Understanding Revisit Intention During Covid-19: A Protection Motivation Theory Perspective

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Abstract: This study aims to empirically investigate the influence of destination image, visitor image congruity, and perceived related health issues on revisit intention and the role of perceived risk as moderators in these relationships. We integrated the theory of self-congruity and protection motivation theory to understand post-pandemic travel behaviour further. Using a moderated regression analysis (MRA), data are collected from 402 students from two universities in Jakarta. The results from the study provide that destination image and image congruity are positively related to revisiting intention, while perceived risk has a negative direction. Moreover, perceived risk is essential in the relationship between destination image, image congruity, and revisit intention. These results extend a model for predicting travel behaviour in crisis/pandemic situations, corroborating the earlier studies, and providing practical implications for stakeholders and tourism area managers.

Keywords: Revisit Intention; Destination Image; Visitor Image Congruity; Perceived Risk Related To Health; COVID-19.

Abstrak: Penelitian ini bertujuan untuk menyelidiki secara empiris pengaruh citra destinasi, kesesuaian citra pengunjung, dan masalah kesehatan terkait yang dirasakan pada niat berkunjung kembali dan peran risiko yang dirasakan sebagai pemoderasi dalam hubungan ini. Kami mengintegrasikan teori kesesuaian diri dan teori motivasi perlindungan untuk lebih memahami perilaku perjalanan pasca pandemi. Dengan menggunakan analisis regresi moderator (MRA), data dikumpulkan dari 402 mahasiswa dari dua universitas di Jakarta. Hasil penelitian menunjukkan bahwa citra destinasi dan kesesuaian citra berhubungan positif dengan niat berkunjung kembali, sedangkan risiko yang dirasakan memiliki arah negatif. Selain itu, risiko yang dirasakan sangat penting dalam hubungan antara citra destinasi, kesesuaian citra, dan niat berkunjung kembali. Hasil ini memperluas model untuk memprediksi perilaku perjalanan dalam situasi krisis/pandemi, menguatkan studi sebelumnya, dan memberikan implikasi praktis bagi pemangku kepentingan dan pengelola kawasan pariwisata.

Kata Kunci: Niat Berkunjung Kembali; Citra Destinasi; Kesesuaian Citra Pengunjung; Persepsi Risiko Terkait Kesehatan; COVID-19.

INTRODUCTION

It is undeniable that the COVID-19 pandemic has had a broad impact on the economic and health sectors around the world. Various policies carried out by governments around the world are almost uniform, namely, trying to reduce the massive transmission of the virus by activating social restrictions. Schools and places of business were temporarily closed to avoid community gatherings (Cahyadi et al., 2021), and people were restricted from travelling outside the city or abroad. Compared to other types of business, tourism, hospitality, and transportation are the three sectors that get the worst

impact (Chang et al., 2020; Fotiadis et al., 2021), so it takes a lot of effort from the government and tourism managers to return to the situation after the pandemic turned into endemic. Recently, at the beginning of 2022, the operational activities of all businesses began to be relaxed. Schools, places of worship, and tourism have begun to reopen, although they are still following the health protocols.

COVID-19 has changed the behaviour of businesses and individuals, impacting every industry, including tourism behaviour. Interestingly, during the last two years, many people have shifted their physical travelling activities by watching video tourism on Youtube, known as "digital travelling" or "video tourism." Along with that, the rapid development of social media and various digital communication platforms has become a new trend among travellers, including marketing activities (Ebrahimi et al., 2018, 2020). Marketing messages carried out through social media and other sharing have become one of the strengths of creating a product/service image. Therefore many companies have turned to social media as a new marketing tool (e.g., TikTok, Instagram, Facebook). Marketing messages through social media have also become a strong attraction to promote a location/product (Rather, 2021), including the intention to visit tourist sites. Tourism is one of the industries most affected by the pandemic from 2020-2021. To limit the spread of the virus, all countries, based on the recommendations of the World Health Organization (WHO), have implemented various restrictions, including banning social activities in groups and even closing down entry and exit routes. Due to the travel restriction policy, many areas that rely on income from the tourism sector are experiencing difficulties, including Bali and several other tourist areas in Indonesia. Given the risks posed by the spread of the virus, researchers focused on travel behaviour have highlighted health factors and travel risk as significant determinants of travel behaviour (Bae and Chang, 2021; Bhati et al., 2021). The present study explicitly explores the antecedents of visitors' revisit intention based on their previous experience and current situation. In other words, in addition to considering destination image and self-congruity, which have been widely shown to influence tourist behaviour, recent research also considers factors of risk (Rather, 2021a; Sánchez-Cañizares et al., 2021)

Although destination image and self-congruity have been studied as potential predictors of revisit intention behaviour, several weaknesses still need to be addressed: first, although both destination image and self-congruity have been documented to have significant effects on visitor behaviour, however, the developed model does not consider health risks (Rather, 2021). For example, previous researchers only focused on destination image and self-congruity together as antecedents of revisit intention (Chen et al., 2020; Guo et al., 2020; Yang et al., 2021; S. Zhang et al., 2022); on the other hand, perceived risk is separated in the model (Rather, 2021a; Sánchez-Cañizares et al., 2021). Although it tried to explain visitor behaviour based on destination image and risk perception, the risks used were from a financial perspective and not health, such as the current pandemic.

Second, tourism behaviour is becoming increasingly complex with health risks (Sánchez-Cañizares et al., 2021). The widespread news about COVID-19 on social media has logical consequences in influencing tourists' perceptions, especially related to the risks they face when travelling or at their destination. This reaction has caused many tourists to cancel their visits because they fear the existing situation (Bhati et al., 2020). Because of the importance of these risk factors, most travel behaviour research generally explores consumer perceptions and attitudes towards risk (Rather, 2021a). Drawing Protection Motivation Theory (PMT), we expand on previous studies to further explore the role of



perceived risk in moderating the relationship between destination image, self-congruity and revisit intention (Bhati et al., 2021; Huynh, 2020; Rather, 2021). Although perceived risk has been extensively studied as an individual belief concept that influences tourist behaviour (e.g., Chew et al., 2014; Rather, 2021), its role as a moderator in the relationship between image location and revisit intention has not explicitly been explored. For example, examined the effect of risk on image and subsequently influenced revisit intention in post-disaster situations in Japan. In contrast, (Rather, 2021) examines the moderating role of risk on social media relationships and customer brand engagement and revisits the intention of tourists in India. Given the mixed model, the scarcity of current knowledge related to the COVID-19 situation, and the current health concerns in tourist destinations, it is necessary to address this research gap. Considering the importance of destination image, self-congruity, and perceived risk on the behaviour of return visits to destinations, our study is directed to provide new insights by considering personal (destination image and visitor image congruity) and situational (perceived risk) factors in an integrated model.

Therefore, we extend the theory of self-congruity by adding perceived risk to the model. In summary, this study aims to investigate: (1) the effect of destination image and visitor image congruity and revisit intention; and (2) the moderating role of perceived risk on the relationship between destination image, self-congruity, and revisit intention. Tourism managers can use this study to pay attention to aspects of destination image and security risks as an integrated part of influencing visitor behaviour in the future.

THEORETICAL REVIEW

Previous researchers have agreed that there is no most appropriate model for predicting revisit behaviour, but in general, they have had three main combinations related to the motives that cause someone to act. Previous researchers often use two models: the theory of planned behaviour (TPB) and the norm activation model (NAM). The TPB developed by identifies three main components that shape consumer behaviour, including attitudes, subjective norms, and perceived behavioural control, acting as guidelines for predicting human behaviour. In practice, researchers commonly use TPB to explain repurchase behaviour (Halimi et al., 2021). Although TPB is an established framework for predicting consumer behaviour, the experts then provide some critical notes, especially on contingent factors that TPB does not address. Therefore, the researchers then provide several alternative models that can explain individual behaviour by adding situational factors such as security as one of the essential indicators for consumer decisions, especially tourist behaviour. In this study, we are more interested in using two theories: self-congruity and protection motivation theory, as an alternative to explaining revisit intention in a pandemic situation.

Self-congruity theory. In the last four decades, the self-congruity theory has been applied by researchers in the field of consumer behaviour. The self-congruity theory is a psychological process that occurs when consumers personally make comparisons between their perceptions and the brand image of a product/service. In short, congruity describes the suitability or incompatibility of an individual's self-image with the destination image. (Sirgy, 2018) divides this self-conformity into three main dimensions: actual, ideal, and social. This theory assumes that the higher suitability between self-concept/self-image and brand image will have implications for consumer attitudes and behaviour, including satisfaction, loyalty, and WoM (Sirgy, 2018; 2019).





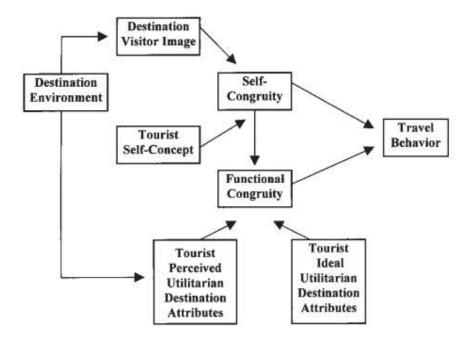


Figure 1. Self-Congruity Theory (Sirgy and Su, 2000) Source: (Sirgy and Su, 2000)

The preliminary study of the self-congruity model conducted by Sirgy and Su proposed self-congruence with destination image as a driver of intention to visit destination tourism (Sirgy, 2018). Self-congruity is a concept derived from self-concept theory that explains individual behaviour more. In the context of psychology, self-concept refers to an individual's view of themselves. Self-concept forms a self-view of their self-image so that it can influence actions based on social interaction. For example, a person who describes himself as a good friend will tend to act in harmony with his self-concept. However, self-concept recognizes two terms, namely congruent and incongruent s. Self-congruence refers to when individuals perceive that their actions conform to their self-image. Meanwhile, self-incongruence can occur when a person acts not follow the reality of the self. In other words, individuals may act differently with their identity and self-image for specific reasons, such as environmental pressures and irresistible influences. Their study also examined the different roles of self-congruity and functional congruity, in which self-congruity was the initial motive for the visit.

Furthermore, functional congruity is more directed at the compatibility between expectations and attributes of tourist destinations (e.g., culture and facilities). Further researchers developed self-congruity models at specific locations, for example, brand destinations (Chen et al., 2020), revisit intentions (Yang et al., 2021), and golf tourism (Zhang et al., 2022). Hence, the present study uses the theory of self-congruity as the initial framework for predicting the intention to visit tourist sites.

Researchers in various countries have widely used this theory to examine visitor attitudes toward destination image and self-congruity and their effect on revisit intention (Chen et al., 2020; Guo et al., 2020; Yang et al., 2021; S. Zhang et al., 2022). For example, using the self-congruence theory framework, (Chen et al., 2020) studied how brand



engagement is formed based on destination brand authenticity and self-congruence factors. Their study found that destination brand and self-congruence predictors of brand engagement. Furthermore, their study also found a mediating effect of destination brands on continued consumer behaviour (e.g., revisit intention and recommendation).

Protection motivation theory. Considering that the Covid-19 pandemic poses a considerable health risk, we have integrated the protection motivation theory (PMT) into the proposed model. PMT is a theory developed by Roger in 1975 and was previously used as a rational framework to explain the revisit intention in the context of health-linked behaviour/attitude (Bhati et al., 2021; Rather, 2021a). PMT aims to identify hazards that will arise and how individuals mitigate these potential hazards (Westcott et al., 2017). In other words, PMT generally describes how individuals recognize hazards, assess whether they can overcome them, and carry out effective mitigation and response to avoid or overcome them. Due to its general nature, PMT can be applied to various studies to assess the threat of natural, security, financial, or other threats.

PMT also argues that a person can take protective/adaptive action when believing that the behaviour can minimize the threat. In other words, there are two essential components in PMT, namely threat appraisal, where individuals will provide an assessment of threats that may arise, and coping appraisals that lead to adaptive responses. Individuals in assessing threats will calculate the severity of the threat level and the consequences if they ignore it. In the context of COVID-19, individuals will assess whether their health condition is good enough to face the threat of transmission, and when they consider that their level of vulnerability is high, protective measures can be taken, namely by not travelling for a while.

Meanwhile, the coping appraisal is formed from self-efficacy and response cost, which refers to the individual's confidence to survive the contagion. In the assessment of coping, individuals will assess response efficacy, self-efficacy, and response costs as three critical components that can influence their intention to take protective actions. Response efficacy is the self-belief that protective behaviour can effectively prevent threats from arising. Self-efficacy is an individual's perception of their ability to take protective action, and response efficacy is an assessment of their ability to take protective action (Kothe et al., 2019).

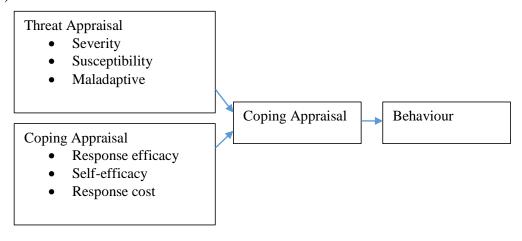


Figure 2. Protection motivation theory Source: (Kothe et al., 2019)



For example, a tourist evaluating whether or not to visit a tourist site in response to the external threat of COVID-19 would evaluate the seriousness of the risk posed by the pandemic (severity). They will also assess the extent to which they are personally vulnerable to the risks posed by COVID-19 (vulnerability) and whether there are any negative consequences they will receive if infected. Next, the individual will consider whether they feel capable of handling/having a robust immune system (self-efficacy), whether they believe that not visiting a tourist site will reduce the threat of transmission (response efficacy), and the perceived costs or barriers to visiting including accommodation and other costs (response fees). Similarly, a tourist may avoid crowds, including not travelling to reduce the threat posed by COVID-19 if they believe that the threat is viral (severity), they are highly susceptible to transmission of the virus (vulnerability), and there is little or no incentive provided; they get infected (maladaptive reward response). Next, individuals who have confidence in their immune systems may choose to travel.

PMT has relevance to visiting behaviour considering the current pandemic situation and various potential threats that still exist today. For example, (Bhati et al., 2020) prove that tourist behaviour and destination image closely relate to visitors' perceptions of security and risk. In line with (Bhati et al., 2021), (Rather 2021) found that perceived risk has a negative effect on tourist revisit behaviour in India. This theory explains how individuals respond to various potential threats, including travel behaviour. In other words, individuals who feel the pandemic is still a threat rather than a series of protective actions refrain from travelling. Hence, PMT explains how the perception of risk from visitors is closely related to their attitudes and behaviour toward visiting a tourist location during a pandemic (Bhati et al., 2021; Dillette et al., 2021; Rather, 2021).

Revisit intention. In the consumer behaviour literature, revisit intention has been documented as an essential issue that has attracted the attention of researchers and practitioners. Revisit intention is a post-consumption behaviour, namely when consumers make repeat visits to a location (Nguyen Viet et al., 2020). Cronin (Halimi et al., 2021) define revisit intention as the consumer's desire to make repeat visits in the future. Revisit intention may initially be influenced by the pleasant experience received by visitors for the first time. Thus, the memory created during the visit and the promotion received after that will create positive emotions and shape their interest in revisiting. In other words, consumers who had a memorable experience during past visits will have the intention to return to visit in the future.

Destination image and revisit intention. The destination image concept was first developed and has attracted wide attention from researchers in the marketing field. In general, the destination image is defined as a consumer's perception of a location (Chiu et al., 2016), a combination of all emotions, impressions, and interests (Nguyen Viet, 2020). Destination image is also closely related to a description of the location based on information consumers receive and, therefore, can represent the consumer's view of a location. Destination image is considered a vital factor in various visitor decision-making models (Nguyen Viet et al., 2020), including buying behaviour and revisit intention. A destination's image is a combination of impressions and emotional reactions of visitors to a tourist attraction (Yang et al., 2021), which is widely studied as an antecedent of revisit intention. Furthermore, in the tourism literature, theories of destination image are a combination of cognitive and affective images closely related to travel decisions.

Destination image has attracted the attention of researchers in the field of marketing to study consumer behaviour. In general, the destination image combines compelling and cognitive images. The cognitive aspect refers to the beliefs and knowledge possessed by a person regarding location attributes (e.g., travel path, culture, location), and the affective aspect is more directed to the feelings and emotions of tourists in a tourist attraction. Previous researchers have documented that destination image is a significant predictor of tourist behaviour. For example, (Li et al., 2021) studied the effect of city image on the revisit intention of tourists in China. They found that image and satisfaction were crucial in predicting revisit intention. Using a different location, (Wardi et al., 2021) proves that a restaurant's brand image is an influential determinant of consumer revisit intention. In the same vein, (Nguyen et al., 2020) found the effect of destination image on revisit intention on tourist sites in Vietnam. Thus, the proposed hypothesis:

H1: Destination image will have a positive effect on revisit intention.

Visitor image congruity and revisit intention. Similarly, visitor image congruity is the perceived congruity between a visitor's self-image and a planned destination (Maghrifani et al., 2022). Congruity refers to individuals' perceptions and feelings towards an object based on their references. Thus, in the context of places or tourist destinations, there is a perceived congruity between self-image and destination image. The concept of self-congruity has a theoretical foundation derived from the psychological theory of selfconcept. The theory of self-congruity developed in the marketing literature as consistency or alignment between self-image and product/service images (Sirgy, 2018; 2019). As one of the critical determinants of customer behaviour, self-congruity has also been documented as a significant motive for travel behaviour, including revisit intention. In other words, people will choose a location that matches their self-image, including personality, interests, lifestyle, and social status. For example, tourists who like nature tourism will tend to choose locations that display the attributes of natural beauty. On the other hand, individuals who have introverted personalities will tend to choose quiet tourist locations and vice versa. Self-congruity researchers have used different components (Gonzalez-Jimenez et al., 2019; Islam et al., 2019; Rabbanee et al., 2020), including the three most frequently used dimensions (actual, ideal, and social) and the other two components (actual and functional). For example, (Gonzalez-Jimenez et al., 2019) and (Rabbanee, 2020) used a three-dimensional version, while (Islam et al., 2019) used two dimensions of self-congruity.

Previous empirical studies have documented that destination image, and visitor image congruity are two concepts that are often aligned as predictors of consumer satisfaction (Joo et al., 2020), loyalty (Hatta et al., 2022; Liu et al., 2019), and revisit intention (Maghrifani et al., 2022; Yang et al., 2021, 2022; Zhang et al., 2022). For example, (Yang et al., 2021) proved the direct effect of destination image and self-congruity on and revisited intention to New Zealand on 645 Chinese tourists. Similarly, (Zhang et al., 2021) found a similar effect on golf tourists who visited Hainan, China. Using a different model, (Yang et al., 2020) tested a model in which the destination image is placed as a predictor of self-congruity and, subsequently, impacts revisit behaviour. Using a different sample, (Maghrifani et al., 2020) found that visitor image congruity is a dominant factor in influencing the potential for revisits from Australia to Indonesia. Based



on the theory of self-congruity and the empirical evidence above, it is supported by our recent research hypothesis:

H2: Visitor image congruity will have a positive effect on revisit intention.

The role of perceived risk. The term 'perceived risk' means an individual's awareness of the potential risk that will be accepted due to a known or uncertain situation (Joo et al., 2020). In the context of a pandemic, perceived risk makes governments in various countries carry out social restrictions to close crowded places in anticipation of the transmission of COVID-19 (Joo et al., 2020). The framework underlying how perceived risk can influence consumer behaviour can be explained through the Protection Motivation Theory (PMT). This theory assumes that a person's decisions in times of harm depend on cognitive processes, namely how they assess the threat and respond to it (Shillair, 2020). PMT links the response process to three trust bases: response efficacy, self-efficacy, and perceived response cost. Suppose it is associated with travel behaviour to visit a tourist location. In that case, the traveller will try to assess the level of risk obtained during the trip and at the location while trying to reduce the potential risk by fulfilling vaccinations.

Perceived risk is one of the concerns of marketing researchers, especially regarding visiting behaviour. Even in various countries, areas that are considered to have potential dangers will be given notice by the government to prohibit their citizens from visiting a region. In the same vein, PMT has been used to predict tourism behaviour, including revisiting intention based on perceptions of risk during the COVID pandemic (Bhati et al., 2021; Huynh, 2020; Rather, 2021). For example, (Bhati et al., 2020) investigated destination image and tourist behaviour closely related to their perception of travel risk during COVID-19. Meanwhile, (Huynh, 2020) tries to link the perception of risk obtained from social media to visiting a tourist spot. Recently, (Rather, 2021) found that perceived risk can affect attitude and customer engagement and have consequences on revisit intention. According to PMT, individuals tend to take protective action when they perceive the situation as threatening their safety. In the context of the pandemic, the threat arising from the virus's transmission not only impacts an individual's health. The threat also has the opportunity to transmit the virus to other people (such as families). Thus, when individuals perceive that their immune system (self-efficacy) does not give them the confidence to be immune, they are more likely to avoid travelling as a protective measure.

Hence, we postulate that perceived risk will harm destination image and self-congruity on revisit intention. In other words, the effect of destination image and self-congruity on revisit intention will be lower, along with the high level of perceived risk. Using the arguments above, we proposed the following:

H3: Perceived risk will have a negative effect on revisit intention.

The uncertainty that occurred due to COVID-19 throughout 2020 - 2022 has attracted much interest from researchers using risk theory to explain the current situation. Risk theory refers to situations where there is uncertainty about the situation, inadequate information, and confusion due to very rapid policy changes. Regarding the risk of COVID-19, public policymakers in various countries have made various efforts, including closing public places and prohibiting people from travelling between regions. Perceived risk regarding COVID-19 is more directed to the amount of risk of contracting so that it

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can influence consumer decisions (Kim et al., 2020). Although no studies specifically examine the moderator role of perceived risk in the relationship between destination image and visitor image congruity with revisit intention, drawing PMT, we argue that traveller behaviour during COVID is closely related to perceived risk.

Various studies have documented perceived risk as an essential predictor of travel decisions. For example, (Zhang et al., 2019) identified that the perceived risk could have a unique effect on the destination image and the decision to visit. Moreover, previous studies also have provided an empirical basis that proves the role of perceived risk as an antecedent of consumer behaviour and a moderating role in the relationship between image and buying behaviour (Ahmed et al., 2019; Parayitam et al., 2020; Susanto et al., 2021). (Parayitam et al., 2020) also proved that perceived risk moderates the effect of perceived quality and perceived value on consumer buying behaviour in India. In a different context, (Ahmed, 2019) uses expectation confirmation theory (ECT) to explain a person's intention to use an application by placing perceived risk as a moderator. Using the background of electronic money (e-money), (Susanto et al., 2021) found that perceived risk negatively moderated the relationship between the behaviour intentions of e-money users. In short, tourists' travel decisions generally have awareness about the destination location, so their perceived risk has a vital role in influencing their decisions. Thus, we hypothesize:

H4: Perceived risk moderates the effect of destination image and visitor image congruity to revisit intention.

METHODS

Sample and Procedure. The research sample is students at two universities in Jakarta. Data were collected using an online questionnaire and a zoom application. Students are asked to watch a promotional video of a tourist destination and then answer a questionnaire distributed through the Zoom chat menu. First, we asked students to choose a video showing tourist attractions in Bali, Bandung, and Yogyakarta. Students are then divided into three different Zoom rooms to watch videos of their choice at the outset. After watching, students returned to the main room and were given a link to fill out the online questionnaire. In total, 428 questionnaires were completed from 10 classes, but 24 were omitted later because some critical questions were not answered. The remaining 402 completed questionnaires were used for follow-up analysis. The entire data collection process was carried out in October 2021. All respondents are anonymous and willing to participate in these activities voluntarily; thus, formal author consent was not required in the study.

Table 1. Characteristics of respondents

	Frequency	Per cent
Gender		
Male	176	43.780
Female	226	56.220
Age		
Less than 22 years	186	46.270
22 to 25 years	112	27.860

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Above 25 years	104	25.870
Subject		
Accounting	213	52.990
Management	183	45.520
Not Answer	6	1.490
Employment Status		
Employment	82	20.400
Un-employment	322	87.740

Respondents were men (43.780 per cent) and women (56.220 per cent). Most respondents were less than 22 years old (46.270 per cent) and majoring in accounting (52.990 per cent). Most respondents are students who have not worked, and only 20.400 per cent are employed. The demographic profile of the respondents is presented in **Table 1**.

Measurement. Destination Image was measured using the adaptation scale, which consists of three dimensions: atmosphere (10 items), unique (4 items), and activities (2 items). The visitor image congruity was measured with four items adapted from (Kim & Malek, 2017). Revisit intention consists of 4 items (Su et al., 2017) that describe the respondent's intention to visit the location. Lastly, perceived risk measures (Karl, 2018). Each respondent was asked to give a rating of 1 very poor and five very interesting on the information about the given tourist destination.

Evaluation of Measurement Model and Common Method Variance. Data analysis used three stages. First, we tested the validity using factor analysis and Cronbach alpha to evaluate internal consistency. As shown in **Table 2**, all factor was loading more than 0.50, indicating that the items used meet the validity requirements (Hair et al., 2017). Correspondingly, Cronbach's alpha for all constructs is more than 0.700, indicating that it has sufficient reliability. Furthermore, the common method variance (CMV) is evaluated using single-factor methods to ensure that the data collected is free from bias because it comes from one source and is obtained at one time (cross-sectional). As shown in Table 2, none of the constructs has a per cent variance of 50 per cent; thus, CMV is not a severe problem in the data used (Asfiati et al., 2022; Kock et al., 2021).

Table 2. Factor Analysis And Reliability For The Measurement Model

Construct	Factor Loading	Cronbach Alpha	Per cent of Variance
Destination image	0.804 to 0.935	0.852	31.368
Visitor image congruity	0.773 to 0.829	0.817	20.676
Revisit intention	0.739 to 0.825	0.752	9.364
Perceived risk	0.724 to 0.824	0.813	8.123
Cumulative per cent			69.532
KMO Measure of Sampling A	dequacy.		0.840
Significant.			0.000



Furthermore, since self-congruence, perceived risk, and travel behaviour are related to biographies, such as gender (Kim et al., 2022; Kumar and Kaushik, 2022; Moody et al., 2021), we need to ensure that none of these responses can occur. **Table 3** shows a different test with an independent t-test showing the difference in the average score between men and women. First, for the destination image score, men have higher scores than women, with 4.085 and 3.953, respectively. The t value obtained is 2.335 and sig 0.020 (less than 0.050), indicating a significant difference in attitudes of men compared to women in the destination image.

Second, the analysis results shown in **Table 3** show no significant difference between women and men in responding to self-congruity. Scores ranged between 3.825 and 3.748 for men and women, respectively. The sig value obtained is 0.200 (more than 0.050), indicating that the self-congruence score between men and women is relatively equivalent.

Variable Mean score t value Sig Male **Female** Destination image 4.085 3.953 2.335 0.020 Self-congruence 0.200 3.825 3.748 1.283 Perceived risk 2.431 2.425 0.095 0.924 Intention to visit 3.494 3.524 -0.3190.750

Table 3. Comparative analysis

Third, the results of the different tests on respondents' assessments of perceived risk also show no significant difference between men and women. Although men have slightly higher respondents (3.431) than women (2.425), there is no statistically significant difference between the two. Finally, regarding the intention to visit, it shows that there is also no significant difference between men and women. Scores for men were slightly lower (3.494) than for women (3.524), not statistically proven to be significantly different.

RESULTS

After validating the measurement model, to test the hypothesis, moderated regression analysis (MRA) was applied with Macro Process version 4.0 (Hayes, 2017). Hypothesis testing uses a combination approach: based on p-value and bootstrapping based on (Haye, 2017) recommendations. The first hypothesis regarding the relationship between destination image and revisit intention (β is 0.420, p-value less than 0.010) is statistically significant. The regression results show a positive coefficient indicating a significant positive relationship between destination image and revisit intention. Thus, the higher the destination image based on tourists' perception, the higher their desire to visit again.

Second, visitor image congruity has a positive effect on revisit intention (β is 0.180, p-value less than 0.050). As expected, self-congruity is an essential component in shaping consumer behaviour. The results of this study indicate a positive direction, indicating that the higher the self-congruity, the stronger the desire of tourists revisit intention.

The third hypothesis is the relationship between perceived risk and revisit intention (β is -0.270, p-value less than 0.010). The regression analysis results show a negative

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direction which indicates that an increase in perceived risk will reduce the interest of tourists to visit again. Thus, in contrast to destination image and self-congruity, which have a positive direction, perceived risk is a construct that can negatively affect revisit intention. Thus, H1, H2 and H3 was supported.

The regression analysis results on these three initial hypotheses indicate that destination image and self-congruity have a positive effect, while perceived risk plays a negative role in influencing revisit intention. Thus, both destination image and selfcongruity have the same direction, where an increase in respondents' perceptions of both will increase their intention to visit. On the other hand, perceived risk has a negative direction that gives the best consequences. When respondents consider the risk of being accepted high, they tend to refrain from revisiting tourist attractions. Instead, if they perceive that the risk received is low, their intention to visit is stronger.

As shown in **Table 4**, the moderating effect indicates the results that support the hypothesis. First, the interaction between the destination image and the perceived risk is in the negative direction (β is -0.150, p-value less than 0.050). It indicated that perceived risk plays a moderating role in the relationship of destination image to revisit intention. In the same vein, the interaction between self-congruity and the perceived risk is also in the negative direction (β is -0.240, p-value less than 0.050), indicating that perceived risk also moderates the relationship between self-congruity and revisit intention.

Table 4. Multiple regression hierarchical results

	b	SE	t	p-value	LLCI	ULCI
Destination Image	0.420	0.070	6.020	0.000	0.280	0.550
Perceived Risk	-0.270	0.060	-4.430	0.000	-0.390	-0.150
Self-congruity	0.180	0.070	2.580	0.010	0.040	0.310
Moderating Effect						
Interaction 1	-0.150	0.060	-2.450	0.010	-0.270	0.030
Interaction 2	-0.240	0.900	-2.760	0.010	0.410	0.070
Conditional effect destination image on revisit intention based on the value of perceived risk						
	Effect	SE	t	p-value	LLCI	ULCI
Low Risk	0.440	0.060	4.350	0.000	0.320	0.560
High Risk	0.150	0.060	3.890	0.000	0.120	0.360
Conditional effect visitor image congruity on revisit intention based on the value of perceived risk						
Low Risk	0.570	0.090	6.250	0.000	0.390	0.750
High Risk	0.250	0.070	2.720	0.010	0.070	0.420

Notes: Interaction 1 is an interaction between destination image and perceived risk, and Interaction 2 is an interaction between self-congruity and perceived risk.

Regarding the negative direction of moderation, it can be indicated that the role of perceived risk is negative on the effect of destination image and visitor image congruity on revision intention. In other words, the effect of destination image on revisit intention will weaken along with the increase in perceived risk. As shown in **Table 4**, the effect of



destination image on revisit intention is 0.440 when the perceived risk is at a low score. Meanwhile, when the perceived risk is high, the effect is only 0.150. The same thing is also seen in **Figure 1**, which shows a negative coefficient number, indicating that the effect of visitor image congruity on revisit intention will be lower with an increase in perceived risk.

As shown in **Table 4**, the effect of visitor image congruity is 0.570 when the perceived risk is low and decreases significantly (0.250) when the perceived risk is high. This condition shows that the higher the perceived risk, the lower the effect of visitor image congruity on revisit intention, and conversely, when the perceived risk is at a low level, the effect of image congruity on revisit intention will be higher.

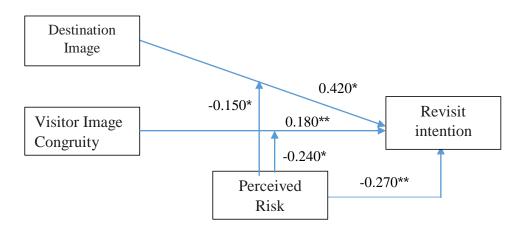


Figure 3. Research results of moderated regression analysis. *Note.* * *p less than* 0.050; ** *p less than* 0.010

DISCUSSION

This study will explore the relationship between destination image, visitor image congruity, revisit intention, and the role of perceived risk in moderating these relationships. In general, the present study obtained empirical evidence that destination image and self-congruity are positively related to revisiting intention, while perceived risk predicts visitor revisit intention negatively. This study also found a moderating effect of perceived risk on the effect of destination image and self-congruity on revisit intention.

Theoretical implications- The present study is the first to provide more comprehensive information on revisiting intentions in a pandemic. First, our findings indicated that destination image positively impacted revisit intention. Thus, the perception of a positive image in a destination will attract visitors to return. In the tourism literature and tourism behaviour, destination image has long been a concern of researchers in understanding consumer behaviour. Destination image is a combination of cognitive and affective factors which provides an overview of the beliefs and knowledge of visitors about the attributes of a tourist destination and related to the feelings/emotions of the destination. Both cognitive and affective images give visitors a general view of a tourist destination. Thus, our research strengthens previous findings on the link between destination image and revisit intention (Li et al., 2021; Nguyen et al., 2020; Wardi et al., 2021). For example, (Li et al., 2021) studied the effect of city image on the revisit intention of tourists in China.

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They found that image and satisfaction were crucial in predicting revisit intention. Using a different location, (Wardi et al., 2021) proves that a restaurant's brand image is an influential determinant of consumer revisit intention. In the same vein, (Nguyen et al., 2020) found the effect of destination image on revisit intention on tourist sites in Vietnam. Further, we find that destination image plays a dominant role in explaining revisit intention, followed by perceived risk and destination image. Our findings indicate that the destination image formed from tourists' cognitive and affective aspects is a critical factor in revisit intention.

Second, our study also found a positive effect of image congruity on revisit intention. Hence, the present study strengthens the previous findings regarding the relationship between visitor image congruity and revisit intention (Maghrifani et al., 2022; Yang et al., 2021, 2022; Zhang et al., 2022). We support previous studies that found something similar; for example, (Yang et al., 2021) proved the direct effect of destination image and self-congruity on and revisited intention to New Zealand on 645 Chinese tourists. Similarly, (Zhang et al., 2021) found a similar effect on golf tourists who visited Hainan, China. Using a different model, (Yang et al., 2020) tested a model in which the destination image is placed as a predictor of self-congruity and, subsequently, impacts revisit behaviour. Using a different sample, (Maghrifani et al., 2020) found that visitor image congruity is a dominant factor in influencing the potential for visits from Australia to Indonesia.

In addition to evaluating destination image, self-congruity also evaluates tourist destinations based on usability and functional factors. For example, functional attributes can be the quality of the previous service, price, and accommodation, including the ease of transportation used by visitors. In other words, functional congruence refers to the congruence between utility expectations on previous and current visits. At the same time, self-suitability refers to personal compatibility with the destination. For example, someone who likes nature tourism will choose a tourist location that offers natural beauty. Both self and functional suitability give a person the power to make decisions. Sometimes, individuals can use a combination of the two or compare them and then decide. For example, a tourist site still challenging to reach may have low functional suitability, but if the individual feels that the location is suitable for him, he may decide to visit the site. In other words, many factors can be contingent on how tourists evaluate and make destination decisions. Factors such as the level of visitation experience and available time may influence the nature of the contradiction or the relationship between self and functional conformity.

Third, as expected, perceived risk harms revisit intention. Thus, when respondents feel that the risk is too high to anticipate, their intention to travel will be reduced. This finding is in line with several previous studies that linked perceived risk to travel behaviour (Bhati et al., 2021; Huynh, 2020; Rather, 2021). We can confidently state that in a travel context, visitor image congruity plays a dominant role as the driver of the intensity of visitors to a destination. Furthermore, in line with the assumption that visitors will highly consider perceived risk during a pandemic, our findings prove that it has a negative effect on revisit intention, indicating that visitors generally have careful consideration in assessing the risk of a trip. Finally, although it was proven to be the weakest predictor, destination image was also successfully positively related to revisiting intention. Theoretically, these findings have successfully integrated the theory of self-congruity and protection motivation theory in understanding travel intentions in times of crisis/pandemic.



More importantly, our findings advocate that the perceived risk of COVID-19 has a central role in moderating the relationship between destination image and visitor image congruity to revisit intention. This study emphasizes health risk factors as boundary conditions that can change the attitudes and behaviour of visitors because they will think twice before deciding to travel in a crisis. This study also found that perceived risk is a critical component that can affect the strength of the relationship between destination image and self-congruity on revisit intention.

Table 4 shows, higher levels of perceived risk lead to a decrease in the effect of destination image on revisit intention. In other words, the effect of destination image on revisit intention is highly dependent on the respondent's perceived risk. When perceived risk moves from high to low, the effect of destination image on revisit intention increases from low (effect 0.150) to high (effect 0.440). Correspondingly, perceived risk also has a negative effect on the effect of visitor image congruity on revisit intention. As shown in **Table 3**, the effect of visitor image congruity on revisit intention dramatically decreases as perceived risk increases. These two conditions indicate that perceived risk plays two roles (quasi moderator), which can act as an antecedent of revisit intention, as well as moderating the relationship between destination image to revisit intention and also moderating the relationship between visitor image congruity and revisit intention. Drawing PMT to predict tourism behaviour, our findings bring new insight into the role of perceived risk literature in travel behaviour and intention to visit, especially during the COVID pandemic (Bhati et al., 2021; Huynh, 2020; Rather, 2021). In addition, our study expands the perceived risk research that was previously used more to predict consumer buying behaviour (Ahmed et al., 2019; Parayitam et al., 2020; Susanto et al., 2021).

Managerial implications - in addition to having theoretical implications, as explained above, our study also has some managerial implications. First, the COVID-19 pandemic has led to an endemic, which means that business opportunities in the field will recover along with the easing of the social restriction policy from the government. However, the management needs to keep implementing health protocols to minimize the risk of virus transmission. In line with the present study results, visitor intention to revisit a location is closely related to destination image and self-congruity. To provide tourists with a piece of positive information that can be conveyed through social media. For this reason, the management needs to consider professionally managing social media so they can always share important, unique, and related information.

Second, the management of tourist attractions can choose the tourism offered to identify the target visitors (e.g., the concept of nature tourism, family, modern, and others). With competition between tourist destinations getting tougher through social media, the management is faced with several challenges that must be faced to attract visitors after the pandemic. Efforts can be made to create a destination image by creating a local identity, offering uniqueness, and making the proper target market segmentation. For example, local identity can be formed by designing locations with specific cultural features. In addition, market segmentation needs to be designed simultaneously so that managers can reach the target audience and create new trends that can expand the target audience in the future.

Third, because the destination image and congruity image also contribute to attracting return visitors, the management of tourist attractions cooperates with the government to prepare tourist attractions by considering the atmosphere, uniqueness, and variety of activities to attract visitors. Finally, the present study uses music video media on Youtube as an evaluation material for destination image and self-congruity. In the



future, tourist attraction managers need to expand the promotion area through Youtube media which displays various service features, attractions, and uniqueness offered to prospective domestic and international visitors.

Finally, the government needs to actively encourage the sustainability of the tourism sector through policies that can make it easier for visitors and managers. Although the COVID-19 pandemic until the end of 2022 is still a concern, some leeway needs to be given, especially on the policy of simplifying visa approval procedures and procedures for foreign tourists and encouraging airlines to reopen the number of flights to tourist cities in Indonesia. The government also needs to provide health facilities at every airport/terminal to make it easier for visitors to test for COVID-19.

CONCLUSION

The present study is a modest attempt to extend a conceptual model of travel behaviour during COVID-19 by integrating the theory of self-congruity and protection motivation theory. Expanding on previous studies that were mainly conducted separately, the present study provides avenues for future research in customer behaviour, particularly on the issue of revisit intention. The present study found that destination image and visitor image congruity are positively related to revisiting intention at tourist sites in Bali and Yogyakarta. Meanwhile, perceived risk takes a negative role as an antecedent and moderator of the relationship between destination image and visitor image congruity to tourists' revisit intention. This study successfully integrated self-congruity theory and protection motivation theory to predict tourist revisit intention. Using the main framework of self-congruity theory, it seems that PMT can enrich the understanding of travel decisions in an emergency. PMT can also be used to predict similar situations (e.g., disaster situations) so that they have the opportunity to build similar research in the future.

Limitations. The study has several limitations to be considered in future research. First, this study takes cross-sectional data, which has the potential for common method bias. Although we followed the procedure to detect this bias, another problem, such as social desirability bias, is unaddressed in this study. In addition, the cross-sectional method has limitations regarding the causality of the relationship, so in this study, it cannot be claimed that the relationship between variables is causal. To overcome this, we suggest that future studies use a time-lag or longitudinal design in data collection to reduce survey bias.

Second, the sample of this study was students, the majority of whom were aged 20 -22 years. Thus the travel behaviour referred to in this study is derived from the younger generation, which may differ from the previous generation. In addition, this study uses a sample of students with no independent income, so it may have limitations in planning tourism activities. We suggest that future studies expand the study area by sampling adult workers.

Finally, this study cannot be generalized to other cultures or countries because the sample of this study is limited to Indonesia. Thus, future research needs to expand the study to other areas to be able to compare the results of this study.



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