Influence of Risk Perception and Destination Image Mediated by Satisfaction Towards Destination Loyalty in Tanjung Lesung Tourism

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ARTICLE INFORMATION

Publication information

Research article

HOW TO CITE


DOI: https://doi.org/10.32535/ijabim.v8i2.2130

ABSTRACT

COVID-19 is seen as a hazard to the tourist sector. Knowing visitors’ views of pandemic risk can help develop an effective and efficient approach to increasing the volume of visits to Tanjung Lesung. This study investigates the link and impact of perceived risk (health and socio-psychological) and destination image (cognitive and affective images) on destination loyalty mediated by Tourist Satisfaction. This study used a quantitative methodology using non-probability purposive sampling to provide this analysis. The sample analyzed included people who visited Tanjung Lesung, and 150 respondents who fit these criteria were discovered. Using the SEM-PLS method, this investigation’s significance level was 5%. The results indicate that perceived risk was found to influence satisfaction also destination loyalty; hence destination image was found not to have a significant influence. From here, tourist industry players and the government may collaborate to strengthen public communication methods to boost the industry’s favorable image and overcome crisis.

Keywords: COVID-19, Destination Image, Destination Loyalty, Perceived Risk, Satisfaction
INTRODUCTION

Indonesian tourism has a significant potential for economic growth. Travel & Tourism Council (WTCC) proved that Indonesia has the world's ninth-fastest tourism growth. Asia's third-largest economy and Asia's first (Girsang, 2018). The Telegraph reported via English media that Indonesia is one of the twenty nations with the highest increase in tourists, and even quicker than regional and global tourism. Tourist growth surged to 22% in 2017, surpassing Vietnam's average of 29%, while the world tourism sector grew by an average of 6.4 percent and ASEAN by 7% in the same year. This is based on statistics indicating that the Indonesian government has begun a significant effort to boost the tourism sector to help each area prosper economically. Tourism has increasingly been the government's focus and attention in recent years, as the government recognizes that the tourism sector can expand significantly and quickly, increasing state income (Mulyawati, Adrianto, Soewandi, & Susanto, 2019).

Throughout 2019, Tourist and Creative Economy Minister, Wishnutama stated that the tourism sector might generate 280 trillion and contribute 5.5 percent to the country's GDP (Susanto, 2020). In 2019, a record 16.11 million international visitors visited Indonesia; this is a significant benefit for the country's foreign exchange reserves since international visitors spent an average of $2,165.02 for each visit in 2019. Meanwhile, the 2019 Central Statistics Agency (BPS) reported that domestic tourists traveled 282.9 million miles in 2019. Meanwhile, 14.96 million people were employed in the tourist sector in 2019. According to representations from the Ministry of tourism, foreign exchange revenues from the tourist industry totaled US$ 12.23 billion, or Rp. 169 trillion, in 2015. This amount was ranked fourth as the largest foreign exchange earner in 2015 (databoks, 2018). ranking of 2015's top foreign exchange earners, this sum came in at number four. Alternatives to raising national tourist foreign exchange include strengthening data and information, expanding integrated attractions, and improving quality and accessibility of locations. The government's opinion of the sector would improve as Indonesia's tourism industry expanded, and tourism would end up taking the lead in terms of growing state revenue from tourism. It creates significant success in advancing sustainable tourism development and increasing the number of tourists targeted to generate additional job opportunities. To entice visitors to return, they must have a positive experience with the destinations visited; hence, the travel experience is geared at establishing a competitive advantage for Indonesian tourism, measured in terms of the destination image.

Tourist programs continue to be established to strengthen the tourism sector's economy; several programs have been implemented, including the SEZ (Special Economic Zone), the top ten Bali destinations, and other initiatives to boost Indonesian tourism. The new Bali program is a government initiative aimed at developing ten priority tourist destinations to increase the distribution of Indonesian tourism. It is expected that the development of the new 10 Bali Destinations program will result in the creation of jobs in the ten priority tourist destinations (Agmasari, 2019). Meanwhile, Arief Yahya, the previous Minister of Tourism, explained that the 10 New Bali tourism program was created because this site is regarded to have a positive influence on state revenue, owing to its ability to draw a large number of tourists rapidly there are Mandalika, Morotai Island, Tanjung Kelayang, Lake Toba, Wakatobi, Borobudur Temple, Thousand Islands, Tanjung Lesung, Bromo, and Labuan Bajo (Wicaksono, 2018).

Indonesian tourism possesses the beauty and scenery of each site; there are mountains, beaches, and woods, among others, that tourists may enjoy. According to BPS statistical
data, Indonesia is an archipelagic country with 17,504 islands dispersed around the country and accounting for an average of 100.00 percent of the country's total land area (BPS, 2018). As a result, tourism is one of the country's primary sources of foreign currency profits. Certain regions on the island of Java provide incredible tourist opportunities. Banten is abundant in natural beauty, with Tanjung Lesung as one of Pandeglang's new attractions. Banten Province is one of the locations with significant tourist potential. 26 of 2012 Priority must be given to special economic zones (Dewan Nasional Kawasan Ekonomi Khusus Republik Indonesia, 2020). The region, positioned on the Sunda Strait's edge, offers tourists an excellent perspective. Tanjung Lesung is also adjacent to Ujung Kulon National Park and Mount Krakatau's entrance. PT. Jababeka Tbk. created the Tanjung Lesung Special Industrial Zone (SEZ). Tanjung Lesung aspires to be Indonesia's biggest beach resort area, with simple access via all modes of transportation. To draw tourists from abroad, administrators, developers, and the Banten provincial government are working to simplify admission to the Tanjung Lesung Special Economic Zone (SEZ). This SEZ aims to attract significant investment, estimated at Rp. 92.4 trillion in 2030, and to absorb or generate up to 85,000 employments.

With the tourism economy growing rapidly, natural environmental disasters were inextricably linked to the reciprocal interaction between humans and their environment, adding complexity to catastrophes in Indonesia. Naturally, this is not beneficial for the tourist industry, which relies on human movement to sustain its economic viability. To be prepared for disasters in tourist destinations, the destination location should develop a Standard Operating Procedure (SOP) for disaster mitigation that adheres to the United Nations World Tourism Organization’s (UN-WTO) three-step disaster mitigation process, which includes emergency response, recovery, and normalization (Subekti, 2022). The tsunami that struck the Sunda Strait in December 2018 that caused losses in the hundreds of billions of dollars was one of the tragedy's most horrific side effects. This disaster had a domino effect, resulting in up to 10% cancellations of tourist trips. Prior to the tsunami, hotels and inns in the tourist destinations of Anyer, Carita, and Tanjung Lesung were at an occupancy rate of 80–90 percent (Susandijani, 2019).

Banten tourism which suffered a similar fate to the 2018 tsunami, drew some people away as they were concerned about the situation on the beach later that day. While the data on ordinary people's perceptions is generally positive, it is obvious that tourism is playing with the dangers posed by humans or by natural calamities such as tsunamis and other natural disasters (Wolff & Larsen, 2014). Following the Sunda Strait tsunami at the end of 2018, Banten, particularly the Pandeglang Regency region, which has developed into a tourist attraction, suffered several losses, resulting in damage to coastal infrastructure and the Tanjung Lesung SEZ.

Following the tsunami in Tanjung Lesung's central region, a large amount of infrastructure and superstructure has been damaged, affecting tourism activity. Although not all of the 1,500-hectare Tanjung Lesung region was physically destroyed, this natural catastrophe was sufficient to deter visitors from visiting the Tanjung Lesung Special Economic Zone. The development of the Tanjung Lesung SEZ Buffer Zone is anticipated to repair, build, and pique visitor interest in visiting to view the possibilities, attractions, and activities available in the Buffer Zone. The objective is to strengthen the local community's economy to strengthen the hamlet's position and role in tourism. Tourism-related losses are anticipated to be in the hundreds of billions of rupiah range but have not yet exceeded 150 billion.
Along with physical damages, the event triggered domino effects in the form of around 10% cancellations of tourist stays. However, occupancy rates for visitors in Anyer Carita and Tanjung Lesung were between 80% and 90% before the tsunami. Following the Banten tsunami catastrophe, the National Disaster Management Agency (BNPB) urged residents to exercise caution when engaging in coastal activities, as a tsunami was predicted following the Krakatau eruption (Widyastuti, 2018). The Banten Provincial Government aims to enhance tourist visits to compensate for the impact of the 2020 visitor reduction caused by Covid-19. The provincial government of Banten hopes to attract up to 21 million tourists to its tourist spots. According to Agus, head of the Banten Tourism Office, the Banten Provincial Government is enthusiastic about meeting this aim since the Banten area offers a range of attractive attractions such as religious tourism, tourist beaches, and historical tours that encourage tourists to stay loyal (Dispar, 2020).

According to previous research by Chew and Jahari (2014), the risks associated with tourist decisions to visit risky locations include health, socio-psychological, and financial risks, with the socio-psychological risk relating to one's self-esteem and financial risk relating to pandemic-related problems. The government has published various standard operating procedures (SOPs) for conducting tourism, including confirming a Covid-19-free certificate and vaccinations. However, people travel primarily to escape boredom and tiredness from daily duties. Risk is described in tourism as the presence of unrest, catastrophes, and dangers that have the potential to have a negative influence on the tourism business. The risk of perception in tourism may be defined as the presence of information about unrest, catastrophes, and hazards in a tourist destination that is assessed and understood by each individual to impact the activities of visitors (Perpiña, Camprubi, & Prats, 2019). However, not all passengers react badly to this risky information and opt out of the trip. From the abovementioned hazards, certain situations that have been examined and classified into risk categories are deemed negative and positive. The SARS epidemic decimated the global tourist economy. It discovered that health hazards were a significant influence in deteriorating passengers' opinions.

They elevated two aspects of risk perception, health risk, and socio-psychological risk, based on Chew and Jahari (2014) study on the influence of risk perception on the propensity to visit at-risk places. Considering the present scenario in Tanjung Lesung in light of the recent natural catastrophe (Tsunami) and the Covid 19 epidemic, the Author is interested in examining the perception of tourist danger, specifically concerning changeable health and socio-psychological concerns.

The destination's image is easily impacted by hazards encountered along the road. Tourism products in intangible services serve as a standard for tourists since the destination's image will attract many visitors Pratminingsih, Rudatin, and Rimenta (2014). Meanwhile, Subarkah, Rachman, and Akim (2020) highlighted that tourism is a collection of activities and the supply of services such as transportation, housing, and other services targeted at addressing the travel needs of an individual or a group of individuals. He only left his apartment for a short period to relax, do business, or for other objectives.

By prior research, visitor satisfaction is critical in determining a destination's attitude, as it determines whether tourists would return or make referrals to their relatives. However, in beach tourism, such as Tanjung Lesung, if the tourist arrives during an inconvenient season, tourists will be dissatisfied with the panorama and beauty, and the quality of service provided will fall short of the expectations in these tourist attractions. This will significantly impact tourists' loyalty to tourist destinations, which may result in the tourist
referring his relatives and even returning. Thus, this study intends to shed light on the elements that impact risk perception and destination image mediated by Tourist Satisfaction toward Destination Loyalty of Tanjung Lesung tourism.

Hypotheses

H1: Perceived Risk significantly Influences Tourist Satisfaction
H2: Perceived Risk significantly influences Destination loyalty
H3: Perceived Risk significantly influences Destination loyalty through Tourist Satisfaction.
H4: Destination Image significantly influences Tourist Satisfaction.
H5: Destination Image significantly influences Destination Loyalty.
H6: Destination Image significantly influences Destination loyalty through Tourist Satisfaction.
H7: Tourist Satisfaction has a significant influence on Destination Loyalty

LITERATURE REVIEW

Risk Perception

The perception of risk in tourism is defined as the perception of each individual about the possibility of an action that can expose a danger that can affect travel decisions because consumers sometimes think about the risks that will be obtained in making that decision (Darajat, Rahmafitrira, & Wirakusuma, 2021). The prevalence of turmoil, natural disasters, and dangers that could hurt the tourism business is referred to as risk in the industry. The information about unrest, natural catastrophes, and hazards in a tourist destination that exists and is assessed by each person and understood to affect the activities of tourists can be determined to be the risk of perception in tourism (Perpiña, Camprubi, & Prats, 2019).

Risk Perception Dimension

The main objective elements impacting the perception of tourist risk are the serious consequences or adverse impacts that could happen when traveling. They might be categorized as various tourism risks. According to Cui, Liu, Chang, Duan, and Li (2016), the perception of risk in tourism risk perception of tourists is often divided into five to seven dimensions, namely: 1) Psychological, financial, performance, health, and social risk are all five-dimensional threats; 2) Performance, physical, financial, psychological, social, and temporal risks are all six-dimensional risks; 3) Physical risk, economic risk, equipment risk, social risk, psychological risk, time risk, and missed opportunity are all seven-dimensional risks.

Destination Image

Tourism products in intangible services are a benchmark for tourists because the destination's image will bring many tourists Pratminingsih, Rudatin, and Rimenta (2014). Tourism is a brief trip that one person takes from one place to another by leaving the original place, not to make a living but solely to enjoy the pleasure of recreation to fulfill various desires. Therefore, in order to satisfy visitors’ expectations and influence their choice of travel locations, destination image management is crucial (Rahmiati, Othman, & Bonavisi, 2018). According to Coban (2012) in Hanif, Kusumawati, and Mawardi (2016) indicates that a positive destination image will help tourists feel more satisfied in his research. Coban also stated that travelers who have a favorable impression of a destination are more likely to return and recommend related destinations to others.
The main elements of a destination image are cognitive and affective image. The cognitive part of image describes people’s beliefs and facts about a place, which is usually formed as a result of the appraisal of people who were present at the time of the occurrence. Tourist ratings can provide a destination a different image from one individual to the next. According to his research, the image of the destination is made up of the findings of a rational or cognitive appraisal. According to Coban (2012) a cognitive image illustrates a person’s thoughts and facts about a location. To measure the destination image factor Çoban (2012), provides clearer direction and can be seen from 6 factors, namely: 1) Tourist attractions: Assess night life and entertainment, quality of restaurants, variety of places to shop, and local food; 2) Basic facilities: Assessing security and safety, community hospitality, service standards, as well as local tours and recreation; 3) Cultural attractions: Assess natural landscapes, cultural attractions and cultural heritage; 4) Assess tourism substructures and access choices, as well as accessibility and language skills; 5) Assess the non-polluting environment, and the weather and climate; 6) Variety and economical compose factors: Assessing tourist spending, variety of activities, and quality of accommodation.

The affective component is a continuation or acceptance of the contribution from the cognitive aspect obtained by tourists, but not all indicators in the cognitive aspect of the component can affect the affective component (Tan & Wu, 2016). The affective component refers to what tourists feel about a destination. Tourists form their feelings about a destination as a belief or opinion.

**Tourist Satisfaction**

Customer satisfaction is very important in the service sector, especially in tourism, because tourists will evaluate how they are treated (Gallarza, Ruiz-Molina, & Gil-Saura, 2016). Satisfaction with a tourist destination is the pleasure felt by the tourist, resulting in the ability of the trip experience to fulfill the tourist’s desires, expectations and needs in relation to the trip (Ardani, Rahyuda, Giantari, & Sukaatmadja, 2019). Especially in tourism and hospitality, since customer satisfaction is important, satisfaction will be a big issue based on several factors such as lifestyle, personality, and customer perceptions, which are all unique to each person. Service quality, such as hospitality, facilities, food and beverage, hygiene, comfort, and security, might indeed lead to consumer satisfaction during participation in tourism activities at that destination. Tourist satisfaction will increase tourist loyalty and willingness to provide suggestions to enhance tourist satisfaction (Rahman, Connie, Chin, & Haque, 2011).

**Destination Loyalty**

According to Hurriyati (2015), destination loyalty is commitment of tourists to remain in-depth, subscribe, or make frequent future travels, as well as offer recommendations to other visitors who wish to travel. For tourists to be loyal to these destinations, it is necessary to provide good and reliable services so that tourists are loyal and can subscribe when they come back, despite the possibility that the situation’s influence, marketing efforts could change people’s behavior (Rizal, Rachma, & Priyono, 2019). If a company, both products and services, has loyal customers, it will facilitate the marketing process, because it has been assisted by these loyal customers to market their products and services to partners. And also refer to other people, where consumers have a big enough role in this case to communicate by word of mouth based on what they feel. Griffin (2005) stated “Loyalty is defined as non-random purchase expressed over time by some decision-making unit”, namely loyalty is a form of behavior from units to make decisions to make purchases or continuous use of goods or services that have been selected and comfortable. Because loyalty is like the trust that has been given to the
product or service that makes the person loyal and gives good recommendations about the product or service. There will be many advantages to having loyal customers, the characteristics of consumer loyalty are a reliable measure to predict sales growth and customer loyalty can also be defined based on consistent behavior (Putri, Farida, & Dewi, 2015).

**Figure 1. Theoretical Framework**

![Theoretical Framework Diagram]

**Hypotheses Development from Theoretical Framework**

**The Influence of Risk Perception on Destination Loyalty**

For situations like the current pandemic of infectious disease, which can be very stressful for all individual people, studies suggest that the psychological impact of this collective may be more severe for some individuals due to certain risk factors, such as greater exposure to disease and health risks, thereby influencing travel decisions (Boyraz & Legros, 2020).

H1: Risk Perception has significant influence on Destination Loyalty

**The Influence of Risk Perception on Destination Loyalty mediated by Tourist Satisfaction**

McLeay, Yoganathan, Osburg, and Pandit, (2018) define psychological risk as anxiety and/or feeling discomfort arising from anticipated post-behavioral emotions such as worry and tension.

H2: Risk Perception has significantly on Destination Loyalty mediated by Tourist Satisfaction

**The Influence of Destination Image on Destination Loyalty**

Destination Image according to Coban (2012) explains the beliefs and information that a person has about a destination. The affective component refers to what tourists feel about a destination.

H3: Destination Image has significant influence on Destination Loyalty

**The Influence of Destination Image on Destination Loyalty mediated by Tourist Satisfaction**

The affective component refers to what tourists feel about a destination. Tourists form their feelings about a destination as a belief or opinion (Tan & Wu, 2016).
H4: Destination Image has significantly on Destination Loyalty mediated by Tourist Satisfaction

The Influence of Risk Perception on Tourist Satisfaction
Excessive emotions and concern related with dangers such as anxiety or worry can affect tourist satisfaction ratings negatively (Raiyan & Siregar, 2021).

H5: Risk Perception has significant influence on Tourist Satisfaction

f. The Influence of Destination Image on Tourist Satisfaction
Tourists develop imagination of beneficial on many sources of information. There are many ways to develop an image, however there is no general consensus among researchers because factor analysis is used in the majority of empirical studies. Tourist satisfaction is measured by the level of pleasurable experiences caused by a visit to a destination, which can lead to tourist loyalty (Jamaludin, Johari, Aziz, Kayat, & Yusof, 2012).

H6: Destination Image has significant influence on Tourist Satisfaction

RESEARCH METHOD
This study employed quantitative methods as its methodology. Through the use of automated methods and the analysis of pre-existing statistical data, numerical or statistical information is gathered through questionnaires. Tourists who have visited Tanjung Lesung Tourism make up the study’s demographic. Purposive sampling is the method of sampling that was utilized in this investigation. According to Sarwono and Narimawati (2015) and Sarstedt, Ringle, and Hair (2020), the minimal sample size is equal to ten times the greatest number of formative indicators used to measure one latent variable or ten times the greatest number of structural paths in the structural model that are directed at specific latent variables. For this survey, 70 responses are the required bare minimum. This study got 150 questionnaires for data collection, which were returned and used for analysis. A Likert Scale is used in this study to evaluate questions. According to Oh and Kim (2017), the tourism field would benefit from a Likert scale of 7 (seven) points. Therefore, a 7-point Likert scale is used in this research. Smart Partial Least Square (SMART-PLS) from Hair, Hulth, Ringle, and Sarstedt (2016) analyzed the data and tested the hypotheses in this study. Complex models with mediation and moderation variables are evaluated using PLS-SEM (Hair et al., 2021; Sarwono & Narimawati, 2015). Furthermore, this software is also used by several tourism and hospitality journals (Mohaidin, Wei, & Murshid, 2017; Rajaratnam, Nair, Sharif, & Munikrishnan, 2015).

RESULTS
The results of this study showed that most respondents are females between the ages of 25 years old. In terms of status am single, with a bachelor's degree as the latest education background domicile in the West Java area. Most of the respondents visited Tanjung Lesung for about 2 to 3 days with the purpose holidays.

Outer Model
Outer model measurement is carried out to be able to show the results of the validity and reliability tests of the constructs and research instruments with two stages of validity,
namely convergent and discriminant. By using SmartPLS, you can take advantage of the calculate feature which then selects the PLS Algorithm procedure.

Figure 2. Outer Model

The outer model analysis examines the link between variables and indicators in greater detail. Cronbach's alpha (CA) and composite reliability (CR) also Average Variance Extracted (AVE) was performed (Hair et al., 2021). Table 1 summarizes the findings.

Table 1. Construct Validity and Reliability

<table>
<thead>
<tr>
<th>Variable</th>
<th>AVE</th>
<th>CR</th>
<th>CA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Destination Image</td>
<td>0.694</td>
<td>0.918</td>
<td>0.889</td>
</tr>
<tr>
<td>Destination Loyalty</td>
<td>0.801</td>
<td>0.960</td>
<td>0.950</td>
</tr>
<tr>
<td>Perceived Risk</td>
<td>0.711</td>
<td>0.961</td>
<td>0.954</td>
</tr>
<tr>
<td>Tourist Satisfaction</td>
<td>0.881</td>
<td>0.974</td>
<td>0.966</td>
</tr>
</tbody>
</table>

Table 1 provides a summary of the constructions’ dependability. There are values for each variable bigger than 0.7. According to the composite reliability findings, all variables have values that are higher than 0.90. According to the table, all variables have an Average Variance Extracted (AVE) value greater than 0.50. As a result, the model’s indicators are valid for collectively measuring their respective components. Also, the value of Cronbach’s alpha for all variables was above 0.70. The result concludes that all indicators in the study model have been adequately discriminated against to assess their respective components properly or particularly. The outer model’s four dimensions of reliability and validity indicate that all indicators are reliable and valid for measuring their respective constructs. As a result, it is possible to proceed to the following level, the inner model test (structural model test).

Path Coefficient
The path coefficient test on the inner model measurement model, giving attention to the impact of the construct, T-statistics, and p-value, will demonstrate whether the hypothesis in this study is accepted or denied. The t-statistic > 1.96 with a significant
level of p-value 0.05, according to the rule of thumb applied in this investigation. The following are the findings of hypothesis testing.

Table 2. Hypothesis Test Result

<table>
<thead>
<tr>
<th>Hypotheses</th>
<th>Path Coefficient</th>
<th>T-Stats</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Risk Perception -&gt; Destination Loyalty</td>
<td>0.727</td>
<td>0.467</td>
<td>Not Supported</td>
</tr>
<tr>
<td>Destination Image -&gt; Destination Loyalty</td>
<td>0.434</td>
<td>0.665</td>
<td>Not Supported</td>
</tr>
<tr>
<td>Risk Perception -&gt; Tourist Satisfaction</td>
<td>5.512</td>
<td>0.000</td>
<td>Supported</td>
</tr>
<tr>
<td>Destination Image -&gt; Tourist Satisfaction</td>
<td>0.019</td>
<td>0.985</td>
<td>Not Supported</td>
</tr>
<tr>
<td>Tourist Satisfaction -&gt; Destination Loyalty</td>
<td>8.712</td>
<td>0.000</td>
<td>Supported</td>
</tr>
<tr>
<td>Risk Perception -&gt; Tourist Satisfaction -&gt; Destination Loyalty</td>
<td>4.646</td>
<td>0.000</td>
<td>Supported</td>
</tr>
<tr>
<td>Destination Image -&gt; Tourist Satisfaction -&gt; Destination Loyalty</td>
<td>0.019</td>
<td>0.985</td>
<td>Not Supported</td>
</tr>
</tbody>
</table>

At this stage, based on tables 4.9 and 4.10 above, after testing the results of the accepted and significant hypotheses after analyzing the path coefficients by looking at the t value which is above 1.96 and the p value is less than 0.05 for each path, it can be concluded that the image Destinations do not influence Destination Loyalty directly or indirectly. Furthermore, the variables of Risk Perception and Destination Image after path coefficient analysis have no influence effect on Destination Loyalty. In addition, Destination Image also has no influence on Tourist Satisfaction after a direct path coefficient analysis is carried out.

**DISCUSSION**

Based on the results section, the researcher found three significant (supported) hypotheses from seven hypotheses tested in the research model. The tourist satisfaction variable has the largest standard coefficient value of 8.712, underlining the greatest influence on destination loyalty. The perceived risk variable has a standard coefficient value with an influence value of 5.512 on tourist satisfaction, followed by perceived risk towards destination loyalty mediated by tourist satisfaction with a value of 4.646. It can be summed up that those hypotheses regarding perceived risk (H1, H3, and H7) were supported. The result was in line with Perpiña, Camprubi, and Prats (2019) and Chew & Jahari (2014) studies.

It was found that none of the hypotheses regarding the influence of destination image towards tourist satisfaction and destination loyalty. Previous studies contradicted the result by Pratminingsih, Rudatin, and Rimenta (2014) and Subarkah, Rachman, & Akim (2020). Thus, hypotheses 2, 4, 5, and 6 were not supported.

According to earlier research by Darajat, Rahmafitria, and Wirakusuma, (2021), tourists' decisions to travel are more influenced by the destination's image than by risk perception,
which supports the statistical result of H1. The study's respondents were more focused on risk perception than destination image. The risks associated with these destinations must be kept to a minimum to guarantee visitors’ satisfaction level. The result can be done by implementing various types of disaster prevention and mitigation measure to attract tourists who are loyal to the location and have high intentions of returning.

Supporting the H2 & H3 result with previous research by Sharifpour, Walters, Ritchie, and Winter (2013) explained that risk perception depends on how an individual responds; it might indirectly harm being a tourist attraction and reduce destination loyalty. Because tourists will avoid visiting destinations with a high risk of harm, they will go if they are happy with the services provided by the destination. The writers examine the state of affairs in Tanjung Lesung today and concur that Tourist Satisfaction, a mediator of Destination Loyalty, has no measurable impact on Risk Perception. Similar to the Sunda Strait tsunami disaster in December 2018, the situation in the special economic area of Tanjung Lesung gradually deteriorated, and the director of BWJ (Banten West Java Tourism) stated that while rebuilding infrastructure was not a difficult problem, how to win back public confidence and encourage tourists to return (Adventa, 2019). As a result, risk perception has little impact on travelers' preference for destinations.

According to Paludi (2016) analysis of prior studies that will support H4 statistical result, there is a substantial positive relationship between e-WOM and destination image, as well as a favorable relationship between destination image and satisfaction and loyalty. In contrast, there is no correlation between the e-WOM variable and visitor satisfaction or destination loyalty.

H5 & H6 remain insignificant, resulting in the destination Image establishing it as a preferred location that colleagues will visit and inform. In a prior study by Apriliyanti, Hudayyah, and ZA (2020), it was found that the tourist facilities variable had no impact on visitor satisfaction at Citra Niaga Samarinda. In contrast, both the tourist attractions variable and destination image had an impact. In contrast to earlier studies that claimed that Destination Image influences Tourist Satisfaction, this study finds that Destination Image does not affect Destination Loyalty despite being mediated by Tourist Satisfaction. The hypothesis that has been investigated in this study places more emphasis on the notion that risk perception can have an impact on visitor satisfaction and destination loyalty.

With H7, tourist satisfaction strongly affects destination loyalty, which is supported by a prior study, the Setu Babakan variable, WOM with tourist satisfaction, and the tourist satisfaction on destination loyalty that had no effect, stated by Paludi (2016). However, tourist Satisfaction with Destination Loyalty had a substantial impact on this study. Based on the respondents’ responses, it can be concluded from the explanation given above that visitors will remain loyal to a place if they like their time there and feel at ease. The result encourages visitors to stay put and return in the future.

CONCLUSION

This study concludes that perceived risk, which discusses health and socio-psychological risk, influences tourist satisfaction, and destination loyalty. Further, tourist satisfaction influences a mediator of destination loyalty in Tanjung Lesung tourism. The result implies that if tourists perceived risk were safe, they would feel satisfied with their trip and able to create a sense of destination loyalty. Further, the idea of this study was
more focused on the perceived risk of the current situation; therefore, discussing the destination image does not attract the respondents of the study

LIMITATION
In further research, it is recommended to find and add other factors related to Risk Perception and Destination Image that affect Destination Loyalty, for example, Tourist Facilities, Tourist Attractions, Tourist Loyalty variables, and psychological factors, so that it can provide another description of what factors affect Destination Loyalty other than Risk Perception and Destination Image mediated by Tourist Satisfaction. Then the number of samples used in this study was only 150 samples. It is hoped that further research can increase the number of samples that will be used because more samples will affect the representation of the actual state of the research. So that research results can get a wider and more global perspective with more complex uses. Researchers hope the study could be useful in the future. Researchers hope this research can be an information and idea for anyone discussing similar topics.

ACKNOWLEDGMENT

DECLARATION OF CONFLICTING INTERESTS
Grace Amin, Filda Rahmiati, and Yunita Ismail declare no conflict of interest.

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