

# The influence of tourist perceived risk on behavioral intention : An empirical study on adventure river rafting tourism

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ABSTRACT	ARTICLE INFO
<p>This research aims to investigate the influence of tourist perceived risk on behavioral intention. This research, conducted at Palayangan Adventure River Rafting in Pangalengan, Bandung Regency in 2021. This is a questionnaire based research. The data were collected by using convenience sampling, and a total of 109 respondents were participated in the survey. The data were analysed by using a multiple regression for analysis. The findings reveal that tourists had positive perceptions of risk, with physical risk being the highest-rated dimension, indicating an emphasis on safety. Functional risk received the lowest rating, suggesting room for promotional improvements. Respondents showed a tendency to recommend Palayangan Adventure River Rafting due to the alignment of products and services with their needs. BAsed on these results, future improvement of the safety can lead to positive behaviour intention.</p> <p>© 2021 Kantor Jurnal dan Publikasi UPI</p>	<p><b>Article History:</b> <i>Submitted/Received 21 Sep 2023</i> <i>First Revised 20 Nov 2023</i> <i>Accepted 22 Nov 2023</i> <i>First Available 25 Nov 2023</i> <i>Publication Date 25 Nov 2023</i></p> <hr/> <p><b>Keyword:</b> <i>Behavioural Intention,</i> <i>Perceived Risk.</i> <i>Second keyword.</i></p>

## 1. INTRODUCTION

The emergence of the Covid-19 pandemic has significantly impacted the tourism industry, leading to substantial changes in various sectors, including the economic, social, political, and tourism sectors, which has been one of the most affected by this pandemic (Deb and NAFI 2020). On March 11, 2020, the World Health Organization (WHO) declared the coronavirus disease, Covid-19, a global pandemic. The Covid-19 pandemic has brought about numerous alterations in people's lives, one of the most prominent being behavioral changes, commonly referred to as the "new normal." The current situation has prompted countries worldwide to restrict the activities of their populations (Sigala 2020).

Tourism can contribute to enhancing individuals' well-being, encompassing physical, psychological, and mental health (McConkey & Adams, 2000; World Tourism Organization, 1999; Koo, Agarwal, and Ji 2012). However, personal health and safety have become crucial factors considered by tourists when selecting travel destinations during the pandemic (Deb and NAFI 2020). Consumer behavior plays a vital role in this context, involving decisions, actions, ideas, or experiences aimed at fulfilling consumers' needs and desires. Presently, businesses must understand the factors influencing individuals' decisions to travel, often discerned through tourists' behavioral intention (Hsu and Huang 2010).

Research on behavioral intention has been recognized as a critical topic in the tourism marketing literature (Jeong and Kim 2019). Behavioral intention pertains to tourists' desires to revisit and recommend to others. In contemporary marketing activities, research on behavioral intention has become a primary factor in determining tourist destinations (Rajaratnam 2015); (Chaohui, Lin, and Qiaoyun 2012). Subsequently, tourists' future behavioral intention is shaped by the experiences they have had with products or services in the past (Ekanayake 2016). Behavioral intention or the intention of behavior is a strong expression of consumers reflecting their plans to use a particular set of products or services. Consumer behavior is a facet of human behavior related to individual decisions and actions in the purchase and use of products or services (Ajzen 2005). Consumers' behavioral intentions towards products and services result from the satisfaction experienced by customers with the offerings provided by product and service providers. Customer satisfaction can significantly influence consumers' behavioral intentions, whether they are high or low, depending on the level of satisfaction perceived by consumers. Consumers' behavioral intentions can shape their desire to seek information, share their experiences with others about products, or make purchases (Purwianti and Tio 2018).

The concept of behavioral intention is rooted in consumer behavior theory. Understanding consumer behavior is crucial for businesses because it aids in market segmentation (Cohen, Prayag, and Moital 2014). Consumer behavior is an approach that emphasizes efforts to attract and retain customers through the identification of consumer behavior. According to Setiadi (2003), internal factors affecting consumer behavior include motivation, personality, shopping habits, attitudes, and consumer perceptions. Meanwhile, external factors influencing consumer behavior involve reference groups, social class, culture, and communication (Subianto 2003). According to Schiffman and Kanuk (2010), consumer behavior is the behavior exhibited by consumers in seeking, purchasing, using, evaluating, and replacing products and services aimed at satisfying consumer needs. In this study, the author selects the dimensions of behavioral intention developed by (Piramanayagam, Rathore, and Seal, 2020), which include positive word of mouth (positive communication to others about the products/services used), recommendation to visit (recommending products/services to others), and repeat purchasing (desire to reuse the same products/services).

Behavioral intention is influenced by tourists' perceived risk and their perceptions of safety. The decision to visit a place involves a calculation of the costs, benefits, and risks associated with various available destination alternatives (Alvandi and Sihombing 2020). Risk factors can generate anxiety among potential travelers regarding what might happen to them while traveling. Tourist considerations are crucial and need to be understood by the tourism industry, which is currently suffering due to the ongoing pandemic (Wachyuni and Kusumaningrum 2020). Understanding how tourists' perceived risk affects their behavioral intention towards a destination is of utmost importance. This understanding is critical because perceived risk directly influences tourists' intentions and serves as an indicator of success in predicting actual behavior (Nik Hashim, Ritchie & Tkaczynski, 2017; Alif et al. 2018).

Researchers concur that perceived risk, or the risk perceived, plays a significant role in influencing consumer behavior (Mitchell, 1999; Rittichainuwat and Chakraborty, 2008; Suardanar, 2017). Perceived risk first gained focus in consumer behavior research in the 1990s and focused on the potential negative outcomes of an action. This concept distinguishes the understanding of risk in consumer behavior from other disciplines (Pérez and García, 2012; Suardanar, 2017). In the context of consumer behavior, perceived risk is defined as consumers' perception of uncertainty and the potential negative consequences that may result from purchasing a particular product or service (Ariffin, Mohan, and Goh, 2018). High levels of uncertainty and potential negative consequences can increase perceived risk, prompting consumers to seek additional information when dealing with high-risk products (Hou, 2017). In research conducted by Dhanalakshmi and Kohila (2019), five dimensions of risk perceived by tourists were identified, namely functional, physical, psychological, social, and financial risks. Functional risk pertains to the core benefits and quality of a product or service, including aspects of quality, uniqueness, usability, reliability, and product durability (Hortan 1976; Stone and Gronhaug 1993; Saaksjarvi and Lampinen, 2005), and is also defined as the loss incurred when a product or service does not function as expected. Physical risk refers to the possibility that the purchased product may cause personal physical harm, including the product's appearance during the initial introduction. Psychological risk encompasses the possibility that the purchased product does not align with the consumer's self-image, affecting psychological comfort in product use. Social risk relates to the possibility that the consumed product will elicit rejection reactions from family members or friends, as well as influence within social groups. Financial risk, also known as economic risk, covers potential monetary losses associated with purchasing new products in the market, with the financial dimension discussing direct monetary aspects such as price, resale price, discounts, investments, and more. Each of these dimensions can influence consumer decisions when selecting products or services (Dhanalakshmi & Kohila, 2019).

Adventure tourism has the potential to attract visitors. Adventure tourism combines physical activities, recreation, and engagement with nature, and is currently growing rapidly and in high demand among tourists (Bui and Kiatkawsin 2020). Numerous adventure tourism events have been held in Indonesia, including events organized by Deep and Extreme Indonesia, which collaborate to create exhibitions for extreme sports, outdoor adventures, and ecotourism. This serves as a way to promote Indonesia's natural beauty and attract tourists to various regions of the country, including West Java Province. West Java Province offers diverse regional culture and natural beauty.

One of the areas in West Java frequently visited by tourists is Pangalengan, Bandung Regency. The allure of natural beauty and unique cultural aspects in Bandung Regency has tourism potential that appeals to tourists (Hakim 2018). The number of tourist visits to Bandung Regency increased from 2017 to 2019 but experienced a decline in 2020. The decline

in tourist visits occurred rapidly, with a total of 1,446,462 visitors in 2020, compared to 2,807,660 visitors the previous year, 2019. This drop in tourist visits is attributed to the implementation of restrictions on activities due to the Covid-19 pandemic at the beginning of 2020. Bandung Regency offers entertainment and recreational locations showcasing the diversity and beauty of Indonesian culture. The natural tourism sites in Bandung Regency have potential and represent the main asset for developing adventure tourism. Table 1.1 illustrates the continuous increase in tourist visits to Pangalengan from 2017 to 2019 and a significant decrease in 2020. In 2020, the total number of tourist visits to Pangalengan dropped drastically to 63,220, compared to 134,811 visitors in the previous year, which also marked the highest number of visits.

**TABLE 1.1**  
**NUMBER OF TOURIST VISITS IN PANGALENGAN**

YEAR	NUMBER OF TOURISTS	GROWTH (%)
2017	102.213	-
2018	122.351	0.16
2019	134.811	0.09
2020	63.220	-0.53

Source: Department of Tourism and Culture of Bandung Regency, 2020.

Palayangan River Rafting is one of the adventure tourism destinations that can be visited in Pangalengan, Bandung Regency. Table 1.2 illustrates the potential attraction of white-water rafting tourism at Palayangan River Rafting, which experienced an increase in tourists from 2017 to 2019 but a decline in the number of tourists in 2020 and 2021. In 2018, there was a 0.26% increase, while in 2020, there was a decrease of -1.54%. In 2020, the total number of tourist visits was only 3,953, compared to 10,046 tourists in the previous year.

**TABLE 1.2**  
**THE NUMBER OF TOURIST VISITS AT PALAYANGAN ADVENTURE RIVER RAFTING**

YEAR	NUMBER OF TOURISTS	GROWTH (%)
2017	5.972	-
2018	8.090	0.26
2019	10.046	0.19
2020	3.953	-1.54
2021	2.027	-0.95

January – October

Source : Palayangan Adventure River Rafting, 2021

The Covid-19 pandemic that occurred in early 2020 had an impact on tourists' intentions to visit Palayangan Adventure River Rafting, and this has, in turn, affected the level of tourist visits in the past two years. A decrease in the number of tourist visits can result in a low frequency of tourist behavioral intention. Low behavioral intention can lead to a continued decline in the number of tourist visits, which can impact the income of tourism businesses (N. Chen and Funk 2010). If low behavioral intention is left unaddressed, it can create a negative image for the tourist attraction (Pratminingsih 2014). To increase and maintain the number of tourists visiting Palayangan Adventure River Rafting, an approach is taken through the concept of perceived risk. Palayangan Adventure River Rafting, as one of the adventure tourism destinations frequently visited in Pangalengan, Bandung Regency, has experienced a decrease in the number of tourist visits due to the Covid-19 pandemic, which has affected its development. One of the efforts made to increase the number of tourist visits and the behavioral intention of tourists at Palayangan Adventure River Rafting is through tourists' perceived risk. Essentially, tourists' intentions to revisit a destination are influenced

by the risks they perceive during their visits. The World Travel & Tourism Council (WTTC) has revealed that there will be changes in tourists' interests, tendencies, and behavior to seek predictable, reliable, and low-risk tourist activities. Furthermore, health and safety are paramount in this new normal era (Deb and NAFI 2020). In this regard, Palayangan Adventure River Rafting has implemented health protocol standards for all its adventure activities. It also leverages technology preferred by tourists during the pandemic, such as contactless payments and social media for activity and destination discovery.

The research's originality can be found in its focus on measuring and examining the impact of various dimensions of perceived risk on tourists' or consumers' behavioral intentions. Several studies have identified different dimensions of perceived risk, such as physical risk, financial risk, psychological risk, social risk, and others, and have analyzed how these dimensions affect tourists' or consumers' behavioral intentions (Hasan, Ismail, and Islam, 2017; Mason, Gos, and Moretti, 2016; Alfandi, 2021; Khan et al., 2019; Artuğer, 2015; Dhanalakshmi and Kohila, 2019). Additionally, some studies have considered contextual factors, such as motivation, types of travel, or types of tourists, which can moderate the relationship between perceived risk and behavioral intention (Mason, Gos, and Moretti, 2016; Khan et al., 2019). This study uses five aspects to describe tourists' perceived risk at Palayangan Adventure River Rafting: functional risk, physical risk, psychological risk, social risk, and financial risk. Through perceived risk, using these five aspects, it is hoped that Palayangan Adventure River Rafting can enhance behavioral intention, ultimately making tourists loyal to the destination. The research has the following objectives: To gain an understanding of tourists' risk perceptions regarding Palayangan Adventure River Rafting in the context of the new normal era. To identify tourists' behavioral intentions toward these activities in the midst of the new normal era. To explore how perceived risk influences tourists' behavioral intentions toward Palayangan Adventure River Rafting in the new normal situation. Through this research, a comprehensive picture of tourists' risk perceptions and the factors influencing their behavioral intentions can be portrayed in the context of the Palayangan Adventure River Rafting tourism.

Based on the background presented, the research problems can be formulated as follows:

- (i) What is the perception of perceived risk among tourists at Palayangan Adventure River Rafting in the new normal era?
- (ii) What is the perception of behavioral intention among tourists at Palayangan Adventure River Rafting in the new normal era?
- (iii) How does perceived risk influence behavioral intention among tourists at Palayangan Adventure River Rafting in the new normal era?

In conclusion, based on the stated research problems, it is evident that research is needed to investigate the influence of tourist perceived risk on behavioral intention by conducting a survey among tourists at Palayangan Adventure River Rafting in the new normal era.

## **2. METHODS**

In this study, the research methods applied are descriptive and verificative. According to Sekaran and Bougie (2016), descriptive research is a type of conclusive research with the main objective of describing something, typically market characteristics or functions, to

explain something. Verificative research is aimed at testing causally, which involves examining the relationship between independent and dependent variables. This is done by testing hypotheses in the field with tourists who have visited Palayangan Adventure River Rafting.

According to Sekaran and Bougie (2016), a verificative approach is a research method that seeks to determine the quality of relationships between variables through testing and statistical calculations, resulting in hypotheses being either accepted or rejected. Based on the research types used, descriptive and verificative, the research method used is explanatory survey with a cross-sectional method approach. The cross-sectional method is used to study objects within a specific time frame and not continuously over a long period (Sekaran & Bougie, 2016).

This study focuses on two main variables: perceived risk as variable (X) and a crucial factor for tourists that can influence travel decisions when perceived risk is considered to exceed the acceptable level for tourists (Khasawneh & Alfandi 2019). Additionally, there is behavioral intention as variable (Y), defined as the consumer's desire to behave in a certain way in order to possess, dispose of, and use a product or service (Kruger & Saayman 2017). In this research, the main independent variable is perceived risk (X), which encompasses dimensions such as functional risk (X1), physical risk (X2), psychological risk (X3), social risk (X4), and financial risk (X5). The dependent variable is behavioral intention (Y), which is further divided into dimensions including positive word of mouth (Y1), recommendation to visit (Y2), and repurchase intention (Y3). The study's central objective is to investigate the influence of perceived risk (X) on behavioral intention (Y) among tourists visiting Palayangan Adventure River Rafting in the context of the "new normal" era. By examining these relationships and considering the various dimensions within perceived risk and behavioral intention, this research aims to provide comprehensive insights into how tourists' risk perceptions impact their intentions concerning Palayangan Adventure River Rafting, thereby contributing to our understanding of tourist behavior in the current environment.

The population studied in this research is tourists who have visited Palayangan Adventure River Rafting, Pangalengan, in 2021 (January - October), totaling 2,027 tourists. Due to the Covid-19 pandemic, an online questionnaire was used as the research instrument. The sampling technique used in this study is convenience sampling. Convenience sampling is a method of determining samples based on convenience or ease of access to subjects by the researcher, with the condition that the person matches the criteria set by the researcher, such as geographical proximity, availability of time, and willingness to participate (Sekaran and Bougie 2016). The sampling process involved the following steps: Identifying the target population, which consists of male and female tourists aged between 17 and 45 years. Ensuring that tourists filling out the online questionnaire have previously visited Palayangan Adventure River Rafting. Determining the time for online questionnaire completion. To calculate the sample size, the formula by Tabachnick and Fidel was used:

$$N \geq 50 + 8m$$

or

$$N \geq 104 + m$$

m = Number of independent variables

N = Sample size

Based on this formula, the sample size for this study is as follows:

$$N \geq 104 + m$$

$$N \geq 104 + 5$$

$$N \geq 109$$

Therefore, it is concluded that the sample for this study will consist of 109 respondents, who are tourists visiting Palayangan Adventure River Rafting. After collecting data from respondents through the questionnaire, the next step is to process and interpret the data to determine whether there is an influence between the perceived risk variable (X) and the behavioral intention variable (Y). Before conducting data analysis, validity and reliability tests are performed to assess the accuracy and quality of the data. Valid data means that the measurement instrument used to collect the data is valid and reliable. Valid data is data that does not differ between what the researcher reports and what actually happened in the research object.

The formula used to test validity is the Product Moment Correlation formula as follows:



Information:

n = Number of respondents

X = Score obtained by subjects on each item

Y = Total score

$\Sigma X$  = Sum of scores in X distribution

$\Sigma Y$  = Sum of scores in Y distribution

$\Sigma X^2$  = Sum of squares of each X score

$\Sigma Y^2$  = Sum of squares of each Y score

Where

r = Correlation coefficient between variable X and variable Y, two correlated variables.

1. The decision on the validity testing of the instrument items is made using the significance level as follows:

2. The value of r is compared to the r-table value with degrees of freedom (df) = n - 2 and significance level  $\alpha = 0.05$ .

3. An item is considered valid if  $r > r\text{-table}$ .

4. An item is considered invalid if  $r < r\text{-table}$ .

5. Based on the number of questionnaires tested by 30 respondents with a significance level of 5% and degrees of freedom  $df = n - 2$ ,  $df = 30 - 2 = 28$ , the r-table value is 0.361.

The validity testing results for each research instrument were conducted with the assistance of the IBS SPSS 24.0 program for Windows. From the calculation of the data using this program, numbers were obtained that indicate the validity testing of the statements proposed by the researcher.

The validity testing results show that the calculated r value for each item is compared to the r-table value with degrees of freedom  $df = n - 2$  ( $df = 28$ ) and significance level  $\alpha = 0.05$ . In this case, items that obtained a calculated r value greater than the r-table value (0.361) can be considered valid, while items with a calculated r value smaller are considered invalid. Of the total 20 questionnaire items tested with 30 respondents and a significance level of 5%, all items are declared valid because the calculated r value for each item (average 0.836) exceeds the r-table value, which is 0.361. Thus, the research results indicate that all items in the questionnaire are valid in measuring the Perceived Risk (X) and Behavioral Intention (Y) variables towards Palayangan Adventure River Rafting. Reliability testing is a test that can indicate the absence of bias in the research instrument (error-free) and to ensure consistent measurements over time and across various instrument items. In this research, to test the reliability of an instrument, calculations can be performed using the alpha or Cronbach Alpha ( $\alpha$ ) formula as follows:



Information:

$\alpha$  = Instrument reliability

k = Number of questionnaire items

$\sigma^2$  = Total variance

$\Sigma\sigma^2$  = Sum of item variances

The formula for variance is as follows :



The explanation is as follows:

n = Sample size

$\sigma^2$  = Total variance

$\Sigma$  = Summation

The decision on the reliability testing is determined using the following criteria:

The questionnaire item under examination is considered reliable if the Cronbach's alpha ( $\alpha$ ) value is  $\geq 0.700$ .

The questionnaire item under examination is considered not reliable if the Cronbach's alpha ( $\alpha$ ) value is  $\leq 0.700$ .

When the Cronbach's Alpha value approaches 1, it indicates higher reliability.

Reliability testing of the instrument was conducted with 30 respondents at a 5% significance level and degrees of freedom (df) of n-2 (30-2=28) using SPSS 24.0 for Windows computer software.

The first variable is Perceived Risk with a Cronbach's Alpha value of 0.927. The second variable is Behavioural Intention with a Cronbach's Alpha value of 0.899. Both of these variables have reliability coefficient values higher than the generally accepted minimum threshold of 0.700. Therefore, both are considered reliable in the measurement and analysis in this study. This indicates that the instruments used to measure these variables have a high level of consistency in producing reliable and accurate data.

In this study, data analysis involves several crucial stages. Firstly, data is carefully organized, checking completeness from respondent identities to relevant data entries for research purposes. Secondly, the collected data is reviewed to ensure completeness and accuracy. Thirdly, data tabulation is conducted, including scoring each item, summing up the scores, converting data types, and arranging score rankings for each research variable. Finally, the analysis phase begins with data processing that has been obtained, which is then interpreted based on the results of calculations using statistical formulas.

The data analysis technique used in this study is descriptive data analysis. Descriptive analysis aims to transform raw data into easily understandable information (Sekaran and Bougie 2016). Descriptive data analysis is performed by classifying, clarifying, and interpreting the obtained data. It provides a general overview of variables based on several analyses. These include the first analysis of descriptive data concerning the perception of risk among Palayangan River Rafting tourists through five dimensions, including functional risk, physical risk, psychological risk, social risk, and financial risk. The second analysis of descriptive data focuses on the behavioral intention of Palayangan River Rafting tourists through three



dimensions, including positive word of mouth, recommendation to visit, and repeat purchasing.

After conducting descriptive analysis, the data analysis technique used by the researcher in this study is multiple regression analysis. Regression analysis is applied when there is a causal or functional relationship between two variables. Multiple regression is employed to determine the magnitude of the influence of perceived risk on behavioral intention in Palayangan Adventure River Rafting.

The independent variable (X) in this study is perceived risk, consisting of five dimensions: X1 (Functional Risk), X2 (Physical Risk), X3 (Psychological Risk), X4 (Social Risk), and X5 (Financial Risk). The dependent variable (Y) is behavioral intention. Hence, this study examines the impact of perceived risk (X) on behavioral intention (Y). The research data, which is already scaled at the interval level, will result in pairs of data for independent and dependent variables, and equations applicable to these pairs. To determine whether these variables have a causal relationship, it must be based on theories or concepts related to these variables.

#### 1. Multiple Linear Regression Analysis

Based on the research objectives, the variables analyzed are the independent variable (X), which is perceived risk, consisting of five dimensions: X1 (Functional Risk), X2 (Physical Risk), X3 (Psychological Risk), X4 (Social Risk), and X5 (Financial Risk). The dependent variable (Y) is behavioral intention, which comprises positive word of mouth, recommendation to visit, and repurchase intention. The formula for multiple linear regression with these five independent variables is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5$$

Explanation:

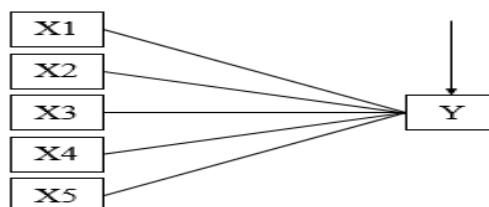
a = Constant

b = Regression coefficient

Y = Dependent variable

X = Independent variable

This research employs multiple linear regression analysis to examine the influence of the independent variables (X), which consist of perceived risk with its five dimensions: X1 (Functional Risk), X2 (Physical Risk), X3 (Psychological Risk), X4 (Social Risk), and X5 (Financial Risk), on the dependent variable (Y), which encompasses positive word of mouth, recommendation to visit, and repurchase intention. To begin, the conceptual hypotheses are depicted in a paradigm, as illustrated in Figure 2.1.



**Figure 2.1**  
**Multiple Linear Regression Analysis**

Explanation:

= Causality Relationship

X1 = Functional risk

X2 = Physical risk

X3 = Psychological risk

X4 = Social risk

X5 = Financial risk

Y = Behavioural Intention

The technique of multiple linear regression analysis is conducted following the procedures outlined below:

#### 1. Normality Assumption Test

The normality test aims to determine whether the residual values are normally distributed or not. A good regression model should have normally distributed residual values. The first requirement for performing regression analysis is normality, meaning that the sample data should satisfy the normal distribution criteria. To ascertain whether the data used follows a normal distribution, a normal probability plot can be utilized.

#### 2. Multicollinearity Assumption Test

The multicollinearity test is conducted to identify whether there is a high correlation between independent variables in a multiple linear regression model. If there is a high correlation among the independent variables, it can disrupt the relationship between the independent variables and the dependent variable. The parameter often used to detect multicollinearity is the VIF (Variance Inflation Factor). A regression is considered to exhibit multicollinearity if the VIF values deviate from 1 and are less than 10.

#### 3. Autocorrelation Assumption Test

A good regression equation is one that does not exhibit autocorrelation problems. If autocorrelation occurs, the equation is not suitable for prediction. Autocorrelation issues arise when there is a linear correlation between the error terms in period  $t$  (current) and the error terms in period  $t-1$  (previous).

#### 4. Heteroskedasticity Assumption Test

The Heteroskedasticity test aims to determine whether there is a variance inequality in the residuals between different observations, known as homoskedasticity. A regression is considered not to have detected heteroskedasticity if the scatterplot of residuals does not form a specific pattern.

#### 5. Correlation Analysis (R)

Correlation analysis aims to find the relationship between two or more variables under investigation, such as the independent variables (X1, X2, X3, X4, and X5), and the dependent variable (Y) simultaneously, demonstrating the strength of the relationship between these variables. The value of R ranges from 0 to 1, where values closer to 1 indicate a stronger relationship, whereas values closer to 0 signify a weaker relationship.

#### 6. Determination ( $R^2$ )

Determination analysis in multiple regression is used to determine the percentage of the combined influence of independent variables X1 (Functional Risk), X2 (Physical Risk), X3 (Psychological Risk), X4 (Social Risk), and X5 (Financial Risk) on the dependent variable Y (Behavioural Intention). This coefficient is intended to assess the extent to which the variation in one variable (dependent) is explained by changes in another variable (independent). If  $R^2 = 0$ , it means that none of the independent variables contribute to the dependent variable, and the variation in the independent variables used in the model does not explain any variation in the dependent variable.

### **3. RESULTS AND DISCUSSION**

This research was conducted by conducting a survey of 109 tourists at Palayangan Adventure River Rafting, located in Pangalengan, Bandung Regency during the New Normal era. Palayangan Adventure River Rafting is an outdoor tourist destination that offers more

than 5 rafting package options, allowing visitors to engage in rafting activities along the 4.5 km Palayangan River route, which takes approximately 2 hours. This experience is known for its ability to rekindle camaraderie and joy among tourists. The Palayangan River is situated within the Cileunca tourist area, at an altitude of approximately 1200 meters above sea level, providing a cool and refreshing climate for visitors.

### 3.1 Characteristics and Experiences of Palayangan Adventure River Rafting Tourists Associated with Behavioral Intention

This research employs the control variable of behavioral intention based on the content of this study, which investigates the extent of the behavioral intention at Palayangan Adventure River Rafting. To provide a clear description of this issue, when behavioral intention is linked with the characteristics and experiences of tourists, it results in a specific overview of behavioral intention at Palayangan Adventure River Rafting.

There are three behavioral intentions in this study, namely positive word of mouth, recommendation to visit, and repeat purchasing, making it easier for the researcher to categorize behavioral intention into high, medium, and low categories. This categorization was done using cross-tabulation in SPSS Statistics 25 for Windows to determine their respective relationships.

#### The Relationship between Gender and Age with Behavioral Intention at Palayangan Adventure River Rafting

The analysis of gender and age associated with tourist behavioral intention at Palayangan Adventure River Rafting aims to determine the extent of the behavioral intention at Palayangan Adventure River Rafting. To assess this relationship, the researcher calculated the categorization of the highest and lowest values, as well as the value intervals using Microsoft Excel. Subsequently, these results were analyzed using cross-tabulation or crosstab in SPSS Statistics 25 for Windows to group behavioral intention into low, medium, and high values. The figures were based on the management of questionnaire data for the behavioral intention variable (Y) linked with gender and age. The results of the test on 109 respondents describe the demographic characteristics of behavioral intention as shown in Table 3.1 below.

**TABLE 3.1**  
**THE RELATIONSHIP BETWEEN GENDER AND AGE WITH BEHAVIORAL INTENTION AT PALAYANGAN ADVENTURE RIVER RAFTING**

<i>Tourists</i> <i>Behavioural</i> <i>Intention</i> <b>at Palayangan</b> <b>Adventure</b> <b>River Rafting</b>	<b>Usia</b>					<b>Total</b>
	<b>Gender</b>	<b>17-25</b> <b>Years</b> <b>old</b>	<b>26-35</b> <b>Years</b> <b>old</b>	<b>36-45</b> <b>Years</b> <b>old</b>	<b>&gt;45</b> <b>Years</b> <b>old</b>	
Low	Male	8	6	2	0	16
	Female	7	4	0	0	11
	Total	15	10	2	0	27
Moderate	Male	11	6	1	0	18
	Female	11	3	0	0	14
	Total	22	9	1	0	32
High	Male	15	10	0	2	27
	Female	16	3	2	2	23
	Total	31	13	2	4	50
Total	Male	34	22	3	2	61
	Female	34	10	2	2	48
<b>TOTAL</b>		<b>68</b>	<b>32</b>	<b>5</b>	<b>4</b>	<b>109</b>

Based on the data processing results in Table 3.1 regarding the correlation of tourists' behavioral intention at Palayangan Adventure River Rafting based on gender and age, it can be observed that the majority of tourists who visit Palayangan Adventure River Rafting are both male and female tourists in the age range of 17 to 25 years with a high behavioral intention, accounting for 31.19% or a total of 34 tourists for each group. Meanwhile, the lowest behavioral intention is observed among tourists aged over 45 years, with a total of 4 tourists exhibiting low behavioral intention. When looking at the overall data based on gender, male tourists outnumber female tourists, with male tourists accounting for 55.96% or a total of 61 tourists, while female tourists make up 44.04% or a total of 48 tourists. This phenomenon occurs because men tend to enjoy challenging and high-risk environments.

#### **The correlation between occupation and highest education level with behavioral intention at Palayangan Adventure River Rafting**

The analysis of the correlation between occupation and highest education level with the behavioral intention of Palayangan Adventure River Rafting respondents was conducted to understand the characteristics of tourists. A person's occupation can influence their lifestyle, while the level of education they have attained can impact their perceptions and assessments of a tourist attraction. This analysis aimed to provide an overview of the extent of respondents' behavioral intention at Palayangan Adventure River Rafting based on their occupation and highest education level. The results of the data processing are explained as follows.

It was found that when divided into three levels, at the "high" level, 23 students showed the highest interest in visiting Palayangan Adventure River Rafting, accounting for approximately 46% of the total intention in this category. Additionally, there were 7 self-employed tourists, contributing about 14%, 5 private employees, contributing around 10%, and 5 civil servants (PNS), also contributing about 10%. The "other" group in this category included 3 individuals. In the "moderate" category, students still dominated with 16 participants, representing about 50% of the total intention in this category. Furthermore, there were 7 self-employed tourists interested in visiting this destination, contributing around 21.9%, and 3 civil servants (PNS) also expressed interest, contributing approximately 9.4%. The "other" group in this category included 1 individual. In the "low" category, it was found that students had the highest participation intention, with 11 participants, representing about 40.7% of the total intention in this category. Next, there were 5 self-employed tourists interested in visiting, contributing around 18.5%, and 4 individuals working as civil servants (PNS) also expressed interest, contributing about 14.8%. There was no participation intention data from the "other" group in this category.

Overall, students remained the group with the highest participation intention, totaling 50 individuals, representing approximately 45.9% of the total overall intention. This was followed by private employees (24 individuals), contributing around 22%, then civil servants (PNS) (12 individuals), contributing about 11%, and self-employed tourists (19 individuals), contributing about 17.4%. There was no contribution from the "other" group in the total overall intention of tourists, which reached 109 individuals. This data provides comprehensive insights into tourists' preferences and intentions based on their highest education level and occupation, with percentages reflecting the distribution of their intentions across various categories.

#### **The correlation between place of residence and income with behavioral intention at Palayangan Adventure River Rafting**

The analysis aimed to understand the influence of respondents' place of residence and their income levels on their behavioral intentions at Palayangan Adventure River Rafting. It also sought to determine the income range of tourists visiting Palayangan Adventure River Rafting and analyze the level of behavioral intention based on their place of residence and income. The following results describe the behavioral intentions of tourists planning to visit Palayangan Adventure River Rafting based on their place of residence and income in Indonesian Rupiah (Rp).

Among tourists with low-level behavioral intention, there were 8 tourists from Kabupaten Bandung with incomes below Rp 2,000,000, 7 tourists with incomes between Rp 2,000,000 to Rp 4,000,000, 3 from Kabupaten Bandung Barat with incomes below Rp 2,000,000, 11 from Kota Bandung with incomes below Rp 2,000,000, and 3 from other places with incomes below Rp 2,000,000, totaling 29 tourists.

In the moderate-level behavioral intention category, there were 10 tourists from Kabupaten Bandung with incomes below Rp 2,000,000, 9 from Kabupaten Bandung Barat with incomes between Rp 2,000,000 to Rp 4,000,000, 8 from Kota Bandung with incomes below Rp 2,000,000, and 1 from other places with incomes below Rp 2,000,000, totaling 42 tourists.

In the high-level behavioral intention category, there were 12 tourists from Kabupaten Bandung with incomes below Rp 2,000,000, 8 from Kabupaten Bandung Barat with incomes below Rp 2,000,000, 9 from Kota Bandung with incomes below Rp 2,000,000, and 4 from other places with incomes below Rp 2,000,000, totaling 38 tourists.

In summary, there were 30 tourists with incomes below Rp 2,000,000, 22 with incomes between Rp 2,000,000 to Rp 4,000,000, 15 with incomes between Rp 4,000,000 to Rp 5,000,000, and 42 with incomes above Rp 5,000,000, bringing the total to 109 tourists. Additionally, higher income levels tended to support tourists' intentions to visit the destination, with the majority of tourists having incomes above Rp 5,000,000.

#### **The correlation between information sources and travel companions with behavioral intention at Palayangan Adventure River Rafting**

The analysis of information sources and travel companions in relation to the behavioral intention of tourists at Palayangan Adventure River Rafting aims to determine where tourists most commonly obtain their information and with whom they visit Palayangan Adventure River Rafting. It also seeks to analyze the level of behavioral intention based on information sources and travel companions. The following results describe the behavioral intentions of tourists planning to visit Palayangan Adventure River Rafting based on their travel companions and information sources.

In the low-level category, it was found that social media was the most commonly used information source, with 9 intentions, while friends/relatives also had a significant influence with 14 intentions. Family had a lower contribution with 4 intentions.

In the moderate-level category, social media remained the primary source of information with 13 intentions, but friends/relatives had a higher contribution with 17 intentions. Family had only 2 intentions in this category.

At the high-level, social media dominated with 19 intentions, while friends/relatives had a significant contribution with 22 intentions. Family had 9 intentions in this category.

Overall, the data indicates that information sources from friends/relatives and social media have a significant influence on tourist intentions, with a total of 109 intentions. Therefore, when looking at information sources regarding Palayangan Adventure River Rafting, the majority of tourists obtain information from friends/relatives. This is due to the high level of word-of-mouth recommendations among tourists.

### **The correlation between visit frequency and time spent with behavioral intention at Palayangan Adventure River Rafting**

The analysis of visit frequency and time spent in relation to the behavioral intention of tourists at Palayangan Adventure River Rafting aims to determine how often tourists visit and how much time they spend at the location. It also seeks to analyze the level of behavioral intention based on visit frequency and time spent, as presented in Table 3.5 below. Based on the data obtained, it provides a detailed breakdown of the behavioral intentions of tourists planning to visit Palayangan Adventure River Rafting based on the time they spend and their visit frequency. In the "low" level category, it can be observed that first-time visitors tend to spend around 2-3 hours (16 intentions), while those who visit 2-3 times tend to spend more time, specifically more than 3 hours (4 intentions). In the "moderate" level, first-time visitors also tend to spend more time, especially more than 3 hours (10 intentions), while those who visit 2-3 times show a similar trend. In the "high" level, first-time visitors tend to spend the longest time, which is more than 3 hours (15 intentions), while those who visit 2-3 times also tend to spend more time. The total overall intentions reach 109, and this data provides valuable insights into how the time spent by tourists correlates with their visit frequency. This is because tourists do not have a high revisit intention.

### **The correlation between rafting packages and impressions with behavioral intention at Palayangan Adventure River Rafting**

The analysis of rafting packages and impressions in relation to the behavioral intention of tourists at Palayangan Adventure River Rafting aims to understand tourists' characteristics regarding their choice of rafting packages and the impressions they obtain. The choice of rafting packages is often influenced by tourists' interests, which can lead to different impressions for tourists. This analysis aims to provide an overview of the behavioral intention of tourists at Palayangan Adventure River Rafting based on their choices of rafting packages and the impressions they have, as presented below.

The data obtained provides a more in-depth breakdown of tourists' impressions who plan to visit Palayangan Adventure River Rafting based on the various rafting packages offered. In the "low" level category, it can be seen that tourists who choose the "Camping Rafting" package give positive impressions with 3 intentions, while the "Adventure Race And Rafting" package also receives 3 enjoyable intentions and 1 ordinary intention. The "Outbound Rafting" package receives 6 enjoyable intentions, while the "Offroad Rafting" package has 4 enjoyable intentions, 1 ordinary intention, and 2 boring intentions. The "Rafting Trip" package receives 5 enjoyable intentions, while the "Rafting Only" package has 1 enjoyable intention and 1 ordinary intention, with a total of 27 intentions. In the "moderate" level, the "Camping Rafting" package receives 3 enjoyable intentions, 1 ordinary intention, and 4 boring intentions. The "Adventure Race And Rafting" package has 1 enjoyable intention, 4 ordinary intentions, and 5 boring intentions. The "Outbound Rafting" package receives 5 enjoyable intentions, while the "Offroad Rafting" package has 6 enjoyable intentions. The "Rafting Trip" package gets 7 enjoyable intentions and 1 boring intention, while the "Rafting Only" package receives 3 enjoyable intentions, 1 ordinary intention, and 4 boring intentions, with a total of 32 intentions. In the "high" level, the "Camping Rafting" package receives 10 enjoyable intentions, 1 ordinary intention, and 1 boring intention. The "Adventure Race And Rafting" package has 3 enjoyable intentions, 1 ordinary intention, and 1 boring intention. The "Outbound Rafting" package gets 5 enjoyable intentions, 1 ordinary intention, and 2 boring intentions, while the "Offroad Rafting" package receives 13 highly enjoyable intentions. The "Rafting Trip" package gets 6 enjoyable intentions and 2 boring intentions, while the "Rafting

Only" package receives 3 enjoyable intentions and 1 ordinary intention, with a total of 50 intentions.

Overall, this data provides a very detailed picture of how tourists evaluate various rafting packages offered by Palayangan Adventure River Rafting. It is evident that the "Offroad Rafting" package receives the most positive impressions at all intention levels. Additionally, the data reflects diverse opinions among tourists about the other packages, which can be helpful for further improvement and marketing of services. The total overall intentions amount to 109. In the moderate level of behavioral intention, the rafting trip package is the most popular with 8 people, or 7.34%.

### 3.2 Overview of Perceived Risk and Behavioral Intention

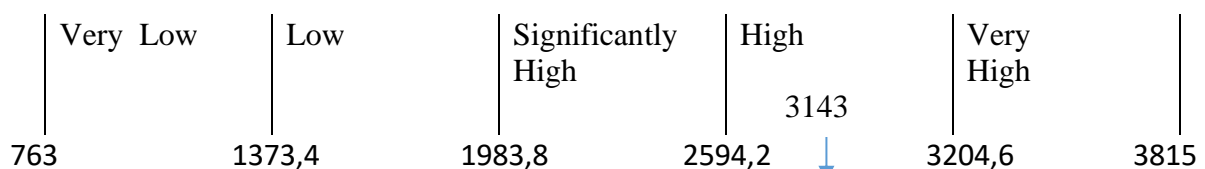
This study aims to investigate the depiction of perceived risk in river rafting concerning behavioral intention. This section primarily focuses on providing an overview of the data processing results from 109 questionnaires regarding tourists' responses to dependent and independent variables based on their previous visits to Palayangan Adventure River Rafting.

#### Overview of Behavioral Intention at Palayangan Adventure River Rafting:

The behavioral intention variable consists of three dimensions: positive word of mouth, recommendation to visit, and repeat purchasing. Based on the data processing results from the distributed questionnaires, we can see a recap of the responses from Palayangan Adventure River Rafting respondents regarding the depiction of behavioral intentions. The overview of behavioral intentions is presented through the following continuous review process:

1. Maximum Index Value: Highest score x Number of items x Number of respondents  
=  $5 \times 7 \times 109 = 3815$
2. Minimum Index Value: Lowest score x Number of items x Number of respondents  
=  $1 \times 7 \times 109 = 763$
3. Range of Variables: Maximum Index Value - Minimum Index Value  
=  $3815 - 763 = 3052$
4. Interval Range: Range of Variables divided by the number of interval classes  
=  $3052 / 5 = 610.4$
5. Percentage Score: (Total score / Ideal score) x 100%  
=  $(3143 / 3815) \times 100\%$   
= 82.39%

Ideally, the expected score for tourists visiting Palayangan Adventure River Rafting regarding behavioral intention from 1 to 7 is 3815. However, the calculated result obtained a total score of 3143 or 82.39%. This indicates a high implementation of behavioral intention at Palayangan Adventure River Rafting. The results are presented continuously as follows.



The image above ideally illustrates a continuum line from the lowest to the highest scores, which serves as a measure of the implementation of behavioral intention. A higher score indicates better management at Palayangan Adventure River Rafting. In the image, the behavioral intention of tourists at Palayangan Adventure River Rafting falls into the high category. This indicates that the word of mouth from visiting tourists has a positive influence, leading them to recommend the place to others and intend to repurchase in the future.

Respondents' responses to behavioral intention consist of three dimensions: positive word of mouth, recommendation to visit, and repeat purchasing. This can be seen from the total score obtained in the recapitulation based on data processing, providing an overview of the assessment results based on these three different indicators.

In the "Positive Word of Mouth" indicator, the total score obtained is 1382, based on 3 questions. This results in an average score of 461, equivalent to 34% of the total assessment. Meanwhile, in the "Recommendation to visit" indicator, the total score is 436, based on a single question, resulting in an average score of 436, which accounts for 33% of the total assessment. Finally, the "Repeat Purchasing" indicator yields a total score of 1325, based on 3 questions, with an average score of 442, also constituting 33% of the total assessment. Overall, the total score from these three indicators is 3143, with an average score of 1339, representing 100% of the overall assessment.

It can be observed that tourists tend to speak positively about their experiences after visiting Palayangan Adventure River Rafting and are willing to reuse the products or services at Palayangan Adventure River Rafting, with a percentage of 33%. This is because the products and services offered can meet the needs and desires of consumers when visiting Palayangan Adventure River Rafting. This phenomenon is consistent with research conducted by Amenuvor et al. (2019), which states that the assessment of behavioral intention can be seen from tourists' willingness to spread positive word of mouth and recommend after engaging in tourism activities.

Tourists' responses to behavioral intention at Palayangan Adventure River Rafting encompass three dimensions of the behavioral intention variable that can be assessed by tourists: positive word of mouth, recommendation to visit, and repeat purchasing. Below are tourists' responses to behavioral intention from the distributed questionnaires, as shown in Table 3.2.

**TABLE 3.2**  
**TOURISTS' RESPONSES TO BEHAVIORAL INTENTION AT PALAYANGAN ADVENTURE RIVER RAFTING**

No.	Question	Alternative Answers										Total Score	% Score
		1		2		3		4		5			
		Very Low	Low	Low	Low	Moderate	High	High	Very High	Very High	Very High		
f	%	f	%	f	%	f	%	f	%	f	%		
<b>Positive Word-of-Mouth</b>													
1	The respondents are willing to express positive sentiments regarding Palayangan Adventure River Rafting to others regarding the implementation of health protocols during the COVID-19 pandemic.	0	0	0	0	23	21	36	33	50	46	463	15%
2	The respondents are willing to provide positive feedback	0	0	2	2	29	27	27	25	51	47	454	14%



	regarding the products and services of Palayangan Adventure River Rafting.													
3	The respondents enjoy the activities conducted during rafting at Palayangan Adventure River Rafting during the COVID-19 pandemic.	0	0	0	0	22	20	36	33	51	47	465	15%	
<b>Recommendation to Visit</b>														
4	The respondents are willing to recommend Palayangan Adventure River Rafting for rafting to be visited during the COVID-19 pandemic.	0	0	2	2	38	35	27	25	42	39	436	14%	
<b>Repurchase Intention</b>														
5	The respondents express a desire to revisit Palayangan Adventure River Rafting as tourists in the future.	0	0	4	4	17	16	38	35	50	46	461	15%	
6	The respondents are willing to reuse the products and services available at Palayangan Adventure River Rafting after the COVID-19 pandemic.	0	0	4	4	42	39	32	29	31	28	417	13%	
7	The respondents are willing to make rafting at Palayangan Adventure River Rafting their primary choice during the COVID-19 pandemic.	0	0	4	4	26	24	34	31	45	41	447	14%	
<b>TOTAL</b>												<b>3143</b>	<b>100</b>	

Based on Table 3.2 regarding Tourists' Responses to Behavioral Intention at Palayangan Adventure River Rafting, it can be observed that, in general, tourists are willing to recommend Palayangan Adventure River Rafting in the future, with a score of 436 and a

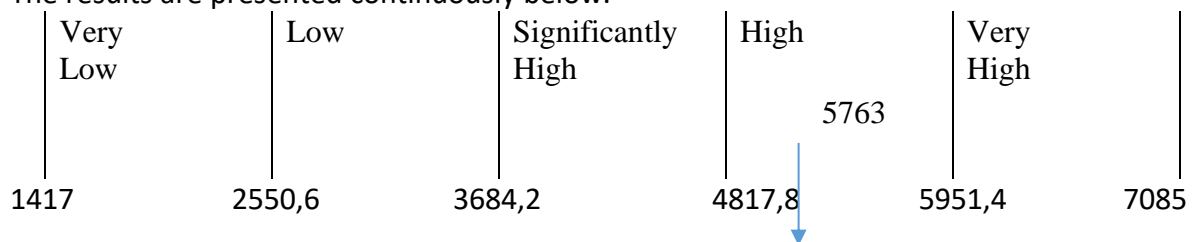
percentage of 14%. Palayangan Adventure River Rafting is one of the river rafting destinations that offers various rafting package options and facilities in Pangalengan, Bandung Regency. This is what motivates tourists to be willing to recommend Palayangan Adventure River Rafting to their family and friends. Furthermore, the lowest tourist response is found in the question "Respondents are willing to reuse products and services at Palayangan Adventure River Rafting after COVID-19" from the repurchase intention dimension, with a score of 417 and a percentage of 13%. Based on these results, it can be inferred that tourists tend to prefer visiting new or previously unvisited tourist attractions.

### Overview of Perceived Risk at Palayangan Adventure River Rafting

The perceived risk variable consists of 5 (five) sub-variables, including functional risk, physical risk, psychological risk, social risk, and financial risk. Based on the results from the distributed questionnaires, we can examine tourists' responses to their visits to Palayangan Adventure River Rafting. The recapitulation of Palayangan Adventure River Rafting respondents' responses regarding perceived risk can be seen in an overall continuum through the following calculation process:

1. Maximum Index Value: Highest score x Number of items x Number of respondents  
=  $5 \times 13 \times 109 = 7085$
2. Minimum Index Value: Lowest score x Number of items x Number of respondents  
=  $1 \times 13 \times 109 = 1417$
3. Variable Range: Maximum Index Value - Minimum Index Value  
=  $7085 - 1417 = 5668$
4. Interval Range: Variable Range divided by the number of interval classes  
=  $5668 / 5 = 1133.6$
5. Percentage Score: (Total score / Ideal score) x 100%  
=  $(5763 / 7085) \times 100\%$   
= 81.34%

Ideally, the score expected from tourists visiting Palayangan Adventure River Rafting regarding perceived risk questions ranging from 1 to 13 is 7085. However, the calculated result yields a total score of 5763 or 81.34%. This indicates that the implementation of perceived risk at Palayangan Adventure River Rafting has received a high level of response. The results are presented continuously below.



The image above elucidates the continuum of scores, ranging from the lowest to the highest, measuring tourists' perceptions of perceived risk. As the scores ascend, they signify a commendable implementation of risk prevention by Palayangan Adventure River Rafting. In the image, perceived risk falls into the high category with a total score of 5763, signifying that Palayangan Adventure River Rafting is exceptionally proficient in executing its dimensions. Consequently, tourists feel secure and comfortable engaging in the attraction's activities. This fosters a willingness among tourists to share their experiences and recommend Palayangan Adventure River Rafting to friends and family. The subsequent section offers a recapitulation of sub-variables pertaining to perceived risk, encompassing functional risk, physical risk, psychological risk, social risk, and financial risk.

Detailed assessments for the five sub-variables cover various aspects of risk within a specific context. The "Functional Risk" sub-variable accumulates a total score of 867, derived from 2 questions, with an average score of 434, constituting 15% of the overall assessment. The "Physical Risk" sub-variable attains the highest total score at 1356, sourced from 3 questions, with an average score of 452, contributing 24% to the overall assessment. "Psychological Risk" amasses a total score of 1286, based on 3 questions, with an average score of 429, representing 22%. "Social Risk" yields a total score of 919, encompassing 2 questions, and an average score of 460, accounting for 16% of the total assessment. The "Financial Risk" sub-variable achieves a total score of 1335, with 3 questions, and an average score of 445, constituting 23%. In total, the scores for all sub-variables amount to 5763, with an average score of 2220, reflecting 100% of the assessment within the context of the discussed risk.

The data processing results presented indicate that tourists' response to physical risk garners the highest value with a total score of 1356 and a percentage of 24%. This outcome arises from tourists feeling secure and comfortable during their activities at Palayangan Adventure River Rafting. Subsequently, the financial risk sub-variable emerges as the second-largest consideration for tourists, accounting for 23%, with a total score of 1335. This is due to Palayangan Adventure River Rafting offering affordable prices coupled with excellent facilities and services. The sub-variable with the lowest tourist evaluation is functional risk, constituting 15% of the score with a total score of 867. This occurs because Palayangan Adventure River Rafting appears to pay less attention to social media promotion efforts.

#### **Tourists' Response to Functional Risk**

Functional risk constitutes the evaluation of respondents regarding services or products that do not perform as expected at Palayangan Adventure River Rafting. Research on functional risk was conducted by distributing questionnaires that included 2 (two) direct indicator questions representing functional risk at Palayangan Adventure River Rafting. Referring to the questionnaire distribution results, data processing outcomes regarding respondents' assessment of functional risk can be observed in full detail in Table 3.3.

**Table 3.3**

#### **TOURISTS' RESPONSE ON FUNCTIONAL RISK AT PALAYANGAN ADVENTURE RIVER RAFTING**

No	Question	Alternative Answers										Total Score	% Score
		1		2		3		4		5			
		f	%	f	%	f	%	f	%	f	%		
1	The availability of rafting packages at Palayangan Adventure River Rafting did not meet my expectations during the COVID-19 pandemic.	0	0	0	0	23	25	37	34	45	41	454	52%
2	The information about rafting at Palayangan Adventure River	0	0	7	6	44	40	23	21	35	32	413	48%

Rafting through advertisements in the media did not align with what I experienced during the COVID-19 pandemic.

TOTAL	867	100%
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Results of data processing regarding functional risk, as presented in Table 3.3, indicate that the indicator question receiving the highest score with a percentage of 52% pertains to the incongruence of products and services provided. This is because tourists perceive that the products and services they have experienced align with their expectations. Consistent with research (Alif et al., 2018), the benefits of a product or service during tourism activities influence tourists' enthusiasm towards Palayangan Adventure River Rafting. Furthermore, the indicator question receiving the lowest score, with a percentage of 49%, pertains to the incongruence of promotions or advertisements. This occurs despite the alignment of products and services, suggesting that promotional efforts may not have been taken seriously.

#### Tourists' Response to Psychological Risk

Psychological risk constitutes the evaluation of respondents regarding psychological comfort in using a product. Research on psychological risk was conducted by distributing questionnaires that included 3 (three) direct indicator questions representing psychological risk at Palayangan Adventure River Rafting. Referring to the questionnaire distribution results, data processing outcomes regarding respondents' assessment of psychological risk can be observed in full detail in Table 3.4.

**TABLE 3.4**  
**TOURISTS' RESPONSE TO PSYCHOLOGICAL RISK AT PALAYANGAN ADVENTURE RIVER RAFTING**

No	Question	Alternative Answers										Total Score	% Score
		1		2		3		4		5			
		f	%	f	%	f	%	f	%	f	%		
1	The activities at Palayangan Adventure River Rafting were less enjoyable during the COVID-19 pandemic.	1	1	8	7	10	9	65	60	25	23	432	34%
2	I did not experience any enjoyment while engaging in rafting activities at Palayangan Adventure River Rafting during the COVID-19 pandemic.	2	2	10	9	22	20	48	44	27	25	415	32%

3	I did not fully enjoy the activities conducted by other tourists at Palayangan Adventure River Rafting during the COVID-19 pandemic.	0	0	9	8	15	14	49	45	36	33	439	34%
<b>TOTAL</b>												1286	100%

The results of data processing regarding psychological risk, as presented in Table 3.4, indicate that two indicator questions received the highest scores with a percentage of 34%. These questions pertain to the enjoyment of activities and the comfort in the surrounding environment. This is because tourists experience enjoyment during their activities at Palayangan Adventure River Rafting and feel comfortable in the surroundings of Palayangan Adventure River Rafting. Consistent with research (Alif et al., 2018), safety and comfort during activities at a tourist attraction can influence the psychological aspects that contribute to tourists' enthusiasm for Palayangan Adventure River Rafting.

**Tourists' Response to Social Risk**

Social risk constitutes the evaluation of respondents regarding the acceptance individuals receive when consuming products or services recognized within their own social group. Research on social risk was conducted by distributing questionnaires that included 2 (two) direct indicator questions representing social risk at Palayangan Adventure River Rafting. Referring to the questionnaire distribution results, data processing outcomes regarding respondents' assessment of social risk can be observed in full detail in Table 3.5.

**TABLE 3.5**

**TOURISTS' RESPONSE TO SOCIAL RISK AT PALAYANGAN ADVENTURE RIVER RAFTING**

No	Question	Alternative Answers										Total Score	% Score
		1		2		3		4		5			
		f	%	f	%	f	%	f	%	f	%		
1	I am concerned that choosing rafting at Palayangan Adventure River Rafting may alter my friends' perception of me during the COVID-19 pandemic.	0	0	2	2	29	27	27	25	51	47	454	49%
2	I am concerned about being treated differently within my family for choosing rafting at Palayangan Adventure River	0	0	0	0	22	20	36	33	51	47	465	51%

Rafting during the COVID-19 pandemic.			
TOTAL		919	100 %

The results of data processing regarding social risk, as presented in Table 3.5, indicate that the indicator question receiving the highest score, with a percentage of 51%, pertains to concerns about being isolated within the family. This is because tourists do not feel differentiated within their family environment when choosing rafting at Palayangan Adventure River Rafting. Consistent with research (Alif et al., 2018), recognition by one's social group during tourism activities can influence tourists' intentions towards Palayangan Adventure River Rafting.

#### Tourists' Response to Financial Risk

Financial risk constitutes the evaluation of respondents regarding the value of a product compared to what consumers give up or sacrifice to obtain the product. Research on financial risk was conducted by distributing questionnaires that included 3 (three) direct indicator questions representing financial risk at Palayangan Adventure River Rafting. Referring to the questionnaire distribution results, data processing outcomes regarding respondents' assessment of financial risk can be observed in full detail in Table 3.6.

**TABLE 3.6**

#### **TOURISTS' RESPONSE TO FINANCIAL RISK AT PALAYANGAN ADVENTURE RIVER RAFTING**

No	Question	Alternative Answers										Total Score	% Score
		1		2		3		4		5			
		f	%	f	%	f	%	f	%	f	%		
1	I am not willing to incur additional expenses beyond the selected package while rafting during the COVID-19 pandemic.	0	0	6	6	21	19	57	52	25	23	428	32%
2	The price of rafting at Palayangan Adventure River Rafting is higher compared to other places during the COVID-19 pandemic.	1	1	1	1	30	28	33	30	44	40	445	33%
3	The cost I incurred did not match the services provided during rafting at Palayangan Adventure River Rafting during the	0	0	3	3	18	17	38	35	50	46	462	35%

COVID-19 pandemic.		
TOTAL	1335	100 %

The results of data processing regarding financial risk, as presented in Table 3.6, indicate that the indicator question receiving the highest score is related to the cost incurred at Palayangan Adventure River Rafting, with a percentage of 35%. This occurs because tourists perceive that the services provided align with the cost incurred. Research (Hasan, Ismail, and Islam, 2017) suggests that tourists visiting tourist attractions seek to receive good services that match their expectations during tourism activities.

Furthermore, the indicator question receiving the lowest score, with a percentage of 32%, pertains to the possibility of incurring additional expenses. This happens because even though tourists are satisfied with the services provided, it does not guarantee that they are willing to pay extra beyond the chosen package.

### 3.3 Hypothesis Testing

This testing is conducted to examine the accuracy and validity of statements predicting the expected findings of this research. Several assumption tests are employed to test hypotheses and determine the relationships between dependent and independent variables based on the acquired data. Therefore, this study proposes five hypotheses related to perceived risk, encompassing functional risk, physical risk, psychological risk, social risk, and financial risk, regarding behavioral intention. The objective is to ascertain whether there is a positive relationship between these variables in the context of this research.

#### Results of Normality Assumption Testing

Before conducting a correlation test between independent variables (X) and dependent variables (Y), the first step involves testing the normality assumption. Normality testing is carried out to determine whether the data used in the research follows a normal or non-normal distribution. To assess whether data is normally distributed, the significance value is calculated using the Kolmogorov-Smirnov formula. The commonly accepted significance level is  $Asymp. Sig > 0.05$ .

The normality test is performed using SPSS for Windows version 25. The results of data processing are presented in Table 3.7 as follows.

**TABLE 3.7**  
**RESULTS OF NORMALITY ASSUMPTION TESTING**  
**One-Sample Kolmogorov-Smirnov Test**

Unstandarized Residual		
N		109
Normal Parametera.b	Mean	.0000000
	Sts. Deviation	1.89330412
Most Extreme Differences	Absolute	.083
	Positive	.083
	Negative	-.081
Test Statistic		.083
Asymp. Sig. (2-tailed)		.061c

Normality Assumption Testing in Table 3.7 was performed to assess whether the data used adheres to a normal distribution or closely approximates it. Based on the Kolmogorov-

Smirnov Test table, it is evident that Asymp. Sig is above .061, which is greater than 0.05. Thus, it can be determined that the data used follows a normal distribution.

### Results of Heteroskedasticity Assumption Testing

Heteroskedasticity testing aims to determine whether there is inequality in the variances of residuals from one observation to another. If the probability value is greater than 5% or 0.05, it can be concluded that the model does not exhibit heteroskedasticity. A good regression model is one that does not display heteroskedasticity. The results of the heteroskedasticity test can be seen in Table 3.8 as follows.

**TABLE 3.8**  
**RESULTS OF HETEROSKEDASTICITY**  
**Coefficients<sup>a</sup>**

Model		Undstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	1.684	1.242		1.356	.178
	X1	.014	.093	.017	.156	.877
	X2	.035	.060	.069	.585	.560
	X3	.041	.069	.068	.584	.560
	X4	-.167	.088	-.213	-1.899	.060
	X5	.009	.074	.012	.199	.906

Based on the assumption testing results in Table 3.8, it can be observed that each sub-variable X1, X2, X3, X4, and X5 has a significance value greater than 0.05, specifically 0.877, 0.560, 0.560, 0.060, and 0.906. These values indicate that there is no heteroskedasticity present in the tested data.

### Results of Linearity Assumption Testing

Linearity testing is conducted to determine whether the data being correlated follows a linear pattern or not. It aims to ensure that the relationship between variable X and variable Y is linear, quadratic, or of a higher degree. The test is carried out using the linearity test with a significance level of 0.05. Two variables are considered to have a linear relationship if the linearity significance value is < 0.05 and/or the deviation from linearity is > 0.05. The results of the linearity test are presented in Table 3.9 as follows.

**TABLE 3.9**  
**RESULTS OF LINEARITY TESTING**  
**ANOVA TABLE**

			Sum of Squares	df	Mean Square	F	Sig.
Y*X	Between Groups	(Combined) Linearity	1082.127	23	47.049	2.871	.000
		Deviation from Linearity	572.692	1	572.692	34.948	.000
			509.435	22	23.156	1.413	.132
	Within Groups		1392.901	85	16.387		
	Total		2475.028	108			

Based on Table 3.9, it is evident that the linearity significance value for perceived risk is 0.000, and the deviation from linearity is 0.132. This indicates that variable X and variable Y have a



linear relationship because all the significance values for the independent sub-variables have linearity significance values  $< 0.05$  and deviation from linearity significance values  $> 0.05$ .

#### **4. CONCLUSION**

Based on the research conducted through descriptive, verificative, and multiple regression analyses of perceived risk on behavioral intention at Palayangan Adventure River Rafting Pangalengan, it can be concluded that respondents' responses to the implementation of perceived risk, which includes the dimensions of functional risk, physical risk, psychological risk, social risk, and financial risk, received overall positive assessments and fall within the high category. The dimension of physical risk received the highest rating, as Palayangan Adventure River Rafting prioritizes tourists' safety. However, the functional risk dimension received the lowest rating due to a lack of updates in promotions. Additionally, respondents' feedback on behavioral intention, such as positive word of mouth, recommendations to visit, and intentions to revisit, indicates that tourists are inclined to recommend Palayangan Adventure River Rafting because the products and services offered meet their needs.

This study also found a significant simultaneous influence between perceived risk and behavioral intention at Palayangan Adventure River Rafting, with significant partial effects of the functional risk, physical risk, psychological risk, and social risk dimensions on behavioral intention. However, financial risk does not have a significant impact on behavioral intention. Thus, it can be concluded that perceived risk at Palayangan Adventure River Rafting has a positive influence on behavioral intention.

Based on the results of this research, the authors provide several recommendations regarding the implementation of the influence of perceived risk on behavioral intention at Palayangan Adventure River Rafting. Firstly, the sub-variable of functional risk in perceived risk needs improvement with a greater focus on social media promotion and innovative, diverse promotional content to attract potential tourists from various segments of society. Secondly, although tourists' behavioral intentions have been assessed positively, the management needs to continuously enhance attractions by introducing different and appealing programs to prevent tourists from feeling bored and to keep them interested in revisiting. Thirdly, the management is expected to better control risks as a marketing strategy to build potential tourists' trust and minimize potential risks. Lastly, this research has some limitations; therefore, it is recommended for future researchers to use different theories and methods or conduct research on different objects to keep up with the latest developments in science and current phenomena.

#### **5. ACKNOWLEDGMENT**

Nulla aliquet facilisis dignissim. Integer quis justo at mauris blandit viverra id at neque. Nunc sed consectetur nisi. Praesent dictum feugiat cursus.

#### **6. AUTHORS' NOTE**

The authors declare that there is no conflict of interest regarding the publication of this article. Authors confirmed that the paper was free of plagiarism.