

# The Influence of Perceived Risk and Trust on Interest in Visiting the Ubud Tourist Destination

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## ABSTRAK

Selama dua tahun pandemi ini, timbul rasa kebosanan perjalanan yang semakin meningkat. Pembukaan kembali berbagai objek wisata berfungsi sebagai stimulus bagi wisatawan yang ingin kembali menikmati keindahan Bali. Dengan fokus khusus pada Ubud, para wisatawan menyatakan minat untuk menjelajahi objek wisata, menikmati pengalaman kuliner, dan bermalam. Penelitian ini bertujuan untuk menganalisis secara komprehensif interaksi antara persepsi risiko dan kepercayaan terkait niat wisatawan untuk mengunjungi Ubud. Selain itu, penelitian ini menyelidiki dampak persepsi risiko terhadap kepercayaan dan pengaruh berikutnya terhadap niat berkunjung, dengan mempertimbangkan kepercayaan sebagai variabel mediasi. Analisis kuantitatif, dengan menggunakan SEM Smart PLS, dilakukan pada sampel 100 individu yang dipilih melalui accidental sampling. Hasil penelitian menunjukkan bahwa persepsi risiko berdampak negatif pada niat berkunjung dan kepercayaan, sementara kepercayaan berdampak positif pada niat berkunjung. Hal ini menyoroti hubungan terbalik antara risiko dan minat berkunjung ke Ubud, dengan kepercayaan berperan sebagai mediator parsial. Sebagai kesimpulan, penelitian ini memberikan wawasan berharga tentang dinamika perilaku wisatawan selama pandemi yang berlangsung.

## ABSTRACT

During the two years of this pandemic, there has been an increasing sense of travel boredom. The reopening of various tourist attractions serves as a stimulus for tourists who want to enjoy the beauty of Bali again. With a special focus on Ubud, tourists express interest in exploring attractions, enjoying culinary experiences, and staying overnight. This study aims to comprehensively analyze the interaction between risk perception and beliefs related to tourists' intentions to visit Ubud. In addition, the study investigated the impact of risk perception on trust and subsequent influence on visiting intent, considering trust as a mediating variable. Quantitative analysis, using SEM Smart PLS, was performed on a sample of 100 individuals selected through accidental sampling. The results showed that risk perception had a negative impact on visiting intention and trust, while trust had a positive impact on visiting intent. This highlights the inverse relationship between risk and interest in visiting Ubud, with trust acting as a partial mediator. In conclusion, this study provides valuable insights into the dynamics of tourist behavior during the ongoing pandemic.

## 1. INTRODUCTION

The Covid-19 pandemic had negative impacts on human and social dimensions, triggering a crisis that placed the economy in uncertainty. In September 2020 for example, Indonesia has faced a decline in economic growth in the last three quarters as an impact of this crisis. In addition, a massive blow of news that people received through mass and social media regarding the spread of the Covid-19 virus during the first few months of the pandemic caused people to start feeling bored and also increased people's distrust of the news and gave rise to various fears of traveling. The tourist intention to visit a destination is important for tourists. Tourist behavior includes choosing a destination, reviewing that destination and intending to revisit it in the future. Destination ratings refer to the perceived value of tourists and their satisfaction. Meanwhile, the intention to revisit refers to the customer's willingness to review the same destination and recommend the destination to others. An individual repeats a behavior when the behavior is satisfactory only. First-time travelers' decisions are based primarily on information gathered from various sources. This

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raises expectations for a trip or travel services, and these expectations raise the intention of the first visit. Intention to re-visit is formed when tourists have a goal to repeat travel services that were previously encountered in reality.

Perceived risk is one of main factors influencing destination selection and travel decisions (Sharifpour et al., 2014; Yang et al., 2015). In tourism, there are five main identified risks, namely terrorism, political instability and war, health, crime, association with cultural and linguistic differences. According to previous research trust in a tourist destination can be defined as a multidimensional construct, including local residents, public and private institutions who are honest, benevolent and competent (Artigas et al., 2017; Liu et al., 2019). Meanwhile, according to similar research, trust exists when consumers have confidence in integrity, benevolence, competency and predictability (Lassoued & Hobbs, 2015; W. Wu et al., 2021). When tourists have to leave their home countries and carry out tourism activities overseas, they will face many uncertain factors during their tour (Chen et al., 2020; Peng et al., 2023).

Consumer or tourist confidence will grow after receiving a positive perception of the tourist attractions they visit. When tourists feel confident in their chosen tourist spot, they will automatically not think long before deciding to make a visit. Trust becomes very important in service and relationships with customers in marketing relationships including in travel activities, the activities of which involve a number of risks. Trust can be a stimulus for tourists to travel. Growing tourist trust is important to increase the number of tourist visits. Trust is a key quality for successfully managing the marketing of tourist attractions (Pujiastuti et al., 2020; Setiyariski, 2019). Knowing the trust of tourists is important to know the potential for tourism development in the future. It can be said that trust is very important to rebuild the economy through tourism, especially in the Covid-19 pandemic situation. Customer bond form trust will enable the bond between the customer and the destination to be established (Pujiastuti et al., 2017; Suryaningsih et al., 2020). Tourist destinations indeed must be able to provide accuracy in providing facilities, environmental comfort and others. Since the Covid-19 Virus attack was declared as pandemic, many tourists have been doubtful to travel for various reasons, such as fear of contacting the Covid-19 Virus and fear of not being able to go home because of the second wave (international travel). Even so, there are several factors that can affect confidence in making a return trip such as financial conditions, Covid-19 issues, and product promotions. Cheap tickets are said to be an attraction and forget his fear of the covid virus. Interest in visiting a destination is seen as a competitive and effective strategy for managers. Enhancing individual return intentions is an important goal for any tourism businesses. Making tourists interested in revisiting and recommending destinations to others are the goal of every tourist destination manager. The importance of return visits by tourists is one of the factors that help the sustainability of destinations in destination marketing. According to previous research, the indicators of buying interest are transactional interest, preferential interest, referential interest and explorative interest (Munir & Darmawan, 2022; Tobing et al., 2022). The CHSE certification is part of Ubud's readiness indicators to receive foreign tourists. So far, Ubud people are very enthusiastic about participating in the vaccination program. Moreover, this is a prerequisite for the opening of Ubud tourism for foreign tourists. The point is Ubud is ready to receive tourists. Trust can grow if someone takes risks in dealing with what he believes. In the condition of the Covid-19 pandemic, tourist confidence will be able to determine travel decisions which indicate the readiness of tourists to take risks in traveling.

The objectives of this study were to analyze the effect of perceived risk and trust on tourists' intention to visit Ubud tourist destination, the effect of perceived risk on trust and the effect of perceived risk on visiting intentions through the trust variable. It is important to study perceived risk and trust in traveling, especially during the pandemic to the Ubud tourist destination.

## 2. METHODS

This research was designed utilizing a quantitative descriptive approach. Data were collected through observation, distributing questionnaires and conducting literature study. Primary data sources were obtained through distributing questionnaires. Secondary data were obtained from literature review. The number of samples were obtained by multiplying indicators on this research by 5-10 (Hair, 2017). The total samples (foreign tourists) were 100. The samples were taken through accidental sampling (Sugiyono, 2019). The data were processed and analyzed using SEM (Structural Equation Model) analyses with the support from the SmartPLS program. The SEM data analysis technique was utilized to identify the effect of exogenous variables consisting of the variables influencing perceived risk, trust. The analysis technique with the SEM model had a measurement model and a structural model. This test phase began with the outer model test using convergent validity, discriminant validity, composite reliability and Cronbach's alpha. Furthermore, the inner model test was carried out to see the direction of influence and the significance of

the effect of exogenous variables on endogenous variables by looking at the parameter coefficient values and the t-statistical significance values.

### 3. RESULTS AND DISCUSSIONS

#### Results

The test stages that were carried out in the outer model analysis include the following: The convergent validity was tested by looking at the correlation between the item/indicator score and the construct score/variable. This was by looking at the correlation output results on the magnitude of the value of loading factor. The indicator was considered to be valid and having a high value if the loading factor value was greater than 0.7. The loading factor values of 0.5 to 0.6, however, were still considered sufficient. This study utilized the lowest value limit of 0.6.

**Table 1.** The Value of the Loading Factor Variable of Perceive Risk, Trust and Revisit Intention

Variable	Indicator	Loading Factor
Perceive Risk	P1	0.882
	P2	0.884
	P3	0.913
	P4	0.738
Trust	T1	0.858
	T2	0.925
	T3	0.913
	T4	0.926
Revisit Intention	R1	0.972
	R2	0.964
	R3	0.966
	R4	0.970

Source: Processed data, 2022

According presented in Table 1 states that all Loading factor variable of Perceive Risk, Trust and Revisit Intention All loading factor values were above 0.6, so that no indicators were eliminated in the early stages of the research data analysis processes. All constructs could be claimed to be valid and fulfill the validity with a loading factor of above 0.6. Convergent validity testing was also carried out by looking at the AVE value. The model could be claimed to have a high convergent validity if it had an AVE value of above 0.5. The AVE value on the variable could be seen in Table 2.

**Table 2.** Average Variance Extracted (AVE) Value

Variable	Average Variance Extracted (AVE)
Perceive Risk	0.734
Trusts	0.937
Revisit Intention	0.821

Source: Processed data, 2022

The results of testing of the AVE value showed that the Perceive risk, Trust and Revisit Intention values were greater than 0.5 so that all variables had a high convergent validity value.

#### Discriminant Validity

At this stage, measurement models with reflexive indicators were assessed based on the cross loading or correlation value between indicators and their own variables. The correlation value between the indicators and the variables themselves must be greater than the correlation values between the indicators and other variables. The cross-loading values could be seen in Table 3.

**Table 3.** Discriminant Validity Value (Cross Loading)

	Perceived Risk	Revisit Intention	Trusts
P1	0.882	-0.416	-0.290
P2	0.884	-0.432	-0.321
P3	0.913	-0.475	-0.361
P4	0.738	-0.388	-0.268

	Perceived Risk	Revisit Intention	Trusts
R1	-0.507	0.972	0.959
R2	-0.518	0.964	0.932
R3	-0.462	0.966	0.948
R4	-0.454	0.970	0.960
T1	-0.388	0.862	0.858
T2	-0.346	0.907	0.925
T3	-0.244	0.877	0.913
T4	-0.339	0.907	0.926

Source: Processed data, 2022

Table 3 showed that the correlation value between the indicators and their own variables were greater than the correlation values between the indicators and other variables. Discriminant validity could also be assessed by comparing the root value of the AVE of each construct with the correlation between constructs and other constructs in the model. The discriminant validity value was good with the AVE square root value of each variable being greater than the correlation value between the variables and the other variables in the model. The AVE root value could be seen in the results of the Fornell Lacker criterion. The results of the Fornell Larckel criterion could be seen in Table 4 showing that the variables are as follows.

Table 4. AVE Root Score on the Fornell Lacker Criterion

	Perceived Risk	Revisit Intention	Trusts
Perceived Risk	0.857		
Revisit Intention	-0.501	0.968	
Trusts	-0.365	0.981	0.906

Based on data on Table 4, it could be seen that the correlation value between the variables and the variable itself was greater than the correlation value between the variables and other variables, so that it meets the requirements of the criteria for discriminant validity in the model.

The Composite reliability was used to test the reliability of constructs. The value of composite reliability was said to have high reliability or reliable if the composite reliability value was greater than 0.7 and it was said to be quite reliable if it had a value greater than 0.6. The reliability test could be strengthened by the presence of the Cronbach alpha. The Cronbach alpha was said to be good if its value was greater than 0.7, while the ideal value was greater than 0.8. The results of the reliability test with composite reliability cronbach alpha could be seen in Table 5.

Table 5. The Composite Reliability Measurement and the Cronbach Alpha

Variable	Cronbach Alpha	Composite Reliability
Perceived Risk	0.877	0.917
Revisit Intention	0.978	0.984
Trusts	0.927	0.948

Source: processed data. 2022

The data shows that all variables met the reliability test criteria so that these variables could be said to be reliable. All variables had a composite reliability value of above 0.8 and the Cronbach alpha value was greater than 0.7, so that it could be said all of those variables were reliable.

### R Square test

The structural equation model was evaluated using the R-square value. The R-square assessment criteria were as follows: low or weak values (weakly) if their range values were between 0.19-0.32, moderate if theirs were between 0.33-0.66 and substantially strong if theirs were greater than 0.67.

The R-Square values of 0.19, 0.33, and 0.69 for the dependent variable in the structural model indicated that the model was "weak", "moderate", and "good" respectively. The results of the variable feasibility test could be seen in Table 6.

Table 6. Statistical Values to Assess the Feasibility of Variables

Variable	R Square	R Square Adjusted
Revisit Intention	0.986	0.986
Trust	0.133	0.124

Based on the results of the R-Square calculation of the dependent variable showed that the value of R-Square on the Revisit Intention variable was 0.986 (indicating a good model) and on the trust variable was 0.133 (indicating a weak model) (Hair, 2017). The interpretation of the R-Square calculation results could be explained as follows: (a) The R-Square value of the Revisit Intention variable was 0.986. This means that revisit intention was influenced by 98.6% of the variables Perceive Risk and Trust, while the remaining 1.4% was influenced by other variables that were not included in the research model; (b) The R-Square value of the Trust variable was 0.133. This showed that 13.3% of the Trust variable was influenced by the Perceive risk variable and the remaining 72.7% was influenced by other variables beyond this study.

### **Goodness of Fit (GoF) Test**

Testing the feasibility was also undertaken by calculating the value of Goodness of Fit (GoF). The GoF test of the structural equation model could be carried out by looking at the value of the SRMR model. The criterion for the structural equation model was that if the SMRM value was less than 0.10 then the model was declared to have fulfilled the criteria Goodness of Fit, and if the SMRM value was less than 0.08 then the model was declared to be perfectly fit. On Table 7 it can be seen that the SMRM value was 0.085, so that the model could be declared to be feasible to test the research hypothesis.

**Table 7. Goodness of Fit (GoF) Test**

	<b>Saturated Model</b>	<b>Estimated Model</b>
SRMR	0.048	0.048
d_ULS	0.179	0.179
d_G	0.597	0.597
Chi-Square	241.344	241.344
NFIs	0.858	0.858

Source: Processed data, 2022

Based on data on Table 7, the SRMR value in the PLS model GoF test was 0.048. This value proved that the PLS model was declared to be perfectly fit. As a result, this model was considered to be very feasible if being used to test the hypothesis in this study.

### **Results of Measurement Model Analysis (Outer Model)**

Analysis of the measurement model (outer model) was carried out to reflect or to show the relationship between variables and their constituent indicators. The correlation value was obtained through bootstrapping. The significance level applied was 0.05. The results of the measurement of model analyses were described as follows.

### **The Results of Testing of the Measurement Model on the Perceive Risk Variable**

The Perceive Risk exogenous variable in this study was reflected through four indicators. The results of testing the model on the reputation variable could be seen in Table 8.

**Table 8. Results of Measurement of Model Testing on Perceive Risk Variables**

<b>Code</b>	<b>Indicator</b>	<b>Outer loading</b>
P1	There is a risk of infected by corona virus in the tourist destinations that you have visited	0.882
P2	There is a risk of crime in the tourist destinations you have visited	0.884
P3	There is a risk of physical injury during tourist activities at tourist destinations	0.913
P4	There is a possibility of disappointment when visiting destinations during the new normal period	0.738
R1	The intention of guests to return to the Ubud destination	0.972
R2	Making Ubud as a destination for visiting Bali.	0.964
R3	The willingness to recommend the Ubud destination to other people and their own family	0.966
R4	Looking for information related to the Ubud tourist destination	0.970
T1	Honesty and ability of officers in providing information on tourist services in the Ubud tourist destination	0.858
T2	Tourism business providers in Ubud always show concern for guests	0.925

Code	Indicator	Outer loading
T3	Guests get satisfaction and feel secure at the Ubud tourist destination by providing services that implement health protocols (providing hand washing stations, hand sanitizers, temperature controls, non-cash payments)	0.913
T4	Tourism service providers provide good services and products to maintain the image of the destination	0.926

Based on the results of testing the measurement model on the Perceive risk variable, it could be concluded that all indicators can reflect the Perceive risk variable. The indicator with the highest outer loading value was P3 (There is a risk of physical injury during tourist activities at tourist destinations) with a value of 0.913. Meanwhile, the smallest outer loading value was P4 (there is a possibility of disappointment when visiting the destination during the new normal period) with an outer loading value of 0.738. In the Revisit Intention variable, the highest outer loading was in the indicator of the intention of guests to return to the Ubud destination, with the outer loading of 0.972, and the lowest was Making Ubud as a destination of choice when visiting Bali.

### Results of Structural Model Analysis (Inner Model)

Inner models could show the values of the direct effect of each exogenous variable on endogenous variables. The inner model could also show the values of the indirect effect and the total effect of independent to dependent variables. In this study, the inner model was carried out to show the values of direct influence from independent to dependent variables.

Hypothesis testing for the results of the effect of exogenous variables on endogenous variables provided by the t-statistic value of more than 1.96 and the level of significance of 5 percent (0.05). The results of the direct influence of perceived risk variables on trust and revisit intention could be seen in [Table 9](#).

**Table 9. Direct Influence**

Variable influence	Original Sample (O)	T Statistics	P Values	Hypothesis Conclusion
Perceived Risk -> Revisit Intention	-0.165	7.718	0.000	Ha1 accepted
Perceived Risk -> Trust	-0.365	4.872	0.000	Ha3 accepted
Trust -> Revisit Intention	0.921	56.949	0.000	Ha2 accepted

Source: Processed data, 2022

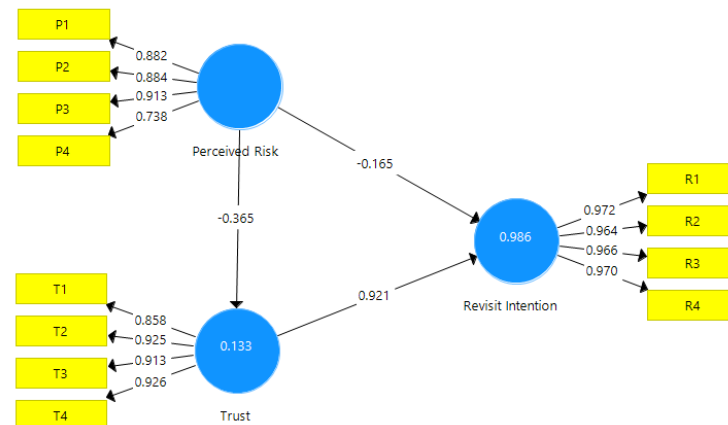
[Table 9](#) showed the effect of the three hypotheses. The t-statistic value criterion to show a direct effect must show more than 1.96. The criterion for the p-value was less than 0.05. The direct effect can be seen as follows: (a) The effect of Perceived Risk on Revisit Intention was shown by the original sample value of -0.165 with a T statistic of 7.716, which was greater than 1.96, with the P value of 0.000. This meant that the Perceived Risk variable had a negative effect on Revisit Intention, so that the Ha1 Hypothesis was accepted; (b) The effect of Trust on Revisit intention was shown by the original sample value of 0.921 with a T statistic of 56.949. This was greater than 1.96, with a P value of 0.000. This meant that the Trust variable had a positive effect on Revisit Intention, so the Ha2 Hypothesis was accepted; (c) The effect of Perceived Risk on Trust was shown by the original sample value of -0.365 with a T statistic value of 4.872 and the P value of 0.000. This meant that the Perceived Risk variable had a negative effect on Trust, so the Ha3 hypothesis was accepted.

**Table 10. Indirect Influence**

Variable	Original Sample (O)	T Statistics	P Values
Perceived Risk -> Trust -> Revisit Intention	-0.336	5.178	0.000

Source: Processed data, 2022

[Table 10](#) showed that the original sample value of - 0.336, with a T statistic value greater than 1.96, namely 5.178 with a p value of 0.000. This meant that Perceived risk had a negative and significant effect on Revisit Intention. The mediating nature between the effect of perceived risk on Revisit Intention and the role of trust variable mediation is presented in [Figure 1](#).



**Figure 1.** Structural Model of the Effect of Perceived Risk and Trust on Revisit Intention

## Discussion

The results of the analysis showed that the path coefficient value was -0.165 (negative) with a T statistic value of 7.716 and a P value of 0.000 which meant that perceived risk had a negative effect on revisit intention. This indicated that the higher the risk obtained in the tourist destination of Ubud, the lower the intention of tourists to visit the tourist destination. All the risks that tourists got were the main and important factors that influenced the decision to visit (Cui et al., 2016; Karl et al., 2020). This will certainly affect satisfaction, attitudes and intentions to return to the destination (to revisit) (De Nisco et al., 2015; Dolnicar et al., 2015). Tourists assumed that even though there were risks that arise in the tourist destinations visited, they did not reduce their intention to visit again (to revisit). Foreign tourists who were currently busy arriving in Ubud had met the requirements for flying to other countries, completed with vaccinated so that they were not affected by the risks of infected by the virus in the tourist destinations they would visit. Tourists stated that they got a lot of new experiences when visiting the Ubud tourist destination. They took healing, wellness, spa, tracking activities, enjoyed views of rice fields, culture, and were also welcomed by the hospitality of local residents in Ubud. Health risks were a crucial factor for people in making travel decisions (Amrulloh & Nosita, 2022; Angguni & Lenggogeni, 2021). The results of the analysis showed that the path coefficient value was 0.921 with a T statistic value of 56.949 and a P value of 0.000, which meant that Trust had a positive effect on revisit intention. This indicated that the higher the level of tourist trust in a tourist destination, the higher the intention of tourists to visit a tourist destination. The Ubud destination, the destination of which during the Covid pandemic had no tourism activities, really had to maintain a safe image, so tourism activities could be carried out comfortably. Previous research stated that the higher the food trust, the higher the interest in visiting tourist destinations again (Nugraha, 2017; Rousta & Jamshidi, 2020). The study by similar research, strengthens the evidence for the hypothesis that trust had a significant direct influence on tourist interest in visiting (Agusti & Utari, 2020; Cahyanti, 2018).

The level of perceived risk and uncertainty involved was a high consideration for trust (Hong, 2015; Kettle & Dow, 2016). Temporary previous research stated that perceived risk had a positive effect on trust but not significantly (Damghanian et al., 2016; Putra et al., 2017). Studies from similar research showed that increased risk perception could reduce the intention to return to a tourist destination (Carvalho, 2022; Perić et al., 2021). Health risks that occurred such as the Covid 19 pandemic raised negative perceptions of travel risks from tourists, such as the problem of travel bans, travel restrictions, and the risk of infected by Covid-19 while traveling. This certainly affected anxiety and intention to visit destinations (Angguni & Lenggogeni, 2021; Şengel et al., 2023). The importance of trust in shaping tourist behavior, especially the intention to return (Ardani, 2021; Rasoolimanesh et al., 2021). The results of the analysis showed that the path coefficient value was -0.365 with a T statistic value of 4.872 and a P value of 0.000 which meant that Perceived Risk had a negative effect on Trust. This indicated that the higher the risk level of tourists when traveling, the lower the trust of tourists towards these tourist destinations. The size of tourists' perceptions of risk could affect the amount of tourist trust in destinations (Abror et al., 2022; González-Reverté et al., 2018). Trust did take time and developed after using a product repeatedly or visiting destinations repeatedly in the tourism context. Trust was a result of an evaluation at a higher level than satisfaction (H. C. Wu et al., 2018; Yi et al., 2014). Perceived risk had a negative and significant effect on Revisit Intention through Trust. This indicated that without Trust tourists would decrease their intention to visit tourist destinations because there was a risk.

Based on these findings, the implications of this study highlight the importance of risk management in tourist destinations to increase the intention to revisit tourists. Tourist destinations need to understand and manage risk well to maintain a positive image. This research underscores the crucial role of trust in motivating the intention to visit again. Tourist destinations that can build and maintain a high level of trust can attract more tourists to return. This shows that investing in building a safe and trustworthy reputation can have a long-term positive impact. However, this study has some limitations, namely the focus on Ubud tourist destinations may make these results not entirely generalizable to other destinations. In addition, the study was conducted during the Covid-19 pandemic, and this condition can significantly affect the response of tourists. Therefore, further research is needed to understand how this dynamic may change after the pandemic. As a recommendation, destinations can develop more proactive risk management strategies that focus on building and maintaining traveller trust. In addition, future research may involve more destinations to gain greater insight into the impact of these factors at a more general level.

#### 4. CONCLUSION

Perceived risk had a negative effect on the revisit intention. This indicated that the higher the risk obtained in the tourist destination of Ubud, the lower the intention of tourists to visit the tourist destination. Perceived Risk had a negative effect on Trust, and this indicated that the higher the level of risk of tourists when traveling, the lower the trust of tourists towards these tourist destinations. Trust had a positive effect on revisit intention. This indicated that the higher the level of tourist trust in a tourist destination, the higher the intention of tourists to visit a tourist destination. Some of the suggestions given include: Improving post-pandemic services while still paying attention to health protocol standards in Ubud tourist destinations; Increasing tourist confidence in guaranteeing accurate information; Creating a memorable experience for tourists so they can recommend it to others.

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