

RISK FACTORS TO TOURISM VISIT DECISIONS WITH DESTINATION IMAGE AS A MEDIATION: CASE STUDY OF RAWA PENING LAKE, INDONESIA

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Abstract: The purpose of this study was to determine the risk factors that influence the decision to visit with the image of the destination as a mediating variable. A quantitative method for data processing using SPSS and AMOS - SEM software as instruments. The survey was conducted on 229 respondents who had visited Rawa Pening lake tourism, Central Java, Indonesia. The results obtained confirmed that the perception of cognitive risk and financial risk contributed greatly to the visit decision, either directly or through the mediation of cognitive attraction and effective image. While socio-psychological risk is less impactful even though it is through cognitive attraction and directly, the role of the affective image can bridge visitors to visit. The two mediators helped the community decide to visit this tourist area.

Key words: Risk factors, destination image, visit decision, SPSS, AMOS-SEM

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INTRODUCTION

Important role tourism contributes to a country's source of income, and some countries have established it as a sector on which to build national economic strength (Khalifa and Fawzy, 2017; Mohamud et al., 2017). The improvement in COVID-19 cases is good news for a variety of industries, including tourism. The resumption of tourism activities was followed by a slew of policies aimed at hastening the pace of domestic economic recovery. The foreign exchange value of Indonesia's tourism sector is expected to rise to 1.7 billion US dollars, or approximately Rp 24 billion, in 2022, with the proportion of tourism around 4.3 percent of the Gross Domestic Product (GDP). Furthermore, the value-added side of the creative economy is expected to reach Rp 1,236 trillion. Meanwhile, the value of creative product exports is expected to reach US\$ 21.28 billion in 2022. In terms of economic development, tourism is the only natural or man-made service sector that contributes to a country's overall economic growth (Bushati, 2017).

Tourism is one of the industries most affected by the COVID-19 pandemic. According to Statistics Indonesia (2021), domestic and foreign tourists experienced a slowdown in growth which resulted in reduced accumulation. In 2020, there will be 4.02 million foreign tourists visiting Indonesia. In comparison to 2019, the number of foreign tourists fell by 75.03 percent. According to nationality, the top five countries visiting Indonesia in 2020 are Timor-Leste, Malaysia, Singapore, Australia, and China. Except for China, most of these countries are neighbors. In early 2022, the number of foreign tourists visiting Indonesia increased. Statistics Indonesia reported 74,380 visits in the first quarter of 2022. Domestic tourists are both the hope and the driving force behind Indonesian tourism during the pandemic. Movement data in 2021 increased by 12% over the previous year. Not only that, but tourism foreign exchange increased by 4% compared to 2020, from US\$ 0.32 billion to US\$ 0.36 billion.

Efforts to grow and campaign for the output of the tourism industry should refer to policies made by each region that are domestically oriented but collaboration with countries outside or globally is still carried out which will ultimately make a difference in social and economic relations locally (Kyrylov et al., 2022). The lakes that are spread across various islands in the archipelago are an example of Indonesia's wealth and extraordinary natural beauty. There are 840 lakes in total, with a wide range of typologies, the majority of which occur naturally. There are 7,103 square kilometers in total. These lakes can be found in Sumatra, Kalimantan, Java, Bali, Sulawesi, and Papua New Guinea (LIPI, 2020). Lakes can be used for drinking water, industrial raw water sources, water transportation, energy, irrigation, tourism, and protein sources from fishery businesses. There are various models and types of lakes in Indonesia, but judging from their shape, natural lakes dominate in Indonesia (Haryani, 2013). Lakes are bodies of water that range in size from a few tens of hectares to tens of thousands of hectares (Suhardja 1993). Central Java has 982 tourist attractions with 351 details Nature Tourism, 163

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Cultural Tourism, 301 Artificial Tourism, 73 Interest Tourism Special, and 94 others (Youth, Sports and Tourism Office of Central Java Province, 2021). The development of Central Java tourism in the graph is illustrated in the figure below.

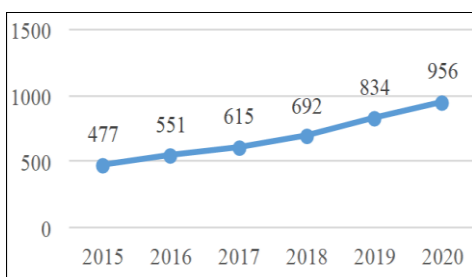


Figure 1. Tourist Attractions, Special Interests Others (Business)

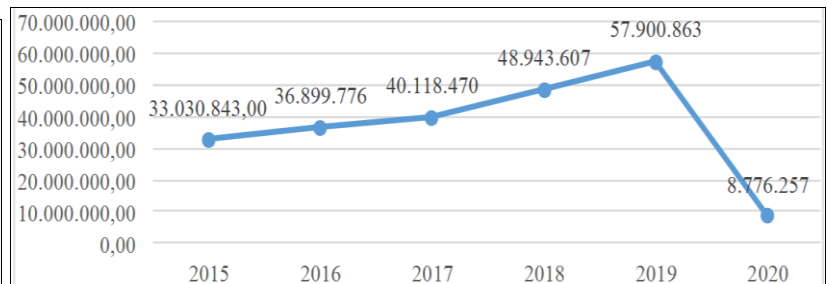


Figure 2. Number of Archipelago Tourists (Persons)
(Source: Youth, Sports and Tourism Office of Central Java Province, 2021)

The number of tourists visiting is calculated based on tourists who visited in 2020 as many as 22,707,375 tourists with details of 78,290 tourists foreign tourists and 22,629,085 domestic tourists. Refers to Youth, Sports and Tourism Office of Central Java Province (2021), 5 (five) large districts/cities visited by many foreign tourists are Magelang Regency (37,681 people), Klaten (22,205), Semarang City (6,628), Magelang City (3,726), Jepara (3,004), while the top 5 (five) The districts/cities that are visited by many domestic tourists are the City of Semarang (3,260,303), Semarang Regency (1,840,813), Regency Magelang (1,412,666), Purbalingga Regency (1,376.265) Regency Banyumas (1,325,727).

When compared with the previous year, the numbers decreased. The development of tourism objects in the Rawa Pening area must take visitor preferences into account so that changes in tourism conditions or quality can benefit both visitors and local governments. Furthermore, it is hoped that by considering environmental costs including policies on the use of natural resources between time and generations future generations can enjoy the beauty and benefits of nature that have been built in the current era. In the future, cost reductions will lead to lower perceived benefits due to the degraded state of natural resources. The perception of risk is not the only factor that influences consumer purchases of tourism products. Previous findings have had a major impact on the relationship between deciding to travel and the image of a tourist area (Baloglu and McCleary, 1999; Handawan, 2015). All associated risk factors, including cognitive, socio-psychological, and financial perceptions, should be carefully considered. Chew and Jahari (2014) discovered a link between socio-psychological and financial risk and destination image in their study. Meanwhile, physical risk has a direct impact on visit intention without passing through the cognitive and affective image. Due to air pollution, US and Australian tourists have a negative perception of China. This condition affects visitors' haste, and the destination's image suffers as a result. This shows that risk perception and destination image have an impact on visiting intentions (Becken et al., 2016).

The actions of the surrounding community can influence the satisfaction of visitors with the desire to come back (Chin et al., 2022). Risk perception, both cognitive and affective, can affect the basis of belief in the image of a country or destination for the desire to visit. Several previous studies have produced conflicting results when determining whether to visit tourist attractions. Risk perceptions play a significant role in tourist destination image and visit decisions, and they must be addressed. To ensure the tourism industry's survival, each type of risk must be understood. On the basis of different views, the investigation of the effect of risk factors on visit decisions either directly or through cognitive attractiveness and affective image as mediating variables has never been done before and is very important to do.

LITERATURE REVIEW AND CONCEPTUAL

Visit Decision

Visiting decisions in the tourism industry are influenced by various components, but no research has compiled them systematically there are several factors such as satisfaction (Olya and Altinay, 2016) and the perceived risk that have been disclosed that will affect the decision-making process of visits by tourists although in some cases these factors have no impact. The decision will adapt to each journey process taken by the individual (Moore et al., 2012).

Various factors are taken into consideration, including the facilities at the selected destination, namely accommodation, food, accessibility, tour package prices, existing technology, and entertainment (Goeldner and Ritchie, 2012). In their study, Lin et al. (2014) stated whether gender specifically had an effect or not. Some previous studies mentioned gender involvement in decision-making, but some did not.

Cognitive Risk Perception

Risk factors consist of perceived cognitive, socio-psychological, and financial risks as part of it. In tourism, the risk is caused by turmoil, disasters, and threats that may impact and harm the tourism industry (Perpiña et al., 2019). Perceived risk is defined as information related to turmoil, disasters, and threats in a tourist destination that is evaluated by each individual and interpreted to influence the actions of visitors. Customers feel the impact of risk perception due to factors consisting of age, marital status, motivation, and psychological value (Chew and Jahari, 2014) and stimulus factors such as close relationships at the destination including the personal travel experience of tourists (Fuchs and Reichel, 2011). Through a more holistic risk approach, the integration of dual-process conceptualization of perception, the cognitive scale, and affective aspects are covered despite differences (Trumbo et al., 2016). In the perception of risk,

both cognitive and affective can change beliefs about the image of a country or destination towards the willingness to visit. Based on these reasons, Some of the hypotheses proposed are as follows:

Hypothesis 1: Cognitive risk perception has a significant influence on visit decisions.

Hypothesis 2: Cognitive risk perception is significantly mediated by cognitive attraction to visit decisions.

Hypothesis 3: Cognitive risk perception is significantly mediated by the affective image on the visit decision.

Socio-Psychological Risk

Comprehensively risks are described in terms of equipment, financial, physical, psychological, satisfaction, social, and time risk. Fuchs and Reichel (2011) conducted a study that inspired world tourists traveling to Israel which was categorized into six factors namely human impact, financial, quality of service, socio-psychological, natural disasters and travel accidents, food conditions, and weather disturbances. The mismatch of destinations can affect the level of tourist satisfaction with the trip, support is shown against the disapproval of social groups with the decision. An effective image can be formed from a high level of tourist satisfaction and the suitability of his choice. The mismatch of the image in the tourism industry after the crisis with the visitor's self-image will bring about changes in the perception of socio-psychological risk which will eventually lead to doubts about visiting or contacting other people. The less positive effect of socio-psychological risk on the cognitive and affective image of the destination will mediate the consumer's behavior (Chairunnisa and Siregar, 2019). To overcome the high socio-psychological risk, a word-of-mouth strategy is needed, making community leaders who get a lot of public attention inform and improve the image of tourism in Rawa Pening Lake (Anzani et al., 2022). The submission of the hypothesis consists of:

Hypothesis 4: Socio-psychological risk has a significant influence on visit decisions.

Hypothesis 5: Socio-psychological risk is significantly mediated by cognitive attraction to visit decisions.

Hypothesis 6: Socio-psychological risk is significantly mediated by the affective image on the visit decision.

Financial risk

Financial risk is interpreted as the possibility that consumers will suffer losses monetary when the product's quality is not worth the price paid. All kinds of financial losses in the form of fraud, low product quality, and disproportionate and unsuitable expectations hurt influencing purchasing decisions. On each trip, there will be perceptions of the risks posed, including physical, psychological, financial, and health risks, resulting in unfavorable perceptions due to natural disasters. Tourist visitors characterize cognitive and affective images that consider financial risk as a decrease in the comfort benefits of their arrival. Participation in the perception of high financial risk among Malaysians who come to Japan (Chew and Jahari, 2014). Tourists form a cognitive and affective image that perceives financial risk will reduce the perceived benefits of visiting. In a study of Americans, it was found that financial risk can affect the decision to visit the 2012 Summer Olympics which took place in London (Schroeder et al., 2013). Based on the previous findings, The suggested hypotheses development are:

Hypothesis 7: Financial risk has a significant influence on visit decisions.

Hypothesis 8: Financial risk is significantly mediated by cognitive attraction to visit decisions.

Hypothesis 9: Financial risk is significantly mediated by the affective image on the visit decision.

Destination Image

Destination image according to past research results illustrates that cognitive and affective rechecking has a major contribution to pre-arrival travel and post-visit behavior. In addition to uniqueness and recreation, the image of the destination also continuously reviews intentions. Several cognitive and affective elements can provide alternative

decisions to come to Hong Kong (Tan and Wu, 2015). The image of a destination is part of a measure of tourism products and estimates how consumers behave (Alvarez and Campo, 2014). Resources or attractions usually offer a set of attributes that can be assessed as a destination image from a cognitive aspect. In this case, the development of hypotheses that can be offered are:

Hypothesis 10: Cognitive image has a high impact on visit decisions.

Hypothesis 11: Affective image has a high impact on visit decisions.

Based on several theories and empirical research, a theoretical framework can be made in Figure 3.

RESEARCH METHOD

The quantitative approach is used to collect, process, and analyze data to discover accurate facts, relationships, and precise and systematic interpretations of the effects of exogenous, intervening, and endogenous variables. In the

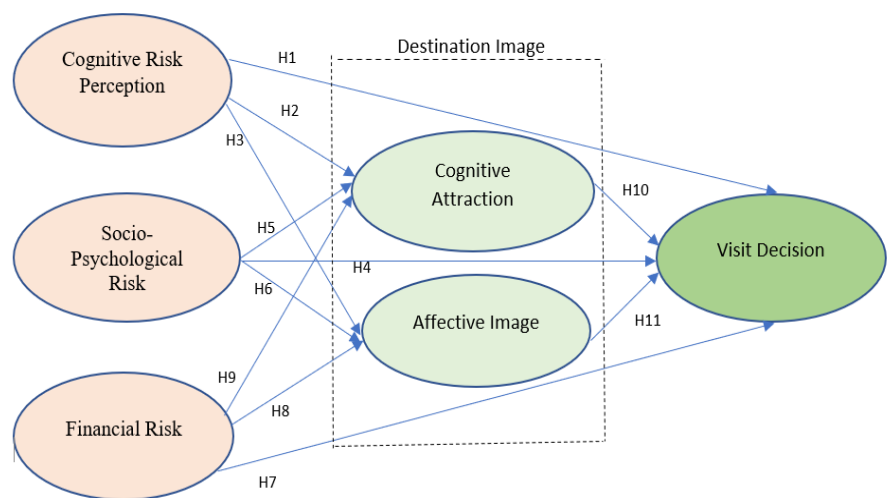


Figure 3. Theoretical Framework (Source: Adopted from Chew and Jahari (2014); Becken et al., (2016); Anzani et al., (2022) with modifications by researchers)

quantitative method, researchers gain understanding through observational methods, which in this case, is data collection on a predetermined approach to providing statistical results (Apuke, 2022). The population is defined as an object or subject that exists in a study area and meets research criteria (Unaradjan, 2019). The population for this study was drawn from visitors to the tourist lake Rawa Pening. Of the 325 respondents, 229 people met the criteria, namely having visited at least once. The research variables consist of: cognitive risk perception, socio-psychological risk, financial risk, cognitive attraction, affective image, and visit decision. An online survey created with google forms was used to collect data for this study. According to Patten (2016), an online questionnaire can be used to gather information about respondents' opinions. Online surveys are relatively easy to be widespread, causing some of the targets to be the wrong respondent (McKee, 2015). The survey used the Likert Scale with the statement answer from point 1 to point 7 ranging from “Strongly Agree = 7”, “Agree = 6”, “Simply Agree = 5”, “Neutral = 4”, “Simply Disagree = 3”, “Disagree = 2”, “Strongly Disagree = 1”.

Researchers use these to perform descriptive statistics and classical assumption tests. Structural Equation Modeling (SEM) is one of the multivariate statistical analysis techniques for processing data in other ways because the difference in the number of samples is more than regression or path analysis. The work is a bit complicated due to the complexity of the measurement and structural models (Joseph, 2022). The data collection process begins with making a draft questionnaire, testing validity and reliability, distributing questionnaires, descriptive analysis, and processing data which includes good-fit measurement (CMIN), baseline comparisons, root-mean-square error of approximation (RMSEA), critical ratio, p-value, and hypothesis testing. In carrying out the research process, the team went directly to the Rawa Pening lake area and discussed with community leaders and visitors to get initial data.

Literature and empirical studies are carried out which are grouped into the grand, middle-range, and applied theories so that a conceptual framework and hypothesis development can be developed. The preparation of the questionnaire according to the dimensions of each variable was to be distributed to respondents who had previously been tested for validity and reliability. The collected data is processed through the help of software, statistically analyzed which is elaborated on the concept, and then conclusions are drawn. The complete flow chart is shown in Figure 4.

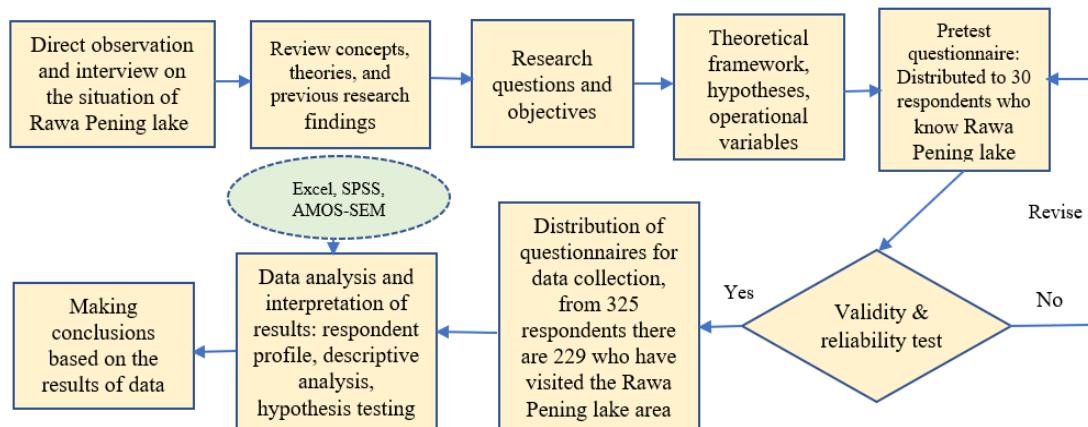


Figure 4. Research Process (Source: Adjusted from several sources by researcher, 2022)

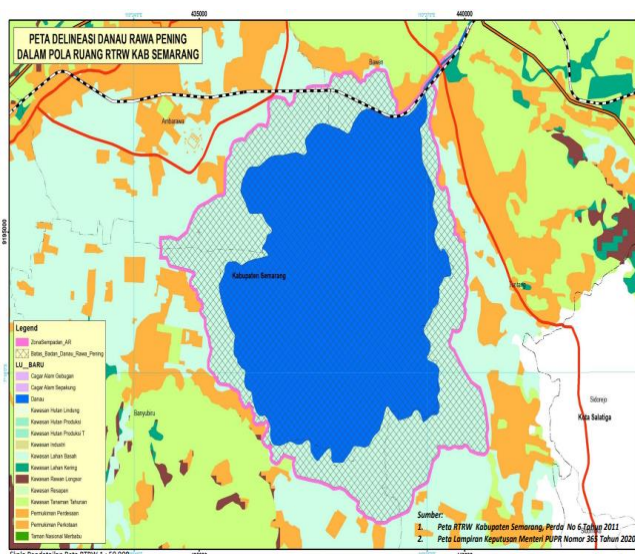


Figure 5a. Delineation Map

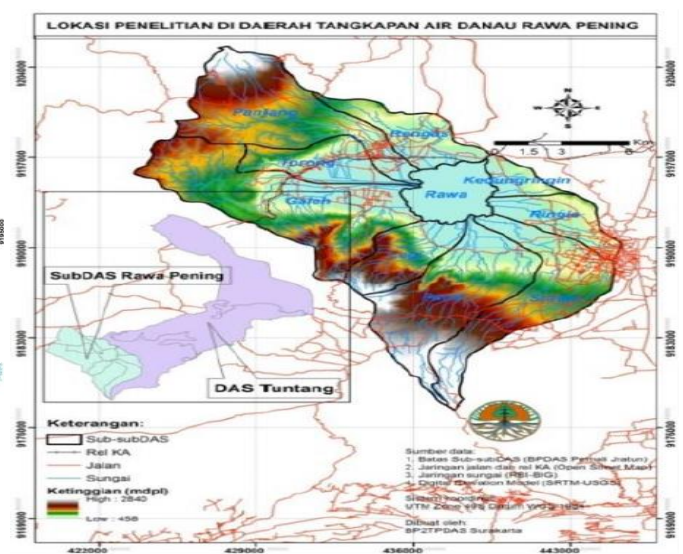


Figure 5b. Research Sites

RESULTS

Rawa Pening Lake Profile

The tourism potential of Rawa Pening Lake in Central Java is very promising and has the potential to become an

international standard tourism destination. However, the swamp area's condition has not yet been well managed, particularly the silting and thick water hyacinth plants, which are one of the development impediments. This natural lake of 2,670 hectares has exotic natural scenery, abundant water resource potential, and distinctive arts and culture. Even the lake's tourist attraction, popular with the legend of "Baru Klinting", stretches between the Ambarawa, Tuntang, Bawen, and Banyubiru districts, covering a variety of interesting things with a unique historical background, deserving of development as a world tour. The research delineation and area are shown in Figures 5a and 5b.

The two images show the location in detail of the lake area including its connectivity with other places and its surroundings. The area is in the midst of community life, the majority of which are farmers and still maintain local culture.

The lake ecosystem benefits plant, animal, and human species by serving as a habitat for plants and animals, regulating hydrological functions, preventing natural disasters, maintaining natural systems and processes, producing biological natural resources, producing energy, serving as a means of transportation, recreation and sports, social and cultural benefits, and serving as a means of research and education (BBWS PJ, 2016).

DESCRIPTIVE ANALYSIS

1. Validity test

Table 1. Validity Results (Note: n = 30; α = 5%; R table = 0.361; if R compute (test) > R table → Valid)

No	Variable	Statement 1	Statement 2	Statement 3	Statement 4	Decision
1	Cognitive Risk Perception	0.736	0.639	0.721	0.658	Valid
2	Socio-Psychological Risk	0.871	0.794	0.593	0.687	Valid
3	Financial Risk	0.599	0.757	0.677	0.558	Valid
4	Cognitive Attraction	0.724	0.813	0.756	0.783	Valid
5	Affective Image	0.746	0.403	0.590	0.733	Valid
6	Visit Decision	0.749	0.770	0.761	0.829	Valid

Through a pretest questionnaire distributed to 30 respondents, the output of the test calculation (R compute) using the Pearson Correlation Coefficient technique for all statements on the variable exceeds the R table (0.361) so it is declared valid. The details are written in Table 1. Some ideas can be helpful for people who do analysis and interpretation to calculate the magnitude of the correlation coefficient when conducting statistical tests between two variables whether they have a strong or weak relationship (Thakur, 2022).

2. Reliability Test

The reliability results in Table 2 indicate that all outputs according to SPSS software testing have met the requirements, Cronbach's Alpha test result must be more than 0.6 ($\alpha > 0.6$) to be considered the data be reliable (Stephanie, 2017). The highest value of 0.844 on the visit decision variable, while the lowest value of 0.659 occurred in financial risk. Coefficient values close to 1 mean reliability or consistency of measurement and vice versa.

Table 2. Reliability

No	Variable	SPSS Code	Cronbach's Alpha (α)	Decision
1	Cognitive Risk Perception	CR	0.733	Reliable
2	Socio-Psychological Risk	SP	0.707	Reliable
3	Financial Risk	FR	0.659	Reliable
4	Cognitive Attraction	CA	0.713	Reliable
5	Affective Image	AI	0.788	Reliable
6	Visit Decision	VD	0.844	Reliable

3. Respondent

Visitors who know about tourist attractions in Rawa Pening lake and have filled in the questionnaire as many as 229 respondents are described in the profile Figure 6. Overall, visitors were dominated by 135 females, or 59% while male 94 people, or 41%. While those who come have an average age of 17-25 years or 59%, the most type of occupation from students as much as 53% with monthly income below Rp 2 million or still giving from their parents. According to information, several schools also conduct study tours and field practices for students.

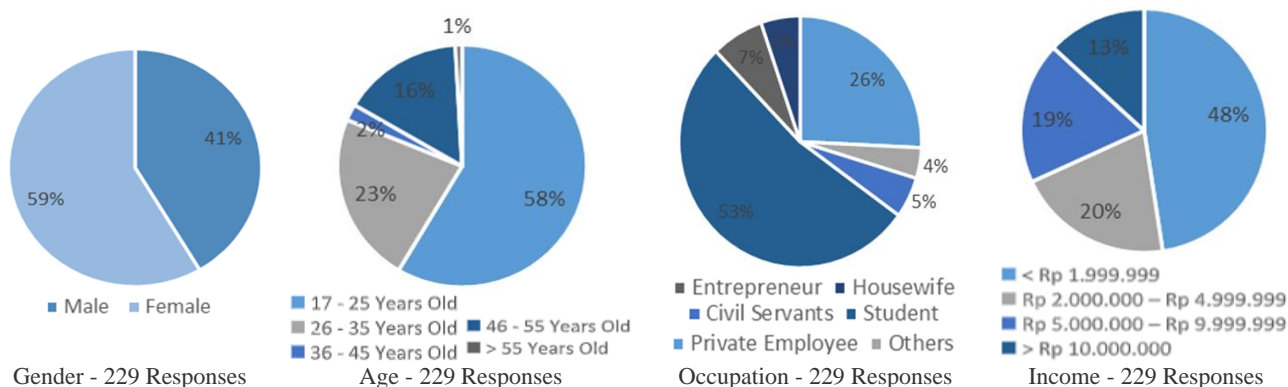


Figure 6. Respondent Characteristics

4. Descriptive statistics

Table 3 shows a descriptive analysis that states that the lowest mean = 5.08, the highest mean = 6.20, the lowest standard deviation = 0.877, and the highest standard deviation = 1.987. All mean values are still below the standard deviation, which means that all data are declared good in distribution, so there is no need for outliers. This research data will be analyzed using SPSS with the following criteria Kaiser-Meyer-Olkin (KMO) test result should be more or equal to 0.5, and Bartlett's test result should occur in less than or equal to 0.05 (Sig. ≤ 0.05) (Stephanie, 2017). The KMO test evaluates the data's suitability for factor analysis. The test evaluates the model's overall sampling efficiency as well as the sampling efficiency for each variable. The statistic is a representation of how much of the variance among the variables may be a common variance. The KMO value obtained is 0.928 indicating a strong correlation and testing must be carried out. Tests can be carried out to determine the null hypothesis that the correlation matrix to identity is built using Barlett's roundness. Test tools usually use numbers below 0.05 which indicates the significance and the existing correlation matrix shows the rejection of the null hypothesis.

Table 3. Descriptive Statistics

Variable and Dimension	Minimum	Maximum	Mean	Standard Deviation
Cognitive Risk Perception				
- Possession of perception	2	7	6.16	0.877
- Information push (story, origins)	1	7	5.62	1.125
- Gaining knowledge	1	7	5.73	1.058
- Remember information	1	7	5.78	0.994
Socio-Psychological Risk				
- Self-image	1	7	5.76	1.291
- Safe friends and family	3	7	5.51	0.998
- Social level	1	7	5.38	1.225
- Psychological comfort	3	7	5.80	1.040
Financial Risk				
- Money not back	1	7	5.08	1.987
- Comparable spending	1	7	5.52	1.008
- Cheap accommodation costs	2	7	5.57	1.103
- Cheap traveling costs	2	7	5.78	1.166
Cognitive Attraction				
- Interesting	1	7	6.13	1.042
- Emotional	1	7	5.65	1.026
- Feeling of belonging	1	7	5.66	1.067
- Part of life	3	7	5.69	0.999
Affective Image				
- Feel calm	3	7	6.20	1.018
- Happy emotion	1	7	5.66	0.965
- Exciting	1	7	5.73	1.031
- Lively atmosphere	1	7	5.71	1.034
Visit Decision				
- Have a wish	1	7	5.94	1.134
- Searching for information	1	7	5.54	1.096
- Making comparisons	1	7	5.60	1.101
- Decision to choose	1	7	5.66	1.085
KMO-MSA: 0.928; Chi-Square: 2365.032; Sig. : 0.000				

5. Structural Equation Model

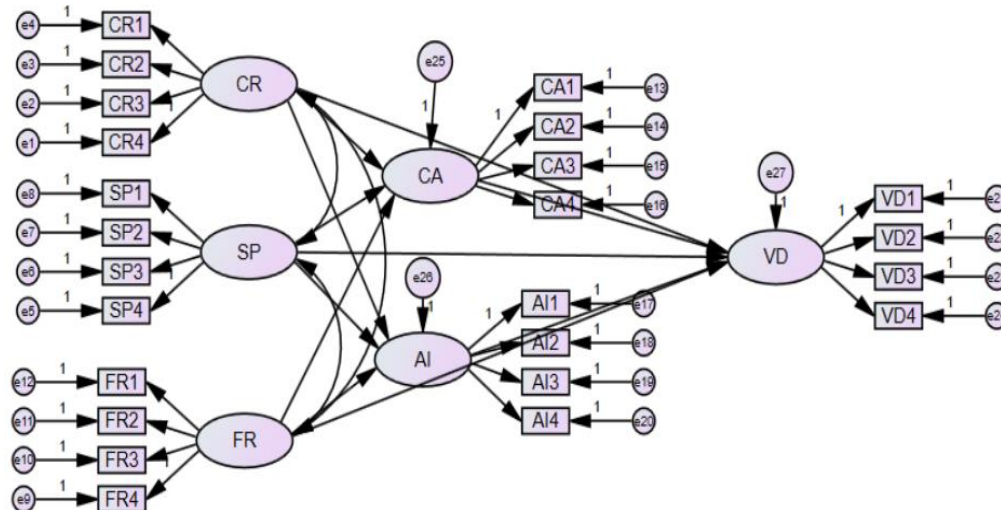


Figure 7. SEM Output

The research creates a Structural Equation Model based on the theoretical framework consisting of 6 variables which are cognitive risk perception, social-psychological risk, financial risk as an independent variable, cognitive attraction, and affective image as mediating variables, and visit decision as the dependent variable. This SEM can be shown in Figure 7.

6. Goodness-of-Fit-Model

The result of the data from this research shows the Good fit model from the value of CMIN is 1.029, less than the required CMIN (CMIN < 5). The IFI is 0.998, TLI is 0.997, CFI is 0.998, greater than the required standard of 0.90 and RMSEA is 0.011. Results should be less than or equal to 0.60 (Hooper et al., 2008).

7. Hypothesis Testing

In Table 4, the critical ratio (CR) result must be more than 1.96, while the P-Value number must be less than or equal to 0.05 for it to be proved to have strong evidence, and the null hypothesis, as a result, more than 0.05 indicates weak evidence and if it is close to 0.05 indicates marginal and can go strong evidence or weak evidence (Limited, 2018). This is a certain difference ratio from the calculation of the mean value of the standard deviation. This value is obtained from the estimated parameter divided by the standard error (SE). The table shows that only socio-psychological risk variables on visit decisions, either directly or through cognitive attraction, reject the initial hypothesis. This situation is shown in SP to VD and SP to VD (through CA) each having P values of 0.299 and 0.0855, CR value = 1.039 and -0.183, both smaller than 1.96. While the other variables meet the specified requirements.

Table 4. Hypothesis Outputs

Direction	Hypothesis	Estimate	S.E	C.R.	P	Decision
CR to VD	Hypothesis 1	1.115	0.124	8.983	***	Accepted
CR to VD (through CA)	Hypothesis 2	0.998	0.149	6.948	0.031	Accepted
CR to VD (through AI)	Hypothesis 3	1.049	0.152	6.897	***	Accepted
SP to VD	Hypothesis 4	0.178	0.171	1.039	0.299	Rejected
SP to VD (through CA)	Hypothesis 5	-0.125	0.683	-0.183	0.855	Rejected
SP to VD (through AI)	Hypothesis 6	1.579	0.230	6.872	0.030	Accepted
FR to VD	Hypothesis 7	0.795	0.103	7.716	***	Accepted
FR to VD (through CA)	Hypothesis 8	0.882	0.107	8.244	***	Accepted
FR to VD (through AI)	Hypothesis 9	1.377	0.510	2.698	0.007	Accepted
CA to VD	Hypothesis 10	0.951	0.144	6.948	***	Accepted
AI to VD	Hypothesis 11	0.845	0.114	7.430	***	Accepted

Note: CR = Cognitive Risk Perception
SP = Socio-Psychological Risk
FR = Financial Risk

CA = Cognitive Attraction
AI = Affective Image
VD = Visit Decision

DISCUSSION

Cognitive risk perception has a significant direct or indirect impact on visit decisions. Lake Rawa Pening's existence as a tourist destination was viewed positively by visitors. Knowledge and information about stories and origins that have become legends in the community will be obtained. The comfortable, beautiful, and pollution-free environment allows visitors to stay for an extended period. The area is in the middle of unspoiled nature, many rice fields and people's houses are still rare and far from the noise of the city. Theoretically, there is relevance between cognitive and affective processes that are integrated as the basis for assessment and decision-making. Simultaneous application of processes in understanding perceptions of tourist areas is also needed. Evidence has shown that an integrated multiple-process approach can broaden insight into the psychological phenomenon of perceived risk. In practice, when an individual is exposed to risk, the tendency is to activate affective and cognitive processes simultaneously.

Referring to the analysis conducted by Becken et al. (2016), tourists' perception of air quality or negative affective risk will reduce the image of the destination and result in uncertainty for its recreation. A cognitive approach can help to create a positive image. Various factors have an impact on destination image, risk perception, and willingness to come. Personal experience with environmental risks has increased people's awareness of how to avoid risks (Shakeela and Becken, 2015). At various scales, a more holistic risk approach that includes both cognitive and affective aspects has been proposed (Trumbo et al., 2016). Risking the perception of whether cognitive or affective can create views on arrival to a country or region, forming an image and desire to visit. Age, marital status, motivation, and psychological values are factors perceived by customers related to risk perception (Chew and Jahari, 2014).

Socio-psychological risk has a strong role in cognitive attractiveness and affective image but does not affect visit decisions, either directly or indirectly via both of them as a mediator. Social risk is defined as the probability that buying a product will negatively affect the opinions of other consumers. In consumer behavior research this dimension has most often been conceptualized as a potential feeling of shame or loss of self-esteem from others as a result of the product purchase or product failure after purchase. Psychological risk is concluded as a consumer's concern about dissatisfaction in using a product, especially a product that has never been used by consumers because the product does not meet their expectations. Products with private labels must improve the quality of their products so that consumers feel the need to use these products. Despite the legends, activities, and rituals of the surrounding community, lake Rawa Pening has not proven to be an appealing destination. Visitors are arriving as a result of the image's impact; the atmosphere is calm, exciting, and crowded. Traveling in this location does not fully describe self-image, social comfort, or social status. Psychologically, the image that is still beautiful and has a legendary meaning makes people want to know about the existence of this area. Anzani et al., (2022) demonstrate that cognitive and affective images can mediate socio-psychological risks, causing visitors to visit East Belitung. There is something less positive for socio-psychological risks in consumers' lives because of the cognitive and affective image mediator variables of the destination (Chairunnisa and Siregar, 2019). The alignment found by Chew and Jahari (2014) related to this problem is the formation of cognitive and affective images due to socio-psychological risks, if needed, revisiting will be better.

Financial risk has a high contribution to the decision to visit, either directly or indirectly via cognitive attraction and affective image mediation. Financial risk is defined as the consumer's financial loss; because of misallocation of investments, discrepancies between prices and products obtained, indiscretion in spending goods, and product

possibilities that require repair or replacement. Including consumers who lost money for buying it wrong. When losing money for consideration. Importantly, the financial risk is said to be high. Research investigating the dimensions of financial risk focuses on the perception experienced by consumers that purchasing a product will not provide the desired benefits. So that buyers feel they don't get the satisfaction of just wasting money and having the desire to replace it with other products. In comparison to other areas, the entrance fee to Rawa Pening Lake is relatively low and very affordable for the community. The cost of admission, lodging, and transportation in the surrounding area does not have to be prohibitively expensive. Local governments still provide subsidies for operational and maintenance costs so that the prices offered are very affordable for tourists. Visitors who cancel their trip to the location are also not disappointed. People usually seek peace, learn about their origins and rituals, and integrate into society.

Previous research has found that young female tourists, particularly those aged 18-35, do not change their perception of a destination's positive image due to financial risks (Khan et al., 2017). Amid a crisis, the younger generation takes advantage of the promotion of low-cost tourism (Chew and Jahari, 2014). Schroeder et al. (2013) disseminated their investigation that Americans are rethinking visiting the 2012 Summer Olympics in London because of the financial risks they consider. People will tend to avoid situations that cause financial problems (Anzani et al., 2022).

The destination image, which consists of cognitive and affective attraction, has a great contribution to making visits. There are legends, and rituals that become part of information and knowledge for visitors, making them feel calm, happy, excited, and interested. This is in accordance with the findings of Chew and Jahari (2014); Tan and Wu (2015); Becken et al. (2016) which investigated various cognitive and affective factors in influencing risk perception, destination image, and customer behavior in determining the decision to visit an area. In Lake Rawa Pening, the image of tourist destinations is very important in changing consumer behavior. This is consistent with findings that explain how a destination's image is a measure of tourism products (Pike and Ryan, 2004) and predicts consumer behavior (Alvarez and Campo, 2014). Their research concludes that the political conflict between the two countries hurts the image of the country and increases previously held hostility. This incident also adds to the negative impact of the affective image on the overall image of the country and the desire to visit the location. Rawa Pening Lake, which is supported and maintained by local community leaders, can increase its existence in the future.

CONCLUSION

Cognitive risk perception has a large effect either directly or through the destination image on the visit decision. Knowledge, information on legends, and the beautiful and pollution-free atmosphere can build a cognitive and positive image of the existence of Rawa Pening lake. A holistic approach by combining the two even though with differences in scale has proven to be effective in attracting tourists to visit again. The socio-psychological risk aspect has no impact on the final decision to visit, although it has a very significant effect on the mediator. This is related to the state of the area that has not been fully recognized in self-image, social interaction, and the status of life around it.

Financial risk has a very significant effect on both intervening and visiting decisions. The cost of accommodation which includes entrance tickets, sightseeing in the vicinity, lodging, and culinary is relatively cheaper. The respondent's profile supports this reasoning because the largest visitors are in the student segment with incomes below IDR 2 million. If there are obstacles that result in the cancellation of the visit, it is not economically disadvantaged.

Cognitive attraction and affective image as components of destination image have a very big contribution in influencing the consideration of visitors before making a decision. The calm, happy, exciting, interesting, legendary and various cultural rituals have colored the behavior of customers to see more about the existence of Rawa Pening lake in Central Java, Indonesia. Folklore that continues to stick in the hearts of the people around it makes this area protected and protected from environmental damage so that the existence of the lake as a place of ritual and tourism continues to this day.

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