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Recalibrating the compass: what truly matters to travellers after uncertainty

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Abstract: This study explores the influence of service quality, destination image, and perceived risk on Indonesian tourists' behavioural intentions in the post-pandemic period. It highlights a psychological shift in travel decision-making, where emotional reassurance and safety now outweigh traditional service excellence. Using a quantitative explanatory approach, data were gathered from 300 domestic tourists aged 20–50 in Jakarta, Banten, and West Java. Analysis was conducted through PLS-SEM, guided by the theory of planned behaviour. Findings reveal that destination image has the strongest positive impact on behavioural intention, while perceived risk negatively affects it. Service quality conspicuously did not have any effect, suggesting a shift to focusing on psychological comfort. For tourism policymakers, these findings may imply to reinforce a trustworthy and emotion-based destination image constitute the above-described perceived risk by transparent health communication. The current study extends post-pandemic tourism research by re-conceptualising key predictors of behaviour in a South-East Asian context.

Keywords: destination image; perceived risk; behavioural intention; service quality; theory of planned behaviour; TPB.

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1 Introduction

In this new environment, people work to acquire the knowledge they need in order to perform planned activities as best as possible. This now has been made much easier with advancing digitalisation, especially in the area of travel planning, with online providers taking over the lionshare of the dead duties. When planning a trip, official information from the tourist destination management websites as well as user-generated reviews of those that have already visited the sites are important to prospective tourists. This pattern of behaviour is pervasive among people trying to get back to nature, or find a little breathing room with close friends. However, when travel is contemplated after difficult periods – such as pandemics or crises – the decision-making process expands beyond mere interest in destination and satisfaction. One of the critical factors that enters the evaluative framework is the perceived risk associated with travel. These risks include financial uncertainty, health-related concerns, and safety issues. Not only does this perception influence personal choices, but it also affects business sectors linked to tourism, underscoring how a turbulent era reshapes the psychology of travel behaviour (Fu et al., 2020).

There is growing consensus that travel and tourism have entered a new epoch. As the initial shock of the COVID-19 pandemic subsides, the development of vaccines and the easing of travel restrictions have provided hope – but not without residue. The behavioural imprints left by the pandemic continue to shape tourism patterns. Travellers, once driven by curiosity and spontaneity, now exhibit heightened selectivity and caution in their decision-making. They have become increasingly mindful of their travel plans, with health and safety becoming principal considerations (Oskam and Davis, 2023). Their habits, expectations, and motivational drivers have shifted significantly as a result of the pandemic, triggering a redefinition of the criteria through which destinations are evaluated.

The reliance on online information has also intensified. In choosing travel destinations, individuals frequently consult digital platforms, including travel blogs, online review forums, and social media. Reviews left by tourists who have previously visited a destination play an influential role, as they often illuminate the sources of satisfaction or dissatisfaction during travel. Though such testimonials are inherently subjective and cannot serve as the sole basis for decision-making, they nevertheless offer valuable insight into the traveller experience – especially regarding safety and convenience (Malazizi et al., 2018). These insights have become increasingly important in a context where perceived risk significantly influences behaviour.

This is reflected in recent tourism data from Indonesia. In 2023, domestic travel activity saw a resurgence, with 825.8 million trips made by domestic tourists – a 12.37% increase from the previous year – demonstrating a strong recovery in local tourism activity (Disporapar Kalbar, 2024). Interestingly, this resurgence has not been accompanied by demands for luxury or high-quality services. The average spending per visit was Rp2. 57 million, and this shows that travellers are aware of budget, at the same time looking for a safe, but fulfilling experience. Mostly people travelling in the age group of 25–44 years, mostly belonging to the middle income group and those who were looking for affordability, safety and emotional well-being than a sensual, extravagant outlandish travel experience is the profile of these tourists.

Tourists also returned to Indonesia, with 11.68 million international visits in 2023 doubling the 2022 figure, which continued to suggest that global tourism is adjusting rather than returning to its prior state (BPS, 2024). Average length of stay of international travellers, however, was slightly down hinting at a more cautious travel with an eye on efficiency. And those behavioural changes only serve to underscore the new priorities for modern travellers in the era of pandemic.

In this new paradigm, the service quality, despite being traditionally considered the main driver in influencing the behavioural intentions (Sthapit and Björk, 2019; Piramanayagam et al., 2021) becomes obsolete. Following the review of tourists' new evaluation and behaviour outputs, perceived risk and destination image (cognitive, affective and conative components) appeared to be more important drivers of intention (Abbasi et al., 2021; Nguyen-Viet et al., 2024). It is no longer the expectation of a premium of service, but of safety, trust and emotional consolation today. Seen in this context, tourist behaviour has progressed from pleasure consumption to the mechanism of navigation of uncertainty and the quest for psychological security.

This study is unique in its timely contextualisation and empirical refocussing of fundamental behavioural constructs. Past researches have underscored service quality as a strong predictor to tourist loyalty and intention, which is tested in the post-crisis context of this study (Astor et al., 2022). Drawing attention to local Indonesian tourists – under-represented in global post-pandemic travel literature – this study emphasises a shift in behaviour predicated on safety, perceived risk and trustworthiness of the destination, rather than experiential or luxury-based desire (Sari et al., 2023). Further, the study incorporates new evidence from national tourism statistics to buttress the claim that psychological security rather than service quality is currently underpinning travel intention in new tourism markets (Hariyono and Sujoko, 2023).

This paper intends to further explore these issues and provide illumination for the way that visitors' behavioural intentions transformed following the chaos (Wijaya et al., 2024). It examines the contingencies affecting tourists' decisions, perceptions of risk and attitudes towards sustainability and technology, assisting in guiding the recovery and revival of the tourism sector (Bahari et al., 2022). It is clear, as this study progresses, that the actions and motives of all travellers will play a part in shaping the future of travel – prompted and indeed predicated not only by external forces, but also by the internalised constructs of security, ease, and emotional stability (Hardy and Ramdan, 2021; Anugrah and Maruf, 2023).

2 Literature review

2.1 Theory of planned behaviour

Ajzen's (1991) theory of planned behaviour (TPB) is among the first and most developed psychology theory used to predict and explain the human behaviour in various aspects which include tourism. As per the TPB, one's intention to undertake a behaviour is associated to three main factors: attitude towards behaviour, subjective norms and perceived behavioural control. These factors directly indicates the extent of which an individual has a positive or negative estimation about the action, social influence from crucial referents is concerned and the relative ease or difficulty with which the action can be undertaken (Ajzen, 1991). The theory argues that when people tend to evaluate the outcome of a given behaviour is favourable or positive, they assume social endorsement expects them to perform the activity, and control over the action, then a strong intention towards the behaviour is formed.

In tourism, the TPB has been applied widely to analyse travellers' intention to take specific actions, such as selecting a destination, practicing sustainable tourism, or revisiting a site. For example, Hoang et al. (2022) used TPB to study the impacts of attitude, social influence, and control on tourists' intention to buy organic food while traveling. In the same way, Abbasi et al. (2021) incorporated perceived risk into the TPB framework as an integral factor for destination choice, illustrating its flexibility in capturing post-crisis decision-making behaviour. These additions are important in today's tourism context, when fundamental uncertainty and health-related risks affect tourist behaviour more than ever. Thus, TPB remains responsive to changing travel paradigms by incorporating contextual variables such as trust, safety, and emotional readiness.

The current environment of post-pandemic tourism has offered TPB's predictive power a new angle to explore (Han et al., 2020). Tourists, for example, tend to overemphasise certain risks and social expectations such as family or social media influencer norms are increasingly upcoming (Rahmafitria et al., 2021). Furthermore, the reasoning of 'perceived behavioural control' significantly influences the decision to travel given the new regulations, restrictions, and vaccination policies that are in place (Li, 2024). The travellers consider their ability to travel safely and along the way achieve control which either enhances or diminishes their intentions (Seong and Hong, 2021). This shift captures the balance between control and environmental restraints over behavioural outcomes which strengthen the importance of TPB (Hu et al., 2023).

Recent advances in tourism research have reinforced the enduring relevance of the TPB as a framework for analysing tourists' intentions and actions, particularly in times of disruption. Studies have shown that TPB remains robust when extended with contextual factors, such as perceived risk, trust, and digital influences, which have become highly salient in the post-pandemic environment (Abbasi et al., 2021; Han et al., 2020; Lee et al., 2019). For instance, Sthapit and Björk (2019) and Piramanayagam et al. (2021) demonstrated that travellers' attitudes, subjective norms, and perceived behavioural control interact strongly with digital word-of-mouth and service quality experiences, shaping intention to revisit or recommend destinations. The integration of digital marketing and electronic word-of-mouth has further enhanced TPB's predictive power, as travellers now increasingly turn to online networks and influencers for information and reassurance (Aziz and Al Alam, 2024; Rahmafitria et al., 2021).

Research in diverse settings, including Southeast Asia, reveals that constructs such as destination image and perceived risk further amplify the explanatory power of TPB. In the context of Vietnam and Indonesia, destination image and risk sensitivity have emerged as decisive predictors of intention, underscoring the flexibility of TPB in accommodating changing tourist motivations (Vu et al., 2022; Wijaya et al., 2024; Seong et al., 2021). Şengel et al. (2022) and Pahrudin et al. (2021) found that psychological assurance and safety perceptions are now more influential than ever, while Hasan and Ray (2025) highlight how risk perceptions in coastal tourism settings continue to shape revisit intention, especially in the wake of global health crises. These empirical findings collectively indicate that TPB's multidimensional structure enables it to capture the complexity of modern tourist decision making, especially as emotional trust and subjective norms take on greater importance in a digitally connected and risk-aware travel landscape (Cahigas et al., 2022).

As far as this study goes, TPB is used as a guide to analyse tourists' behavioural intentions during the post turbulence phase (Pahrudin et al., 2021). Basic attitude as well as subjective norms combine with the dominantly shifting tourism phenomena in Indonesia where the health focus, destination reputation, and perceived risk takes the fore in comparison to service driven concerns (Wijaya et al., 2024). The study extends the theory's empirically grounded scope by incorporating TPB to address emerging patterns of risk sensitivity and safety-driven decision-making (Seong et al., 2021). Not only does this sustained grounding validate the model's design, it also allows adapting TPB to uncontrolled dynamic shifting situation that grows the interest to explore (Cahigas et al., 2022).

2.2 Service quality

Numerous studies have documented how service quality affects tourists' behavioural intentions, which includes influencing the likelihood of them revisiting a destination. Instead of treating tourism encounters as discrete transactions, scholars suggest that the perceived level of service offered acts as a lever that impacts a customer's future decisions. For example, Heiny et al. (2019), Baker and Unni (2018), Piramanayagam et al. (2021) and Sthapit and Björk (2019) showed that there are positive service encounters greatly enhanced the chances of tourists returning to a destination. It appears that these decisions are made using some combination of rational and emotional responses to services provided, which implies that service quality is a primary determinant of loyalty and satisfaction.

Differentiating services from tangible products requires special attention when analysing service quality, as considering service characteristics that are unique in nature to a product is important. Services, as an example, are mainly intangible, heterogeneous, and inseparable from their production and consumption processes. Intangibility implies that services cannot be physically inspected prior to consumption; heterogeneity emphasises the service outcome differences across various providers or contexts; and inseparability means the delivery and experience of services are performed simultaneously (Sthapit and Björk, 2019; Piramanayagam et al., 2021). All these qualities present an evaluation difficulty from both a service provider's and consumer's standpoint regarding the quality, making perception and interaction vital components of evaluation in the tourism industry.

To tackle this issue, Parasuraman et al. (1988) developed a five-dimensional model of service quality which has been applied in the field of hospitality and tourism. This model incorporates: tangibility, or the physical appearance of the facilities and personnel; reliability, or the ability to consistently perform promised services; assurance, or employees' knowledge and courtesy and the ability to offer trust; empathy, or the degree of care and personal attention offered; and responsiveness, or the readiness to offer timely assistance and services. These dimensions constrict the ways and methods through which tourists perceive the quality of service, and the resulting evaluations affect not only the satisfaction levels but also the likelihood of recommending or returning to the destination.

In tourist context, service of high quality leads to favourable overall experiences, which in turn build trust and emotional bond with the destination. Tourists who perceive dependable, responsive, empathetic service are more likely to display positive behavioural intentions: revisit and positive word of mouth. Hence the following hypothesis:

H1 There is a positive and significant impact of service quality on behavioural intention of tourists.

2.3 Destination image

One of the core concepts in tourism research is that of destination image, which has been shown to have a strong impact on tourists behaviour and decision making process. It encompasses the sum of feelings, attitudes, perceptions and beliefs that individuals hold about a particular place (Lee et al., 2019). They are shaped by way of personal experiences and indirectly from other consumers or sources like marketing materials word-of-mouth, social media and online reviews. As the potential tourists evaluate and compare among alternatives, the image of the destination in their mind is used as a heuristic to measure their comprehensive attractiveness and desirability, and the compatibility with their own travel motivations and personal preferences. As such, destination image is an important determinant not just of the destination tourists select and where they have, and expect to have, experiences, but also of the ways in which they understand their experiences and their future decisions about re-visiting and recommending.

Academicians typically perceive the destination image as a multi-dimensional construct comprising cognitive, affective and conative aspects (Nguyen-Viet et al., 2024). The cognitive component includes tourists' information and beliefs about the physical components of destination like, attractions, facilities, cultural sites, security, etc. Affective dimension refers to feelings and emotions in the destination such as excitement, relaxation and attachment. Conative, meanwhile, refers to potential behaviour on the part of tourists, dealing with prospects for visitation, revisit, and recommendation to others. The interplay between these three factors is dynamic and can contribute to the composite picture that triggers behaviour.

For tourism marketers and destination managers, knowledge of destination image is crucial if they are to successfully attract, retain and satisfy tourists in a world obsessed with competitive advantage. A positive image can be 'a competitive advantage' as it can be conducive in building the emotional bond, trust, and mitigating perceived risks connected to travel. Tourists are more likely to use, spend time at, and revisit destinations

that they rationally and emotionally feel good about. Second, a favourable and positive image can dampen the unfavourable effects on service failures or external shocks (e.g., health crises) by directly establishing Tourists' expectations and strengthening tourists' loyalty (Lee et al., 2019; Nguyen-Viet et al., 2024). This highlights the importance of strategic destination brand building which encompasses not only factual truth, but also emotional truth.

Given the substantial influence of destination image on travel-related behaviours, this study posits that perceptions of a destination – across cognitive, affective, and conative levels – are likely to shape tourists' behavioural intentions. Therefore, the following hypothesis is proposed:

H2 There is a positive and significant impact of destination image on behavioural intention of tourists.

2.4 Perceived risk

Risk perception is an important concept in the field of tourism behaviour, especially under conditions of uncertainty and crisis. It involves personal assessment of the negative consequences that may result from a specific decision or action, e.g., travel destination (Abbasi et al., 2021). Whereas an objective risk has its basis in objective probabilities, perceived risk is driven by subjective reasoning, emotion or information, which might be incomplete or biased (Wolff et al., 2019). Tourists typically much less coldly calculate risk based on information and much more so on feeling vulnerable or frightened, particularly in strange surroundings. Hence, the perceived risk is one of the most important factors that influences the intention to travel, both whether to visit and the destination decision-making (Nguyen-Viet et al., 2024).

A growing body of research has demonstrated that perceived risk is an important determinant of tourist behaviour, particularly in post-crisis situations such as pandemics, natural disasters and political instability. Even if a destination is safe or provides excellent services, tourists might avoid destinations that they perceive to be risky (Abbasi et al., 2021; Şengel et al., 2022). Such behaviour was in evidence during and after the Covid-19 pandemic, when concern about health perils inhibited a great deal of travel. Risk perception in this case was more important than price and previous good experiences in marketing (Vu et al., 2022). Accordingly, perceived risk serves as a psychological screen through which all information related to tourism is interpreted, and consequently influencing whether or not a behavioural intention is established.

Psychologists have classified perceived risk into several dimensions, in order to better understand its complexity in travel contexts. The most frequently cited types include financial risk (fear of cost or of losing money), performance risk (that the destination will not be as good as expected), physical risk (safety or ill-health and accidents), psychological risk (anxiety, stress and disappointment) and social risk (being disapproved or judged by others) (Wolff, Larsen and Øgaard, 2019; Abbasi et al., 2021). Each of these factors or a combination of them can independently reduce a tourist's propensity to travel. The interaction between these perceived risks resulting in strengthening avoidance, especially among risk-averse travellers or those who have had negative experiences in the past (Şengel et al., 2022). Knowledge of these themes is important for destination managers seeking to rebuild confidence and re-orientate perceptions of a destination post-crisis.

Based on the above, this study assumes that perceived risk has a negative and significant impact on tourists' behavioural intentions. High perceived levels of risk, whether health, financial, or emotional, can discourage potential travellers developing or undertaking travel plans even if other constructs, such as quality of the service or image of the destination are positive (Vu et al., 2022). Based on these insights, the following hypotheses are proposed:

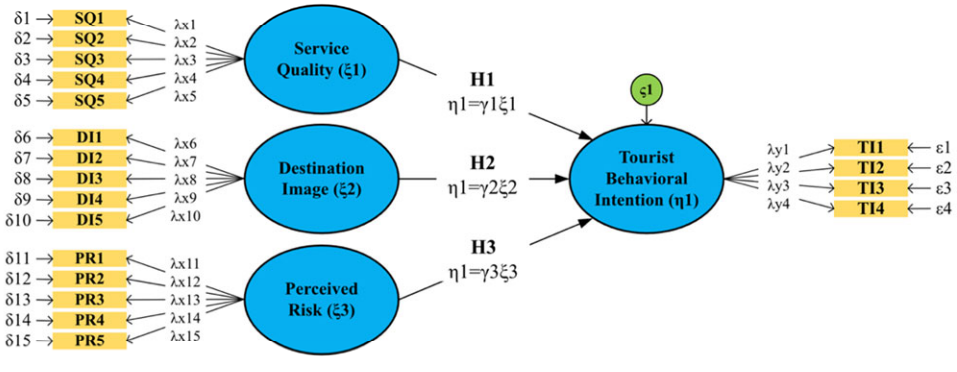
H3 There is a negative and significant impact of perceived risk on behavioural intention of tourists.

3 Method

3.1 Research design

This study adopts a quantitative and explanatory research design to examine how psychological and perceptual factors influence the behavioural intention of local tourists in Indonesia. Informed by the TPB developed by Ajzen (1991), the study explores how tourists form intentions based on their evaluations of service quality, destination image, and perceived risks – factors that have become increasingly salient in post-turbulence travel contexts. The TPB framework posits that attitude toward the behaviour, subjective norms, and perceived behavioural control collectively shape one's behavioural intention. However, in this research, the focus is specifically on attitudinal drivers that reflect personal evaluations of a travel decision in uncertain conditions.

Figure 1 Structural model design (see online version for colours)



Note: ξ represent exogenous variable; η represents endogenous variable; γ and β are path coefficients; ς represent residual terms.

The model hypothesises that three main antecedents – service quality (ξ_1), destination image (ξ_2), and perceived risk (ξ_3) – influence behavioural intention (η) through tourists' internalised evaluations. These variables are considered attitudinal beliefs that directly shape the cognitive process of intention formation, in accordance with TPB. The study assumes that when tourists perceive high service value, a positive image, and low risk, they are more likely to develop favourable attitudes, which translate into behavioural intention. The causal relationships are mathematically expressed as follows:

$$\eta_1 = \gamma_1\xi_1 + \gamma_2\xi_2 + \gamma_3\xi_3 + \varsigma_1 \quad (1)$$

The proposed structural model considers the three exogenous variables as ξ_1 for service quality, ξ_2 for destination image, and ξ_3 for perceived risk with each one having a hypothesised impact on the endogenous variable η which is behavioural intention. The interrelations among these constructs are captured with structural path coefficients which are defined as γ_1, γ_2, and γ_3, reflecting the impact of each exogenous variable on the outcome. The model also has a residual term ς, representing the uncontrolled variance or behavioural intention decomposition. In this notation, ξ indicates exogenous variables, η denotes the endogenous variable, γ stands for the estimated path coefficients, and ς represents the error term or disturbance in the model. It is helpful to show such models that are aligned to the logic of the planned behaviour theory.

3.2 Unit of analysis

The population of this study was local tourists in the age range of 20–50 years who had travelled to some tourism destination in DKI Jakarta, Banten, and West Java. The questionnaire study involved 300 persons who replied to a number of questions about their travel experience and attitudes. Proportions of the sample by age group were as follows: 52.3% were aged 30–40 years, 29.2% were younger than 30 years, and 18.4% were older than 40 years. Most respondents were females (62.8%), in whom risk sensitivity is usually more accentuated and life-threatening attitude when taking decisions on trips could be impacted by personal safety feeling, emotional hedonism, and family duties. This confirms the assertion that female tourists may attach more importance for destination image, safety, and service reliability in comparison to male tourists.

In the education of relatives, 44.8% had been educated to a degree, and the percentage was 34.7% even for senior high school education. Such education background also indicates that most of them would approach travel planning in a rational and evaluative manner, and they would value the credibility of information, risk performance, and service quality. Education may affect how tourists deal with destination cues, evaluate perceived trustworthiness as well as making decisions, all with respect to personal safety and value-based objectives.

Fee The Income data showed that 52.7% of the respondents earned between IDR 5–10 million per month, placing them in Indonesia's emerging middle class. These subscribers can be budget-aware and very tactical in how they choose to book travel, both in terms of value-for-money, but also risk and personal enjoyment. Among these middle-income tourists, people have a need for destinations that provide personal attention, and emotional safety and security at a reasonable cost. Their decisions could be the result of a subtle compromise between budget reality and aspirational travel desires, especially in a post crisis environment.

Taken together, this demographic profile (typified by middle-income, educated, risk-aware female tourists in the 30–40 age brackets) offers a valid and revealing perspective from which to explore behavioural intentions in Indonesia's contemporary tourism industry. Their replies provide valuable evidence, which could help to understand the intercorrelation between perceived quality of service, destination image and risk, in terms of forming travel intentions in a post-pandemic world.

4 Results

4.1 Outer/measurement model evaluation

The evaluation of the outer or measurement model was conducted to assess the convergent validity and internal consistency reliability of the constructs (Putra, 2022). Convergent validity checks the extent to which the different items that are supposed to measure a construct are actually measuring it, while internal consistency reliability checks the degree of coherence among the items. All constructs had reasonable reliability and validity as shown in Table 1. In terms of factor loadings, all indicators besides SQ5 and TI1, which were dropped due to low loading values, had loadings above the cut-off value of 0.70 (Putra and Ardianto, 2022). Moreover, the overall Cronbach's alpha (CA) values for all constructs were between 0.784 and 0.919, which exceeds the set benchmark of 0.70 (Henseler et al., 2015; Hair et al., 2017). Moreover, as with both CR indicators rho_a and rho_c, all other indicators of the construct also surpassed the value of 0.70 signifying strong internal consistency. On the other hand, the AVE values also surpass the 0.50 mark validating convergent validity.

Specifically, service quality achieved the highest internal consistency with a CA of 0.919 and AVE of 0.800, while destination image, perceived risk, and tourist intention also met all required cut-off points, demonstrating acceptable reliability and convergent validity (Kunaifi et al., 2022). These results confirm that the measurement model is statistically robust and suitable for evaluating the structural relationships between constructs in the subsequent inner model analysis.

Discriminant validity was assessed using two complementary approaches: the Fornell-Larcker criterion and the heterotrait-monotrait (HTMT) ratio, as recommended by Hair et al. (2017). Discriminant validity ensures that each construct is empirically distinct from the others in the model, meaning that constructs do not overlap significantly in what they measure. As shown in Table 2, the Fornell-Larcker criterion results indicate that the square root of the average variance extracted (AVE) for each construct (diagonal values) is greater than its correlation with any other construct (off-diagonal values). For example, the square root of AVE for service quality is 0.894, which exceeds its correlation with tourist intention (0.175) and other constructs. Similarly, destination image (0.733), perceived risk (0.805), and tourist intention (0.834) all show diagonal values greater than any inter-construct correlation, confirming acceptable discriminant validity.

The HTMT values, also reported in Table 2, provide further support for discriminant validity. All values are well below the conservative threshold of 0.90, with the highest being 0.488 between destination image and tourist intention. This suggests that the constructs are not only statistically different but also do not exhibit problematic multicollinearity or conceptual redundancy. These findings affirm that each construct in the model is both theoretically and empirically distinguishable, thereby meeting the criteria for acceptable discriminant validity (Putra, 2022). This step ensures the robustness of the measurement model before proceeding to the evaluation of the inner (structural) model (Rinaldi and Putra, 2022).

To further verify the discriminant validity of the constructs, a cross-loadings analysis was performed, as shown in Table 3. According to Hair et al. (2017), discriminant validity is supported when the loading of each indicator on its associated construct is

higher than its loadings on any other constructs. This test complements the Fornell-Larcker criterion and HTMT results by providing a more item-level diagnostic.

Table 1 Convergent and reliability test

Construct(s) and item(s)	*Loadings*	*CA*	*CR (rho_a)*	*CR (rho_c)*	*AVE*
Service quality	0.919	0.977	0.941	0.800	
SQ1	0.910				
SQ2	0.794				
SQ3	0.928				
SQ4	0.937				
SQ5	Dropped				
Destination image	0.789	0.826	0.852	0.538	
DI1	0.625				
DI2	0.650				
DI3	0.820				
DI4	0.758				
DI5	0.793				
Perceived risk	0.865	0.878	0.902	0.648	
PR1	0.844				
PR2	0.794				
PR3	0.774				
PR4	0.763				
PR5	0.847				
Tourist behavioural intention	0.784	0.823	0.872	0.695	
TI1	Dropped				
TI2	0.886				
TI3	0.740				
TI4	0.868				

Notes: CA represents Cronbach's alpha; CR (rho_a) represents alternative composite reliability; CR (rho_c) represents composite reliability; AVE represents average variance extracted. All values meet the recommended thresholds (CA ≥ 0.70, CR ≥ 0.70, AVE ≥ 0.50).

The results in Table 3 confirm that all measurement items load more strongly on their respective constructs than on others. For instance, DI3 loads highest on destination image (0.820) compared to its loadings on perceived risk (0.029), service quality (0.162), and tourist intention (0.364). Similarly, all items of perceived risk (e.g., PR1 = 0.844) exhibit their highest loadings on their intended construct. The same pattern is evident for service quality, where SQ3 (0.928) and SQ4 (0.937) demonstrate significantly higher loadings on their designated latent variable compared to the others.

Tourist Intention indicators also reflect strong construct alignment, with TI2 (0.886), TI3 (0.740), and TI4 (0.868) loading most highly on the tourist intention construct. No item was found to cross-load more highly on a different construct than on its own, indicating a clear distinction among the latent variables. Overall, the cross-loadings

analysis provides additional confirmation of discriminant validity and supports the robustness of the measurement model. With this validation, the study proceeds confidently to the assessment of the inner model and hypothesis testing.

Table 2 Discriminant validity test (Fornell Larcker criterion and HTMT)

	Fornell Larcker criterion					*HTMT*			
	DI	*PR*	*SQ*	*TI*		*DI*	*PR*	*SQ*	*TI*
DI	*0.733*				DI				
PR	0.035	*0.805*			PR	0.087			
SQ	0.241	–0.151	*0.894*		SQ	0.277	0.164		
TI	0.419	–0.164	0.175	*0.834*	TI	0.488	0.188	0.184	

Notes: SQ represents service quality, DI represents destination image, PR represents perceived risk, and TI represents tourist intention. The diagonal values in the Fornell-Larcker criterion table represent the square root of the AVE for each construct. Discriminant validity is established when these values are higher than the correlations with other constructs in the same column and row. The HTMT values, shown on the right, are all below the conservative threshold of 0.90, further confirming that all constructs in the model are empirically distinct and demonstrate strong discriminant validity.

Table 3 Discriminant validity test (cross loadings)

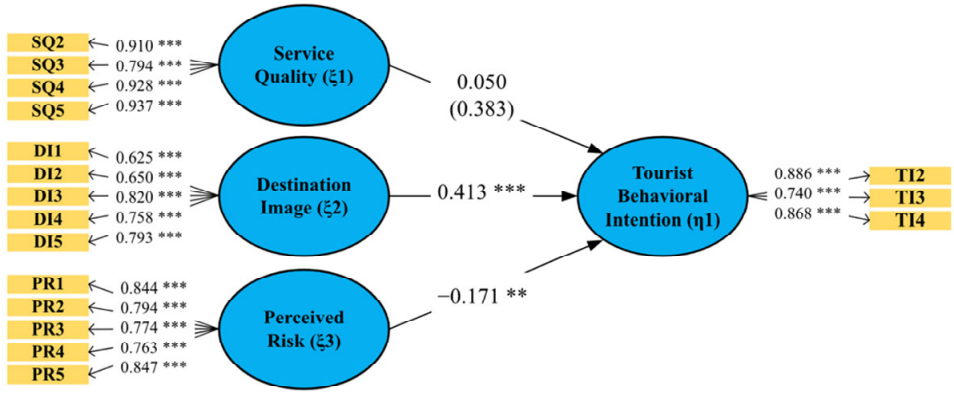
	DI	*PR*	*SQ*	*TI*
DI1	*0.625*	–0.013	0.130	0.169
DI2	*0.650*	–0.058	0.270	0.212
DI3	*0.820*	0.029	0.162	0.364
DI4	*0.758*	0.056	0.176	0.314
DI5	*0.793*	0.062	0.178	0.388
PR1	0.056	*0.844*	–0.089	–0.117
PR2	0.055	*0.794*	–0.136	–0.105
PR3	0.010	*0.774*	–0.146	–0.146
PR4	–0.025	*0.763*	–0.092	–0.118
PR5	0.045	*0.847*	–0.136	–0.159
SQ1	0.252	–0.127	*0.910*	0.139
SQ2	0.111	–0.116	*0.794*	0.076
SQ3	0.236	–0.156	*0.928*	0.179
SQ4	0.223	–0.135	*0.937*	0.190
TI2	0.374	–0.153	0.153	*0.886*
TI3	0.262	–0.086	–0.010	*0.740*
TI4	0.390	–0.156	0.240	*0.868*

Notes: SQ represents service quality, DI represents destination image, PR represents perceived risk, and TI represents tourist intention.

4.2 Inner/structural model evaluation

Following the confirmation of the measurement model's reliability and validity, the next step involves assessing the inner (structural) model to examine the relationships between latent constructs and to determine the model's explanatory power. Key indicators for structural model assessment include the coefficient of determination (R^2), predictive relevance (Q^2), standardised root mean square residual (SRMR), variance inflation factor (VIF) for multicollinearity, and overall model fit (Hair et al., 2018; Sarstedt et al., 2019).

Figure 2 Bootstrapping results (see online version for colours)



Notes: The model explains 20.9% of the variance in tourist behavioural intention ($R^2 = 0.209$, R^2 adj = 0.201, $Q^2 = 0.129$, SRMR = 0.063).

The structural model explains 20.9% of the variance in Tourist Behavioural Intention ($R^2 = 0.209$; adjusted $R^2 = 0.201$), indicating a moderate level of explanatory power for the endogenous construct. The Q^2 value of 0.129, obtained through blindfolding, confirms that the model has sufficient predictive relevance, as Q^2 values above 0 suggest the model has predictive capability (Chin, 2010). In addition, the SRMR value of 0.063 (for both the saturated and estimated models) is below the recommended threshold of 0.08, indicating a good model fit (Henseler et al., 2014). Further evidence of model fit is supported by additional indices: d_ULS = 0.602, d_G = 0.193, and chi-square = 346.111. The normed fit index (NFI) is recorded at 0.860, which, although slightly below the ideal threshold of 0.90, remains within the acceptable range for exploratory studies using PLS-SEM (Hair et al., 2018).

An evaluation of multicollinearity through VIF values demonstrates that all values fall within acceptable limits (VIF < 5). Indicator-level VIFs range from 1.029 to 3.806, with Service Quality items such as SQ3 (3.524) and SQ4 (3.806) being the highest, yet still below the critical threshold. Likewise, VIF values for structural paths from destination image (1.068), perceived risk (1.029), and service quality (1.091) to tourist behavioural intention confirm the absence of collinearity problems in the predictive model (Henseler et al., 2014).

The Stone-Geisser Q^2 values, used to evaluate construct-level predictive accuracy, indicate that while destination image, perceived risk, and service quality have Q^2 values of 0.000, the tourist behavioural intention construct yields a $Q^2 = 0.129$, meeting the criteria for acceptable predictive relevance of the main dependent variable (Hair et al.,

2018). In conclusion, the inner model evaluation confirms that the model is statistically robust, free from collinearity issues, and possesses moderate explanatory and predictive power for Tourist Behavioural Intention, thereby validating its suitability for subsequent hypothesis testing (Fahmi et al., 2024a, 2024b).

4.3 Hypothesis testing

The hypothesis testing results are summarised in Table 4 and illustrated in Figure 2, providing empirical evidence for assessing the direct and indirect effects of the non-moderation model. Bootstrapping with 5,000 resamples was conducted to ensure robustness and accuracy in estimating path coefficients (β), t-values, and p-values.

Table 4 Hypothesis testing results

Hypothesis	*β*	*t*	*p*
H1 SQ → TI	0.050	0.872	0.383
H2 DI → TI	0.413	8.814	0.000
H3 PR → TI	–0.171	2.740	0.006

Notes: β = standardised path coefficient; t = t-statistic; p = p-value; H1 not supported ($p > 0.05$); H2 and H3 supported ($p < 0.05$), with DI → TI positive and significant, and PR → TI negative and significant.

The results indicate that H1, which posited a positive and significant influence of service quality on tourist intention, was not supported (β = 0.050, t = 0.872, p = 0.383). This suggests that, in the current post-crisis tourism setting, service quality is not a primary determinant of tourists' intention to visit. While service quality has traditionally been a strong predictor of behavioural intention in tourism, the findings imply a shift in tourist priorities, likely driven by heightened concerns over safety, trust, and risk reduction.

In contrast, H2 was strongly supported, showing that destination image has a significant and positive effect on tourist intention (β = 0.413, t = 8.814, p = 0.000). This result reinforces the importance of destination perception in shaping travel behaviour. A favourable image – encompassing emotional appeal, visual beauty, cultural richness, and safety reputation – appears to strongly motivate tourists to form intentions to visit or revisit. This aligns with prior studies highlighting image as a dominant factor in tourism decision-making, particularly in uncertain environments.

Lastly, H3, which examined the relationship between perceived risk and tourist intention, was also supported, with a significant negative effect observed (β = –0.171, t = 2.740, p = 0.006). This confirms that perceived risks – whether related to health, safety, finances, or psychological discomfort – deter potential travellers from planning trips. In high-uncertainty conditions, such as those following a crisis or global disruption, tourists tend to avoid destinations associated with negative risk perceptions, even when service quality or promotional efforts are strong. This highlights the need for tourism stakeholders to actively mitigate perceived risks through communication, transparency, and assurance strategies.

5 Discussion

This study shows that there has been a profound shift in the underlying travel motivation behaviours following global disruptions. Using the TPB, the results highlight that service quality, which has traditionally overridden other determinants of consumer tourism behaviour, is no longer the leading influencer. Rather, tourists' post-crisis motivations are furthered by soft dimensions such as emotional comfort, perceived safety, and destination image (Abbasi et al., 2021; Oskam and Davis, 2023). The Adaptation of travellers regarding prioritisation of psychological comfort and risk avoidance rather than premium service experienced suggests greater disregard of service quality (Abbasi et al., 2021; Oskam and Davis, 2023).

Significantly impacting both mental and emotional aspects of tourism, the most pronounced predictor of behavioural intention of the tourist in the case study is the image of the destination. Considered previously, this was one of the most important rational aspects in behaviour intention decision making, which was most relevant for novel and uncertain situations (Lee et al., 2019; Nguyen-Viet et al., 2024). The authors also conclude that a destination is bound to attract considerable footfall if it markets itself as rich in culture, beautiful, and visually stunning, even if the services offered are average or below average.

A traveller's perception for a certain destination is built through numerous interactions, including direct encounters, via online reviews, social media, or even word-of mouth. As noted by Lee et al. (2019), tourists' choices of destination have self-congruence, or the congruity of a place's image in comparison to what tourists expect, and functional suitability, which refers to a destination's capability to satisfy psychological and emotional needs such as rest and recovery. Despite these suggestive congruency arguments, Lee et al. (2019) insist that both dimensions have an equal value of influence. These findings are consistent with other studies showing that tourists' perceptions, decisions, and imaginings often result from a blend of emotions and social context rather than purely from rational facts and definitive imagery (Gholipour Soleimani and Einolahzadeh, 2018; Sihombing, 2021; Ambarwati et al., 2023).

Perceived risk is another critical element since it affects travel intention adversely and severely. This confirms that tourists are careful about taking risks during post-pandemic times, focusing instead on places that are emotionally safe, clean, and have good health facilities as well as being inexpensive (Şengel et al., 2022; Vu et al., 2022). In particular, middle-class women aged 30–40 years who are the main subjects of this research exhibit this behaviour, which suggests that these women plan travel much more and are careful about evaluating the financial and health risks involved. People who have limited income may show low expenditure on luxuries but cannot afford to feel unsafe with regards to health and care services, thus choosing destinations that are safe, clean, comfortable, and economical.

Interestingly, the findings also demonstrate that while service quality is still valued, it is no longer the deciding factor. Standard service levels are generally acceptable, so long as tourists feel emotionally and physically secure. For many, health and safety now take precedence over experiential indulgence. This mirrors Indonesia's recent domestic tourism trends, where travellers prioritise affordable and risk-free journeys over high-end offerings, despite the ongoing recovery of the tourism sector (Disporapar Kalbar, 2024; BPS, 2024).

These behavioural changes reflect a broader transformation in tourism psychology. Tourists increasingly seek destinations that align with their cultural, emotional, and practical preferences. While well-educated travellers still value quality, many understand and accept operational limitations caused by recent disruptions. As a result, tolerance for less-than-perfect service has grown, provided the core expectations of safety and trust are met.

The evidence from this study confirms that post-pandemic travel behaviour is guided more by destination image and perceived risk than by service quality. This is supported by the statistically significant relationships observed in the model: destination image positively influences travel intention, while perceived risk acts as a deterrent (Han et al., 2020; Liu, 2021; Wu et al., 2022). Although the R^2 value of 0.209 represents moderate explanatory power, it highlights the relative importance of these variables in shaping behaviour.

Theoretically, these findings reaffirm the relevance and adaptability of TPB in post-crisis tourism, showing how attitudinal constructs remain critical in uncertain environments. Practically, they suggest a shift in marketing and policy strategies. Tourism stakeholders should focus less on perfecting service delivery and more on shaping positive destination imagery, managing risk perception, and enhancing emotional reassurance through transparent communication, strong health systems, and emotionally resonant digital campaigns (Chan et al., 2021; Lee, 2022).

Ultimately, this study contributes to a growing body of post-pandemic tourism literature by offering a uniquely Indonesian perspective. It highlights the experiences of domestic, middle-income, risk-aware travellers and presents practical implications for future research and tourism recovery. Incorporating variables like digital trust and subjective norms may provide deeper insights into how evolving social and technological factors influence travel in emerging markets.

6 Conclusions

This study demonstrates that turbulence following the crisis period has fundamentally recalibrated the drivers of tourist behavioural intention, particularly among Indonesian domestic travellers. Emotional and psychological factors, especially destination image and perceived risk, have replaced traditional service considerations as the principal determinants of travel intention. Guided by the TPB, the research confirms that while service quality retains some value, it is no longer central to tourists' decision making in the current context of uncertainty and increased risk sensitivity. Instead, a strong and positive destination image, which encompasses safety, emotional reassurance, cultural richness, and perceived value, significantly increases the likelihood of visitation. On the other hand, heightened perceived risks relating to health, financial stability, and safety act as major deterrents, even when service standards are adequate. Notably, the study also finds that middle class, risk aware female travellers aged 30 to 40 now place greater emphasis on safety, affordability, and psychological comfort, thereby redefining the post pandemic profile of domestic tourists in Indonesia.

This study makes several unique contributions to both theory and practice. First, it empirically repositions destination image and perceived risk as dominant predictors of behavioural intention within the TPB framework in a post pandemic Southeast Asian context. This contrasts with much of the prior literature, which often foregrounded

service quality as the primary factor. Second, by focusing on domestic Indonesian tourists, a group that has been underrepresented in global post pandemic tourism literature, this research provides important insights for emerging markets with similar socioeconomic and demographic profiles. Third, the findings highlight a psychological shift toward trust, emotional security, and risk mitigation in tourism behaviour, thus providing actionable guidance for destination marketers, policymakers, and hospitality managers aiming to revitalise travel demand.

6.1 Limitation and future research directions

Despite its contributions, the research has several limitations. The study's cross sectional design, using self-reported data from a single period, limits the ability to capture changes in perceptions and intentions over time. Additionally, the sample was restricted to tourists from Jakarta, Banten, and West Java, which may constrain the generalisability of the results to other regions of Indonesia or different cultural contexts. The reliance on quantitative survey methods may also overlook nuanced insights that could emerge from qualitative or mixed method approaches. Finally, the study focuses on attitudinal predictors of intention and does not directly measure actual travel behaviour, which may be influenced by situational or external factors not captured in the model.

Future research should consider using longitudinal designs to explore how tourist attitudes and risk perceptions evolve as the travel environment continues to change. Expanding the study to include a more diverse and geographically representative sample across Indonesia and other Southeast Asian countries would enhance the generalisability of the findings. Qualitative research, such as in depth interviews or focus groups, could also complement the quantitative results by uncovering deeper psychological motivations, cultural values, or specific risk mitigation strategies employed by travellers. Furthermore, integrating additional variables such as digital trust, technological adoption, and evolving subjective norms may provide a richer understanding of behavioural intentions in an increasingly digital and interconnected tourism landscape. Finally, examining the gap between stated intention and actual travel behaviour, for example by tracking booking or visitation data, would yield important practical implications for both academics and practitioners.

In summary, this study underscores the growing importance of psychological assurance and perceived safety in post pandemic travel decision making, calling for a strategic realignment among tourism stakeholders towards transparent communication, emotional engagement, and risk mitigation. As global uncertainty persists, understanding these new dynamics will be essential for the continued recovery and resilience of the tourism sector.

Declarations

All authors declare that they have no conflicts of interest.

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