The Effect of Domestic Tourist Perceived Risk on Revisit Intention in Yogyakarta

Ferdy Gunawan, Kussudyarsana[(✉)], and Muhammad Sholahuddin

Faculty of Economics and Business, Universitas Muhammadiyah Surakarta, Surakarta, Indonesia
kussudyarsana@ums.ac.id

Abstract. This research aimed to determine the extent to which the perception of risk affects the intention of returning domestic tourists to tourist destinations in Yogyakarta. The sampling method for domestic tourists is the purposive sampling method. The primary data used in this study was collected by giving questionnaires to 100 respondents who met the requirement of being domestic tourists who had previously visited Yogyakarta. This study' analysis method used the Partial Least Square (PLS). The research's results showed that 1) Physical risk significantly affects return visits of domestic tourists in Yogyakarta. 2) Time risk has a significant effect on return visits of domestic tourists in Yogyakarta. 3) Psychological risk has a significant effect on return visits of domestic tourists in Yogyakarta. 4) Financial risk has a significant effect on return visits of domestic tourists in Yogyakarta. Tourism has emerged as one of the largest and fastest growing economic sectors in Indonesia. However, many tourist destinations are periodically exposed to risks that are factors that can influence the revisit intention of tourists to choose a destination. From the results of the study it was found that the perception of risk affects the decision of domestic tourists to the city of Yogyakarta. It turned out that although some risks were found for return visits, the results of the study did not reduce the interest in returning to the city of Yogyakarta. This was also supported by the Yogyakarta Ministry of Tourism and Creative Economy which showed that tourist visitor data was increasing every year. Which makes visitors try new places in Yogyakarta.

Keywords: Domestic Tourist · Perceived Risk · Revisit Intention · Yogyakarta

1 Introduction

In the world's tourism enterprise, the tourism area is an industry that has contributed to the method of monetary and social improvement in Indonesia. This sector is a leading sector projected to be Indonesia's largest foreign exchange contributor. Yogyakarta is known for its tourism area, which has the nuances of culture and the beauty of its natural tourist destinations. Yogyakarta has become one of the tourist cities with the greatest potential in the Indonesian tourism industry. The success of the tourism business is heavily dependent on the satisfaction of tourists, which leads to the intention of return.

For domestic tourists, revisiting means the possibility of facing the reality of the risks that they have already experienced in their previous visits. Therefore, domestic

tourists need to understand the effect of risk perception on tourist destinations with high safety and security concerns. It is also known that many domestic tourists fail to analyze risks objectively[1]. Travelers who attempt to plan their trips with little knowledge and experience frequently encounter situations that have never been encountered before.

Yogyakarta, several crises and incidents have caused many safety and security issues among tourists and the impact and risk of COVID-19 have also causedthe economic loss of the national economy So that many predict the Indonesian economy the future is not easy to predict [2]. Then the case of street violence in Yogyakarta can cause concern.. It will provide a risk perception that leads tourists to look for destinations with a perceived low level of a safety risk, and they will not visit tourist destinations with a perceived level of risk that is perceived as unsafe. [3] Visitors will consider several risks when they are going on a trip.

The risk to tourism is a risk experienced during traveling. Tourists frequently experience a higher level of unsystematic risk due to the experiential character of travel.Several essential factors and things that can affect, such as physical risk, time risk, psychological risk, and financial risk, where the risks felt by tourists affect their intent to return are to be seen whether the level of safety and comfort of tourists while on vacation will have an impact on returning. The factor of physical risk is the possibility for tourists to have a physical accident during the vacation; time risk refers to the possibility for tourists on vacation waste time in vain. This psychological factor is how the possibility for tourists to feel content inside after a vacation. The financial risk refers to the possibility that tourists feel their trip was not worth their money.

This research is motivated by the research gap in previous studies. Based on research conducted [3] it was found that physical risk and psychological risk affect the intention to revisit. However, this is different from research [4] which states that the image of a tourist destination has a positive effect on the intention to revisit, but the perceived risk is not important for the intention of returning tourists. Furthermore, research conducted [5], that time risk and financial risk have a significant effect on return visits, while physical risk does not have a significant effect on tourist return visits.

According to the tourism department website -www.kemenparekraf.go.id-, it can be seen that the number of tourist visits to Yogyakarta always increases every year. Yogyakarta is still a tourist destination that is considered by many visitors, even though it experienced a decline in 2020 due to the COVID-19 pandemic, as shown in the Table 1.

Table 1. Number of Domestic Tourist Visits to Yogyakarta

Year	Amount
2016	4,194,261
2017	4,831,347
2018	5,272,718
2019	6,116,354
2020	1,778,580

The problem behind this research is the perception of physical, time, psychological, and financial risks that influence domestic tourists to revisit Yogyakarta. The purpose of this study is to determine the significant effect of physical, time, psychological, and financial risks.

2 Literature Review

2.1 Perceived Risk

One of the efforts in Indonesia's development is tourism development. Phenomenon growing rapidly, tourism has gone wrong one of the largest industries in the world, which focuses on the economy and has grown to date for decision making [6]. The impact throughout time influences the risk of perception [7]. Although there is no clear definition of risk, differences in the personality of each domestic tourist can also allow individuals to perceive different levels of perceived risk [8]. The risk appears as one factor that influences tourists' decision-making process in traveling to destinations [9]. According to [10], physical risk measurement indicators include 1) Travel threats, 2) Traffic accidents, 3) Crime, and 4) Riots.

[11] Reviewing eighteen research in the literature, they found that perceived risk may be divided into nine different categories, including the risks associated with time wastage, personal risk, privacy risk, social risk, financial risk, psychological risk, and resource risk. There are at least five different categories of perceived risk, according to other researchers: functional, physical, economic, social, and psychological concerns. After that, [12] grouped the perceived risks into seven categories: facility satisfaction risk, economic, physical, psychological, social, and time. Ways of calculating time risk, based on [13], include 1) Time consumption, 2) Time inefficiency, and 3) Time constraints. However, there is no widely used model for analyzing perceived travel risk for individual travelers. [14]. In this research, we will examine four main aspects considered the most influential: physical, time, psychological and financial.

2.2 Perceived Risk in Tourism

Perceived risks in tourism include natural disasters, time, crime, hygiene, communication, and transportation problems [15], and they have even become common in visitor selection decisions. Differences in geography, culture, psychology and travel experience cause tourists to perceive risk issues differently and thus influence their behavioral intentions in different ways. In reducing risk, this term is used to describe an individual who is affected by an activity or policy, where a party does not always receive a fair impact [16]. According to [13], financial risk measurement indicators include:1) the inappropriate allocation of money, 2) Incompatibility of benefits obtained, 3) Price differences and 4) Money expenditure. [17] stated that an individual's impression of the possibility that a certain action may put them in danger is known as the perception of risk in tourism. If the perceived hazard is deemed to be above the acceptable or anticipated level, it will undoubtedly affect the decision to travel. Time is found to be a serious phenomenon at the same time that in traveling tourists consider the types of time risks that exist, such as long travel times, traffic jams, and others [18].

Next is a psychological risk; psychological risk can be described by the presence of fear of getting drunk, the image of vacation destination, and satisfaction or dissatisfaction when visiting. Psychological risk measurement indicators according to [19] among others: 1)psychological discomfort, 2)feelings of disappointment, 3) psychological pressure, 4) personal satisfaction. When tourists encounter problems during their trip, they will immediately create a perception of the risks associated with the destination. In the end, there will be a sense of dissatisfaction [20]. This problem causes a significant decrease in demand and affects the level of desire to revisit.

2.3 Revisit

In the literature studied by the author in the field of tourism, the behavioral intention of tourists to visit a destination has been defined in various forms—for example, a desire to return and a readiness to suggest tourist hotspots. This study aims to identify tourists' behavioral intentions based on their desire to return to the tourist location. [21] said that tourists can directly build experiences on their premises through interactions between tourists and destinations.

[14] explained that tourists will continue to return to a destination that has been visited despite its risks. Indicators of measuring interest in revisiting according to [22] include 1) Interest in revisiting, 2) Recommending to friends, 3) Plans for return visits, and 4) Desire to visit again. The level of tourist satisfaction on revisit is also influenced by several factors, namely the minimal of risk that occurs in travel and tourist destinations so that tourist satisfaction becomes the motive for travel and the most significant attribute to revisit the destination. The decision to visit is a decision taken by someone before visiting a place or area by considering several factors[23]. Tourist satisfaction with revisit intentions in destination selection, subsequent evaluation of destination decisions, and future behavioral intentions.

3 Hypotheses Development

3.1 Physical Risk Against Revisit Intention

According to research by [18], as contact and familiarity with a place grow, so does the perceived danger, which promotes a more favorable view of travel. [24] said that tourist sites pose comparable physical risks that could occur at any time.

H1: Physical risk has an effect on return visits of domestic tourists in Yogyakarta.

3.2 Time Risk Against Revisit Intention

In research conducted by [25], time risk is seen as a critical motivation for perceived satisfaction while on vacation that can influence revisit intentions. [26] The Intention to return has been studied about to with concern for how tourist perceive risk.

H2: Time risk has an effect on return visits of domestic tourists in Yogyakarta.

3.3 Psychological Risk Against Revisit Intention

In tourism, psychological risk refers to personal travel satisfaction, which can arise when there is a mismatch between the holiday destination and the tourist's self-image[3].Psychological risk for travelers, consciously or unconsciously, inferred that risks are present during vacation when mental stress results in internal tension.

H3: Psychological risk has an effect on return visits of domestic tourists in Yogyakarta.

3.4 Financial Risk Against Revisit Intention

Financial risk can be interpreted as the number of expenses incurred by tourists that can be unexpected when visiting. [24] measures the issue of money and price, while financial risk has a major influence on travel intentions [27].

H4: Financial risk has an effect on return visits of domestic tourists in Yogyakarta (Fig. 1).

4 Method

This study used a quantitative methodology. The population element is the whole subject to be measured, which is the unit under research. The population is a collection of all elements that will be utilized as a generalization area [28]. The study's target audience
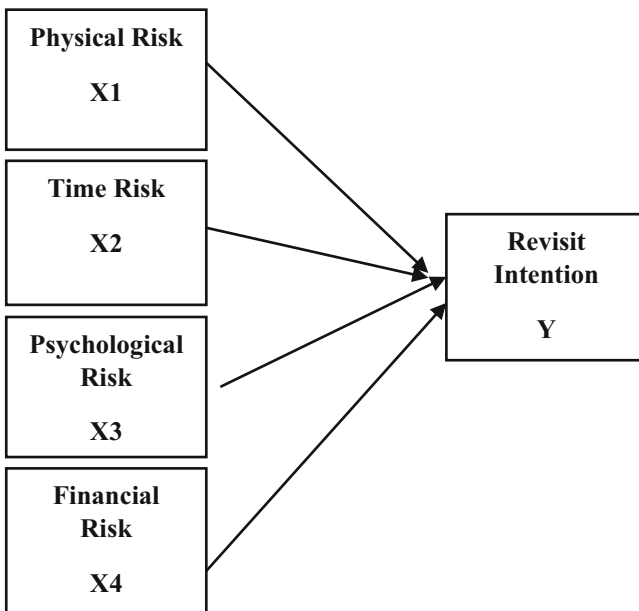

Fig. 1. Research Framework

was domestic visitors over the age of 17, and it used a non-probability sampling strategy, a selection method based on the researcher's predetermined criteria. The chosen sample satisfies specific requirements; for instance, domestic tourists must be those who have previously visited Yogyakarta. Primary data were used to prepare for this study. Respondents' responses were used to collect this primary data using a closed questionnaire. Data was gathered by sending online surveys with the specified parameters to 100 respondents. This type of data collection is utilized to gather precise and pertinent information from the chosen respondents. Questionnaires with specified criteria and a Likert scale of 1–5 were given out to the population. Partial Least Square (PLS) analysis is a quantitative data analysis method applied in this study. While SmartPLS was the program used in this study to enable data analysis.

5   Result

5.1   Outer Model

5.1.1   Validity Test

If an indicator's Average Variance Extraction (AVE) value is more than 0.5, it can be said to have discriminant validity. The Average Variance Extracted (AVE) value of all variables > 0.5 in the Table 2, according to the findings of the discriminant validity test, indicates that the discriminant validity for the variables in this study is deemed good. It is because the AVE value is more than 0.50.

5.1.2   Reliability Test

In reliability testing, the findings must be greater than 0.7 when applying the standard for evaluating reliability by examining the value of Cronbach's alpha and composite reliability. The Cronbach's alpha and composite reliability values for each variable in Table 2 are more than 0.7. Therefore, it can be said that every research variable is trustworthy and accurate.

5.1.3   Multicollinearity Test

The purpose of multicollinearity analysis is to determine whether independent variables are correlated with one another. In comparison, the VIF value must be less than ten for

Table 2. Outer Model Results

Variable	VIF	Information
Physical Risk	4.793	Well
Time Risk	5,637	Well
Psychological Risk	4.623	Well
Financial Risk	3,537	Well

Source: Primary data processed, 2022

Table 3. Multicollinearity Test

Variable	(AVE)	Composite Reliability	Alpha Cronbach
Revisit Intention	0.828	0.951	0.931
Physical Risk	0.846	0.956	0.939
Time Risk	0.822	0.949	0.928
Psychological Risk	0.806	0.943	0.920
Financial Risk	0.773	0.931	0.901

Source: Primary data processed, 2022

Table 4. Coefficient Determination (R^2)

	R Square	Adj R Square
Revisit Intention	0.878	0.887

Source: Primary data processed, 2022

the multicollinearity test to be valid. The VIF value for each variable in this study is less than 10 according to the Table 3, which indicates that each variable in this research can be said not to violate the multicollinearity assumption test.

5.2 Inner Model

5.2.1 Coefficient Determination (R^2)

The examination of the coefficient of determination is used to assess how well the model can account for variations in the dependent variable, as shown in Table 4. According to the Table 5, the independent variable has an influence of 87.7% on the dependent variable, whereas 12.7% of the dependent variable is influenced by variables outside the scope of this research.

5.2.2 Feasibility Test (Goodness of Fit)

In analyzing the feasibility of the model (the goodness of fit), researchers used the Goodness of Fit Hosmer and Lemeshow values on the smart PLS. Hosmer and Lemeshow's analysis results can be said to have a good model if it has a value greater than 0.05.

Table 5. Goodness of Fit Test

Model	Score
Chi-Square	0.785

Source: Primary data processed, 2022

Table 6. f-square test (f2)

Variable	Revisit Intention	Information
Physical Risk	0.457	Big Affect
Time Risk	0.744	Enough Affect
Psychological Risk	0.112	Small Affect
Financial Risk	0.744	Big Affect

Source: Primary data processed, 2022

(Since the Q-Square analysis results in this study were 0.785 and 0.785 > 0.05, it can be said that the study's goodness of the fit model is a good one.)

5.2.3 f-Square(F^2) Test

The researcher conducted an Effect Size analysis (f2) to determine the proportion of the variance of certain exogenous variables to endogenous variables. The value of f2, as recommended by experts, is 0.35 (large), 0.15 (enough), 0.02 (small), and values less than 0.02 can be ignored or considered to have no effect (Table 6).

5.3 Test Hypothesis

The analysis of direct influence testing is useful for testing the hypothesis of the direct effect of a variable that affects (independent) the variable that is influenced (dependent). If the p-value < 0.05, it is significant, meaning that exogenous variable influences the endogenous variable and vice versa. Based on Table 7 testing the direct effect, it can be seen the value of the original sample, which shows the path coefficient value. Then the value of t-statistics and p-values show the significance of the direct effect between variables. It indicates that the hypothesis is entirely accepted since Table 7 shows that

Table 7. Direct Affect Test

Path Coefficient	Original Sample (O)	Sample Mean (M)	Standar Devitiation	T statistics	P Values
Physical Risk → Revisit Intention	0.283	0.284	0.073	3.896	0.000
Time risk → Revisit Intention	0.441	0.428	0.080	5.485	0.000
Psychology Risk → Revisit Intention	0.129	0.133	0.058	2.217	0.027
Financial risk → Revisit Intention	0.169	0.177	0.058	2.888	0.004

Source: Primary data processed, 2022

all factors have a positive impact. The path coefficient table in the Smart PLS bootstrap immediately displays the outcomes of hypothetical processing. The variable is deemed to influence if the p-value is less than 0.05 significantly. However, the variable's impact is negligible if the p-value is more than 0.05.

6   Discussion

6.1   The Effect of Physical Risk on Revisit Intention

The analysis's findings indicate that physical danger has a positive impact on tourists' intentions to return. According to the findings of the hypothesis test, physical risk has a positive and significant impact on the desire to revisit. This finding shows that there are health and safety risks for tourists over their physical condition, the perceived physical risk will influence them to visit again. This finding is similar to research by [1, 3, 5, 24].

6.2   The Effect of Time Risk on Revisit Intention

Based on the results of hypothesis testing, time risk has a positive and significant effect on the desire to visit again. This finding shows that there is a risk that time is found to be a serious phenomenon because in traveling tourists consider various time risks such as long travel times, traffic jams and others. This finding is similar to research by[5, 6, 25, 26].

6.3   The Effect of Psychological Risk on Revisit Intention

Based on the results of hypothesis testing, psychological risk has a positive and significant effect on the desire to visit again. This finding shows that the level of tourist satisfaction on return visits is also influenced by several factors, namely the minimal risk that occurs in travel and tourist destinations so that tourist satisfaction becomes the most significant travel motive and destination attribute for repeat visits. This finding is similar to research by [1, 3, 25, 29].

6.4   The Effect of Financial Risk on Revisit Intention

Based on the results of hypothesis testing, financial risk has a positive and significant effect on the desire to visit again. This finding suggests that financial risk is associated with the nature of tourism services which means money has to be spent on travel arrangements before activities take place. This finding is similar to research by [4, 5, 27, 29].

7   Conclusion

The research's findings, which support all of the hypotheses, reveal that physical, time, psychological, and financial risks all significantly impact revisit intention. Physical risk is the most significant factor influencing revisit intention. In order to thoroughly explain the components, this research is still confined to the factors that need to be known and how they affect the intention to revisit.

These results imply that Tourism has emerged as one of the largest and fastest growing economic sectors in Indonesia. However, many tourist destinations are periodically exposed to risks that are factors that can influence the revisit intention of tourists to choose a destination. From the results of the study it was found that the perception of risk affects the decision of domestic tourists to the city of Yogyakarta. It turned out that although some risks were found for return visits, the results of the study did not reduce the interest in returning to the city of Yogyakarta. This was also supported by the Yogyakarta Ministry of Tourism and Creative Economy which showed that tourist visitor data was increasing every year. Which makes visitors try new places in Yogyakarta.

From this study it can also be concluded that the physical risk variable has a large proportion of the revisit intention variable, financial risk has an adequate proportion of the revisit intention variable, psychological risk has a small proportion of the revisit intention variable and time risk has a large proportion of the revisit variable intention.

As material for further research, it is hoped that were not mentioned in this study to understand elements associated with other features that also affect the intention to revisit. In order to boost the generalizability and diversity of the research findings, it is recommended that additional researchers conduct their studies with a larger sample size and a broader scope. In conclusion, the results are expected to help Yogyakarta's tourism actors, particularly to create marketing strategies for drawing tourists by enlightening knowledge and information.

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   Conceptualization: Ferdy Gunawan.
   Data curation: Ferdy Gunawan, Kussudyarsana.
   Formal analysis: Ferdy Gunawan, Muhammad Sholahuddin.
   Investigation: Ferdy Gunawan.
   Methodology: Ferdy Gunawan, Kussudyarsana.
   Project administration: Ferdy Gunawan, Muhammad Sholahuddin.
   Resources: Ferdy Gunawan, Kussudyarsana.
   Software: Kussudyarsana, Muhammad Sholahuddin.
   Supervision: Kussudyarsana.
   Validation: Kussudyarsana, Muhammad Sholahuddin.
   Visualization: Muhammad Sholahuddin.
   Writing – original draft: Ferdy Gunawan.
   Writing – review & editing: Ferdy Gunawan, Kussudyarsana, Muhammad Sholahuddin.

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