BUKTI KORESPONDENSI

ARTIKEL JURNAL INTERNASIONAL BEREPUTASI

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Penulis : Dr. Christina Esti Susanti, MM., CPM (AP), Dr. Yustinus Budi Hermanto, Dr. Benny Suwito

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Title

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Section

Risk

Special Issue

Against All Odds: Investment and Risk Management in Emerging Markets in the Face of COVID-19

Author Contributions

Conceptualization, Esti Susanti; Methodology, Benny Suwito; Formal analysis, Esti Susanti and Benny Suwito; Investigation, Esti Susanti; Resources, Yustinus Budi Hermanto; Data curation, Benny Suwito; Writing – original draft, Esti Susanti; Writing – review & editing, Yustinus Budi Hermanto; Project administration, Yustinus Budi Hermanto; Funding acquisition, Yustinus Budi Hermanto.

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Authors

Esti Susanti , Yustinus Budi Hermanto * , Benny Suwito

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Author's Reply to the Review Report (Reviewer 1)

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Does the introduction provide sufficient background and include all relevant references?	(x)	( )	( )	( )
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Comments and Suggestions for Authors

The topic of the research is very interesting and up to date but the sample is relatively small in size.

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Comments and Suggestions for Authors

The paper needs major revision, with mandatory content revision due to the very high similarity percentage detected (37%) and extensive professional editing is required.

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Author's Reply to the Review Report (Reviewer 3)

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Are the methods adequately described?	( )	( )	(x)	( )
Are the results clearly presented?	( )	( )	(x)	( )
Are the conclusions supported by the results?	( )	( )	(x)	( )

Comments and Suggestions for Authors

The theme and methodology are interesting. Although the paper is not well developed and structured, the conceptual development framework can be improved, and the discussion and conclusion part can be elaborate more.

More explanation should be added regarding the "tourism industry" and “tourism destination” before moving to its establishment process.

It would help if you used the **keywords** effectively by not using the same word (s) with the title so your manuscript will be more discoverable.

Short, one-two-sentence paragraphs should be expanded.

In relation to the article there are a number of comments that the authors should take into account:

A. Introduction

1. line 93: what do you mean about the “of Covid-19”? did you mean certain occasion periods? If yes, when?
2. Line 95: what do you mean about the “visit **the tourism industry**”? did you mean tourism **destination**? Or what?
3. Line 102 to 117: you should put it in the introduction chapter as narrative sentences don’t make it like theses or dissertation reports.

B. Literature Review

1. line 121-140: you need many more previous research references. 2 (two) references are so weak. Show it with the table so the reader believes there is a strong background in your literature review
2. Line 141-240: please add a more updated reference for the past 10 years at most

Please add the literature review's conclusion as your justification for choosing the variables.

C. Research Model

1. You should put your research model into the Hypothesis or into the last paragraph of the Literature review.

2. Your Figure 1 doesn't explain the whole model you are talking about. what exactly are the variables you want to examine? why not relate to the literature review you wrote earlier? Why it's different from Table 10 you have made? What's the point of a clipped arrow anyway? Please synchronize it with the literature review, that’s why I suggest you add the conclusion of the Literature review as your justification for why you choose the variables.

D. Hypothesis

You should not write the Hypothesis without justification references.

Please read these papers to give clearer examples:

1. Enterprise Risk Management Practices and Firm Performance, the Mediating Role of Competitive Advantage and the Moderating Role of Financial Literacy (link: https://www.mdpi.com/1911-8074/11/3/35)
2. Webinar among Indonesian academics during Covid-19, embracing the audiences (link: https://journals.plos.org/plosone/article?id=10.1371/journal.pone.0265257)

E. Research Methods

1. You should write the steps of your research so it can be replicated by another researcher.

2. line 271-283: you don’t need to write the references anymore since you finished it in the previous chapter. That is why I suggest you add much more justification references in the previous chapter.

3. are you sure only 3 variables? Why doesn’t it match your hypotheses?

4. How do you justify having 200 respondents represent the entire population of Surabaya's citizens? Please give some reasonable explanation.

F. Analysis and Discussion

1. line 315-317: Why the respondents are 100 instead 200?

2. in my opinion this chapter is not suitable as a Discussion chapter since there is no insight given by the authors yet.

3. Table 4, row 2 (Statement): where did you get these dimensions or variables? You never discussed it in the previous chapter.

G. Conclusion and Suggestions

I would have preferred a discussion and a conclusion that more effectively summarized the research's importance and originality, as well as its potential for transferability and future directions. Because of this, please expand on the discussion and conclusion section by contrasting (or comparing) the study finding with earlier investigations.

Please add your research limitations.

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THE EFFECT OF TOURIST DESTINATION IMAGE (TDI) ON INTENTION TO VISIT THROUGH TOURISM RISK PERCEPTION (TRP) OF COVID 19 IN THE TOURISM INDUSTRY IN THE NEW NORMAL ERA IN INDONESIA: Case Study in East Java

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ABSTRACT

The travel industry is the first and most affected by the pandemic (o c d, 2020). Different countries have taken different measures to limit the spread of COVID 19, including total or partial lockdowns, strict restrictions on gatherings of people in public and closed public and private places, limited free mobility of residents, and the implementation of services. This study aims to reflect by identifying tourists' behavioral intentions due to COVID-19. It is very difficult to predict the behavior of tourism consumers after the crisis. Therefore, an empirical study was conducted to determine the sensitivity of tourists who are faced with the COVID-19 health crisis to obtain information from tourists to identify potential changes in their consumption in the tourism industry due to COVID-19.

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Keywords: Tourist Destination Image (TDI), Tourism Risk Perception (TRP), Intention to Visit.

==========

*** : First Author**
**** : Correspondence Author**

INTRODUCTION

Since December 2019, many cases of pneumonia caused by an unknown virus have been reported, initially related to exposure at the Huanan Seafood Market, Wuhan, China (Huang et al., 2020). A new coronavirus was detected on January 6, 2020, capable of infecting humans (Li et al., 2020; Zhu et al., 2020)and was termed 2019-nCoV (COVID – 19). COVID-19 has changed the world in every way and has had a significant impact on the tourism industry, one of the world's largest industries, and is highly sensitive to significant shocks such as the COVID-19 pandemic (Chang et al., 2020). With COVID-19 cases increasing significantly every day worldwide, many travelers may be worried about their vacation plans. Some of their concerns include if their destination may be affected and it is

not safe to travel or if the situation will change for the better in the next month or two (Trip 101, 2000). Travel restrictions are imposed worldwide due to the COVID-19 outbreak, and the situation is changing every day. This is probably the only reason tourists might want to postpone their travel plans because none of them can predict the situation in the near future.

Oppermann (2000) suggests that tourists' past experiences influence their future travel choices and their destination choices. Tourist visits are a predictor of profitability and revenue increase of tourism organizations (Bødker & Browning, 2012; Wu & Li, 2017). Traveling is not only good for the soul but also good for health. As the COVID-19 situation evolves, many people worldwide continue to travel: for leisure, business, and important humanitarian reasons (World Travel & Tourism Council, 2020). According to the World Travel & Tourism Council (2020), there are three ways to keep tourists safe when traveling to a destination. First, the best way to stay safe while traveling is to follow the latest World Health Organization guidelines as closely as possible. Second, tourists are required to wash their hands regularly and thoroughly, avoid shaking hands or touching faces, and stay away from crowded places. Third, if possible, tourists must maintain a distance of at least one meter between themselves and other people. To understand whether tourists are traveling to destinations with high safety and security during the COVID-19 outbreak, there is a need to study their future travel intentions.

The travel industry is the first and most affected by the pandemic (o c d, 2020). Different countries have taken different measures to limit the spread of COVID 19, including total or partial lockdowns, strict restrictions on gatherings of people in public and closed public and private places, limited free mobility of residents, and the implementation of services. A recent report by the United Nations World Tourism Organization shows that 96% of tourist destinations globally have imposed travel restrictions (UNWTO, 2020). In addition, public mobility modes, namely: airplanes, trains, buses, and ships, have been recognized as the main threat to the spread of this new disease, and therefore preventive measures must first be taken.

Moreover, the tourism sector was hit hardest by the government restrictions and was even practically closed during the period. According to estimates, international tourist arrivals in 2020 will decline by 20% to 30% compared to 2019 (Bhati et al., 2016). This will also affect millions of tourism jobs and will take several years to recover from its fall.

For tourists, security is one of the important things. Risk perception is crucial in tourism decision-making (Sönmez & Graefe, 1998; Floyd et al., 2004). Therefore, a tourist destination can only attract visitors if it provides a safe and secure environment where tourists feel protected from threats during their visit (Yousaf et al., 2018). When consumers make decisions, they will see the risks associated with their decisions.

Faced with the perception of external hazards, tourist cancel their trips (Huang & Min, 2002), trips by car (Fall & Massey, 2005), preventing intense contact with people and prefer outdoor activities (Wen et al. al., 2005), last-minute reservations offered during promotions (Hystad & Keller, 2008) and more attention to cleanliness and ecotourism (Higgins-Desbiolles, 2020).

Therefore, it is essential to predict the trajectory of changes in tourist behavior to help tourism managers identify the basis of resilience strategies to respond to the situation in an ideal way. This study aims to reflect by identifying tourists' behavioral intentions due to COVID-19. It is very difficult to predict the behavior of tourism consumers after the crisis (Vo Thanh, 2006). Therefore, an empirical study was conducted to determine the sensitivity of tourists who are faced with the COVID-19 health crisis to obtain information from tourists to identify potential changes in their consumption in the tourism industry due to COVID-19.
Based on this background, the formulation of the problems proposed in this study are:

1. Does tourist destination image (TDI) affect tourism risk perception (TRP) of COVID 19 in the tourism industry in the new normal era in East Java?
2. Does tourist destination image (TDI) affect the intention to visit the tourism industry in the new normal era in East Java?
3. Does the tourism risk perception (TRP) of COVID 19 affect the intention to visit the tourism industry in the new normal era in East Java?
4. Does tourist destination image (TDI) affect the intention to visit through tourism risk perception (TRP) of covid 19 in the tourism industry in the new normal era in East Java?

While the objectives to be achieved in this study are to analyze the effect of:

1. Tourist destination image (TDI) on tourism risk perception (TRP) of COVID 19 in the tourism industry in the new normal era in East Java.
2. Tourist destination image (TDI) on the intention to visit the tourism industry in the new normal era in East Java.
3. Tourism risk perception (TRP) of COVID 19 on intention to visit the tourism industry in the new normal era in East Java.
4. Tourist destination image (TDI) on intention to visit through tourism risk perception (TRP) of COVID 19 in the tourism industry in the new normal era in East Java?

The expected benefits of this research are:

1. Theoretical benefits

   Understanding the causes and effects of image theory, risk perception, and intention to visit.

2. Empirical benefits

   The findings of this study are expected to be useful in providing strategic input for tourism industry players in managing image, risk perception, and intention to visit.

LITERATURE REVIEW

Previous Research

The first previous research used as a reference for this research was the research conducted by Wang et al. (2020) in China. The study explores the mechanisms of risk perception of potential travelers in a severe COVID-19 epidemic with antecedent effects of place images depicted in anti-epidemic music videos and the impact of risk perceptions on place attachment and travel intentions of potential travelers, based on risk perception theory. This study also explored the moderating effect of visit history on balance risk perception, place attachment, and travel intention. The perception of tourism risk has been shown to have a significant effect on tourist decision-making behavior; however, the impact of the image of the place depicted in the cultural media of the destination needs to be studied further.

The second previous research used as a reference is the research conducted by Turnšek et al. (2020) in Slovenia. Turnšek et al. examined the perceptions of Slovenian tourists at a historically unique point in time - the early days of the COVID-19-related lockdown. Based on an online survey conducted in March and April 2020, the study provides the first insight into the threat perceptions of Slovenian tourists to COVID-19 on two dimensions: severity and vulnerability; how it does depend on their demographics and past travel experiences and at any given point in time, what they think about future travel avoidance. The results show that age affects two dimensions measured by threat perception and future travel avoidance, but only in women. Furthermore, people who traveled the most in the past were less likely to avoid travel due to the COVID-19 pandemic.

Tourist Destination Image (TDI)

According to Haider et al. (1994), the tourist destination image is "the sum of the beliefs, ideals, and impressions people have of a particular place." Meanwhile, Kotler & Gertner (2004) define tourist destination image as the number of people's beliefs and impressions about a place. The image represents a simplification of a large number of associations and pieces of information that are linked to a place. An image is a product of the mind trying to process and retrieve important information from many data about a place.

This definition relates to individuals, while other definitions recognize that groups of people can share images. From a marketing point of view, it is important to understand aspects of the image shared with other group members. This understanding enables market segmentation and facilitates the formulation of marketing strategies. For this reason, the definition of tourist destination image proposed by Lawson and Baud Bovy (1977) includes both the image from a personal point of view and the image shared by the group. They define the image as the expression of all objective knowledge, impressions, prejudices, imaginations, and emotional thoughts of a person or group in a given place.

Tourist destination image (TDI) affects tourists' travel decision-making and their behavior towards a destination and affects the level of satisfaction and memory about the experience. Therefore, the perceived image is the basis of the evaluation or selection process and thus provides the relationship between motivation and goal selection (O'Leary, & Deegan, 2003).

According to Agapito et al. (2013), the measurement of tourist destination image uses the cognitive-affective–conative model, namely:

1. Cognitive image
2. Affective image
3. Conative image

Tourism Risk Perception (TRP)

Since the 1990s, tourism risk perception has received widespread attention by psychologists, and consumer behavior (Sonmez and Graefe, 1998) and the concept of tourism risk perception has emerged. The academic background in tourism risk perception is currently studied in cognitive psychology, consumer behavior, and travel safety.

Accordingly, the concept of tourism risk perception can be divided into three views, namely:

1. Tourism risk perception (subjective). Is a traveler's subjective feeling of negative consequences or negative impacts that may occur during the trip.
2. Tourism risk perception (objective). Is an objective evaluation of tourists for negative consequences or negative impacts that may occur during the trip.
3. Tourism risk perception (cognitive). Is a cognitive evaluation of tourists that exceeds the threshold for the portion of negative consequences or negative impacts that may occur during the trip.

There are two dimensions that determine the factors that influence tourism risk perception (Reisinger and Mavondo, 2006; Kozak et al., 2007), namely:

1. Subjective factors that affect tourism risk perception.
   These are divided into 2 categories: demographic variables and individual cognitive abilities. Individual demographic variables include age, gender, educational experience, academic background, social status, geography, education level, income, and social experience. Individual cognitive ability variables focus on temperament, personality, emotions, views, values, cognitive and meta-cognitive, etc. The subjective factors that affect tourism risk perception are mainly as follows (Ahmad et al., 2015):
   a. Women's sensitivity to travel risk is slightly higher than men's.

b. The similarity of culture and psychology and the spatial proximity of the geographical position determine the tourism risk perception.
c. The higher a person's level of education, the more frequently one is in contact with the media, and the higher the class status, the stronger the perceived risk level.
d. When people have more confidence in information sources and institutions, their perception of risk is stronger.
e. Urban residents have a stronger perception of risk than rural residents.
f. People's concerns, anxiety, and other emotions about travel risks can affect individuals' awareness of risk perceptions, whereas understanding individual travel risks will also affect their emotional intensity.

2. Objective factors that affect tourism risk perception mainly refer to negative consequences or negative impacts that may occur during the trip.

These factors can be summarized as dimensions of tourism risk perception. The results of studies on the objective factors of tourism risk perception are often grouped into five to seven dimensions, namely:

a. 5-dimensional risk: Psychological risk, Financial risk, Performance risk, Health risks, Social risk
b. 6-dimensional risk: Performance risk, Physical risk, Financial risk, Psychological risk, Social risk, Time risk.
c. 7-dimensional risk: Physical risk, Economic risk, Equipment risk, Social risk, Psychological risk, Time risk, risk of missed opportunity.

It should be noted that multi-dimensional tourism risk perception often includes psychological risk. Consumer behavior experts recognize psychological factors as tourists' cognitive evaluations of their behavior after making the wrong purchase decision. In recent years, the development of tourism safety has gradually led to the study of tourism safety cognition (Zheng 2009). Research on tourism safety considers that the objective factors that influence tourism risk perception include the social and natural environment in tourist destinations and the situation of food safety, housing, transportation, travel, shopping, entertainment in the travel process (Wu et al., 2001; Yvette and Felix 2005; Atila and Fisun 2007; Zhu 2008).

Intention to Visit

Traditionally, destinations are well-defined geographic areas (Buhalis, 2000; Hsu et al., 2009; Blasco et al., 2016). There are other understandings of destinations as products or brands (Hsu et al., 2009; Smallman and Moore, 2010; Blasco et al., 2016), and others suggest that destinations are complex, unique products or even a portfolio of products and services, which consists of climate, infrastructure, and superstructure of an area as well as natural and cultural attributes.

Jansen-Verbeke (1986) categorizes the elements of tourism destinations into Primary (activity, physical setting, and social/cultural attributes), Secondary (catering and shopping), and Additional elements (accessibility and tourist information).

While Mill and Morrison (1992), a destination consists of attractions, facilities, infrastructure, transportation, and hospitality. Meanwhile, Buhalis (2000) suggests 6 essential components of a destination, including Attractions, Accessibility, Facilities, Available packages, Activities, and Additional services.

However, Holloway et al. (2009) state that there are only 3 core elements in a successful destination whose achievement in attracting tourists is highly dependent on the quality of the important benefits they offer, namely: Attractions, Facilities, Accessibility.

Meanwhile, according to Moutinho (2005), these elements are cost, attractions, facilities, travel opportunities, travel arrangements, and travel information.

These elements and attributes serve the same purpose, but in slightly different ways, namely to make the destination suitable and available to tourists.

Research Model

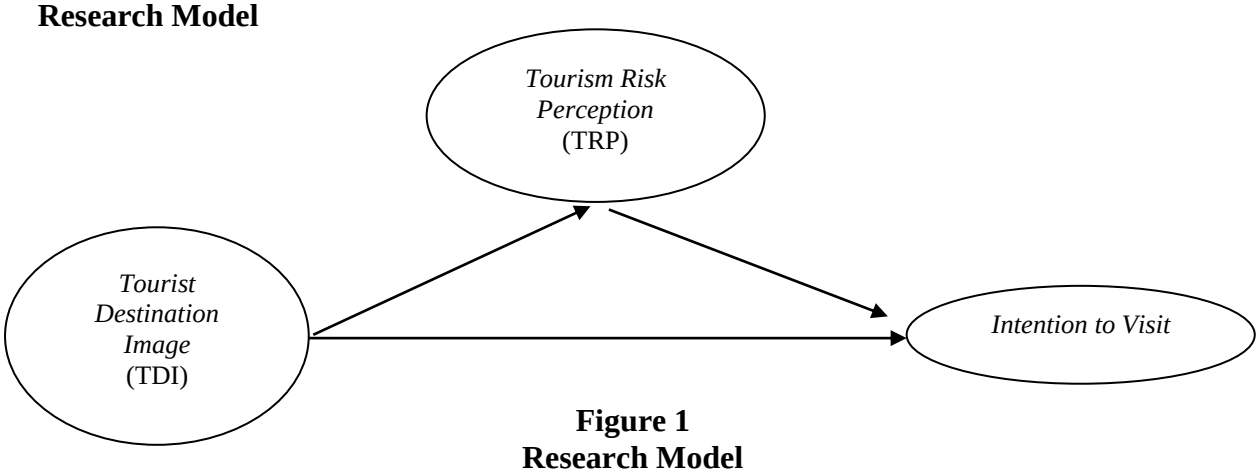

Figure 1
Research Model

Hypothesis

The hypotheses proposed in this study are:

1. Tourist destination image (TDI) significantly affects tourism risk perception (TRP) in the tourism industry in the new normal era in East Java.
2. Tourist destination image (TDI) significantly affects the intention to visit the tourism industry in the new normal era in East Java.
3. The tourism risk perception of COVID 19 has a significant effect on the intention to visit the tourism industry in the new normal era in East Java.
4. Tourist destination image (TDI) significantly affects intention to visit through tourism risk perception of covid 19 in the tourism industry in the new normal era in East Java.

RESEARCH METHODS

Research design

This type of research is survey research. It is called survey research because it is conducted on large or small populations, but the data studied are from samples taken from that population.

Variable Operational Definition

1. Tourist destination image (TDI)
   Is an image of a tourist destination. Agapito et al. (2013) measured tourist destination image using the cognitive–affective–conative model, namely: Cognitive image, Affective image, and Conative image.
2. Tourism Risk Perception (TRP)
   It is a perceived risk by tourists when visiting a tourist destination. This variable was measured by (Anderson & Mansi, 2009; Fornell et al., 2010): physical risk, financial risk, performance risk, psychological risk, and security risk.
3. Intention to visit
   A person intends to visit a tourist destination. This variable is measured by (Chin et al., 2015): Self congruity, Attitude, Destination image, Perceived quality.

Data Types and Sources

The type of data used in this study is quantitative data, namely research data in the form of numbers in the form of questionnaire results scored.

While the data source used in this study is the primary data source. Because the data was obtained from questionnaires filled out by respondents through a survey by distributing questionnaires to obtain data from respondents.

Data Measurement

The data measurement scale used in this study is the Likert Scale, by gives a score for each category, namely: Strongly agree:5, Agree:4, Neutral:3, Disagree:2, Strongly disagree:1

Population and Research Sample

The research population refers to the population of Surabaya, East Java Province, so the sampling for this study was 200 people. The sampling technique using simple random sampling is also called simple random sampling, which is a sampling technique by provides equal opportunities for each member of the population to be the research sample. The characteristics of the sample in this study are: Residents of East Java, Minimum age 21 years, Understanding COVID-19, Have an interest in visiting a tourist destination.

Data Analysis Technique

The data analysis technique used in this research is the Structural Equation Model (SEM). In SEM, the measurement, overall, and structural models are tested. In addition, this study also used path analysis to explain the relationship between existing variables. Using this SEM method, a comprehensive model will be displayed and explain the relationship between one construct and another.

ANALYSIS AND DISCUSSION

Characteristics of Respondents

1. Residents of East Java

   Based on the research result, it can be seen that the number of respondents who are residents of East Java is 200 respondents with a percentage of 100%. This means that all respondents in this study have met the criteria set by the researcher so that data analysis can be continued.

2. Minimum Age 21 Years

   Based on the research result, it is known that the number of respondents who are at least 21 years old is 100 respondents with a percentage of 100. This means that all respondents in this study have met the criteria set by the researcher so that data analysis can be continued.

3. Understanding Covid-19

   Based on the research result, it is known that the number of respondents who understand Covid-19 is 200 respondents with a percentage of 100%. So, all respondents are domiciled or reside in Surabaya. This means that data analysis can be continued.

4. Have an Interest in Visiting a Tourist Destination

   Based on the research result, it is known that the number of respondents interested in visiting a tourist destination is as many as 200 respondents with a percentage of 100%. So, all respondents have an interest in visiting a tourist destination. This means that data analysis can be continued.

Descriptive Statistics of Research Variables

Table 1
Average Interval of Research Variables

Interval mean score	Evaluation
1.00 – < 1.80	Strongly disagree
1.80 – < 2.60	Don't agree
2.60 – < 3.40	Neutral
3.40 – < 4.20	Agree
4.20 – ≤ 5.00	Strongly agree

Source: Data, processed.

Descriptive statistics explain the average value of respondents for each indicator of the research variable. The average value of the answers is categorized into 5 categories, which are shown in Table 1. The research category of the average value is used to assess the respondents' answers to each research indicator. Furthermore, the respondents' answers were evaluated for each variable by using the assessment criteria.

Tourist Destination Image (TDI) Descriptive Statistics

Table 2
Tourist Destination Image (TDI) Descriptive Statistics

No	Statement	Mean	Standard Deviation	Description
1	Cognitive image	3.90	1.932	Agree
2	Affective image	3.91	1.714	Agree
3	Conative image	3.76	1.813	Agree
Mean		3.86	1.819	Agree

Source: Data, processed

The variable tourist destination image (TDI) is measured using 3 indicators based on research results (Table 2). The average value of the tourist destination image (TDI) variable is 3.86, with an average standard deviation of 1.819. The respondent's answer to the tourist destination image (TDI) is "Agree". The affective image indicator has the highest mean value compared to other indicators, 3.91. Meanwhile, the conative image indicator has the lowest mean, 3.76.

Tourism Risk Perception (TRP) Descriptive Statistics

Table 3
Tourism Risk Perception (TRP) Descriptive Statistics

No	Statement	Mean	Standard Deviation	Description
1	Physical risk	4.43	1.327	Agree
2	Financial risk	4.79	1.017	Agree
3	Performance risk	4.71	1.248	Agree
4	Psychological risk	3.87	1.386	Agree
5	Security risk	3.58	1.095	Agree
Mean		4.26	1.215	Agree

Source: Data, processed

The tourism risk perception (TRP) variable is measured by 5 indicators based on research results (Table 3). The average value for tourism risk perception (TRP) is 3.92, with an average standard deviation of 1.261. The respondent's answer to tourism risk perception (TRP) is "Agree". The financial risk indicator has the highest mean value compared to other indicators, which is 4.79. Meanwhile, the security risk indicator has the lowest mean, which is 3.58.

Descriptive Statistics of Intention to Visit

Table 4
Descriptive Statistics of Intention to Visit

No	Statement	Mean	Standard Deviation	Description
1	Self congruity	4.01	1.107	Agree
2	Attitude	3.87	1.045	Agree
3	Destination image	4.28	1.141	Agree
4	Perceived quality	4.15	1.138	Agree
Mean		4.08	1.108	Agree

Source: Data, processed

Based on the research result, the variables of intention to visit were measured using 4 indicators. The average number of intention to visit variables is 4.08, with an average standard deviation of 1.108 (Table 4). This shows that the respondent's answer to the intention to visit is "Agree". The destination image indicator has the highest mean value compared to other indicators, 4.28. Meanwhile, the Attitude indicator has the lowest mean of 3.87.

DATA ANALYSIS

Validity test

The validity of an indicator can be evaluated by the level of significance of the influence between a latent variable and the indicator (Ghozali & Fuad, 2005:317). The output path diagram displays the t-value (t-value) for the estimate between the parameters.

The validity test in this study (Table 5) was carried out on all indicators of the research variables, which amounted to 12 indicators. Research result shows that all indicators have a t-value greater than 1.96, so it can be said that all indicators are valid and feasible to use (Ghozali and Fuad, 2005:318).

Table 5
Validity Test Results

Variable	Indicator	*t-value*	*Cut off value*	Description
Tourist Destination Image (TDI)	X.1	1.00	Reference	Valid
	X.2	18.35	> 1.96	Valid
	X.3	15.90	> 1.96	Valid
Tourism Risk Perception (TRP)	Y1.1	1.00	Reference	Valid
	Y1.2	14.46	> 1.96	Valid
	Y1.3	16.66	> 1.96	Valid
	Y1.4	11.20	> 1.96	Valid
	Y1.5	12.07	> 1.96	Valid
Intention to Visit	Y2.1	1.00	Reference	Valid
	Y2.2	12.10	> 1.96	Valid
	Y2.3	13.37	> 1.96	Valid

	Y2.4	13.70	> 1.96	Valid

Source: Data, processed

Reliability Test

Table 6
Reliability Test Results

Variable	CR	*Cut off*	Description
Tourist Destination Image (TDI)	0.89	≥ 0.6	Reliable
Tourism Risk Perception (TRP)	0.91	≥ 0.6	Reliable
Intention to Visit	0.86	≥ 0.6	Reliable

Source: Data, processed

Bagozzi & Yi (1988) stated that the cut-off level for saying that composite reliability was quite good was 0.6. The reliability test used information on loading indicators and error variance obtained in the completely standardized solutions section (Ghozali & Fuad, 2005:320).

The data contained in the research result shows that over the research variables meet the standard value of Construct Reliability (CR), which is greater than 0.6 (Table 6). Thus, it can be concluded that all variables are latent constructs, so they are feasible to be used for further analysis.

Normality Test

The normality test in this study can be seen from the output of the skewness and kurtosis section, which is processed using the LISREL application.

Table 7
Multivariate Normality Test Results

Skewness			*Kurtosis*			*Skewness and Kurtosis*	
Value	Z-Score	P-Value	Value	Z-Score	P-Value	Chi-Square	P-Value
34.186	0.004	0.997	356.631	0.102	0.919	0.010	0.995

Source: Data, processed

Research result shows that the data obtained in the multivariate study were normally distributed. The Skewness and Kurtosis section shows this, which is not significant on a 5% scale (more than 0.05) (Table 7).

Based on the research result, it can be seen that the assumption of normality is not met because the p-value is less than the cut-off set at 0.05.

Table 8
Univariate Normality Test Results

Indicator	***Skewness* dan *kurtosis***		Description
	Chi-Square	***p-Value***	
X.1	10.65	0.005	Not normal
X.2	11.30	0.004	Not normal
X.3	14.08	0.005	Not normal
Y1.1	10.80	0.04	Not normal
Y1.2	6.23	0.001	Not normal
Y1.3	3.28	0.19	Not normal

Y1.4	0.21	0.89	Not normal
Y1.5	11.34	0.001	Not normal
Y2.1	6.15	0.037	Not normal
Y2.2	13.23	0.003	Not normal
Y2.3	6.61	0.058	Not normal
Y2.4	5.69	0.04	Not normal

Source: Data, processed

Based on Table 8, it can be seen that the assumption of normality is not met because the p-value is less than the cut-off set at 0.05.

Overall Model Fit Test

Table 9
Fit Model Test

Model Testing	Value	*Cut of Value*	Description
Goodness Of Fit Indeks (GFI)	0.89	≥ 0.9	Fit
Adjusted Goodness Fit Of Index (AGFI)	0.87	≥ 0.9	Marginal Fit
Normed Fit Index (NFI)	0.91	≥ 0.9	Good Fit
Incremental Fit Index (IFI)	0.86	≥ 0.9	Marginal Fit
Comparative Fit Index (CFI)	0.87	≥ 0.9	Marginal Fit
Relative Fit Index (RFI)	0.93	≥ 0.9	Good Fit
Root Mean Square Error Of Approximation (RMSEA)	0.05	< 0.08	Close fit

Source: Data, processed.

Based on the overall compatibility test results of the entire model in Table 9, it can be explained that NFI and RFI have a cut-off value of 0.9 (a good fit). While RMSEA has a cut-off value < 0.08 (close fit). AGFI, IFI, and CFI are in the marginal fit category because it has a cut-off value of 0.9, and GFI has a cut-off value of 0.89, which is 0.8 GFI 0.9, so it is in the fit category.

From the various tests of the overall suitability of the model, it can be concluded that the research model proposed in this study is acceptable. The research model can predict the effect of each independent variable on the dependent variable.

Structural Equation

Structural equations from the results of data processing are as follows:

$Y1 = 0.84 * X$, Errorvar. = 0.18 , $R^2 = 0.92$
(0.09) (0.03)
10.93 7.09

$Y2 = 0.69 * Y1 + 0.73 * X$, Errorvar. = 0.048 , $R^2 = 0.89$
(0.01) (0.06) (0.032)
5.16 6.41 4.75

Source: Data, processed.

Based on these structural equations, it can be explained as follows:
Equation 1
$Y1 = 0.84 * X$, Errorvar. = 0.18 , $R^2 = 0.92$

(0.09) (0.03)
10.93 7.09

Equation 2
Y2 = 0.69 * Y1 + 0.73 * X, Errorvar. = 0.048 , R^2 = 0.89
(0.01) (0.06) (0.032)
5.16 6.41 4.75

This equation explains that tourist destination image (TDI) has a positive effect on the intention to visit with an estimated value of 0.73, and tourism risk perception (TRP) has a positive effect on the intention to visit with an estimated value of 0.69.

Research Hypothesis Testing

Table 10
Hypothesis Test Results

Hypothesis	Relationship Pattern	*Loading factor*	t_{value}	*Cut-off Value*	Description
H_1	*Tourist Destination Image* (TDI) → *Tourism Risk Perception* (TRP)	0.87	4.83	1.96	Significant
H_2	*Tourist Destination Image* (TDI) → *Intention to Visit*	0.79	10.19	1.96	Significant
H_3	*Tourism Risk Perception* (TRP) → *Intention to Visit*	0.74	5.23	1.96	Significant
H_4	*Tourist Destination Image* (TDI) → *Tourism Risk Perception* (TRP) → *Intention to Visit*	0.58	4.19	1.96	Significant

Source: Data, processed.

Table 10 shows the results of hypothesis testing in the study, as follows:

1. The value of the loading factor of the variable X to Y1 is 0.87, while the t-value is 4.83. Based on the provisions, the t-value of 1.96 shows that the tourist destination image (TDI) variable has a positive and significant effect on the tourism risk perception (TRP) variable.
2. The loading factor value of the tourist destination image (TDI) variable to the intention to visit is 0.79, while the t-value is 10.19. Based on the provisions, the t-value of 1.96 shows that the tourist destination image (TDI) variable has a positive and significant effect on the intention to visit variable.
3. The loading factor value of the tourism risk perception (TRP) variable to the intention to visit is 0.74, while the t-value is 5.23. Based on the provision that the t-value is 1.96, it can be stated that the tourism risk perception (TRP) variable has a positive and significant effect on the intention to visit.
4. The loading factor value of the tourist destination image (TDI) variable to the intention to visit through tourism risk perception (TRP) is 0.58, while the t-value is 4.19. Based on the provision that the t-value is 1.96, it can be stated that the tourist destination image (TDI) variable has a positive and significant effect on the intention to visit through tourism risk perception (TRP).

DISCUSSION

1. Tourist Destination Image (TDI) Affects Tourism Risk Perception (TRP) of Covid 19

The descriptive statistic of the tourist destination image (TDI) variable has an average mean of 3.86, which means that most respondents agree with these indicators for measuring the tourist destination image (TDI) variable. Meanwhile, the tourism risk perception (TRP) variable has an average mean value of 4.28, which means that most of the respondents also agree that the indicators are used to measure the tourism risk perception (TRP) variable. The variable indicators of tourist destination image (TDI) are cognitive, affective, and conative images. In contrast, the tourism risk perception (TRP) variable measurements are physical risk, financial risk, performance risk, psychological risk, and security risk.

The results of hypothesis testing prove that tourist destination image (TDI) has a positive effect on tourism risk perception (TRP) with a loading factor value of 0.87 and a t-value of 4.83 > 1.96. It can be interpreted that the higher the image of a tourist destination, the higher the risk perceived by potential tourists. The results of this study are interesting because if they are associated with Covid-19, they are closely related to the density of visitors in tourist destinations with a high image so that the density of visitors will impact the risks perceived by potential tourists.

2. Tourist Destination Image (TDI) Affects Intention to Visit

The descriptive statistic of the tourist destination image (TDI) variable has an average mean of 3.86, which means that most respondents agree with the indicator for measuring the tourist destination image (TDI) variable. Meanwhile, the variable intention to visit has an average mean of 4.08, which means that most respondents agree with the indicators for measuring the variable intention to visit. The indicators for the variable tourist destination image (TDI) are: cognitive image, affective image, and conative image, and the variables for intention to visit are: self congruity, attitude, destination image, and perceived quality.

From the results of hypothesis testing, it proves that tourist destination image (TDI) has a positive and significant influence on intention to visit with a loading factor value of 0.79 and t-value of 10.19 > 1.96, meaning that the higher the tourist destination image (TDI), the greater the intention to visit. In other words, the interest of potential tourists visiting a tourist destination will be higher if the image of the tourist destination is also high.

3. Tourism Risk Perception (TRP) Affects Intention to Visit

Descriptive statistics of the tourism risk perception (TRP) variable have an average mean of 4.28, which means that most respondents agree with these indicators to measure the tourism risk perception (TRP) variable, while the descriptive statistics of the intention to visit variable have an average mean of 4.08 which means it means that most of the respondents agree with the indicator to measure the variable of intention to visit.

The hypothesis test results prove that tourism risk perception (TRP) on Covid 19 has a positive and significant effect on the intention to visit with a loading factor value of 0.74 and a t-value of 5.23 > 1.96. The results of this study are interesting because they prove that if the perceived risk of potential tourists toward a tourist destination is higher, then the intention to visit the tourist destination will also be higher. This is because the risks that may occur have been realized.

4. Tourist Destination Image (TDI) Affects Intention to Visit Through Tourism Risk Perception of Covid 19

Based on the results of hypothesis testing in table 14, it can be seen that tourist destination image (TDI) affects intention to visit through tourism risk perception (TRP) with a loading factor value of 0.58 and a t-value of 4.19 > 1.96. The results of this study prove that the perception of potential visitors to a tourist destination in Covid 19 is an intermediary between the influence of the image of a tourist destination on the interest of potential visitors to a tourist destination. This proves that the perception of potential visitors to the risk of Covid 19 is a variable that is worth considering.

CONCLUSIONS AND SUGGESTIONS

Conclusion

Based on the results of the discussion, the conclusions of this study are as follows:
The hypotheses proposed in this study are:

1. Tourist destination image (TDI) significantly affects tourism risk perception (TRP) in the tourism industry in the new normal era in East Java. Thus, hypothesis 1 of this study is accepted.
2. Tourist destination image (TDI) significantly affects the intention to visit the tourism industry in the new normal era in East Java. Thus, hypothesis 2 of this study is accepted.
3. Tourism risk perception (TRP) of COVID 19 significantly affects intention to visit the tourism industry in the new normal era in East Java. Thus, hypothesis 3 of this study is accepted.
4. Tourist destination image (TDI) significantly affects intention to visit through tourism risk perception (TRP) of covid 19 in the tourism industry in the new normal era in East Java. Thus, hypothesis 4 of this study is accepted.
5. Tourist experience at the destination has proven important in explaining behavior both during and after the trip. The behavior of potential tourists is influenced by: economic, socio-cultural, and environmental (Gao, Huang, and Zhang, 2016). If the manager of a tourist destination pays attention to ethical aspects, it will benefit the business itself because it will determine the ethical image and reputation of the tourist destination itself. The image is an emotional representation of potential tourists toward tourist destinations and a perceptive/cognitive evaluation of potential tourists, which refers to individual knowledge about tourist destinations. The perceived ethics of tourist destinations will assist potential tourists in forming cognitive evaluations and, therefore, determine potential tourists' behavior. These ethical considerations will affect the image and added value of tourism destinations. Tourist interactions with other people at the destination will determine emotional solidarity, satisfaction, and likelihood of revisiting.

Suggestion

Academic Advice

For academics and other researchers in the future, this research is expected to be used as reading material/reference if researching matters related to tourist destination image (TDI), tourism risk perception (TRP) of covid 19, and intention to visits.

Practical Advice

Practical suggestions put forward to the managers of tourist destinations in East Java, based on each of these research variables, are:

1. Tourist destination image (TDI)
   In the new normal era, managers of tourist destinations must improve the image as tourist destinations that provide a sense of security and comfort for potential visitors

because potential visitors have a fairly good understanding of the risks faced from Covid 19.

2. Tourism risk perception (TRP)
   In the new normal era, managers of tourist destinations must be able to suppress the perception of potential visitors to the risks of Covid 19 that may be faced in crowds. This is done so that potential visitors feel safe and comfortable when they are in a crowd.
3. Intention to visit
   In the new normal era, the manager of tourist destinations seeks to increase the interest of potential visitors to tourist attractions by improving their image and fostering a positive perception of the risks of traveling in the new era of Covid 19.

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2. Bukti Accepted

23 November 2022

[JRFM] Manuscript ID: jrfm-2083373 - Accept with Minor Revisions

External

Inbox

JRFM Editorial Office <jrfm@mdpi.com> 12:44 PM (0 minutes ago)

to me, Christina, Benny, JRFM

Dear Dr. Hermanto,

We are pleased to inform you that the following paper has been accepted for publication on condition of completing minor revisions:

Manuscript ID: jrfm-2083373
Type of manuscript: Article
Title: The Effect of Tourist Destination Image (Tdi) on Intention to Visit through Tourism Risk Perception (Trp) of Coronavirus Disease in the Tourism Industry in the New Normal Era in Indonesia: Case Study in East Java
Authors: Christina Esti Susanti, Yustinus Budi Hermanto *, Benny Suwito
Received: 23 November 2022
E-mails: esti@ukwms.ac.id, yustinus.budi@ukdc.ac.id, bennysuwito@ukwms.ac.id
Submitted to section: Risk,
https://www.mdpi.com/journal/jrfm/sections/risk
Against All Odds: Investment and Risk Management in Emerging Markets in the Face of COVID-19
https://www.mdpi.com/journal/jrfm/special_issues/investment_risk_management
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Please revise the manuscript according to the reviewers' comments and upload the revised file within 5 days. Use the version of your manuscript found at the above link for your revisions, as the editorial office may have made formatting changes to your original submission. Any revisions should be clearly highlighted, for example using the "Track Changes" function in

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Do not hesitate to contact us if you have any questions regarding the revision of your manuscript or if you need more time. We look forward to hearing from you soon.

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Journal

Journal of Risk and Financial Management

Manuscript Status

Pending minor revisions

Manuscript ID

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Type

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Section

Risk

Special Issue

Against All Odds: Investment and Risk Management in Emerging Markets in the Face of COVID-19

Author Contributions

Conceptualization, Christina Esti Susanti; Methodology, Benny Suwito; Formal analysis, Christina Esti Susanti and Benny Suwito; Investigation, Christina Esti Susanti; Resources, Yustinus Budi Hermanto; Data curation, Benny Suwito; Writing – original draft, Christina Esti Susanti; Writing – review & editing, Yustinus Budi Hermanto; Project administration, Yustinus Budi Hermanto; Funding acquisition, Yustinus Budi Hermanto.

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Submission Received

23 November 2022

Submission Revision Date

28 December 2022

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Reviewer 2

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Reviewer 3

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I found that the paper didn't really address a point raised by Reviewer 2 (i.e. missing control variables). So I'd like the authors to include some control variables or at least explain their absence.

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Journal

JRFM (ISSN 1911-8074)

Manuscript ID

jrfm-2083373

Type

Article

Title

The Effect of Tourist Destination Image (Tdi) on Intention to Visit through Tourism Risk Perception (Trp) of Coronavirus Disease in the Tourism Industry in the New Normal Era in Indonesia: Case Study in East Java

Authors

Christina Esti Susanti , Yustinus Budi Hermanto * , Benny Suwito

Section

Risk

Special Issue

Against All Odds: Investment and Risk Management in Emerging Markets in the Face of COVID-19

Abstract

The travel industry is the first and most affected by the pandemic (o c d, 2020). Different countries have taken different measures to limit the spread of COVID 19, including total or partial lockdowns, strict restrictions on gatherings of people in public and closed public and private places, limited free mobility of residents, and the implementation of services. A recent report by the United Nations World Tourism Organization shows that 96% of tourist destinations globally have imposed travel restrictions (UNWTO, 2020). In addition, public mobility modes, namely: airplanes, trains, buses, and ships, have been recognized as the main threat to the spread of this new disease, and therefore, preventive measures must first be taken. This study aims to reflect by identifying tourists' behavioral intentions due to COVID-19. It is very difficult to predict the behavior of tourism consumers after the crisis (Vo Thanh, 2006). Therefore, an empirical study was conducted to determine the sensitivity of tourists who are faced with the COVID-19 health crisis to obtain information from tourists to identify potential changes in their consumption in the tourism industry due to COVID-19. This study proves that tourist destination image (TDI) through tourism risk perception (TRP) positively and significantly affects the intention to visit. This means that the image of a tourist destination positively and significantly affects the intention of potential tourists to visit, even though it is mediated by their perception of the risk of COVID-19 being vulnerable to crowds of tourist attractions. Therefore, it is recommended that tourism destination managers pay attention to the risk factors perceived by potential tourists who are tested in this study. Future research is also advised to examine factors that cannot be controlled by tourism destination managers, namely government policies regarding the management of tourist destinations in the new normal era.

Author's Reply to the Review Report (Reviewer 3)

Please provide a point-by-point response to the reviewer’s comments and either enter it in the box below or upload it as a Word/PDF file. Please write down "Please see the attachment." in the box if you only upload an attachment. An example can be found here.

* Author's Notes to Reviewer

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Paragraph
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Submit or Save as draft (submit later)

Review Report Form

English language and style

( ) English very difficult to understand/incomprehensible
( ) Extensive editing of English language and style required
( ) Moderate English changes required

( ) English language and style are fine/minor spell check required
(x) I don't feel qualified to judge about the English language and style

	Yes	Can be improved	Must be improved	Not applicable
Does the introduction provide sufficient background and include all relevant references?	( )	( )	(x)	( )
Are all the cited references relevant to the research?	( )	( )	(x)	( )
Is the research design appropriate?	( )	(x)	( )	( )
Are the methods adequately described?	( )	(x)	( )	( )
Are the results clearly presented?	( )	(x)	( )	( )
Are the conclusions supported by the results?	( )	( )	(x)	( )

Comments and Suggestions for Authors

Thank you for the revision. The manuscript is now much better structured and readable. I appreciate that the authors have revised the manuscript according to my previous feedback. However, there is still some space for improvement.

I don't see any fundamental changes to keywords since you still use the same words from the title. I give some examples:
1. Because you use SEM (Structural Equation Modeling) data processing in most of the processes, you can use: "**SEM (Structural Equation Modeling)"** as one of the keywords. So, other researchers who use SEM when searching on search engines will also find your writing.
2. You can also use the word "**Visitor perception**."
3. You can also use the "**post-Covid era"** because that word is related to *New Normal*.
Please read and find it carefully in your own manuscript so you can get the essence of the keywords.

Why I didn't recommend you use the same words from the title? Because the words from the title are automatically indexed by the search engines so you will have some more opportunities to add some more different words in the *Keywords* part to make your manuscript more discoverable.

In your response to the reviewer, you said about the **occasion period of Covid (until August 2022).** Why I couldn’t find your statement in the revised manuscript?
Please **write it in your manuscript** because every country has a different period in their Covid situation and they don’t know about Indonesia’s covid period. Remember, your reader is not only from Indonesia.

From your response to the reviewer about the “visit the tourism industry”? you said it means **“tourists destination”.** Why you didn’t write it in your revised manuscript? **Please write in your manuscript** as well.

From your response to Lines 102 to 117 in the previous manuscript, I found a decrease in the justification of your **Introduction** Chapter.
I will help you to understand by using another journal that I have given to you:
Example 1: from https://www.mdpi.com/1911-8074/11/3/35
ERM practices are not only essential for the improvement of a firm’s performance but also help to reduce different types of risk exposure (Florio and Leoni 2017). Successful ERM practices enable firms to enhance their values and manage risk in an effective way (Lechner and Gatzert 2018). It increases a firm’s profitability by reducing different operational and marginal costs as well as reduce the uncertainty of stock market returns (Eckles et al. 2014). A firm that has a formal implementation of ERM practices can enjoy the high operational performance and earns over those who have lack of ERM practices (Callahan and Soileau 2017). Hence, managers are strongly encouraged and advised to work in the implementation of ERM practices to improve the firm values and performance (Lajili 2009; Liu et al. 2017). It is doubtless that there is a significant positive association between ERM practices and firm performance (Callahan and Soileau 2017; Florio and Leoni 2017; Zou and Hassan 2017). Therefore, the first hypothesis is proposed:
Hypothesis 1 (H1). ERM practices are significantly related to firm performance.

Note: See how the author built the hypotheses by using related references that they want to connect with every hypothesis. You were actually eliminating what was already apparent in the previous manuscript instead of adding to it. So, please put every related reference before your hypotheses.

On page 6, How could you rely **three** hypotheses (H1, H2, H3) only on Wang et, al. (2020)?

My other suggestion is to make the hypothesis that you wrote in the INTRODUCTION chapter like example 2 below:

Example 2: https://journals.plos.org/plosone/article?id=10.1371/journal.pone.0265257
The objective of the research is to find out the random webinar events offered among academics through a poll. It is believed that the results of the polls will reveal the state of the webinar’s activities for the participants. Understanding the webinar with a conceived as a product will help us more easily analyse its phenomenon. At the webinar’s participant level, **we also examined the effects of gender, age, frequency**

of attending the webinar, cost of internet, and place of accessing the webinar toward the duration intentions of attending the webinar. Thus, the opinions that are known deeper and subsequently processed can be used as the basis for further implementation of various online meeting information dissemination activities and their challenges. (From the last paragraph of the INTRODUCTION chapter).

Note: 1. See how the author wrapped the hypotheses and the objectives in one narrative paragraph. They Not wrote it in the specific numbers or letters like you did. 2. You also didn't need to write specific expected benefits of your research by number in the INTRODUCTION chapter. The reader will determine whether your finding has benefits or not from the RESULTS and DISCUSSION chapter. So, make them believe using your explanation and justification in the RESULTS and DISCUSSION chapter you made.

I will give you one more example as a bonus:

The purpose of this study was to examine the effect of push motivational factors and pull motivational factors on tourist loyalty through satisfaction with halal tourism destinations in East Java. Where push motivational factors are measured from the internal factors of tourists while pull motivational factors are measured from the attributes of the tourist destination. These variables are raised in this study because to find out how a person's reason /motivation in making a decision on something can affect his satisfaction and loyalty to something that was decided upon.
(source: https://www.researchgate.net/publication/351545297_The_Effect_of_Push_Motivational_Factors_and_Pull_Motivational_Factors_on_Tourist_Loyalty_Through_Satisfaction_on_Halal_Tourists_in_East_Java)

On page 7, why did you still try to explain what TDI, TRP, and Intention to Visit are by **using some references**? If you want to explain it, use the LITERATURE REVIEW Chapter instead.

on Page 9 (Validity Analyst), who is **Ghozali & Fuad, 2005:317**? I didn't find its reference in your Bibliography. Moreover, you better not put the references in this sub-Chapter (if any). Put it in the Methodology Chapter.

on Page 10, last paragraph, what do you mean by:

"Based on the research result, it can be seen that the assumption of normality is not met because the p-value is less than the cut-off set at 0.05."

On Page 13 (Discussions Chapter): Please add references on every finding so it will become a DISCUSSION, not just a report.

on Pages 14-15 (Conclusions and Suggestions Chapter):
Please wrap your sentences in two or three **narrative** paragraphs (see the two example journals). Do not write it in specific numbers or letters like you did.

In my previous comment, I asked you to add LIMITATIONS and FUTURE RESEARCH. No research is faultless or covers every possible angle. As a result, addressing the constraints of your research exhibits honesty and integrity (see https://mindthegraph.com/blog/limitations-in-research/). Future Research recommendations are also needed (see: https://www.scribbr.com/dissertation/recommendations-in-research/).
I didn't find it in your revised version, please add it. Please check the examples from the two journals that I have recommended you to read so you can have some points of view.

I will also give you an example:
This research is **limited to examining** the Effect of Tourist Destination Image (Tdi) on the Intention to Visit through Tourism Risk Perception bla.. bla…..bla……..
Bla bla… bla…..
Further research is needed to check the bla…. Bla….. to know deeper understanding of bla….. bla…. Bla……

Submission Date

23 November 2022

Date of this review

29 Dec 2022 20:04:46

3. Bukti Hasil Review Dari Reviewer

18 Desember 2022

Re: [JRFM] Manuscript ID: jrfm-2083373 - Rephrase Sentences

External
Inbox

Evie Chen <evie.chen@mdpi.com> 10:44 AM (6 hours ago)
to me, JRFM, Esti, Benny

Dear Dr. Hermanto,

I hope this email finds you well.

Considering the paper novelty, we suggest you to rephrase these similar sentences (see attachment).

Please do not hesitate to contact me if you have any questions.

Best regards,
Ms. Evie Chen
E-Mail: evie.chen@mdpi.com

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On 2022/12/18 19:51, JRFM Editorial Office wrote:
> Dear Dr. Hermanto,
>
> Thank you again for your manuscript submission:
>
> Manuscript ID: jrfm-2083373
> Type of manuscript: Article
> Title: THE EFFECT OF TOURIST DESTINATION IMAGE (TDI) ON INTENTION TO VISIT
> THROUGH TOURISM RISK PERCEPTION (TRP) OF COVID 19 IN THE TOURISM INDUSTRY IN
> THE NEW NORMAL ERA IN INDONESIA

> Authors: Esti Susanti, Yustinus Budi Hermanto *, Benny Suwito
> Received: 23 November 2022
> E-mails: esti@ukwms.ac.id, yustinus.budi@ukdc.ac.id, bennysuwito@ukwms.ac.id
> Submitted to section: Risk,
> https://www.mdpi.com/journal/jrfm/sections/risk
> Against All Odds: Investment and Risk Management in Emerging Markets in the
> Face of COVID-19
> https://www.mdpi.com/journal/jrfm/special_issues/investment_risk_management
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27 Desember 2022

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Sabyasachi Mohapatra, Rohan Mukherjee, Arindam Roy, Anirban Sengupta, Amit Puniyani. "Can Ensemble Machine Learning Methods Predict Stock Returns for Indian Banks Using Technical Indicators?", Journal of Risk and Financial Management, 2022

THE EFFECT OF TOURIST DESTINATION IMAGE (TDI) ON INTENTION TO VISIT THROUGH TOURISM RISK PERCEPTION (TRP) OF COVID-19 IN THE TOURISM INDUSTRY IN THE NEW NORMAL ERA IN INDONESIA: Case Study in East Java Christina Esti Susanti, Widya Mandala Surabaya Catholic University * esti@ukwms.ac.id Y Budi Hermanto, Darma Cendika Catholic University ** yustinus.budi@ukdc.ac.id Benny Suwito, Widya Mandala Surabaya Catholic University bennysuwito@ukwms.ac.id ABSTRACT: The travel industry is the first and most affected by the pandemic (o c d, 2020). Different countries have taken measures to limit the spread of COVID-19, including total or partial lockdowns, strict restrictions on gatherings of people in public and closed public and private places, limited free mobility of residents, and the implementation of services. This study aims to identify tourists' behavioral intentions due to COVID-19. It is very difficult to predict the behavior of tourism consumers after the crisis. Therefore, an empirical study was conducted to determine the sensitivity of tourists facing the COVID-19 health crisis to obtain information from tourists to identify potential changes in their consumption in the tourism industry due to COVID-19. This study proves that tourist destination image (TDI) through tourism risk perception (TRP) positively and significantly affects the intention to visit. Therefore, it is recommended that tourism destination managers pay attention to the risk factors perceived by potential tourists who are tested in this study. Future research is also advised to examine factors that cannot be controlled by tourism destination managers, namely government policies regarding the management of tourist destinations in the new normal era. Keywords: Tourist Destination Image (TDI), Tourism Risk Perception (TRP), Intention to Visit 1. INTRODUCTION COVID-19 has changed the world in every way and has had a significant impact on the tourism industry, one of the world's largest industries, and is highly sensitive to significant shocks such as the COVID-19 pandemic (Chang et al., 2020). With COVID-19 cases increasing significantly every day worldwide, many travelers may be worried about their vacation plans. Some of their concerns include whether their destination may be affected and it is unsafe to travel or if the situation will change for the better in the next month or two (Trip 101, 2000). Travel restrictions are imposed worldwide due to the COVID-19 outbreak, and the situation changes daily. This is probably the only reason tourists might want to postpone their travel plans because none of them can predict the situation in the near future. The travel industry is the first and most affected by the pandemic (o e c d, 2020). Different countries have taken measures to limit the spread of COVID-19, including total or partial lockdowns, strict restrictions on gatherings of people in public and closed J. Risk Financial Manag. 2022, 15, x. https://doi.org/10.3390/xxxxx www.mdpi.com/journal/jrfm public and private places, limited free mobility of residents, and the implementation of services. A recent United Nations World Tourism Organization report shows that 96% of tourist destinations globally have imposed travel restrictions (UNWTO, 2020). In addition, public mobility modes, namely: airplanes, trains, buses, and ships, have been recognized as

the main threat to the spread of this new disease, and therefore preventive measures must first be taken. Tourist visits are a predictor of profitability and revenue increase of tourism organizations (Wu & Li, 2017). Traveling is not only good for the soul but also good for health. As the COVID-19 situation evolves, many people worldwide continue to travel: for leisure, business, and important humanitarian reasons (World Travel &Tourism Council, 2020). According to the World Travel &Tourism Council (2020), there are three ways to keep tourists safe when traveling to a destination. First, the best way to stay safe while traveling is to follow the latest World Health Organization guidelines as closely as possible. Second, tourists must wash their hands regularly and thoroughly, avoid shaking hands or touching faces, and stay away from crowded places. Third, if possible, tourists must maintain a distance of at least one meter between themselves and other people. In order to understand whether tourists traveling to tourist destinations also pay attention to safety and security during the COVID-19 outbreak, it is necessary to study their future intentions. Moreover, the tourism sector was hit hardest by government restrictions and was practically closed during the period. According to estimates, international tourist arrivals in 2020 will decline by 20% to 30% compared to 2019 (Bhati et al., 2016). This will also affect millions of tourism jobs and will take several years to recover from its fall. For tourists, security is one of the important things. Risk perception is crucial in tourism decision-making (Sönmez & Graefe, 1998; Floyd et al., 2004). Therefore, a tourist destination can only attract visitors if it provides a safe and secure environment where tourists feel protected from threats (Yousaf et al., 2018). When consumers make decisions, they will see the risks associated with their decisions. Faced with the perception of external hazards, tourist cancel their trips (Huang & Min, 2002), trips by car (Fall & Massey, 2005), preventing intense contact with people and prefer outdoor activities (Wen et al. al., 2005), last-minute reservations offered during promotions (Hystad & Keller, 2008) and more attention to cleanliness and ecotourism (Higgins-Desbiolles, 2020). Therefore, it is essential to predict the trajectory of changes in tourist behavior to help tourism managers identify the basis of resilience strategies to respond to the situation in an ideal way. This study aims to identify tourists' behavioral intentions due to COVID-19. It is challenging to predict the behavior of tourism consumers after the crisis (Hai, 2006). Therefore, an empirical study was conducted to determine the sensitivity of tourists facing the COVID-19 health crisis to obtain information from tourists to identify potential changes in their consumption in the tourism industry due to COVID-19. Based on this background, the formulation of the problems proposed in this study are: 1. Does tourist destination image (TDI) affect tourism risk perception (TRP) of COVID-19 in the tourism industry in the new normal era in East Java, Indonesia? 2. Does tourist destination image (TDI) affect the intention to visit the tourism industry in the new normal era in East Java, Indonesia? 3. Does the tourism risk perception (TRP) of COVID-19 affect the intention to visit the tourism industry in the new normal era in East Java, Indonesia? 4. Does tourist destination image (TDI) affect the intention to visit through tourism risk perception (TRP) of covid 19 in the tourism industry in the new normal era in East Java, Indonesia? While the objectives to be achieved in this study are to analyze: 1. The influence of tourist destination image (TDI) on tourism risk perception (TRP) of COVID-19 in the tourism industry in the new normal era in East Java, Indonesia. 2. The effect of tourist destination image (TDI) on interest in visiting the tourism in- dustry in the New Normal Era in East Java, Indonesia. 3. Tourism risk perception (TRP) of COVID-19 on intention to visit the tourism industry in the new normal era in East Java, Indonesia. 4. Tourist destination image (TDI) on intention to visit through tourism risk perception (TRP) of COVID-19 in the tourism industry in the new normal era

in East Java, In- donesia? The expected benefits of this research are: 1. Theoretical benefits Understanding the causes and effects of image theory, risk perception, and intention to visit. 2. Empirical benefits The findings of this study are expected to be useful in providing strategic input for tourism industry players in managing image, risk perception, and intention to visit. 2. LITERATURE REVIEW 2.1. Previous Research The first previous research used as a reference for this research was conducted by Wang et al. (2020) in China. The study explores the mechanisms of risk perception of potential travelers in a severe COVID-19 epidemic with antecedent effects of place images depicted in anti-epidemic music videos and the impact of risk perceptions on place attachment and travel intentions of potential travelers, based on risk perception theory. This study also explored the moderating effect of visit history on balance risk perception, place attachment, and travel intention. The perception of tourism risk has been shown to have a significant effect on tourist decision-making behavior; however, the impact of the image of the place depicted in the cultural media of the destination needs to be studied further. Duong et al. (2022) examined the factors that influence the demand for domestic travel and the willingness of tourists to support the recovery of destinations under new normal conditions. Partial Least Square-Structural Equation Modeling is used to predict the structural model derived from a sample size of 695 valid questionnaires. The results show a significant increase in the travel intentions of domestic tourists and their willingness to support the revival of post-pandemic destinations. It is interesting to note that the health risk image of a destination is no longer an important determinant of travelers' itineraries, while other factors, including attitudes, financial promotions, and social media, significantly influence their travel intentions and support for the reopening of destinations in new countries in normal conditions. Theoretically, this research produces important results that contribute to post-disaster crisis management and predicts the behavioral intentions of tourists that can affect the recovery prospects of a destination. Practically speaking, this study also provides some important implications for rebuilding the domestic tourism industry in a more resilient future pandemic challenge. 2.2. Tourist Destination Image (TDI) According to Haider et al. (1994), the tourist destination image is "the sum of the beliefs, ideals, and impressions people have of a particular place." Meanwhile, Kotler &Gertner (2004) define tourist destination image as the number of people's beliefs and impressions about a place. The image represents a simplification of a large number of associations and pieces of information that are linked to a place. An image is a product of the mind trying to process and retrieve important information from many data about a place. This definition relates to individuals, while other definitions recognize that groups can share images. From a marketing point of view, it is important to understand aspects of the image shared with other group members. This understanding enables market segmentation and facilitates the formulation of marketing strategies. For this reason, the definition of tourist destination image proposed by Lawson and Baud Bovy (1977) includes both the image from a personal point of view and the image shared by the group. They define the image as the expression of all objective knowledge, impressions, prejudices, imaginations, and emotional thoughts of a person or group in a given place. Tourist destination image (TDI) affects tourists' travel decision-making and their behavior towards a destination and affects the level of satisfaction and memory about the experience. Therefore, the perceived image is the basis of the evaluation or selection process and thus provides the relationship between motivation and goal selection (O'Leary, & Deegan, 2003). According to Agapito et al. (2012), the measurement of tourist destination image uses the cognitive-affective–conative model, namely: 1. Cognitive image 2. Affective image 3. Conative image 2.3. Tourism Risk

Perception (TRP) Since the 1990s, tourism risk perception has received widespread attention from psychologists and consumer behavior (Sonmez and Graefe, 1998), and the concept of tourism risk perception has emerged. The academic background in tourism risk perception is currently studied in cognitive psychology, consumer behavior, and travel safety. According to Cui et al. (2016), the concept of tourism risk perception can be divided into three views, namely: (1) Tourism risk perception (subjective) is a traveler's subjective feeling of negative consequences or negative impacts that may occur during the trip. (2) Tourism risk perception (objective) is an objective evaluation of tourists for negative consequences or negative impacts that may occur during the trip. (3) Tourism risk perception (cognitive) is a cognitive evaluation of tourists that exceeds the threshold for the portion of negative consequences or negative impacts that may occur during the trip. Two dimensions determine the factors that influence tourism risk perception (Reisinger and Mavondo, 2006; Kozak et al., 2007), namely: 1. Subjective factors that affect tourism risk perception. These are divided into 2 categories: demographic variables and individual cognitive abilities. Individual demographic variables include age, gender, educational experience, academic background, social status, geography, education level, income, and social experience. Individual cognitive ability variables focus on temperament, personality, emotions, views, values, cognitive and meta-cognitive, etc. The subjective factors that affect tourism risk perception are as follows (Ahmad et al., 2015): a. Women's sensitivity to travel risk is slightly higher than men's. b. The similarity of culture and psychology and the spatial proximity of the geographical position determine the tourism risk perception. c. The higher a person's level of education, the more frequently one is in contact with the media, and the higher the class status, the stronger the perceived risk level. d. When people have more confidence in information sources and institutions, their risk perception is stronger. e. Urban residents have a stronger perception of risk than rural residents. f. People's concerns, anxiety, and other emotions about travel risks can affect individuals' awareness of risk perceptions, whereas understanding individual travel risks will also affect their emotional intensity. 2. Objective factors affecting tourism risk perception refer to negative consequences or impacts that may occur during the trip. These factors can be summarized as dimensions of tourism risk perception. The results of studies on the objective factors of tourism risk perception are often grouped into five to seven dimensions, namely: a. Five-dimensional risk: psychological risk, financial risk, performance risk, health risks, and social risk. b. Six-dimensional risk: performance risk, physical risk, financial risk, psychological risk, social risk, and time risk. c. Seven-dimensional risk: physical risk, economic risk, equipment risk, social risk, psychological risk, time risk, risk of missed opportunity. Blesic et al., 2022, presented the objective travel risk through different factors, ranging from two (physical risk and equipment risk) to 10 (equipment risk, financial risk, health risk, physical risk, political risk, social risk, satisfaction risk, time risk, terrorism risk, and psychological risk. 2.4. Intention to Visit Traditionally, destinations are well-defined geographic areas (Buhalis, 2000; Hsu et al., 2009; Blasco et al., 2016). There are other understandings of destinations as products or brands (Hsu et al., 2009; Smallman and Moore, 2010; Blasco et al., 2016), and others suggest that destinations are complex, unique products or even a portfolio of products and services, which consists of climate, infrastructure, and superstructure of an area as well as natural and cultural attributes. Jansen-Verbeke (1986) categorizes the elements of tourism destinations into Primary (activity, physical setting, and social/cultural attributes), secondary (catering and shopping), and additional elements (accessibility and tourist information). While Mill and Morrison (1992) mentioned that a destination consists of attractions, facilities, infrastructure,

transportation, and hospitality, Buhalis (2000) suggests six essential components of a destination, including attractions, accessibility, facilities, available packages, activities, and additional services. However, Holloway et al. (2009) state that there are only three core elements in a successful destination whose achievement in attracting tourists is highly dependent on the quality of the essential benefits they offer: attractions, facilities, and accessibility. Meanwhile, according to Moutinho (2005), these elements are cost, attractions, facilities, travel opportunities, travel arrangements, and travel information. These elements and attributes serve the same purpose in slightly different ways, making the destination suitable and available to tourists. 3. Research Model Tourist Destina- tion Image (TDI) Tourism Risk Perception (TRP) Intention to Visit Figure 1. Research Model. 4. Hypothesis The hypotheses proposed in this study are: 1. Tourist destination image (TDI) significantly affects tourism risk perception (TRP) in the tourism industry in the new normal era in East Java, Indonesia. 2. Tourist destination image (TDI) significantly affects the intention to visit the tourism industry in the new normal era in East Java, Indonesia. 3. The tourism risk perception of COVID-19 significantly affects the intention to visit the tourism industry in the new normal era in East Java, Indonesia. 4. Tourist destination image (TDI) significantly affects the intention to visit through tourism risk perception of covid 19 in the tourism industry in the new normal era in East Java. 5. RESEARCH METHODS 5.1. Research design The type of research used in this research is quantitative research. The quantitative research method is a type of research whose specifications are systematic, planned, and structured from the start to the creation of the research design. 5.2. Variable Operational Definition 1. Tourist destination image (TDI) TDI is an image of a tourist destination. Agapito et al. (2013) measured tourist destination images using cognitive–affective–conative model: cognitive, affective, and conative. 2. Tourism Risk Perception (TRP) It is a perceived risk by tourists when visiting a tourist destination. This variable was measured by (Anderson & Mansi, 2009; Fornell et al., 2001): physical risk, financial risk, performance risk, psychological risk, and security risk. 3. Intention to visit A person intends to visit a tourist destination. This variable is measured by (Chin et al., 2015): self-congruity, attitude, destination image, and Perceived quality. 5.3. Data Types and Sources The data sources used by researchers in this study were primary data obtained through questionnaires directly to respondents and secondary data obtained through notes related to the research topic. While the type of data used in this research is quantitative data types in the form of numbers and qualitative in the form of notes that are relevant to the research. 5.4. Data Measurement Researchers in this study used a Likert measurement scale. With a Likert Scale, the variables to be measured are translated into variable measurements. Then these measurements are used as a starting point for compiling instrument items in the form of statements or questions in the questionnaire. The answers to each instrument item using the Likert Scale have a gradation from very negative to very positive, with a score of 1 - 5. 5.5. Population and Research Sample The research population refers to Surabaya, East Java Province, so the sampling for this study was 200 people. The sampling technique using simple random sampling is also called simple random sampling, which is a sampling technique that provides equal opportunities for each member of the population to be the research sample. The characteristics of the sample in this study are: Residents of East Java, minimum age of 21 years, understanding of COVID-19, have an interest in visiting a tourist destination. 5.6. Data Analysis Technique Data processing was carried out after the distribution of the questionnaire met the requirements/sufficient. The initial step is to recap all questionnaire data in Microsoft Excel. Then from the data summary, the average of each indicator is searched. Then the average results

are processed again with SPSS software. Processing in SPSS to look for data's normality, validity, and reliability. The next step is to test whether the results are normal or not. If it is not normal, data retrieval is carried out to correct abnormal data. The next step is to test the validity. If the result is invalid, then the invalid items are issued. The next step is the reliability test. If the results are not reliable, the unreliable items are excluded. If these three steps are appropriate, then it can proceed to SEM (Structural Equation Modeling) data processing. 6. ANALYSIS AND DISCUSSION 6.1. Characteristics of Respondents 1. Residents of East Java Based on the research result, it can be seen that the number of respondents who are residents of East Java is 200, with a percentage of 100%. This means that all respondents in this study have met the criteria set by the researcher so that data analysis can be continued. 2. Minimum Age of 21 Years Based on the research result, it is known that the number of respondents at least 21 years old is 100, with a percentage of 100. This means that all respondents in this study have met the criteria set by the researcher so that data analysis can be continued. 3. Understanding Covid-19 The research result shows that the number of respondents who understand Covid-19 is 200, with a percentage of 100%. So, all respondents are domiciled or reside in Surabaya. This means that data analysis can be continued. 4. Have an Interest in Visiting a Tourist Destination The research result shows that the number of respondents interested in visiting a tourist destination is as many as 200, with a percentage of 100%. So, all respondents have an interest in visiting a tourist destination. This means that data analysis can be continued. 6.2. Descriptive Statistics of Research Variables Table 1. Average Interval of Research Variables. Interval mean score Evaluation 1.00 – < 1.80 Strongly disagree 1.80 – < 2.60 Don't agree 2.60 – < 3.40 Neutral 3.40 – < 4.20 Agree 4.20 – ≤ 5.00 Strongly agree Source: data processed. Descriptive statistics explain the average value of respondents for each indicator of the research variable. The average value of the answers is categorized into 5 categories, shown in Table 1. The research category of the average value is used to assess the respondents' answers to each research indicator. Furthermore, the respondents' answers were evaluated for each variable by using the assessment criteria. 6.3. Tourist Destination Image (TDI) Descriptive Statistics Table 2. Tourist Destination Image (TDI) Descriptive Statistics. No Statement Mean Standard Deviation Description 1 Cognitive image 3.90 1.932 Agree 2 Affective image 3.91 1.714 Agree 3 Conative image 3.76 1.813 Agree Mean 3.86 1.819 Agree Source: Data, processed. The variable tourist destination image (TDI) is measured using 3 indicators based on research results (Table 2). The average value of the tourist destination image (TDI) variable is 3.86, with an average standard deviation of 1.819. The respondent's answer to the tourist destination image (TDI) is "Agree". The effective image indicator has the highest mean value compared to other indicators, 3.91. Meanwhile, the conative image indicator has the lowest mean, 3.76. 6.4. Tourism Risk Perception (TRP) Descriptive Statistics Table 3. Tourism Risk Perception (TRP) Descriptive Statistics. No Statement Mean Standard Deviation Description 1 Physical risk 4.43 1.327 Agree 2 Financial risk 4.79 1.017 Agree 3 Performance risk 4.71 1.248 Agree 4 Psychological risk 3.87 1.386 Agree 5 Security risk 3.58 1.095 Agree Mean 4.26 1.215 Agree Source: Data, processed. The tourism risk perception (TRP) variable is measured by 5 indicators based on research results (Table 3). The average value for tourism risk perception (TRP) is 3.92, with an average standard deviation of 1.261. The respondent's answer to tourism risk perception (TRP) is "Agree." The financial risk indicator has the highest mean value compared to other indicators, which is 4.79. Meanwhile, the security risk indicator has the lowest mean, which is 3.58. 6.5. Descriptive Statistics of Intention to Visit Table 4. Descriptive Statistics of Intention to Visit. No Statement Mean

Standard Deviation Description 1 Self congruity 4.01 1.107 Agree 2 Attitude 3.87 1.045 Agree 3 Destination image 4.28 1.141 Agree 4 Perceived quality 4.15 1.138 Agree Mean 4.08 1.108 Agree Source: Data, processed. Based on Table 4, the variable of intention to visit in this study was measured using 4 measurements. The average score of respondents' answers to the variable of intention to visit is 4.08, with an average standard deviation of 1.108. This proves that the score of respondents' answers to the intention to visit is "Agree". Meanwhile, destination image has the highest average score compared to other measurements, namely 4.28 (agree). Meanwhile, the attitude measurement has the lowest score of 3.87 if the decimal is rounded up, it becomes 4 (agree). 7. DATA ANALYSIS 7.1. Validity test The validity of an indicator can be evaluated by the level of significance of the influence between a latent variable and the indicator (Ghozali & Fuad, 2005:317). The output path diagram displays the t-value (t-value) for the estimate between the parameters. The validity test in this study (Table 5) was carried out on all indicators of the research variables, which amounted to 12 indicators. Research result shows that all indicators have a t-value greater than 1.96, so it can be said that all indicators are valid and feasible to use (Ghozali and Fuad, 2005:318). Table 5. Validity Te st Results. Variable Indicator t-value Cut off value Description Tourist Destination Image (TDI) X.1 X.2 X.3 1.00 18.35 15.90 Reference > 1.96 > 1.96 Valid Valid Valid Tourism Risk Perception (TRP) Y1.1 Y1.2 Y1.3 Y1.4 Y1.5 1.00 14.46 16.66 11.20 12.07 Reference > 1.96 > 1.96 > 1.96 > 1.96 Valid Valid Valid Valid Valid Intention to Visit Y2.1 Y2.2 Y2.3 Y2.4 1.00 12.10 13.37 13.70 Reference > 1.96 > 1.96 > 1.96 Valid Valid Valid Valid Source: Data, processed. 7.2. Reliability Test Table 6. Reliability Test Results. Variable CR Cut off Description Tourist Destination Image (TDI) 0.89 ≥ 0.6 Reliable Tourism Risk Perception (TRP) 0.91 ≥ 0.6 Reliable Intention to Visit 0.86 ≥ 0.6 Reliable Source: Data, processed. Bagozzi & Yi (1988) stated that the cut-off level for saying that composite reliability was quite good was 0.6. The reliability test used information on loading indicators and error variance obtained in the completely standardized solutions section. The data in the research result shows that over the research variables meet the standard value of Construct Reliability (CR), which is greater than 0.6 (Table 6). Thus, it can be concluded that all variables are latent constructs, so they are feasible for further analysis. 7.3. Normality Test The normality test in this study can be seen from the output of the skewness and kurtosis section, which is processed using the LISREL application. Table 7. Multivariate Normality Test Results. Skewness Kurtosis Skewness and Kurtosis ---------- ---------- ---------- ---------- Value Z-Score P-Value Value Z-Score P-Value Chi-Square P-Value 34.186 0.004 0.997 356.631 0.102 0.919 0.010 0.995 Source: Data, processed. Research result shows that the data obtained in the multivariate study were normally distributed. The Skewness and Kurtosis section shows this, which is insignificant on a 5% scale (more than 0.05) (Table 7). Based on the research result, it can be seen that the assumption of normality is not met because the p-value is less than the cut-off set at 0.05. Table 8. Univariate Normality Test Results. Indicator Chi-Square Skewness dan kurtosis p-Value Description X.1 10.65 0.005 Not normal X.2 11.30 0.004 Not normal X.3 14.08 0.005 Not normal Y1.1 10.80 0.04 Not normal Y1.2 6.23 0.001 Not normal Y1.3 3.28 0.19 Not normal Y1.4 0.21 0.89 Not normal Y1.5 11.34 0.001 Not normal Y2.1 6.15 0.037 Not normal Y2.2 13.23 0.003 Not normal Y2.3 6.61 0.058 Not normal Y2.4 5.69 0.04 Not normal Source: Data, processed. Based on Table 8, it can be seen that the assumption of normality is not met because the p-value is less than the cut-off set at 0.05. 7.4. Overall Model Fit Test Table 9. Fit Model Test. Model Testing Value Cut of Value Description Goodness Of Fit Indeks (GFI) 0 .89 ≥ 0.9 Fit Adjusted Goodness Fit Of Index (AGFI) 0.87 ≥ 0.9 Marginal Fit

Normed Fit Index (NFI) 0.91 ≥ 0.9 Good Fit Incremental Fit Index (IFI) 0.86 ≥ 0.9 Marginal Fit Comparative Fit Index (CFI) 0.87 ≥ 0.9 Marginal Fit Relative Fit Index (RFI) 0.93 ≥ 0.9 Good Fit Root Mean Square Error Of Approximation (RMSEA) 0.05 < 0.08 Close fit Source: Data, processed. Based on the overall compatibility test results of the model in Table 9, it can be explained that NFI and RFI have a cut-off value of 0.9 (a good fit). While RMSEA has a cut-off value < 0.08 (close fit). AGFI, IFI, and CFI are in the marginal fit category because it has a cut-off value of 0.9, and GFI has a cut-off value of 0.89, which is 0.8 GFI 0.9, so it is in the fit category. From the various tests of the overall suitability of the model, it can be concluded that the research model proposed in this study is acceptable. The research model can predict the effect of each independent variable on the dependent variable . 7.5. Structural Equation Structural equations from the results of data processing are as follows: Y1 = 0.84 * X, Errorvar. = 0.18 , R^2 = 0.92 (0.09) (0.03) 10.93 7.09 Y2 = 0.69 * Y1 + 0.73 * X, Errorvar. = 0.048 , R^2 = 0.89 (0.01) (0.06) (0.032) 5.16 6.41 4.75 Source: Data, processed. Based on these structural equations, it can be explained as follows: Equation 1 Y1 = 0.84 * X, Errorvar. = 0.18 , R^2 = 0.92 (0.09) (0.03) 10.93 7.09 Equation 2 Y2 = 0.69 * Y1 + 0.73 * X, Errorvar. = 0.048 , R^2 = 0.89 (0.01) (0.06) (0.032) 5.16 6.41 4.75 This equation explains that tourist destination image (TDI) has a positive effect on the intention to visit with an estimated value of 0.73, and tourism risk perception (TRP) has a positive effect on the intention to visit with an estimated value of 0.69. 7.5. Research Hypothesis Testing Table 10. Hypothesis Test Results. Hypothesis Relationship Pattern Loading factor tvalue Cut-off Value Description H1 Tourist Destination Image (TDI) ? Tourism Risk Perception (TRP) 0.87 4.83 1.96 Significant H2 Tourist Destination Image (TDI) ? Intention to Visit 0.79 10.19 1.96 Significant H3 Tourism Risk Perception (TRP) ? Intention to Visit 0.74 5.23 1.96 Significant H4 Tourist Destination Image (TDI) ? Tourism Risk Perception (TRP) ? Intention to Visit 0.58 4.19 1.96 Significant Source: Data, processed. Table 10 shows the results of hypothesis testing in the study, as follows: 1. The value of the loading factor of the variable X to Y1 is 0.87, while the t-value is 4.83. Based on the provisions, the t-value of 1.96 shows that the tourist destination image (TDI) variable positively and significantly affects the tourism risk perception (TRP) variable. 2. The loading factor value of the tourist destination image (TDI) variable to the intention to visit is 0.79, while the t-value is 10.19. Based on the provisions, the t-value of 1.96 shows that the tourist destination image (TDI) variable has a positive and significant effect on the intention to visit variable. 3. The loading factor value of the tourism risk perception (TRP) variable to the intention to visit is 0.74, while the t-value is 5.23. Based on the provision that the t-value is 1.96, it can be stated that the tourism risk perception (TRP) variable has a positive and significant effect on the intention to visit. 4. The loading factor value of the tourist destination image (TDI) variable to the intention to visit through tourism risk perception (TRP) is 0.58, while the t-value is 4.19. Based on the provision that the t-value is 1.96, it can be stated that the tourist destination image (TDI) variable has a positive and significant effect on the intention to visit through tourism risk perception (TRP). 8. DISCUSSION 8.1. Tourist Destination Image (TDI) Affects Tourism Risk Perception (TRP) of Covid 19 The descriptive statistic of the tourist destination image (TDI) variable has an average mean of 3.86, which means that most respondents agree with these indicators for measuring the tourist destination image (TDI) variable. Meanwhile, the tourism risk perception (TRP) variable has an average mean value of 4.28, which means that most of the respondents also agree that the indicators are used to measure the tourism risk perception (TRP) variable. The variable indicators of tourist destination image (TDI) are cognitive, affective, and conative images. In contrast, the tourism risk perception (TRP)

variable measurements are physical risk, financial risk, performance risk, psychological risk, and security risk. The results of hypothesis testing prove that tourist destination image (TDI) has a positive effect on tourism risk perception (TRP), with a loading factor value of 0.87 and a t-value of 4.83 > 1.96. It can be interpreted that the higher the image of a tourist destination, the higher the risk perceived by potential tourists. The results of this study are interesting because if they are associated with Covid-19, they are closely related to the density of visitors in tourist destinations with a high image, so the density of visitors will impact the risks perceived by potential tourists. 8.2. Tourist Destination Image (TDI) Affects Intention to Visit The descriptive statistic of the tourist destination image (TDI) variable has an average mean of 3.86, which means that most respondents agree with the indicator for measuring the tourist destination image (TDI) variable. Meanwhile, the variable intention to visit has an average mean of 4.08, which means that most respondents agree with the indicators for measuring the variable intention to visit. The indicators for the variable tourist destination image (TDI) are: cognitive image, affective image, and conative image, and the variables for intention to visit are: self-congruity, attitude, destination image, and perceived quality. From the results of hypothesis testing, it proves that tourist destination image (TDI) has a positive and significant influence on intention to visit with a loading factor value of 0.79 and t-value of 10.19 > 1.96, meaning that the higher the tourist destination image (TDI), the greater the intention to visit. In other words, the interest of potential tourists visiting a tourist destination will be higher if the image of the tourist destination is also high. 8.3. Tourism Risk Perception (TRP) Affects Intention to Visit Descriptive statistics of the tourism risk perception (TRP) variable have an average mean of 4.28, which means that most respondents agree with these indicators to measure the tourism risk perception (TRP) variable, while the descriptive statistics of the intention to visit variable have an average mean of 4.08 which means it means that most of the respondents agree with the indicator to measure the variable of intention to visit. The hypothesis test results prove that tourism risk perception (TRP) on Covid 19 has a positive and significant effect on the intention to visit with a loading factor value of 0.74 and a t-value of 5.23 > 1.96. The results of this study are interesting because they prove that if the perceived risk of potential tourists toward a tourist destination is higher, the intention to visit the destination will also be higher. This is because the risks that may occur have been realized. 8.4. Tourist Destination Image (TDI) Affects Intention to Visit Through Tourism Risk Perception of Covid 19 Based on the results of hypothesis testing in table 14, it can be seen that tourist destination image (TDI) affects intention to visit through tourism risk perception (TRP) with a loading factor value of 0.58 and a t-value of 4.19 > 1.96. The results of this study prove that the perception of potential visitors to a tourist destination in Covid 19 is an intermediary between the influence of the image of a tourist destination on the interest of potential visitors to a tourist destination. This proves that the perception of potential visitors to the risk of Covid 19 is a variable that is worth considering. 9. CONCLUSIONS AND SUGGESTIONS 9.1 . Conclusion Based on the results of the discussion, the conclusions of this study are as follows: The hypotheses proposed in this study are: 1. Tourist destination image (TDI) significantly affects tourism risk perception (TRP) in the tourism industry in the new normal era in East Java. Thus, hypothesis 1 of this study is accepted. 2. Tourist destination image (TDI) significantly affects the intention to visit the tourism industry in the new normal era in East Java. Thus, hypothesis 2 of this study is accepted. 3. Tourism risk perception (TRP) of COVID 19 significantly affects intention to visit the tourism industry in the new normal era in East Java. Thus, hypothesis 3 of this study is accepted. 4. Tourist destination image (TDI) significantly affects

intention to visit through tourism risk perception (TRP) of covid 19 in the tourism industry in the new normal era in East Java. Thus, hypothesis 4 of this study is accepted. 5. Tourist experience at the destination has proven important in explaining behavior both during and after the trip. The behavior of potential tourists is influenced by: economic, socio-cultural, and environmental (Gao, Huang, and Zhang, 2016). If the manager of a tourist destination pays attention to ethical aspects, it will benefit the business itself because it will determine the ethical image and reputation of the destination. The image is an emotional representation of potential tourists toward tourist destinations and a perceptive/cognitive evaluation of potential tourists, which refers to individual knowledge about tourist destinations. The perceived ethics of tourist destinations will assist potential tourists in forming cognitive evaluations and, therefore, determine potential tourists' behavior. These ethical considerations will affect the image and added value of tourism destinations. Tourist interactions with other people at the destination will determine emotional solidarity, satisfaction, and likelihood of revisiting. 9.2. Suggestion 9.2.1. Academic Advice For academics and other researchers in the future, this research is expected to be used as reading material/reference if researching matters related to tourist destination image (TDI), tourism risk perception (TRP) of covid 19, and intention to visit. 9.2.2. Practical Advice Practical suggestions put forward to the managers of tourist destinations in East Java, based on each of these research variables, are: 1. Tourist destination image (TDI) In the new normal era, managers of tourist destinations must improve their image as tourist destinations that provide a sense of security and comfort for potential visitors because potential visitors have a fairly good understanding of the risks faced by Covid 19. 2. Tourism risk perception (TRP) In the new normal era, managers of tourist destinations must be able to suppress the perception of potential visitors to the risks of Covid 19 that may be faced in crowds. This is done so that potential visitors feel safe and comfortable when they are in a crowd. 3. Intention to visit In the new normal era, the manager of tourist destinations seeks to increase the interest of potential visitors to tourist attractions by improving their image and fostering a positive perception of the risks of traveling in the new era of Covid 19. REFERENCES Agapito, Dora, Valle, Patrícia Oom do, & Mendes, Júlio da Costa. (2012). Sensory marketing and tourist experiences. Spatial and Organizational Dynamics Discussion Papers, 10, 7-19. Retrieved July 30, 2012, from http://www.cieo.ualg.pt/discussionpapers/10/article1.pdf. Ahmad, Ahmad Fitri, Mohd, Noor Ismawi Ismail, Toh, Poh See. (2015). Sustainable Tourist Environment: Perception Of International Women Travelers on Safety and Security in Kuala Lumpur. Procedia Soc Behav Sci 168:123–133. Anderson, Eugene, and Sattar Mansi. (2009). Does customer satisfaction matter to investors? Findings from the bond market. Journal of Marketing Research 46:703–14. [Google Scholar] [CrossRef] Bagozzi, Richard P & Yi, Youjae. (1988). On the Evaluation of Structural Equation Models. Journal of the Academy of Marketing Science, 16 (1), 74-94. Bhati, Abhishek., Upadhayaya, Aditya., & Sharma, Amit. (2016). National Disaster Management in The Asean-5: An Analysis of Tourism Resilience. Tourism Review, 71(2), 148–164. Blešić , Ivana; Milan Ivkov; Jelena Tepavčević; Jovanka Popov Raljić; Marko D. Petrović; Tamara Gajić; Tatiana Tretiakova; Yulia Syromiatnikova; Dunja Demirović Bajrami; Milica Aleksić; Duško Vujačić; Emina Kričković; Milan Radojković; Cezar Morar; and Tin Lukić. Risky Travel? Subjective vs. Objective Perceived Risks in Travel Behaviour—Influence of Hydro-Meteorological Hazards in South-Eastern Europe on Serbian Tourists. Atmosphere 2022, 13, 1671. https://doi.org/10.3390/ atmos13101671, 1-17. Blasco, Dani., Guia, Jaume. and Prats, Lluis. (2014). Tourism Destination Zoning in Mountain Regions: A Consumer-Based Approach. Tourism Geographies, Vol. 16, No 3, 512-528, DOI: 10.1080/14616688.2013.851267.

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The Effect of Tourist Destination Image (TDI) on Intention to Visit through Tourism Risk Perception (TRP) of COVID-19 in the Tourism Industry in the New Normal Era in Indonesia: Case Study in East Java

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Abstract: The travel industry was the first and most affected by the pandemic. Different countries took action to limit the spread of the coronavirus disease, including total or partial lockdowns and strict restrictions on gatherings of people in public. They closed public and private places, limited the free mobility of residents, and restricted the implementation of services. This study aims to identify and analyze tourists' behavioral intentions due to COVID-19. It is very difficult to predict the behavior of tourism consumers after the crisis. Therefore, an empirical study was carried out to obtain information from tourists to identify potential changes in their tourism consumption due to COVID-19. This study proves that tourist destination image (TDI) through tourism risk perception (TRP) positively and significantly affects the intention to visit. Therefore, it is recommended that tourism destination managers pay attention to the risk factors perceived by potential tourists who were tested in this study. Future research is also advised to examine factors that cannot be controlled by tourism destination managers, namely government policies regarding the management of tourist destinations in the new normal era.

Keywords: risk perception; tourism; COVID-19; new normal era; SEM

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1. Introduction

COVID-19 has changed the world in every way and has had a significant impact on the tourism industry, one of the world's largest industries, which is highly sensitive to significant shocks such as the COVID-19 pandemic (Chang et al. 2020). With COVID-19 cases increasing significantly every day worldwide, many travelers may be worried about their vacation plans. Some questions arose concerning whether a tourist destination is becoming unsafe, or vice versa, and whether it will change for the better in the next one or two months (Trip 101 2020). Travel restrictions are in place worldwide due to the COVID-19 outbreak, and the situation changes daily. This is probably the only reason that tourists might want to consider regarding postponing their travel plans because none of them can predict the situation in the near future.

The travel industry was the first and most affected by the pandemic (OECD 2020). Different countries have taken measures to limit the spread of the coronavirus disease, including total or partial lockdowns, strict restrictions on gatherings of people in public and closed public and private places, limited free mobility of residents, and restrictions on the implementation of services. A recent United Nations World Tourism Organization report shows that 96% of tourist destinations globally have imposed travel restrictions (UNWTO 2020). In addition, public mobility modes, namely airplanes, trains, buses, and

ships, have been recognized as the main threat to the spread of this new disease, and, therefore, preventive measures must first be taken.

Tourist visits are a predictor of profitability and revenue increases in tourism organizations (Wu and Li 2017). Traveling is not only good for the soul but also good for health. As the COVID-19 situation evolves, many people worldwide continue to travel for: leisure, business, and important humanitarian reasons (World Travel and Tourism Council 2020). According to the World Travel and Tourism Council (2020), there are three ways to keep tourists safe when traveling to a destination. First, the best way to stay safe while traveling is to follow the latest World Health Organization guidelines as closely as possible. Second, tourists must wash their hands regularly and thoroughly, avoid shaking hands or touching their faces, and stay away from crowded places. Third, if possible, tourists must maintain a distance of at least one meter between themselves and other people. In order to understand whether tourists traveling to tourist destinations also pay attention to safety and security during the coronavirus disease outbreak, it is necessary to study their future intentions.

Moreover, the tourism sector was the sector that was hit the hardest by the government's restrictions on crowds, thus, tourist destinations were practically closed during this period. According to estimates, international tourist arrivals in 2020 declined by 20% to 30% compared to 2019 (Bhati et al. 2016). This affected millions of tourism jobs and will take several years to recover from its fall.

For tourists, security is one of the important things. Risk perception is crucial in tourism decision-making (Sönmez and Graefe 1998; Floyd et al. 2004). Therefore, a tourist destination can only attract visitors if it provides a safe and comfortable environment where tourists feel protected from threats (Yousaf et al. 2018). When consumers make decisions, they will see the risks associated with their decisions.

COVID-19 poses a severe health threat, thus, tourists cancel their trips (Huang and Min 2002), travel by car (Fall and Massey 2005), prevent intense contact with people, and choose outdoor activities (Wen et al. 2005). Last-minute bookings are offered during promotions (Hystad and Keller 2008) and pay more attention to hygiene and ecotourism (Higgins-Desbiolles 2020).

Therefore, it is essential to predict the trajectory of changes in tourist behavior to help tourism managers identify the basis of resilient strategies to respond to the situation in an ideal way. This study aims to identify the behavioral intentions of tourists due to COVID-19. Hai (2006) stated that it is difficult to predict the behavior of tourism consumers after the crisis. However, it is important to carry out an empirical study to obtain information from tourists to identify the potential changes in their consumption in the tourism industry due to COVID-19. Based on this background, the formulation of the problems proposed in this study are:

1. Does the tourist destination image (TDI) affect the tourism risk perception (TRP) of the coronavirus disease in the tourism industry in the new normal era in East Java?
2. Does the tourist destination image (TDI) affect the intention to visit the tourism industry in the new normal era in East Java?
3. Does the tourism risk perception (TRP) of the coronavirus disease affect the intention to visit the tourism industry in the new normal era in East Java?
4. Does the tourist destination image (TDI) affect the intention to visit through the tourism risk perception (TRP) of COVID-19 in the tourism industry in the new normal era in East Java?
5. While the goal to be achieved in this study is to analyze the influence of:
6. The tourist destination image (TDI) on the tourism risk perception (TRP) of the coronavirus disease in the tourism industry in the new normal era in East Java.
7. The tourist destination image (TDI) on interest in visiting the tourism industry in the New Normal Era in East Java.
8. The tourism risk perception (TRP) of the coronavirus disease on the intention to visit the tourism industry in the new normal era in East Java.

9. The tourist destination image (TDI) on the intention to visit through the tourism risk perception (TRP) of COVID-19 in the tourism industry in the new normal era in East Java.

The expected benefits of this research are:

10. Theoretical benefits
11. An understanding of the causes and effects of image theory, risk perception, and intention to visit.
12. Empirical benefits
13. The findings of this study are expected to be useful in providing strategic input for tourism industry players in managing image, risk perception, and intention to visit.

2. Literature Review

2.1. Previous Research

The first research that became the reference for this research was conducted by Wang et al. (2020) in China. The study explores the mechanisms of risk perception of potential travelers in a severe COVID-19 epidemic, with antecedent effects of places depicted in anti-epidemic music videos and the impact of risk perceptions on place attachment and travel intentions of potential travelers, based on risk perception theory. This study also explored the moderating effect of visit history on the balance of risk perception, place attachment, and travel intention. The perception of tourism risk has been shown to have a significant effect on tourist decision-making behavior; however, the impact of the image of the place depicted in the cultural media of the destination needs to be studied further.

Duong et al. (2022) examined the factors that influence the demand and interest of domestic tourists to support the recovery of tourist destinations in the new normal era. Partial Least Square-Structural Equation Modeling is used to predict the structural model derived from a sample size of 695 valid questionnaires. The results of this study prove that there has been a significant increase in domestic tourists' travel intentions and their willingness to support the revival of post-pandemic tourist destinations. It is interesting to note that a destination's health risk image is no longer an important determinant of travelers' itineraries; other factors, including attitude, financial condition, and social media, significantly influence their travel intentions and support for destination reopening in a country under normal conditions. Theoretically, the research yields important results that contribute to post-disaster crisis management and predicts the behavioral intentions of tourists that can influence the recovery of a tourist destination. Practically speaking, this study also provides some important implications for rebuilding the domestic tourism industry in a more resilient possible future pandemic.

The third reference research is that of Tanina et al. (2022). These studies show that the COVID-19 pandemic has increased the risks for realizing tourism and recreational potential, which must be considered when making management decisions. The authorities of cross-border regions can use the research results to adjust tourism policies under the current restrictions and the increased global risks. Applying mechanisms and methods of territorial planning and management will depend on tourism and recreational potential. For regions with high and above-average potential, the emphasis should be on the participation in federal projects, developing cluster initiatives, and applying a diversification strategy. Areas with medium and low potential should focus on domestic tourist flow, developing interregional cooperation, and the strategy of gaining a competitive advantage.

2.2. Tourist Destination Image (TDI)

According to Haider et al. (1994), the tourist destination image is "the sum of the beliefs, ideals, and impressions people have of a particular place." Meanwhile, Kotler and Gertner (2002) define tourist destination image as the number of people's beliefs and impressions about a place. The image represents a simplification of a large number of associations and pieces of information that are linked to a place. An image is a product of the mind trying to process and retrieve important information from many data points about a place.

This definition relates to individual behavior, while other definitions recognize that individual behaviors within a group can influence each other. From a marketing point of view, it is important to understand aspects of the image shared with other group members. This understanding enables market segmentation and facilitates the formulation of marketing strategies. For this reason, the definition of tourist destination image proposed by Lawson and Baud (1977) includes both the image from a personal point of view and the image shared by the group. They define the image as the expression of all objective knowledge, impressions, prejudices, imaginations, and emotional thoughts of a person or group in a given place.

Tourist destination image (TDI) affects tourists' travel decision-making, their behavior towards a destination, and the level of satisfaction and memory about the experience. Therefore, the perceived image is the basis of the evaluation or selection process and thus provides the relationship between motivation and goal selection (O'Leary and Deegan 2003).

According to Agapito et al. (2013), the measurement of tourist destination image uses the cognitive-affective-conative model, namely:

1. Cognitive image
2. Affective image
3. Conative image

2.3. Tourism Risk Perception (TRP)

Since the 1990s, the concept of tourism risk perception has emerged. The perception of tourism risk has received widespread attention from psychologists and consumer behaviorists (Sönmez and Graefe 1998). The academic background in tourism risk perception is currently studied in cognitive psychology, consumer behavior, and travel safety.

According to Cui et al. (2016), the concept of tourism risk perception can be divided into three views, namely: (1) Tourism risk perception (subjective) is the subjective feeling of tourists towards the negative consequences or negative impacts that may occur during a trip. (2) Tourism risk perception (objective) is an objective evaluation of tourists against negative consequences or impacts that may occur during the trip. (3) Tourism risk perception (cognitive) is a cognitive evaluation of tourists who exceed the threshold for the portion of negative consequences or impacts that may occur during the trip.

Two dimensions determine the factors that influence perceptions of tourism risk (Reisinger and Mavondo 2006; Kozak et al. 2007), namely:

14. Subjective factors that affect tourism risk perception.

These are divided into two categories: demographic variables and individual cognitive abilities. Individual demographic variables include age, gender, educational experience, academic background, social status, geography, education level, income, and social experience. Individual cognitive ability variables focus on temperament, personality, emotions, views, values, cognitive and meta-cognitive, etc. Subjective factors that influence perceptions of tourism risk are (Ahmad et al. 2015):

a. Women's sensitivity to travel risks are slightly higher than men's.
b. The similarity of culture and psychology and the spatial proximity of the geographical position determine the tourism risk perception.

c. The higher a person's level of education the more frequently one is in contact with the media, and the higher the class status the stronger the perceived risk level.
d. When people trust informative sources and institutions, their risk perception will be stronger.
e. Urban residents have a stronger perception of risk than rural residents.
f. People's concerns, anxieties, and other emotions about travel risks can affect an individuals' awareness of risk perceptions, whereas understanding individual travel risks will also affect their emotional intensity.

The objective factors that affect tourists' perceptions of tourism risks refer to the risks that may occur during a tour.

These factors can be summarized as the dimensions of tourism risk perception. The results of the studies on the objective factors of tourism risk perception are often grouped into five–seven dimensions, namely:

a. Five-dimensional risk: psychological risk, financial risk, performance risk, health risks, and social risk.
b. Six-dimensional risk: performance risk, physical risk, financial risk, psychological risk, social risk, and time risk.
c. Seven-dimensional risk: physical risk, economic risk, equipment risk, social risk, psychological risk, time risk, and risk of missed opportunity.

Blesic et al. (2022) presented the objective travel risk through different factors, ranging from 2 (physical risk and equipment risk) to 10 (equipment risk, financial risk, health risk, physical risk, political risk, social risk, satisfaction risk, time risk, terrorism risk, and psychological risk.

2.4. Intention to Visit

Traditionally, destinations are well-defined geographic areas (Buhalis 2000; Hsu et al. 2009; Blasco et al. 2016). There are other understandings of destinations as products or brands (Hsu et al. 2009; Smallman and Moore 2010; Blasco et al. 2016). Others suggest that destinations are complex, unique products, or even a portfolio of products and services consisting of an area's climate, infrastructure, superstructure, and natural and cultural attributes.

Jansen-Verbeke (1986) categorized the elements of a tourist destination as primary (activities, physical settings, and social/cultural attributes), secondary (catering and shopping), and additional (accessibility and tourist information). Meanwhile, Mill and Morrison (1992) stated that destinations include attractions, facilities, infrastructure, transportation, and hospitality. Meanwhile, Buhalis (2000) said there are six important components of a destination: attractions, accessibility, facilities, available packages, activities, and additional services. However, Holloway et al. (2009) stated that there are only three core elements in a destination's success in attracting tourists: attractions, facilities, and accessibility. Meanwhile, according to Moutinho (1987), the elements in the success of a destination in attracting tourists are costs, attractions, facilities, travel opportunities, travel arrangements, and travel information. These elements and attributes influence tourists' decisions in choosing tourist destinations in slightly different ways.

2.5. Research Model

Figure 1 illustrates that tourist destination image affects tourist risk perception and also influences intention to visit. In addition, tourist destination image influences the intention to visit through the tourist risk perception.

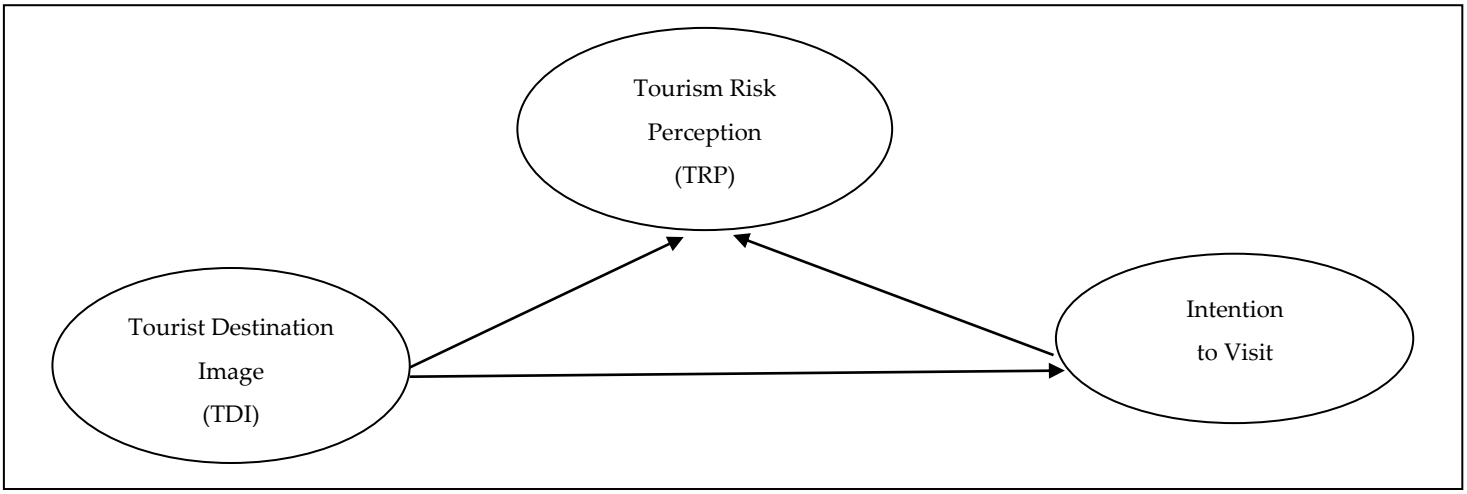

Figure 1. Research Model.

2.6. Hypothesis

Wang et al. (2020) in their research proved that the perception of tourism risk had been shown to have a significant effect on tourist decision-making behavior; however, the impact of the image of the place depicted in the cultural media of the destination needs to be studied further. There is a positive and significant impact between the value of the destination (destination image) on the decision to visit, and there is a positive and significant effect on the perception of risk on the decision to visit tourism destinations.

H1. *Tourist destination image (TDI) significantly affects tourism risk perception (TRP) in the tourism industry in the new normal era in East Java.*

Based on the research results of Shafiee et al. (2022), destination image has a significant and positive effect on the overall image, and the overall image has a significant and positive effect on satisfaction, intention to revisit the destination, and word of mouth. Furthermore, the results of the research conducted by Lestari et al. (2019) showed: (1) The destination image has no significant effect on the interest to return to visit; (2) The destination image and its perceived value have a significant and positive effect on the satisfaction of tourists; (3) Perceived value and the satisfaction of tourists have a significant and positive impact on the interest to return to visit on the attractions.

H2. *Tourist destination image (TDI) significantly affects the interest in visiting the tourism industry in the new normal era in East Java.*

In their research, Abidin et al. (2022) proved that tourism knowledge and risk attitude are positively related to the visit intention; however, the perceived health risk is negatively related. The significant positive relationship between tourism knowledge and ecotourist visit intention is mediated by perceived health risk and risk attitude. However, Cahigas et al. (2022) in their research also prove that hedonic motivation had the highest direct effect on tourist traveling intention, attitude, and COVID-19 safety protocols. Meanwhile, social media influence, perceived behavioral control, and subjective norms were insignificant to tourists' intention to travel during the COVID-19 pandemic.

H3. *Perceptions of tourism risk to COVID-19 significantly affect the intention to visit the tourism industry in the new normal era in East Java.*

In their research, Duong et al. (2022) proved that there has been a significant increase in domestic tourists' travel intentions and their willingness to support the revival of post-pandemic tourist destinations. It is interesting to note that the health risk image of a

destination is no longer an important determinant of travelers' itineraries, while other factors, including attitudes, financial conditions, and social media, significantly influence their travel intentions and support for the reopening of destinations in new countries under normal conditions.

H4. *Tourist destination image (TDI) has a significant effect on the intention to visit through the perception of the risk of COVID-19 in the tourism industry in the new normal era in East Java.*

3. Research Methods

3.1. Research Design

The type of research used in this research is quantitative research. The quantitative research method is a type of research whose specifications are systematic, planned, and structured from the start to the creation of the research design.

3.2. Variable Operational Definition

15. Tourist destination image (TDI)

Tourist destination image (TDI) is an image of a tourist destination. Agapito et al. (2013) measured the image of a tourist destination using the cognitive–affective–conative model: cognitive, affective, and conative.

Tourism Risk Perception (TRP)

It is a perceived risk by tourists when visiting a tourist destination. This variable was measured by (Anderson and Mansi 2009; Fornell 2001): physical risk, financial risk, performance risk, psychological risk, and security risk.

16. Intention to visit

Someone intends to visit a tourist spot. This variable is measured by (Chin et al. 2015): self-congruity, attitude, destination image, and perceived quality.

3.3. Data Types and Sources

The data sources used by the researchers in this study were primary data sources obtained by distributing questionnaires directly to respondents, and also secondary data sources obtained through notes related to the research topic. The type of data used in this research consists of quantitative data types in the form of numbers and qualitative data types in the form of notes that are relevant to the research.

3.4. Data Measurement

Researchers in this study used a Likert measurement scale. With a Likert Scale, the variables to be measured are translated into variable measurements. Then, these measurements are used as a starting point for compiling instrument items, statements, or questions in the questionnaire. The answer to each instrument item uses a Likert Scale with a grade from very negative to very positive, with a score of 1–5.

3.5. Population and Research Sample

The research population consists of residents who live in the East Java Province, thus, the sampling for this study was 200 people. According to Hair et al. (2010, p. 137), the sampling technique used is random sampling, which takes a random sample of a determined population and suggests an appropriate sample size between 100–200 respondents in order to use interpretation estimation with the Structural Equation Model (SEM). The sampling technique uses simple random sampling, which is also called simple random sampling, which is a sampling technique that provides equal opportunities for each member of the population to become the research sample. The characteristics of the sample in this study were: residents in East Java, minimum age 21 years, understood COVID-19, and were interested in visiting a tourist destination.

3.6. Data Analysis Technique

Data processing was carried out after the distribution of the questionnaire met the requirements/sufficiency. The initial step was to recap all questionnaire data in Microsoft Excel. Then, from the data summary, the average of each indicator was searched. Then, the average results were processed again with SPSS software to look for the data's normality, validity, and reliability. The next step was to test whether the results were normal or not. If they were not normal, data retrieval was carried out to correct abnormal data. The next step was to test the validity. If the result was invalid, then the invalid items were issued. The next step was the reliability test. If the results were not reliable, the unreliable items were excluded. If these three steps were appropriate, then it could proceed to SEM (Structural Equation Modeling) data processing.

4. Analysis and Discussion

4.1. Characteristics of Respondents

1. Residents of East Java

Based on the research results, it can be seen that the number of respondents who were residents in East Java was 200 (100%). This meant that all respondents in this study had met the criteria set by the researcher so that data analysis can be continued.

2. Minimum Age of 21 Years

The research results showed that the number of respondents who were at least 21 years old was 200, with a percentage of 100. This meant that all respondents in this study had met the criteria set by the researcher so that data analysis can be continued.

3. Understanding COVID-19

The results showed that the number of respondents who understood COVID-19 was 200 people (100%). This meant that all respondents lived in Surabaya. Thus, data analysis can be continued.

4. Have an Interest in Visiting a Tourist Destination

The results showed that the number of respondents who were interested in visiting a tourist destination was 200 (100%). This meant that all respondents had an interest in visiting a tourist destination. Thus, data analysis can be continued.

4.2. Descriptive Statistics of Research Variables

Descriptive statistics explained the average value of respondents for each indicator of the research variable. The average value of the answers was grouped into five categories, as shown in Table 1. The research category of the average value was used to assess the respondents' answers to each research indicator. Furthermore, the respondents' answers were evaluated for each variable by using the assessment criteria.

Table 1. Average Interval of Research Variables.

Interval Mean Score	Evaluation
1.00—<1.80	Strongly disagree
1.80—<2.60	Do not agree
2.60—<3.40	Neutral
3.40—<4.20	Agree
4.20—≤5.00	Strongly agree

Source: data processed.

4.3. Tourist Destination Image (TDI) Descriptive Statistics

Based on Table 2, the average value of the tourist destination image (TDI) variable was 3.86, with an average standard deviation of 1.819. The respondent's answer to the tourist destination image (TDI) was "Agree". The effective image indicator had the highest mean value of 3.91 compared to other indicators. Meanwhile, the conative image indicator had the lowest mean value of 3.76.

Table 2. Tourist Destination Image (TDI) Descriptive Statistics.

No	Statement	Mean	Standard Deviation	Description
1	Cognitive image	3.90	1.932	Agree
2	Affective image	3.91	1.714	Agree
3	Conative image	3.76	1.813	Agree
Mean		3.86	1.819	Agree

Source: Data processed.

4.4. Tourism Risk Perception (TRP) Descriptive Statistics

The tourism risk perception (TRP) variable was measured by five indicators based on research results (Table 3). The average value for tourism risk perception (TRP) was 3.92, with an average standard deviation of 1.261. The respondent's answer to tourism risk perception (TRP) was "Agree." The financial risk indicator ad the highest mean value compared to other indicators, which was 4.79. Meanwhile, the security risk indicator had the lowest mean value of 3.58.

Table 3. Tourism Risk Perception (TRP) Descriptive Statistics.

No	Statement	Mean	Standard Deviation	Description
1	Physical risk	4.43	1.327	Agree
2	Financial risk	4.79	1.017	Agree
3	Performance risk	4.71	1.248	Agree
4	Psychological risk	3.87	1.386	Agree
5	Security risk	3.58	1.095	Agree
Mean		4.26	1.215	Agree

Source: Data, processed.

4.5. Descriptive Statistics of Intention to Visit

Based on Table 4, the variable of intention to visit in this study was measured using four measurements. The average score of respondents' answers to the variable of intention to visit was 4.08, with an average standard deviation of 1.108. This proves that the score of respondents' answers to the intention to visit was "Agree." Meanwhile, the destination image had the highest average score of 4.28 (agree) compared to other measurements. Meanwhile, the attitude measurement had the lowest score of 3.87. If the decimal was rounded up, it would become 4 (agree).

Table 4. Descriptive Statistics of Intention to Visit.

No	Statement	Mean	Standard Deviation	Description
1	Self congruity	4.01	1.107	Agree
2	Attitude	3.87	1.045	Agree
3	Destination image	4.28	1.141	Agree

4	Perceived quality	4.15	1.138	Agree
	Mean	4.08	1.108	Agree

Source: Data, processed.

5. Data Analysis

5.1. Validity Test

The validity test in this study (Table 5) was carried out on all indicators of the research variables, which amounted to 12 indicators. The research results show that all indicators had a *t*-value greater than 1.96, thus, it can be said that all indicators were valid and feasible to use.

Table 5. Validity Test Results.

Variable	Indicator	*t*-Value	*Cut Off Value*	Description
Tourist Destination Image (TDI)	X.1	1.00	Reference	Valid
	X.2	18.35	>1.96	Valid
	X.3	15.90	>1.96	Valid
Tourism Risk Perception (TRP)	Y1.1	1.00	Reference	Valid
	Y1.2	14.46	>1.96	Valid
	Y1.3	16.66	>1.96	Valid
	Y1.4	11.20	>1.96	Valid
	Y1.5	12.07	>1.96	Valid
Intention to Visit	Y2.1	1.00	Reference	Valid
	Y2.2	12.10	>1.96	Valid
	Y2.3	13.37	>1.96	Valid
	Y2.4	13.70	>1.96	Valid

Source: Data, processed.

5.2. Reliability Test

Bagozzi and Yi (1988) stated that the cut-off level for saying that composite reliability was quite good was 0.6. The reliability test used information on loading indicators and error variance obtained in the completely standardized solutions section.

The results showed that all of the variables' Construct Reliability (CR) was higher than 0.6 (Table 6). Thus, it can be concluded that all reliable variables were latent constructs, meaning they were worthy of further analysis.

Table 6. Reliability Test Results.

Variable	CR	*Cut Off*	Description
Tourist Destination Image (TDI)	0.89	≥0.6	Reliable
Tourism Risk Perception (TRP)	0.91	≥0.6	Reliable
Intention to Visit	0.86	≥0.6	Reliable

Source: Data, processed.

5.3. Normality Test

The normality test in this study can be seen from the output of the skewness and kurtosis section, which is processed using the LISREL application.

The results of the multivariate distribution analysis showed that the data obtained in the study was normally distributed (Table 7).

Table 7. Multivariate Normality Test Results.

Skewness			Kurtosis			Skewness and Kurtosis	
Value	**Z-Score**	***p*-Value**	**Value**	**Z-Score**	***p*-Value**	**Chi-Square**	***p*-Value**
34.186	0.004	0.997	356.631	0.102	0.919	0.010	0.995

Source: Data, processed.

Based on Table 8, it can be seen that the assumption of normality was not met because the *p*-value was less than the cut-off set at 0.05.

Table 8. Univariate Normality Test Results.

Indicator	***Skewness* dan *kurtosis***		**Description**
	Chi-Square	***p*-Value**	
X.1	10.65	0.005	Not normal
X.2	11.30	0.004	Not normal
X.3	14.08	0.005	Not normal
Y1.1	10.80	0.04	Not normal
Y1.2	6.23	0.001	Not normal
Y1.3	3.28	0.19	Not normal
Y1.4	0.21	0.89	Not normal
Y1.5	11.34	0.001	Not normal
Y2.1	6.15	0.037	Not normal
Y2.2	13.23	0.003	Not normal
Y2.3	6.61	0.058	Not normal
Y2.4	5.69	0.04	Not normal

Source: Data, processed.

5.4. Overall Model Fit Test

Based on the overall model test results in Table 9, NFI and RFI had a cut-off value of 0.9 (good fit). In contrast, RMSEA had a cut-off value of <0.08 (close fit). AGFI, IFI, and CFI were in the marginal fit category because they had a cut-off value of 0.9, and GFI had a cut-off value of 0.89, which was 0.8 GFI 0.9, thus, it was in the appropriate category.

From the various tests of the overall suitability of the model, it can be concluded that the research model proposed in this study is acceptable. The research model can predict the effect of each independent variable on the dependent variable.

Table 9. Fit Model Test.

Model Testing	**Value**	***Cut of Value***	**Description**
Goodness Of Fit Index (GFI)	0.89	≥0.9	Fit
Adjusted Goodness Fit Of Index (AGFI)	0.87	≥0.9	Marginal Fit
Normed Fit Index (NFI)	0.91	≥0.9	Good Fit
Incremental Fit Index (IFI)	0.86	≥0.9	Marginal Fit
Comparative Fit Index (CFI)	0.87	≥0.9	Marginal Fit
Relative Fit Index (RFI)	0.93	≥0.9	Good Fit
Root Mean Square Error Of Approximation (RMSEA)	0.05	<0.08	Close fit

Source: Data, processed.

5.5. Structural Equation

Structural equations from the results of data processing are as follows:

$Y1 = 0.84 \times X$, Errorvar. = 0.18, $R^2 = 0.92$

(0.09) (0.03)

10.93 7.09

$Y2 = 0.69 \times Y1 + 0.73 \times X$, Errorvar. = 0.048, $R^2 = 0.89$

(0.01) (0.06) (0.032)

5.16 6.41 4.75

Source: Data, processed.

Based on these structural equations, it can be explained as follows:

$$Y1 = 0.84 \times X, \text{Errorvar.} = 0.18, R^2 = 0.92$$
$$(0.09) \quad (0.03) \quad (1)$$
$$10.93 \quad 7.09$$
$$Y2 = 0.69 \times Y1 + 0.73 \times X, \text{Errorvar.} = 0.048, R^2 = 0.89$$
$$(0.01) \quad (0.06) \quad (0.032) \quad (2)$$
$$5.16 \quad 6.41 \quad 4.75$$

This equation explains that the tourist destination image (TDI) had a positive effect on the intention to visit with an estimated value of 0.73, and the tourism risk perception (TRP) had a positive effect on the intention to visit with an estimated value of 0.69.

5.6. Research Hypothesis Testing

Table 10 shows the results of the hypothesis testing in the study, as follows:

1. The loading factor value of variable X to Y1 was 0.87, while the t value was 4.83. Based on the provisions, the calculated t value was 1.96. These results indicate that the tourism destination image variable (TDI) had a positive and significant effect on the tourism risk perception variable (TRP).
2. The loading factor value of the tourist destination image (TDI) variable to the intention to visit was 0.79, while the t-value was 10.19. Based on the provisions, the t-value of 1.96 shows that the tourist destination image (TDI) variable had a positive and significant effect on the intention to visit variable.
3. The loading factor value of the tourism risk perception (TRP) variable to the intention to visit was 0.74, while the t-value was 5.23. Based on the provision that the t-value was 1.96, it can be stated that the tourism risk perception (TRP) variable had a positive and significant effect on the intention to visit.
4. The loading factor value of the tourist destination image (TDI) variable to the intention to visit through tourism risk perception (TRP) was 0.58, while the t-value was 4.19. Based on the provision that the t-value was 1.96, it can be stated that the tourist destination image (TDI) variable had a positive and significant effect on the intention to visit through tourism risk perception (TRP).

Table 10. Hypothesis Test Results.

Hypothesis	Relationship Pattern	*Loading Factor*	t_{value}	*Cut-off Value*	Description
H_1	*Tourist Destination Image* (TDI) → *Tourism Risk Perception* (TRP)	0.87	4.83	1.96	Significant
H_2	*Tourist Destination Image* (TDI) → *Intention to Visit*	0.79	10.19	1.96	Significant
H_3	*Tourism Risk Perception* (TRP) → *Intention to Visit*	0.74	5.23	1.96	Significant
H_4	*Tourist Destination Image* (TDI) → *Tourism Risk Perception* (TRP) → *Intention to Visit*	0.58	4.19	1.96	Significant

Source: Data, processed.

6. Discussion

6.1. Tourist Destination Image (TDI) Affects Tourism Risk Perception (TRP) of COVID-19

The descriptive statistic of the tourist destination image (TDI) variable had an average mean of 3.86, which meant that most respondents agreed with these indicators for measuring the tourist destination image (TDI) variable. Meanwhile, the tourism risk perception (TRP) variable had an average mean of 4.28. Most respondents also agreed that the indicators measured the tourism risk perception (TRP) variable. The variable indicators of tourist destination image (TDI) were cognitive, affective, and conative images. In contrast, the tourism risk perception (TRP) variable measurements were physical risk, financial risk, performance risk, psychological risk, and security risk.

The results of the hypothesis testing prove that tourist destination image (TDI) had a positive effect on tourism risk perception (TRP), with a loading factor value of 0.87 and a t-value of 4.83 > 1.96. It can be interpreted that the higher the image of a tourist destination, the higher the risk perceived by potential tourists. The results of this study are interesting because COVID-19 is very closely related to the density of visitors in tourist destinations with a high image. Therefore, the density of visitors impacts the risks perceived by potential tourists.

The results of this study support the results of the previous research conducted by Wang et al. (2020), indicating that there is a positive and significant impact between the value of the destination (destination image), the perception of risk, and the decision to visit tourism destinations.

6.2. Tourist Destination Image (TDI) Affects Intention to Visit

The descriptive statistic of the tourist destination image (TDI) variable had an average mean of 3.86, which meant that most respondents agreed with the indicator for measuring the tourist destination image (TDI) variable. Meanwhile, the variable intention to visit had an average mean of 4.08, which meant that most respondents agreed with the indicators for measuring the variable intention to visit. The indicators for the variable tourist destination image (TDI) were: cognitive image, affective image, and

conative image. The variables for intention to visit were: self-congruity, attitude, destination image, and perceived quality.

The results of the hypothesis testing prove that tourist destination image (TDI) had a positive and significant influence on the intention to visit with a loading factor value of 0.79 and a *t*-value of 10.19 > 1.96, meaning that the higher the tourist destination image (TDI) the greater the intention to visit. In other words, the interest of potential tourists visiting a destination will be higher if the image of the destination is also high.

The results of this study support the results of the previous research conducted by Shafiee et al. (2022). The research results showed that the destination image had a significant and positive effect on the intention to revisit a destination. However, this does not support the results of the previous research conducted by Lestari et al. (2019). The destination image had no significant effect on the interest in returning to visit.

6.3. Tourism Risk Perception (TRP) Affects Intention to Visit

Descriptive statistics of the tourism risk perception (TRP) variable had an average mean of 4.28, which meant that most respondents agreed with these indicators to measure the tourism risk perception (TRP) variable. In contrast, the descriptive statistics of the intention to visit variable had an average mean of 4.08, meaning that most of the respondents agreed with the indicator to measure the variable of intention to visit.

The hypothesis test results proved that the tourism risk perception (TRP) of COVID-19 had a positive and significant effect on the intention to visit with a loading factor value of 0.74 and a *t*-value of 5.23 > 1.96. The results of this study are interesting because they prove that if the perceived risk of potential tourists toward a destination is higher, the intention to visit the destination will also be higher. This is because the risks that may occur have been realized.

The results of this study do not support the results of the previous research conducted by Abidin et al. (2022), which proved that perceived health risk is negatively related to the visit intention. While supporting the results of the previous research conducted by Cahigas et al. (2022), perceived behavioral control is insignificant to tourists' intention to travel during the COVID-19 pandemic.

6.4. Tourist Destination Image (TDI) Affects Intention to Visit through Tourism Risk Perception of COVID-19

Based on the results of the hypothesis testing in Table 10 it can be seen that tourist destination image (TDI) affects intention to visit through tourism risk perception (TRP) with a loading factor value of 0.58 and a *t*-value of 4.19 > 1.96. The results of this study prove that the perception of potential visitors to a tourist destination during COVID-19 is an intermediary between the influence of the image of a tourist destination and the interest of potential visitors to a tourist destination. This proves that the perception of potential visitors to the risk of COVID-19 is a variable worth considering.

The results of this study support the results of the previous research conducted by Duong et al. (2022). Their research proved that there had been a significant increase in domestic tourists' travel intentions and their willingness to support the revival of post-pandemic tourist destinations.

7. Conclusions and Suggestions

7.1. Conclusions

Based on the results of the discussion, the conclusions of this study are: (1) Tourist destination image (TDI) significantly affects tourism risk perception (TRP) in the tourism industry in the new normal era in East Java. Thus, hypothesis 1 of this study is accepted. (2) Tourist destination image (TDI) significantly affects the intention to visit the tourism industry in the new normal era in East Java. Thus, hypothesis 2 of this study is accepted. (3) Tourism risk perception (TRP) of COVID-19 significantly affects the intention to visit

the tourism industry in the new normal era in East Java. Thus, hypothesis 3 of this study is accepted. (4) Tourist destination image (TDI) significantly affects the intention to visit through tourism risk perception (TRP) of COVID-19 in the tourism industry in the new normal era in East Java. Thus, hypothesis 4 of this study is accepted. (5) Tourist experience at the destination has proven important in explaining behavior during and after the trip. The behavior of potential tourists is influenced by: economic, sociocultural, and environmental factors (Gao et al. 2021). If the manager of a tourist destination pays attention to ethical aspects, it will benefit the business itself because it will determine the ethical image and reputation of the destination. The image is an emotional representation of potential tourists toward tourist destinations, and a perceptive/cognitive evaluation of potential tourists, which refers to individual knowledge about tourist destinations. The perceived ethics of tourist destinations will assist potential tourists in forming cognitive evaluations and, therefore, will determine potential tourists' behavior. These ethical considerations will affect the image and added value of tourism destinations. Tourist interactions with other people at the destination will determine emotional solidarity, satisfaction, and likelihood of revisiting.

7.2. Suggestion

7.2.1. Academic Advice

For academics and other researchers in the future, this research is expected to be used as reading/reference material if researching matters related to tourist destination image (TDI), tourism risk perception (TRP) of COVID-19, and intention to visit.

7.2.2. Practical Advice

Based on each of these research variables, practical suggestions for the managers of tourist destinations in East Java are: (1) Tourist destination image (TDI). In the new normal era, managers of tourist destinations must improve the image of tourist destinations that provide a sense of security and comfort for potential visitors because prospective visitors have a fairly good understanding of the risks they face from COVID-19. (2) Tourism risk perception (TRP). In the new normal era, managers of tourist destinations must be able to suppress the perception of potential visitors to the risks of COVID-19 that may be faced in crowds. This is performed so that potential visitors feel safe and comfortable when they are in a crowd. (3) Intention to visit. In the new normal era, the managers of tourist destinations must seek to increase the interest of potential visitors to tourist attractions by improving their image and fostering a positive perception of the risks of traveling in the new era of COVID-19.

8. Limitations and Future Research

The limitation of this study is that it did not conduct an in-depth test of the different attitudes of each person toward risk. Therefore, this kind of research is suggested to perform different tests on each person's attitude toward risk as a moderator variable.

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