









Perceived Risk as a Mediator Subjective Norm & Travel Intention Post Covid-19

Rahmat Priyanto¹ , * Ratih Hurriyati² ,
Bambang Widjajanta³ , Agus Rahayu⁴ ,
Disman Disman⁵ , Lili Adi Wibowo⁶ 

¹ STP Ars Internasional, Bandung Indonesia
¹⁻⁶ Universitas Pendidikan Indonesia, Bandung Indonesia
rahmat.rmp@upi.edu

ABSTRACT

Older tourists are a group of tourists over 50 years old. The potential of senior tourists is very high in driving tourism economic growth. Currently Post Covid 19, the government has opened the door to national tourism for domestic and foreign tourists. Senior tourists are at risk of being affected by Covid 19 due to age and health factors, considering that COVID-19 sufferers still exist even though the number has decreased sharply. This study aims to analyze the travel intention of senior tourists through subjective norm as an exogenous variable and perceived risk as a mediator variable. Survey research activities were distributed to 100 senior tourists in Bandung as a research sample. The research mediator analysis is based on the simple mediation model number 4 from Hayes using Process V.42 and SPSS 24. The test results in this study indicate that Subjective Norm directly affects Post-COVID-19 Senior Tourist Travel Intention. Then, Perceived Risk as a research mediator cannot influence Subjective Norms on Post Covid-19 Senior Tourist Travel Intention. This research provides further understanding of the behavior of senior tourists after Covid 19 in Indonesia.

Keywords: *Perceived Risk, Post Covid-19, Subjective Norm, Travel Intention*

1. Introduction

Senior tourists are a potential market share for developing the travel and tourism industry ¹. The existence of senior tourists impacts tourism revenue of 11 billion USD from various tourism activities carried out. Furthermore, they spend an average of 52% of their annual income on travel activities ². The potential growth of senior tourists, then the size of the market share and purchasing power, is an attraction for developing the global tourism industry ³. The number of senior tourists in the future is predicted to continue to grow due to the increasing number of older adults in various countries. By 2025, older adults will become a large population in various countries ⁴. Senior tourists have the flexibility of time accompanied by high purchasing power ⁵. Senior tourists' purchasing power is higher than that of younger tourist groups ⁶. In tourism marketing, the increasing number of older people makes senior tourists potential consumers who can significantly increase economic growth in the travel and tourism industry ^{7,8}.

Tourism studies show that senior tourists are more than 50 years old ². The potential existence of senior tourists in Indonesia, based on data released by BPS in 2022, reached 60 million people. The high potential of senior tourists in Indonesia needs attention from all tourism stakeholders because the preferences of senior tourists' needs

differ from those of other general tourist groups, especially related to the health aspects of conducting tourism travel activities^{9,6}. Senior tourists face more obstacles in traveling due to health factors⁸.

The COVID-19 pandemic has caused a decrease in the intention to travel with senior tourists¹⁰. The COVID-19 pandemic, which impacts health, affects the massive cancellation of tourist travel activities¹¹. From a health perspective, senior tourists are the most vulnerable group affected by COVID-19. According to WHO, the elderly experience more infections and deaths than younger age groups¹². Furthermore, aging is the main factor causing death from Covid 19¹³. Currently, along with the decline in the level of Covid 19 pandemic infection, the reopening of tourist travel activities can be a momentum to increase senior tourist interest in traveling again¹⁴. However, until now, senior tourist travel activities are still low because they are more careful with their tourist travel plans¹⁵.

To encourage senior tourist travel interest after the COVID-19 pandemic, it is essential to evaluate their travel behavior¹⁶. The theory of Planned Behavior can be used to predict tourist behavior, primarily due to the impact of the COVID-19 pandemic¹⁷. The theory of Planned Behavior explains the framework of behavior change caused by environmental and psychological conditions¹⁸. The theory is widely used to explain tourist behavior and predict travel interests¹⁷, especially after the COVID-19 pandemic, where risk perception strongly influences senior tourist travel interests¹⁹.

The results of tourism studies related to consumer behavior and social psychology show that the risk perceptions of tourists impact the intention and desire to visit a destination²⁰. Perceptions of financial, social, health, and physical risks are essential factors in tourist decision-making because they tend to avoid tourist attractions that are at high risk²¹, especially after the Covid-19 pandemic, where many senior tourists hesitate to travel due to constraints such as health and special needs during travel⁵. Therefore, it is necessary to take a comprehensive approach to understanding the psychological conditions of senior tourists by considering the positive and negative aspects that can affect the behavior of interest in traveling²².

Understanding tourist behavior can be done by understanding their subjective norm²³. Subjective norm provides information about environmental conditions that can influence tourist behavior²⁴. Furthermore, the subjective norm can describe tourist behavior in taking action through environmental and social encouragement²⁵. In tourism, understanding subjective norms is essential in influencing tourists' interest in travel activities²⁶ because, in the theory of planned behavior, behavior interest is associated with subjective norm²⁷.

The research gap in the study is based on empirical studies^{24,28-31}, which show that subjective norm does not affect interest in traveling, purchasing, or using certain products. Meanwhile, many other study results, such as³²⁻³⁴, show that subjective norm affects the desire to travel. The novelty aspect of this study is the role of perceived risk, which mediates subjective norms' influence on senior tourists' travel intentions after the COVID-19 pandemic in Indonesia.

2. Methods

The method in this study uses a deductive research approach, where the research hypothesis is based on general theories³⁵. Quantitative data collection techniques are

carried out through survey questionnaires on research respondents³⁶. The design in this study uses a cross-sectional approach. The research questionnaire was distributed via Google Forms media to 100 research participants based on predetermined criteria: people aged 50 years and over with travel experience. The measurement scale for all statement items in the questionnaire uses a 5-point Likert scale. The statement items in the questionnaire were adapted from various studies that have been done before. The statement items in the questionnaire were adapted from various studies that have been done before. Analysis of research data using the Andrew F. Hayes simple mediation model that integrates PROCESS v 4.2 on SPSS 24.

The hypotheses in this study are as follows:

1. H1: Subjective Norm Has a Positive and Significant Effect on Travel Intention Senior Tourist Post Covid 19
2. H2: Perceived Risk Has a Positive and Significant Effect on Travel Intention Senior Tourist Post Covid 19
3. H2: Subjective Norm Has a Positive and Significant Effect on Travel Intention Senior Tourist Post Covid 19

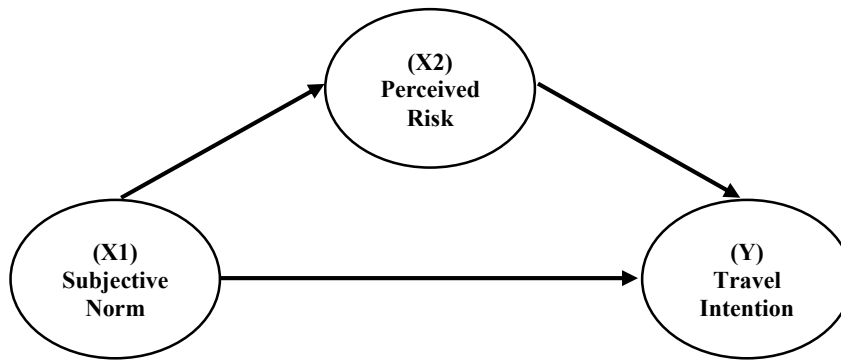


Fig.1. Research Model

3. Result & Discussion

3.1. Respondent Characteristics

Data on the characteristics of respondents in the study consisted of 57 female respondents and 43 male respondents. The characteristics of respondents based on age consisted of 50-60 years old, all of whom came from Bandung. The characteristics of respondents based on the amount of monthly income consisted of 63 respondents with monthly income from 1.5 million to 3 million. Then, respondents with a monthly income from 3.1 million to 5 million were 21 people, and respondents with a monthly income from 5.1 million to 7 to 7.5 million were 16 people.

3.2. Validity Test Result

The results of testing the validity of the research were carried out by comparing the test results of r-statistic with the r-table value of = 0.1975. The data on the results of testing the validity of the research on each indicator in the research variable are presented in the following table:

Table 1. Validity Test Results

Questionnaire Items	R Statistic	Questionnaire Items	R Statistic
SN.1	0.532	PR.4	894
SN.2	0.735	PR.5	895
SN.3	0.809	PR.6	879
SN.4	0.831	TI.1	620
SN.5	0.590	TI.2	676
SN.6	0.524	TI.3	566
SN.7	0.695	TI.4	558
SN.8	0.696	TI.5	521
PR.1	876	TI.6	613
PR.2	904	TI.7	601
PR.3	892	TI.8	602

Sources: Data Processing 2023

Information: SN = Subjective Norm variable, PR = Perceived Risk, Variable, TI = Travel Intention variable.

Based on the validity test data presented in Table 1, the calculated r value on all research variable indicators is higher than the r table value so that the validity of the research is in accordance with the established research criteria.

3.3. Reliability Test Result

The research reliability testing criteria are as follows:

1. Cronbach Alpha 0.60-0.79 = acceptable reliability
2. Cronbach Alpha 0.80-0.946 = good reliability

Based on these criteria, the results of the research reliability test are presented in the following table:

Table 2 Reliability Test Result

Variable	Cronbach Alpha
Subjective Norm	0.664
Perceived Risk	0.946
Travel Intention	0.537

Sources: Data Processing 2023

Based on the data from the research reliability test results in Table 2, the reliability test values on all research variables are higher than the established value limit criteria, so the reliability of the research has been fulfilled.

3.4. Classical Assumption Test

1. Normality Data Test Result

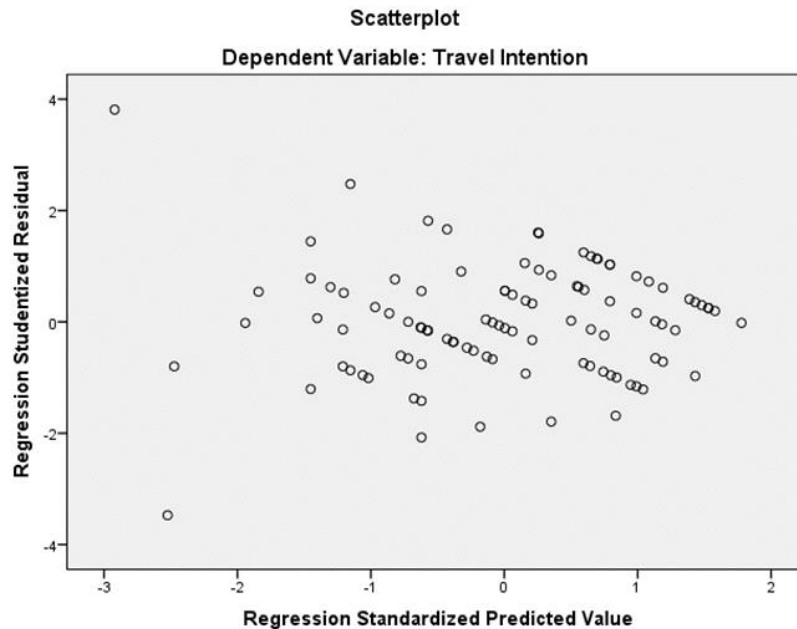
The results of testing the normality of research data using Kolmogorv-Smirnov show an Asymp Sig To-tailed value of 0.200. This value is higher than the limit criterion 0.05 so that the normality of the research data has met the established criteria.

2. Multiconierity Test Result

Based on the results of the Multiconierity test on the research variables, it is known that the Tolerance value on the Subjective Norm variable is 1.00, and the Perceived Risk is 1.00. Both values are above the tolerance value limit of 0.10. The VIF value of the Subjective Norm variable is 1.00, and the Perceived Risk is 1.00. Both values are below the VIF value limit of 10. So, there is no multiconierity in the study.

3. Heteroscedasticity Test Result

The results of the heteroscedasticity test are presented in the following figure:



Sources: Data Processing 2023

Fig. 2. Heteroscedasticity Test Results

Based on the results of the Heteroxedity test in Figure 2, it can be seen that the model is not heteroscedastic, namely the absence of points that form specific patterns regularly, both above and below the number 0 on the Y axis. Thus, it can be concluded that there is no heteroscedasticity in this study.

3.5. Statistic Test Result

Hypothesis Testing Research to test the mediating effect of Perceived Risk on the influence of Subjective Norms on Travel Intention, senior tourists post Covid 19. Mediation analysis using the Hayes Process Macro SPSS model. The results of the research mediation test are presented in the following table:

Table 3. Mediation Analysis Results

Statistical Test	t	LLCI	ULCI
The Effect of Subjective Norms on Travel Intention	10.2026	0,5071	0,7520
The Effect of Perceived Risk on Travel Intention	-2,4414	-0,1450	-0,0150
The Effect of Subjective Norms on Travel Intention Through Perceived Risk as Mediation	-0,0022	0,0392	0,0274
Total Effect of X on Y	9,9233	0,5019	0,7528

Sources: Data Processing 2023

The results of the mediation test using the Hayes simple mediation model show that the Subjective Norm has a positive and significant effect on the Travel Intention of Senior Tourist Post Covid 19 with a t statistic value of 10.2026 and a significance of p0.000. Then, Perceived Risk does not affect the Travel Intention of Senior tourists post-COVID-19 with a t statistic value of -2.4414 with a significance value of p0.0164.

Then, the analysis of the indirect effect of subjective norm on travel intention through Perceived Risk has an effect of -0.0022. This means that perceived risk cannot mediate subjective norms and travel intention in research. Then, the results of the total effect analysis from direct effect and indirect effect analysis from the subjective norm and perceived risk as a mediator to travel intention of senior tourists have a positive and significant influence with a t-statistic value of 0.9233 and a significance value of p0.000. The analysis results show that the mediating effect of perceived risk on the influence of subjective norms on travel intention is minimal. This means that respondents think the negative perception of Covid 19 has faded. COVID-19 is not an obstacle and obstacle for senior tourists to carry out tourism activities.

Subjective norm is explained as the environmental pressure individuals feel when making a decision³⁷. The study results show that subjective norm significantly influences interest in behavior³². A person's subjective norm is formed by external influences such as forms of communication, information technology, and mass media³⁸. Meanwhile, perceived risk is a cognitive and affective psychological condition formed situationally depending on the stimulus input it receives³⁹. Stimuli from the environment, mass media, and social interactions can affect perceived risk and ultimately impact behavioral interest responses⁴⁰. Currently, information about Covid 19 has been rarely discussed in the mass media and social media, which causes the perceived risk to be unable to act as a mediating influence on the subjective norm of senior tourists on the travel intention of senior tourists post-COVID-19 in Indonesia.

4. Conclusions

This study concludes that subjective norm has a significant effect on the travel intention of senior tourists after covid 19. This research supports the results of research conducted by ^{32,34}. Meanwhile, the perceived risk does not have a positive and significant effect on senior tourist travel intention after Covid 19, where the results of this study support the results of research conducted by ⁴¹. Then, the perceived risk variable in the study does not play a role or significantly affect the relationship between subjective norms and senior tourist travel intention after Covid 19.

Based on the study's results, it is necessary to develop a marketing strategy to increase interest in traveling for senior tourists, considering that the issues and information of covid 19 are not factors that influence the desire of senior tourists to travel.

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