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**| RESEARCH ARTICLE**

## **The Influence of Perceived Risk Covid-19 on the Interest in Visiting Domestic Tourists to DTW Tanah Lot Bali with the Image of the Destination as a Mediating Variable**

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**| ABSTRACT**

Although Bali tourism for domestic tourists opened at the end of July 2020, it is also possible that people still have a high perceived risk in response to the Covid-19 pandemic. This study aims to determine the relationship between the perceived risks of Covid-19 on the revisit intention of domestic tourists to Tanah Lot with destination image as a mediating variable. Data was collected using a survey technique by distributing online questionnaires to 140 respondents. The sampling technique used is purposive sampling. T-test and path analysis were used to determine the effect of all the variables involved. The results show that only physical risk and financial risk each had a significant effect on the destination image; only physical risk, socio-psychological risk, and destination image each had a significant effect on the revisit intention; and only the relationship between physical risk and revisit intention cannot be mediated by destination image.

**| KEYWORDS**

Perceived Risk, Destination Image, Revisit Intention.

**| ARTICLE INFORMATION**

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### **1. Introduction**

In early 2020, there was a spread of Covid-19 disease (coronavirus disease 2019) caused by the Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2) virus globally. The virus, first detected in Wuhan City, China, at the end of 2019, spread rapidly to various countries. On January 30, 2020, the World Health Organization (WHO) designated the SARS-CoV-2 Virus outbreak as a global health emergency (Public Health Emergency of International Concern). Countries worldwide, including Indonesia, have begun to reduce international flights and issue travel restriction policies. On a national scale, Large-Scale Social Restrictions (PSBB) or regional quarantines were established on March 31, 2020. This has caused tourism activities and the movement of tourists to various regions to decrease and decrease.

Bali's I Gusti Ngurah Rai International Airport resumed operations on July 31, 2020, as a sign of the opening of Bali tourism to domestic tourists. One of the tourist attractions that began to be crowded after the opening of Bali tourism for domestic tourists is the Tanah Lot Tourist Attraction (DTW) in Tabanan Regency. There were around 3,171 domestic tourists who visited DTW Tanah Lot during the Eid al-Adha holiday from July 31 to August 2, 2020 (<https://www.merdeka.com>). The head of the Bali Provincial Tourism Office, Putu Astawa, said that an interesting tourist attraction and having distinctive natural scenery were why DTW Tanah Lot began to be crowded with tourists at that time (<https://www.kompas.com>).

Based on evaluation data as of January 31, 2021, Tabanan Regency entered the high-risk zone for the spread of covid-19 disease (red zone). Tabanan Regency is ranked fourth in Bali Province, with confirmed cases of Covid-19 disease having reached 3,215

cases (<https://www.balipost.com>). Despite being included in the red zone, domestic tourist visits to Tanah Lot Tourist Attraction during February 2021 reached 10,806 tourists (<https://lintasbali.com>).

In research conducted by Sanam (2018, p.22), it was stated that most tourists are interested in visiting Tanah Lot, where the beautiful natural scenery of Tanah Lot is one of the reasons for tourists visiting Tanah Lot. Despite the Covid-19 pandemic, DTW Tanah Lot has a cognitive image in the form of a unique natural panorama and a strong sacred nuance, so it can attract domestic tourists to visit during this pandemic. This raises the question of whether the perceived risk of Covid-19 affects the interest in returning domestic tourists to DTW Tanah Lot and whether the perceived risk influence of Covid-19 on the interest in visiting again was influenced by the positive image of Tanah Lot's destination as a mediator. Chew & Jahari (2014:383) mention that tourists' perceptions of risk and the destination's image are likely to play an important role in their decisions and behaviours regarding their trips. Although Bali tourism for domestic tourists has been opened, it is also possible that people still have a high perceived risk of this Covid-19 pandemic situation.

The Ministry of Health of the Republic of Indonesia revealed that a person can still contract or transmit the Covid-19 disease even though vaccinated (<https://www.kompas.com>). Professor Katherine O'Brien at WHO's Conversations in Science also explained that preventive and vigilant measures still need to be taken because health experts do not have evidence of vaccine use against children (<https://www.who.int>). This shows that there is still a high potential risk of transmission of the SARS-CoV-2 Virus even though vaccination has begun to be carried out. Research on the relationship between the influences of perceived risk on tourists' interest in returning visits mediated by the image of the destination is still limited, especially in pandemic situations related to health problems.

This study aims to determine the influence of perceived risk Covid-19 (physical risk, socio-psychological risk, and financial risk) on the image of DTW Tanah Lot destinations; knowing the influence of perceived risk Covid-19 (physical risk, socio-psychological risk, financial risk) on the interest in visiting domestic tourists again to DTW Tanah Lot during the Covid-19 pandemic; knowing the influence of destination image on the interest of domestic tourists to visit DTW Tanah Lot during the Covid-19 pandemic; and knowing the influence of perceived risk Covid-19 (physical risk, socio-psychological risk, financial risk) on the interest in visiting domestic tourists to DTW Tanah Lot which is mediated by the image of the destination.

The hypotheses in this study are as follows:

- H1: Physical risk has a significant effect on the image of DTW Tanah Lot destinations
- H2: Socio-psychological risk has a significant effect on the image of DTW Tanah Lot destinations
- H3: Financial risk has a significant effect on the image of DTW Tanah Lot destinations
- H4: Physical risk has a significant effect on the interest in returning domestic tourists to DTW Tanah Lot during the Covid-19 pandemic.
- H5: Socio-psychological risk has a significant effect on the interest in visiting domestic tourists to DTW Tanah Lot during the Covid-19 pandemic
- H6: Financial risk has a significant effect on the interest in returning domestic tourists to DTW Tanah Lot during the Covid-19 pandemic
- H7: Destination image has a significant effect on domestic tourists' intention to return to Tanah Lot during the Covid-19 pandemic
- H8: There is an effect of physical risk on the interest of domestic tourists to return to Tanah Lot during the Covid-19 pandemic, which is mediated by the image of the destination
- H9: There is an influence of socio-psychological risk on the interest of domestic tourists to return to Tanah Lot during the Covid-19 pandemic, which is mediated by the image of the destination
- H10: There is an influence of financial risk on the interest of domestic tourists to return to Tanah Lot during the Covid-19 pandemic, which is mediated by the image of the destination.

## **2. Methods**

### **2.1 Location and Object of Study**

The research was carried out at DTW Tanah Lot, which is located in Beraban Village, Kediri District, Tabanan Regency. Meanwhile, the object of this study is the perceived risk and interest in visiting domestic tourists again to DTW Tanah Lot during the Covid-19 pandemic and the image of the destination as a mediator.

### **2.2 Population and Samples**

The population in this study were domestic tourists who came from and lived and settled outside the province of Bali. The number of samples of this study was 140 samples taken by purposive sampling with the criteria of tourists who had visited DTW Tanah Lot at least once in the last five years and respondents with a minimum age of 18 years.

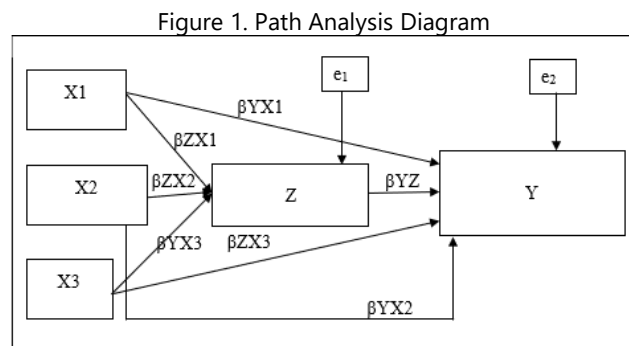
**2.3 Data Collection Techniques**

The data collection technique in this study was carried out by observation to determine the actual condition and general description of Dtw Tanah Lot; surveys through the online dissemination of questionnaires with google forms; and documentation. The Likert scale was used as a measurement scale for the research questionnaire. The weighting of values on the Likert Scale consists of strongly disagree (STS) with a value of 1, disagree (TS) with a value of 2, neutral (N) with a value of 3, agree (S) with a value of 4, and strongly agree (SS) with a value of 5.

**2.4 Variable Operations**

Operational variables in this study consist of physical risk (X1), socio-psychological risk (X2), and financial risk (X3) as independent variables; interest in revisiting (Y) as a dependent variable; and the image of the destination (Z) as a mediation variable. Indicators used to measure physical risk adapting to research conducted by Utama & Setiawan (2020) and Darajat (2020). The indicators used to measure socio-psychological risk adapted to research conducted by Perić, Dramićanin, & Conić (2021) and Fuchs & Reichel (2006). Meanwhile, the indicators used to measure financial risk adapt to research conducted by Fuchs & Reichel (2006), Perić, Dramićanin, & Conić (2021), and Artuđer (2015).

In this study, the image of the destination in question was a cognitive image and an affective image. Destination image indicators, according to Artuger & Cetinsoz (2017), are used to measure Tanah Lot DTW imagery. Meanwhile, the indicators used to measure tourists' interest in visiting refer to research conducted by Çetinsöz & Ege (2013).



Source: Processed Data, 2021

**2.5 Data Analysis Techniques**

Data analysis carried out in this study, including validity test and reliability test, descriptive statistical data analysis, classical assumption test (normality test, multicollinearity test, and heteroscedasticity test), coefficient of determination test, t hypothesis test, and path analysis with the help of the IBM SPSS Statistics 22 for Windows program. The validity and reliability test in this study was conducted on 30 respondents. The structural equations as the first step of path analysis in this study are as follows:

$$Z = \beta ZX1 + \beta ZX2 + \beta ZX3 + e1 \quad (1)$$

$$Y = \beta YX1 + \beta YX2 + \beta YX3 + \beta YZ + e2 \quad (2)$$

Based on the structural equations that have been determined, the path diagram in this study can be seen in Figure 1.

**3. Results**

**3.1 Validity Test and Reliability Test**

The validity test in this study was done using Pearson Product Moment. Correlation by comparing the calculated r value with the table r value. Meanwhile, the reliability test in this study used Cronbach's alpha. Overall, all study indicators were declared valid, with the resulting calculated r value having exceeded the table r threshold value (0.361), and all variables were declared reliable, with the resulting Cronbach's alpha value exceeding Cronbach's alpha threshold value (0.6). Thus, all variables with a total of 28 indicators used in this study were declared valid and reliable so that they were feasible and consistently used for subsequent research.

**3.2 Characteristics of Respondents**

Domestic Tourists as research respondents who visited DTW Tanah Lot in the last five years (2016-2020) were categorized based on several characteristics. The characteristics of domestic tourists based on the region of origin are most from East Java Province, with a percentage reaching 20.7% of the total 140 respondents. Domestic tourists as respondents were dominated by domestic

tourists of the female sex, namely 58.6% and with an age range of 18-27 years of 69.3% of the total 140 respondents. Based on the last level of education, the most is at the diploma/bachelor level of 54.3%.

Most of the domestic tourists as respondents were a student (32.9%), working as private employees (30%), and an entrepreneur (17.1%). The monthly income level is dominated by domestic tourists who have an income level of RP 1-3 million, with a percentage of 28.6%. Most of the domestic tourists who were respondents only visited DTW Tanah Lot once (60.7%) and made the most recent visits in 2020 (33.6%), where 2020 was the year of the Covid-19 pandemic.

### ***3.3 Descriptive Statistics***

The results of the descriptive statistical analysis showed that overall the average respondent's answer to the physical risk variable had a value of 3.14 which was classified as a neutral category. The highest average value on the physical risk variable was found in the statement, "I am worried about the Covid-19 pandemic situation that occurred in Bali Province", which was 3.59. Meanwhile, the lowest average score was found in the statement, "I am afraid that the local community in DTW Tanah Lot is not implementing health protocols properly", which is 2.85.

Overall, the average respondent's answer to the social-psychological risk variable had a value of 3.03 which was classified as neutral. The highest average value on the socio-psychological risk variable is contained in the statement, "I am afraid that if I travel to DTW Tanah Lot during this pandemic, the spread of Covid-19 disease in DTW Tanah Lot and its surroundings may worsen during the tourist trip" which is 3.26 with a neutral category. Meanwhile, the lowest average score was found in the statement, "I am afraid that if I travel to DTW Tanah Lot during this pandemic, it will change the way my friends think about myself", which is 2.54 who fall into the category of disagreeing.

The average respondent's answer to the overall financial risk variable was 2.77, so it was included in the neutral category. The statement "I am afraid that it will involve some unexpected additional costs if traveling to DTW Tanah Lot during this pandemic" is the statement that has the highest average value of 3.08 with a neutral category. Meanwhile, the lowest assessment of domestic tourists was contained in the statement, "I am afraid that if I travel to DTW Tanah Lot during this pandemic, it will affect my financial situation", with an average value of 2.44 who fall into the category of disagreeing.

Overall, the average respondent's answer to the destination image variable had a value of 4.50 which belonged to the very agreed category. The highest average value on the destination image variable is found in the statement "DTW Tanah Lot has beautiful scenery", which is 4.88. This is supported by the existence of Pura Luhur Tanah Lot, which is located on a coral island in the open sea, and the existence of a unique Batu Bolong Temple, thus creating beautiful natural scenery, especially when the sun is about to sink. Meanwhile, the lowest average value is found in the statement "DTW Tanah Lot value for money", which is 4.09.

The average answer of domestic tourists as respondents to the assessment of the variable intention to return is 3.39, which is included in the neutral category. The highest average value for the variable of intention to return is found in the statement, "I am likely to return to Tanah Lot in the next few months", which is 3.56. This means that domestic tourists as respondents are interested in making repeated visits to Tanah Lot in the next few months. Meanwhile, the lowest average value is found in the statement, "I plan to invite family or friends when I visit Tanah Lot again during this pandemic", which is 3.11.

### ***3.4 Classical Assumption Test***

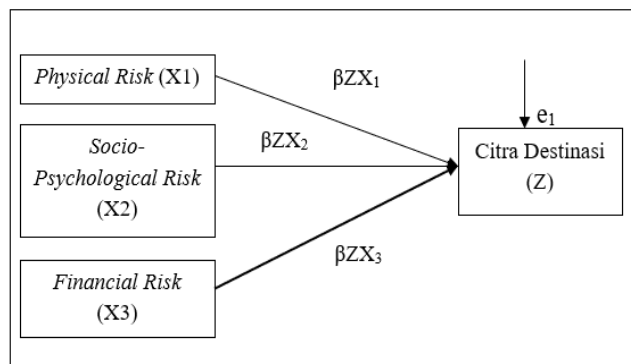
The classical assumption test in this study was carried out on two sub structural models of path analysis. The kolmogorov-smirnov normality test was carried out with the exact p values approach. Exact sig significance value. (2-tailed) in sub structural model 1 of 0.091 and sub structural model 2 of 0.907, where the significance value on each model is greater than 0.05. These results indicate that both substructural models have normally distributed data.

The multicollinearity test was carried out by looking at the tolerance and VIF (Variance Inflation Factor) values at each sub structural model output. Overall the tolerance value in each sub structural model exceeds the value of 0.1, and the resulting VIF value does not exceed the threshold of the value of 10.00. These results indicate that both sub structural models do not occur multicollinearity. The heteroscedasticity test in this study was carried out using the Rank Spearman method. Overall the significance value or Sig. (2-tailed) unstandardized residual in both sub structural models resulted in significance values greater than 0.05 so that no symptoms of heteroscedasticity occurred.

### ***3.5. Coefficient of Determination Test***

The coefficient of determination test in this study was carried out on substructural model one in Figure 2 and substructural model two in Figure 3. Based on the value of R Square (R<sup>2</sup>) generated by substructural model one, the calculation of the coefficient of

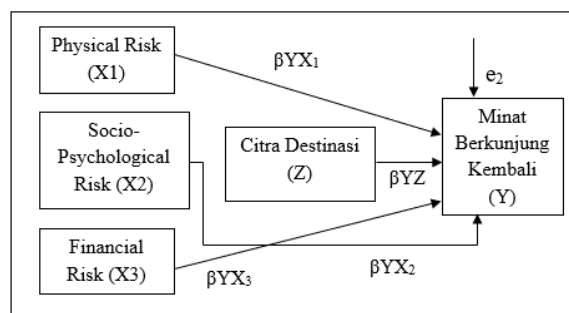
determination is 9% ( $0.088 \times 100\% = 9\%$ ). Meanwhile, the calculation of the error terms ( $e_1$ ) in this equation is  $1 - R^2 = 1 - 0.088 = 0.912$  or 91%. From these calculations, it can be concluded that the variability of the destination image that can be explained using independent variables of physical risk, psychological risk, and financial risk is 9%, while the influence of 91% is caused by other variables outside this study.



Based on the value of R Square ( $R^2$ ) generated by the substructural model two, the calculation of the coefficient of determination is 35% ( $0.347 \times 100\% = 35\%$ ). Meanwhile, the calculation of the error terms ( $e_2$ ) in this equation is  $1 - R^2 = 1 - 0.347 = 0.653$  or 65%. From these calculations, it can be concluded that the variability of interest in visiting again, which can be explained using independent variables of physical risk, psychological risk, financial risk, and interest in visiting again, is 35%, while the influence of 65% is due to other variables outside this study.

**3.6. Test the T Hypothesis**

Before performing hypothesis testing, the t value of the table must be determined in advance. Priyatna (2020:67) mentioned that the magnitude of the table t can be calculated using the formula ( $\alpha/2$ ; n-k-1 or residual df) where the significant level ( $\alpha$ ) used in this study is 5% or 0.05 and the residual df listed in the IBM SPSS output Anova table of sub-structural equation one is 136. From these provisions obtained, the number t of the table for (0.025; 136) on the substructural equation one is 1.978.



**Figure 3. Substructural Equation Relationship Diagram 2**  
**Source: Processed Data, 2021**

If the resulting t count is negative, the t table also adjusts to negative or in other words; hypothesis testing is carried out on the left side (Poernomo & Wulansari, 2015: 197). Positive or negative results on t counts only indicate the direction of hypothesis testing and linearity and do not indicate numbers (Narimawati, et al., 2020: 162). The spss output results for the t-test of substructural equation one are presented in Table 1.

Based on Table 1, the calculation results on the physical risk variable show the calculated t number (-2.201) > t of the table (-1.978), so it can be said that  $H_0$  is rejected and  $H_a$  is accepted. This means that there is a linear relationship between the physical risk variable and the destination image variable. Because of the linear relationship between the two variables, the physical risk variable affects the destination image variable. The magnitude of the influence of variables' physical risk on the destination image variable can be seen from the value of the beta coefficient, which has a negative effect with a value of 0.259 or 26%. This magnitude of influence is significant because the significance value of 0.029 > 0.05.

**Table 1: Partial Calculation Results of Substructural Equation 1**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	43,699	0,961		45,482	0,000
	Physical Risk	-0,165	0,075	-0,259	-2,201	0,029
	Socio-Psychological Risk	0,086	0,076	0,147	1,129	0,261
	Financial Risk	-0,134	0,059	-0,222	-2,294	0,023

Source: Research Results, 2021

The independent variable socio-psychological risk yields t count (1.129) < t table (1.978). This means that there is no linear relationship between the socio-psychological risk variable and the destination image variable, so H02 is accepted, and Ha2 is rejected. Because there is no linear relationship between the two variables, the socio-psychological risk variable does not affect the destination image variable. The value of the beta coefficient of 0.147 or 15% indicates that an influence of this magnitude is insignificant. This is because the resulting significance value shows 0.261 > 0.05.

The independent variable financial risk has a calculated t value (-2.294) > t table (-1.978). Thus, H03 is rejected, Ha3 is accepted, and there is a linear relationship between the financial risk variable and the destination image variable. Because of the linear relationship between the two variables, the financial risk variable affects the destination image variable. The magnitude of the influence of the financial risk variable on the destination image variable can be seen from the value of the beta coefficient, which has a negative effect with a value of 0.222 or 22%. This magnitude of influence is significant because the significance value of 0.023 < 0.05.

**Table 2: Partial Calculation Results of Substructural Equation 2**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10,993	3,878		2,835	0,005
	Physical Risk	-0,159	0,077	-0,211	-2,074	0,040
	Socio-Psychological Risk	-0,227	0,077	-0,329	-2,954	0,004
	Financial Risk					
	Citra Destinasi	-0,027	0,060	-0,038	-0,450	0,654
		0,218	0,086	0,185	2,540	0,012

Source: Research Results, 2021

Testing the t hypothesis on substructural model two using a significant level ( $\alpha$ ) of 5% or 0.05 and the residual df listed in the IBM SPSS output Anova table of sub-structural equations two is 135. From such provisions is obtained the number t of the table for (0.025;135) on substructural equation two is 1.978. The results of the SPSS output for the t-test of substructural equations of two are presented in Table 2.

Based on Table 2, the results of the calculation of physical risk variables show the number t count (-2,074) > t of the table (-1,978) so that it can be said that H04 is rejected and Ha4 is accepted. This means that there is a linear relationship between the physical risk variable and the interest variable. Because of the linear relationship between the two variables, the physical risk variable affects the interest variable. The magnitude of the influence of the physical risk variable on the interest variable can be seen from the value of the beta coefficient, which has a negative effect with a value of 0.211 or 21%. This magnitude of influence is significant because the significance value is 0.040 < 0.05.

The independent variable socio-psychological risk yields t count (-2.954) > t table (-1.978). This means that there is a linear relationship between the socio-psychological risk variable and the interest variable so that H05 is rejected and Ha5 is accepted. Because of the linear relationship between the two variables, the socio-psychological risk variable affects the interest variable. The magnitude of the influence of the socio-psychological risk variable on the interest variable can be seen from the value of the beta coefficient, which has a negative effect with a value of 0.329 or 33%. This magnitude of influence is significant because the significance value is 0.004 < 0.05.

The independent variable financial risk yields  $t$  count  $(-0.450) < t$  table  $(-1.978)$ . This means that there is no linear relationship between the financial risk variable and the interest variable, so  $H_{06}$  is accepted, and  $H_{a6}$  is rejected. Because there is no linear relationship between the two variables, the financial risk variable does not affect the interest variable. The value of the beta coefficient of 0.038 or 4% indicates that a negative influence of this magnitude is insignificant. This is because the resulting significance value shows  $0.654 > 0.05$ .

The independent variable of the destination image produces  $t$  count  $(2,540) > t$  table  $(1,978)$ . This means that there is a linear relationship between the destination image variable and the interest variable for returning visits, so  $H_{07}$  is rejected, and  $H_{a7}$  is accepted. Because of the linear relationship between the two variables, the destination image variable affects the interest variable for visiting again. The magnitude of the influence of the destination image variable on the interest variable for visiting again can be seen from the value of the beta coefficient, which has a positive effect with a value of 0.185 or 19%. This magnitude of influence is significant because the significance value is  $0.012 < 0.05$ .

### 3.7. Path Analysis

Path analysis can be said to be an extension of multiple regression analysis (Narimawati et al., 2020: 138). Based on the value of the beta coefficient and the calculation of error terms that have been carried out, the results of substructural equations one and two are as follows:

$$Z = -0.259X_1 + 0.147X_2 - 0.222X_3 + 0.912e_1 \quad (1)$$

$$Y = -0.211X_1 - 0.329X_2 - 0.038X_3 + 0.185Z + 0.653e_2 \quad (2)$$

Equation (1) describes the causal influence of the variables physical risk ( $X_1$ ), socio-psychological risk ( $X_2$ ), and financial risk ( $X_3$ ) on the variable image of the destination ( $Z$ ). The Beta value generated in the equation shows the magnitude of the direct influence of each covid-19 perceived risk sub-variable on the destination image variable. Meanwhile, equation (2) describes the causal influence of the variables physical risk ( $X_1$ ), socio-psychological risk ( $X_2$ ), financial risk ( $X_3$ ), and destination image ( $Z$ ) on the variable interest in visiting again ( $Y$ ). The Beta value generated in the equation shows the magnitude of the direct influence of each covid-19 perceived risk sub-variable and the destination image variable on the interest variable for revisiting.

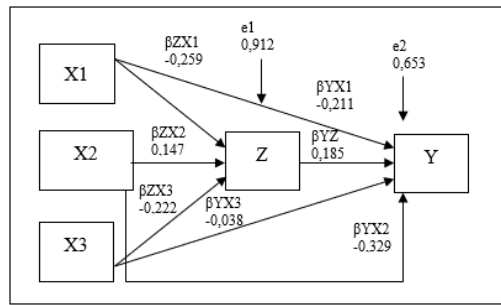
It is known that the direct influence given by the physical risk variable on the interest variable for visiting again was  $-0.211$ . Meanwhile, the indirect effect of physical risk on the interest in visiting again through the destination image is the multiplication between beta  $X_1$  to  $Z$  and beta  $Z$  values against  $Y$ , namely:  $-0.259 \times 0.185 = -0.048$ . Thus, the total influence that  $X_1$  exerts on  $Y$  is a direct influence coupled with an indirect influence, namely:  $-0.211 + (-0.048) = -0.259$ . Based on these calculations, it is known that the value of indirect influence is  $(-0.048) <$  the value of direct influence  $(-0.211)$ . These results showed that indirectly the physical risk variable through the image of the destination had no influence on the interest in visiting again, so  $H_{a8}$  was rejected, and  $H_{08}$  was accepted. Based on the results of the spss output, the direct influence given by the socio-psychological risk variable on the interest variable for visiting again was  $-0.329$ . Meanwhile, the indirect effect of physical risk on the interest in visiting again through the destination image is the multiplication between beta  $X_2$  to  $Z$  and beta  $Z$  values against  $Y$ , namely:  $0.147 \times 0.185 = 0.027$ . Meanwhile, the total influence that  $X_2$  exerts on  $Y$  is a direct influence coupled with an indirect influence, namely:  $-0.329 + 0.027 = -0.302$ . Thus, the value of indirect influence  $(0.027) >$  the value of direct influence  $(-0.329)$ . These results show that indirectly the socio-psychological risk variable through the image of the destination has an influence on the interest in visiting again, so  $H_{a9}$  is accepted, and  $H_{09}$  is rejected. However, the value of direct influence is opposite to the value of indirect influence that is marked positively, so it can be said that this model is competitive (inconsistent) mediation. According to Sholihin & Ratmono (2021:111), Competitive mediation is a state in which direct and indirect influences have opposite directions.

Based on the resulting beta coefficient value, the direct influence given by the financial risk variable on the interest variable for visiting is  $-0.038$ . Meanwhile, the indirect effect of financial risk on the interest in visiting again through the image of the destination, namely:  $-0.222 \times 0.185 = -0.041$ . Meanwhile, the total effect that  $X_3$  exerts on  $Y$ , namely:  $-0.038 + (-0.041) = -0.079$ . Based on these calculations, the value of indirect influence  $(-0.041) >$  direct influence  $(-0.038)$ . These results show that indirectly the financial risk variable through the image of the destination has a significant influence on the interest in visiting again, so  $h_{a10}$  is accepted, and  $H_{010}$  is rejected. This situation shows the best results because the mediating variables are fully in accordance with the theoretical model, where there is only indirect influence or full mediation (Sholihin & Ratmono, 2021:111).

After calculating all paths, the path diagram results from the analysis of the influence of the perceived risk of Covid-19 (physical risk, socio-psychological risk, and financial risk) on the interest in visiting domestic tourists back to DTW Tanah Lot with the image of the destination as a mediation variable can be seen in Figure 4.

**4. Discussion**

**4.1 Effect of Perceived Risk (Physical Risk, Socio-Psychological Risk, and Financial Risk) on Destination Image**



**Figure 4. Path Diagram Results**  
Source: Processed Data, 2021

The resulting negative influence on the physical risk variable (X1) and the financial risk variable (X3) on the destination image variable shows that the greater the physical risk and financial risk felt by domestic tourists related to the Covid-19 disease, the more it will negatively affect the image of DTW Tanah Lot. However, a positive image of the destination can be generated through a decrease or when the physical risk and financial risks related to the Covid-19 disease felt by domestic tourists are small.

In contrast to the physical risk and financial risk variables, the hypothesis testing results showed that the socio-psychological risk (X2) variable had no significant effect on the destination image mediation variable (Z). The absence of the influence of socio-psychological risk felt by domestic tourists on the image of DTW Tanah Lot destinations can be caused by other factors outside the research model. The results of this study support the results of the research of Martin -Azami & Ramos-Real (2019:919) that image formation factors can come from personal factors (socio-demographic and psychological) and stimulus factors (sources of information, experiences). In this study, respondents mostly made their last visit in 2020 (33.6%), which was the beginning of the emergence of the Covid-19 pandemic. Travel experience to DTW Tanah Lot

During the Covid-19 pandemic, that year may have strongly developed a positive image of DTW Tanah Lot (such as the implementation and availability of facilities supporting health protocols properly, DTW Tanah Lot has received CHSE certification).

**4.2 Effect of Perceived Risk (Physical Risk, Socio-Psychological Risk, and Financial Risk) on Visiting Interest**

The results of hypothesis testing show that the physical risk variable has a negative and significant effect on the interest variable for visiting again. The results of this study support the results of a study conducted by Hashim et al. (2019) that the physical risk variable also negatively affects the interest in visiting tourists again. In addition, the socio-psychological risk variable also has a negative and significant effect on the interest variable for visiting again. This is in line with research conducted by Artuğer (2015), where socio-psychological risk has a negative and significant influence on the interest in visiting again.

The resulting negative influence on the physical risk variable (X1) and the socio-psychological risk (X2) variable on the interest variable for visiting again shows that if the greater the physical risk and socio-psychological risk felt by domestic tourists related to the Covid-19 disease, the lower, the lower the interest of domestic tourists to visit DTW Tanah Lot again during the pandemic, and vice versa.

The financial risk variable has no significant influence on the interest variable. This shows that financial risk is not the reason why domestic tourists reduce their interest in visiting DTW Tanah Lot again during the Covid-19 pandemic. The results of the respondents' responses with the lowest average value also showed that domestic tourists who have the potential to visit DTW Tanah Lot again during the pandemic are not worried about the costs that will be incurred if visiting DTW Tanah Lot during the pandemic will affect their financial situation.

**4.3 The Influence of Destination Imagery on Visiting Interest**

The destination image variable has a positive and significant effect on the interest variable for revisiting. This result indicates that the perception or positive impression of domestic tourists formed when visiting DTW Tanah Lot within a certain period of time, then that is when the interest in visiting again appears so that domestic tourists will make a return visit to DTW Tanah Lot. Research by Darajat (2020) also found that the image of the destination has a positive effect on tourists' returning intentions.

Based on the results of respondents' answers, overall, the average respondent's answers had a high score (4.50). The highest average value is in the statement indicator that mentions that DTW Tanah Lot has a beautiful view. These results may show that



the beautiful view of DTW Tanah Lot can be one of the strong reasons to increase interest for domestic tourists to make a return visit to DTW Tanah lot during this pandemic.

#### **4.4 Effect of Perceived Risk (Physical Risk, Socio-Psychological Risk, and Financial Risk) on The Interest in Visiting Again with The Image of the Destination as a Mediation Variable**

The results of hypothesis testing show that the relationship between physical risk variables has no effect on the interest in visiting again if, through the destination image variable, this rejects research conducted by Darajat (2020). This result indicates that the destination image variable is not a good link between the physical risk variable related to covid-19 disease and the variable interest in visiting domestic tourists to DTW Tanah Lot during the pandemic. Maslow (in Suwena & Widyatmaja, 2017:63) revealed that the need for security that includes safety and health is the second fundamental need in Maslow's hierarchy of needs after physiological needs. Higher needs, such as self-fulfillment through travel, cannot be met when safety and security remain unmet (Rindrasi, 2018:194). This shows that health or safety cannot be exchanged for anything, especially for something that can be classified as a tertiary need, such as tourism, even if a destination has a good image or is attractive in the eyes of tourists.

The socio-psychological risk variable with the image of the destination as a mediation variable has an influence on the interest in visiting domestic tourists back to DTW Tanah Lot. However, the relationship of this influence is inconsistent because the value of the direct influence ( $\beta$ -0.329) with the indirect influence ( $\beta$ 0.027) has a value in the opposite direction. As is the case in the results of the second hypothesis, where the socio-psychological risk variable has no influence on the destination image variable and produces a positive beta coefficient value. The absence of influence on relationships is due to the presence of an image formation factor, namely a stimulus factor in the form of a domestic tourist experience. When domestic tourists have had experience visiting DTW Tanah Lot during the pandemic, and this has developed a positive image of DTW Tanah lot, then the socio-psychological risk of large domestic tourists will tend to change in line with what is felt based on their experience, so that this will increase tourists' interest in visiting DTW Tanah lot again.

The influence of the financial risk variable on the interest variable for returning domestic tourists to DTW Tanah Lot can be mediated as a whole by the destination image variable. So, it can be said that the results of this study are in line with the research conducted by Chew & Jahari (2014). This result indicates that when the financial risk of domestic tourists leads to the formation of a positive destination image, the interest in returning domestic tourists to DTW Tanah Lot will tend to increase.

But on the contrary, when tourists are worried that the tourist trips they make will incur higher costs and consider that DTW Tanah Lot is unable to provide an experience that is in accordance with the costs incurred or is not worth for money, then a tourist will give up his intention to make a return visit or tend to travel to DTW or destinations that have a good image and are able to provide an experience that matches the costs that issued, thereby minimizing the possibility of perceived dissatisfaction.

## **5. Conclusions**

Based on the results of the research that has been carried out, the following conclusions can be drawn:

1. The physical risk of domestic tourists related to the Covid-19 pandemic has been shown to have a negative and significant influence on the image of the Tanah Lot DTW destination judging from the calculated t value (-2.201) > t table (-1.978) and the Sig value of 0.029 < 0.05 with the resulting coefficient value of -0.259. Financial risk of domestic tourists related to the Covid-19 pandemic has also proven to have a negative and significant effect on the image of the Tanah Lot DTW destination judging from the calculated t value (-2.294) > t table (- 1.978) and a Sig value of 0.023 < 0.05 with a resulting coefficient value of -0.222. However, the socio-psychological risk of domestic tourists related to the Covid-19 pandemic was shown to have no significant influence on the image of the DTW Tanah Lot destination because the calculated value (1.129) < t table (1.978) and the Sig value of 0.261 > 0.05 with the resulting coefficient value of 0.147.
2. The physical risk of domestic tourists related to the Covid-19 pandemic has directly proven to have a negative and significant influence on the interest in visiting domestic tourists to DTW Tanah Lot during the Covid-19 pandemic as seen from the calculated t value (-2,074) > t table (-1,978) and the Sig value of 0.040 < 0.05 with the resulting coefficient value of -0.211. Socio-Psychological Risk of domestic tourists related to the Covid-19 pandemic has also proven to have a negative and significant influence on the interest in returning domestic tourists to DTW Tanah Lot during the Covid-19 pandemic was seen from the calculated t value (-2.954) > t table (-1.978) and the Sig value of 0.004 < 0.05 with the resulting coefficient value of -0.329. However, the financial risk of domestic tourists related to the Covid-19 pandemic has proven not to have a significant influence on the interest in visiting domestic tourists back to DTW Tanah Lot during the Covid-19 pandemic because the calculated t value (-0.450) < the table t (-1.978) and the Sig value of 0.654 > 0.05 with the resulting coefficient value of -0.038.

3. The image of the Tanah Lot DTW destination has proven to have a significant and positive effect on the interest in visiting domestic tourists to DTW Tanah Lot during the Covid-19 pandemic, judging from the calculated t value (2.540) > t table (1.978) and the Sig value of 0.012 < 0.05 with the resulting coefficient value of 0.185.
4. Only the physical risk variable has no influence on the interest in visiting again if it is through the destination image variable because the indirect influence value (-0.048) < the direct influence value (-0.211). Whereas the socio-psychological risk variable has an influence on the interest in visiting again if through the destination image variable with an inconsistent/competitive mediation effect seen from the indirect influence value (0.027) > value direct influence (-0.329) and full mediation between the financial risk variables on the interest in visiting again through the destination image variable because the indirect influence value (-0.041) > the direct influence value (-0.038).

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