information is obtained from various sources, specifically online travel portals. This gives the younger generation easier access to information through online platforms, which offer many promotions and conveniences that guarantee minimal financial risk. The younger generation utilizes cheap promotions amid crises to purchase tourism products (Chew & Jahari, 2014). This finding supports Goenadhi & Rahadi (2020), which found that Millennials and Gen Z tourists have the desire to travel but lack enough money. Therefore, they take advantage of the discount offered during the pandemic.

Cognitive and affective components determine the destination image (Qu et al., 2011; Shankar, 2018; Wang & Hsu, 2010). Table 6 shows that the affective image of the visit decision is positive with a significant impact, where t-value (4.91)> 1.96 and p-value = 0.0. Similarly, the cognitive image on the visit decision has a value of t (4.08)> 1.96, p = 0.0, and a positive direction. This means that a bad destination image decreases the number of visits to East Belitung.

This effect is significant because the destination image measures tourism products and predicts consumer behavior (Alvarez & Campo, 2014). In this study, the image formed was unrealistic because it was tested on prospective tourists. The tourists only received information about the condition of East Belitung during the pandemic but did not feel the situation. This finding supports Chew & Jahari (2014), which examined the impact of cognitive and affective images as a mediation between risk perception and customer behavior. The study showed the influence of cognitive and affective images on customer behavior. Additionally, several cognitive and affective components influenced the decision to visit Hong Kong (Tan & Wu, 2016).

#### CONCLUSION

Risk perceptions are high for tourists planning to visit East Belitung. They could be minimized by providing credible and trusted information easily accessed by anyone (Kapuściński & Richards, 2016). Destination marketers must be conscious of the role of risk in establishing a destination's image. Furthermore, the strategies for improving one's image to persuade others to visit should be thoroughly understood. Emphasis is placed on the importance of information and promotion campaigns that demonstrate the destinations' safety regarding the tourists' identified concerns. Restoring the image requires mitigating identified risks and publishing news and information about the recovery of the threatened destinations. This necessitates studies to develop strategies tailored to the market segments and specific destinations (Martín-Azami & Ramos-Real, 2019). In addition, there needs to be periodic supervision to ensure food health standards and environmental cleanliness around tourism objects in East Belitung. This indicates there is a need for synergy between tourism and health-related parties to ensure that East Belitung can guarantee tourists access to good health facilities. Additionally, a word-of-mouth strategy should be initiated by making figures with much public attention ambassadors to inform and increase tourism prestige in East Belitung.

The younger generation is more likely to utilize the price discounts offered by business actors to make visits. However, this should be maximized by more appropriate strategies. For instance, it is good to have a travel agent with Indonesian Millennials as its customer segment (Komalasari & Ganiarto, 2020). This study found that prospective young female visitors consider East Belitung a cheap tourist destination than other areas. Moreover, women aged 18-35 do not question financial risk because they obtain much information from online travel portals. These information sources offer many promotions and conveniences that guarantee minimal financial risk. Also, the younger generation utilizes cheap travel promotions amid a crisis (Chew & Jahari, 2014).

Tourists were aware that natural disasters had occurred in Indonesia in the past. However, knowledge had little impact on their decision to visit Indonesia as first-time or return visitors

(Rindrasih, 2018). This shows that the government and tourism managers restored the destination successfully. Therefore, crisis recovery plans must prioritize re-establishing the destination's image and the perception of prospective tourists. A successful recovery that improves the destination's infrastructure and facilities may entice tourists to visit to create a new image of a safer country. These findings corroborate a previous study's assertion.

Future studies could extend the data collection period to obtain more information. They could also examine foreign tourists' visit decisions to Indonesia in the COVID-19 case. This is necessary because COVID-19 is a global pandemic and is detrimental to international tourism. Furthermore, this study does not examine the effect of risk perceptions on age and gender (Lin et al., 2014). Godovykh et al. (2021) stated that tourism practitioners must be aware of individual variables of perceived dangers, such as sociodemographic, experience, and personality traits.

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