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Personality, Perceived Risk and Travel Intention after The COVID-19 Pandemic: The Case Study in a Bali Resort Village of Canggu

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ABSTRACT This study aims to determine the influence of human personality and perceived risk on the travel intention of domestic tourists to Canggu, Bali. This research is motivated by the limitations of the previous studies in examining the factors that influence travel intention, especially aspects related to human behavior. This is especially essential for reviving tourism business after the Covid-19 pandemic. This research is based on a survey on domestic tourists who had, are currently, and will be traveling to the resort village of Canggu in Bali. The sample collection method in this study is by using a questionnaire distributed online and offline. The author uses the theory of Hair et al. to determine the minimum number of samples and get 299 respondents in the field. This study uses the Structural Equation Model (SEM) analysis technique to analyze all the data that has been collected. This study found that all major personal characters, namely openness, consciousness, extroversion, agreeableness, and neuroticism, positively affect the intention of visiting domestic tourists to Canggu. In contrast, the perceived risk has a negative effect on the intention of visiting tourists to Canggu. This research encourages managers of tourist destinations in Canggu to consider various personal characters, perceived risks and travel intentions above in designing marketing strategies and destination development.

KEYWORDS Big 5 Personality Traits; Canggu; Perceived Risk; Structural Equation Model; and Travel Intention.

INTRODUCTION

Before the COVID-19 pandemic spread in Indonesia, tourism had become a leading sector, and the Indonesian government officially recognized this. In 2015, the President of Indonesia at the time, Joko Widodo, stated that tourism was one of the leading sectors in increasing economic growth in Indonesia and asked all ministries to support tourism development (BKIP, 2015). Thanks to the support provided by the government for the tourism industry, Indonesia's tourism growth has increased in a positive direction.

Table 1 Comparison of the 2017 and 2015 Travel and Tourism Competitiveness Index

Country /	2017		Changes	
Economy	Rank	Score	since 2015	
Czech Republic	39	4.22	-2	
India	40	4.18	12	
Slovenia	41	4.18	-2	
Indonesia	42	4.16	8	
Russian Federation	43	4.15	2	

Source: World Economic Forum, 2017

Based on data from the World Economic Forum in 2017, Indonesia's ranking has increased dramatically. Indonesia's Travel and Tourism Competitiveness Index is ranked 42 out of 136 countries compared to its previous ranking of 50. This shows that tourism growth in Indonesia increased sharply. Even though the data in Table 1 has demonstrated the superiority of tourism as a sector that supports economic growth in Indonesia, tourism is still a sector that is very vulnerable to disasters. Various natural, manufactured, and technological disasters have hit Indonesia and affected its tourism industry, especially in Bali.

The first Bali bombing that occurred in 2002, which was followed by the second Bali bombing in 2005, had an impact on decreasing the number of foreign tourists visiting Bali. This is supported by data on foreign tourist arrivals released by Badan Pusat Statistik (2017), where the number of foreign tourist visits to Bali decreased in 2003 and 2006 compared to the previous year, namely when the Bali Bombings I and II occurred.

Table 2

Number of Foreign Tourist Visits to Indonesia through I Gusti Ngurah Rai Airport Entrance in 2001 – 2006

P					
Year	Number of Foreign Tourists				
2002	1.351.176				
2003	1.054.143				
2004	1.525.994				
2005	1.454.804				
2006	1.328.929				

Source: Badan Pusat Statistik, 2017

Then, the next disaster, which in recent years has attacked the whole world, namely the Corona Virus Disease (COVID-19), has had a very detrimental impact on the Indonesian economy. It almost killed the tourism industry in Bali for two years. BPS noted that the number of foreign tourist visits to Indonesia in August 2020 only reached 164.97 thousand visits. This figure dropped significantly by 89.22 % compared to the number of visits in August 2019 (Badan Pusat Statistik, 2020).

Seeing this very apprehensive condition, the Indonesian government has begun to adopt several mandatory policies that all Indonesians must follow to restore tourism in Indonesia. One of the policies published by the government is the implementation of vaccinations in the context of tackling COVID-19, which is officially published through a Minister of Health Regulation (Kementerian Kesehatan, 2021). The vaccination policy has driven the rate of tourists staying and using star-rated accommodation in Indonesia in August 2022 to reach 47.38 %, which compared to August 2021, has increased by around 22.31 points (Badan Pusat Statistik, 2022).

Even though the government has provided convenience, especially in terms of travel policy, there are still several types of risks that need to be considered for tourists who wish to travel, such as physical risks, psychological risks, financial risks, and performance risks (Hasan et al., 2017). There are still some people who are afraid of the dangers of COVID-19 because it can cause losses, such as experiencing severe illness due to infection, transmitting the virus to those closest to them, bearing the costs of suffering and death of infected people, as well as other financial losses related to the virus (Conway et al., 2020). Thus, the option to visit specific destinations in Bali, especially Canggu, contains a significant potential threat in terms of perceived risk. An exaggerated person's perception of risk can occur because tourists feel insecure about the situation they will face at the destination and other side effects resulting from their decision (Tepavčević et al., 2021).

When facing perceived risk, tourists or potential tourists will receive negative or positive impacts/effects. The negative effects obtained by tourists as consumers are facing anxiety about the risk of being infected with the COVID-19 virus due to traveling and interacting with people during the new normal period where the number of people diagnosed positive for COVID-19 is still relatively high. Behind these negative impacts, it turns out that there are still positive impacts that tourists can receive simultaneously. The positive effect that can be obtained is the fulfillment of tourists' needs for a vacation. The need to take a vacation is everyone's right and has become a basic need that must be met, as well as the need for food, clothing, and shelter (Hariyanto et al., 2018). In this modern era, the demands of life are getting heavier, which causes people to become stressed quickly and need a moment of entertainment by traveling.

Apart from the perceived risk, other factors that can affect tourists' travel intentions are the characteristics/traits that specifically affect the mental reactions and behavior of tourists when facing uncertain situations (Biggs et al., 2017). Personality traits can affect cognitive judgments, the feelings associated with them, and the techniques used to control these emotions (Barlow et al., 2013). In the process of taking action/behavior of an individual, there are influences from external and internal factors. Rein & Eysenck (2018) stated that personality and motivational factors also influence decision-making, leading to future actions. The Big Five Personality Traits theory is one of the well-known personality theories first introduced by McCrae & Costa (1987). The Big Five Personality theory explains the existence of elements in human personality: Openness, Conscientiousness, Extraversion, Agreeableness, and Neuroticism, commonly abbreviated as OCEAN.

Canggu is a village located in the North Kuta sub-district, Badung district, Bali. Most of the area owned by Canggu is an area of rice fields, and several regions are on the coast. Based on narratives from the Canggu people for generations, they believe that Canggu is related to ports in the Majapahit Kingdom, especially at the mouth of the Brantas River. This statement was based on the thoughts of previous elders who argued that several Maha Rsi or Mpu visited Bali during the Majapahit Kingdom and spread Hindu teachings to the Balinese people.

Based on the results of the author's search for tourist preferences through *Google Trends*. The author finds the fact that the search for "Canggu" (blue line) increased in 2020 over the last five years when compared to the search for "Ubud" (red line). This shows that tourist interest in visiting Canggu has increased after Indonesia entered the "new normal" period along with Ubud, which is a long-standing and well-known tourist attraction in Bali.

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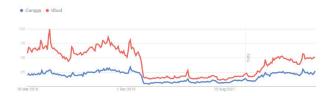


Figure 1 Comparison of Search "Canggu" with "Ubud" in 2018 – 2022

Source: Google Trends, 2023

Based on these preferences, the author believes that Canggu is appropriate to be used as a location in this study to determine the factors that influence the interest of visiting domestic tourists. Therefore, this study uses Canggu as a research location.

One of the studies that examine the effect of personality traits on travel intention is research from Talwar et al. (2022) entitled "Personality and travel intentions during and after the COVID-19 19 pandemic: An artificial neural network (ANN) approach". This study aims to explain the influence of human personality traits on the desire to travel using the Artificial Neural Network (ANN) approach. Research by Talwar et al. (2022) is also a reference for the author to start this research, which is motivated by the limitations and research recommendations, which are suggested to examine the influence of behavioral factors on travel intention.

Thus, this study adds the variable perceived risk from the research of Huifeng et al. (2020) entitled "Perceived Risks and restaurant visit intentions in China: Do online customer reviews matter?" regarding the relationship between perceived risk and consumers' travel intention to restaurants. The author hopes that the results and findings obtained from this research can be a constructive consideration for the tourism sector and the government, especially those in Canggu, to develop their tourism sector.

Big Five Personality Traits

A book entitled The Dictionary of Psychology by Corsini (2018)defines personality traits as patterns of behavior possessed by individuals where these patterns are stable and consistent so that they become components that can shape individual personality. According to Power & Pluess (2015), the Big Five Personalities Traits is the most accepted and recognized approach, especially in describing and measuring the personality differences of several individuals. This approach includes openness to experience, conscientiousness, extraversion, agreeableness, and neuroticism. The Big Five Personalities Traits theory is supported by previous research which developed over several years, starting with research conducted by Fiske (1949) and then clarified by other studies conducted in later times, such as Norman (1967), Smith (1967), Goldberg (1981), and McCrae & Costa (1987).

Each trait in the big five personality traits represents two opposites. For example, neuroticism describes a union between neuroticism (negative) and emotional stability (positive).

Openness to Experience

Williamson (2018) states that this trait distinguishes imaginative and creative individuals from conventional and straightforward people. Open individuals tend to think and act in ways that do not follow what is considered "normal." Meanwhile, individuals with low openness tend to have narrow and continuous interests or concerns and prefer something ordinary or simpler than something complex, ambiguous, and subtle (Williamson, 2018). Openness to experience describes whether an individual is willing to seek new experiences or not actively. This implies that individuals who have a high score regarding the openness to experience dimension are more willing to face uncertainty in order to gain a new experience, especially for their benefit.

Research by Tepavčević et al. (2021) found that residents who scored high on openness to experience correlated with travel intention, indicating a positive relationship between the two variables. Then Talwar et al. (2022) found that openness greatly influenced travel intention after the COVID-19 pandemic ended. It is followed by neuroticism, extraversion, consciousness, and agreeableness.

H1: Openness to experience positively influences travel intention

Conscientiousness

Conscientiousness is individual's an disciplined, tendency to be organized, focused on achievement, and has directed goals. Therefore, individuals with this trait are usually more likely to be careful or considerate when doing something (Wang et al., 2019). Conscientiousness is also known as a lack of impulsivity. Individuals with low conscientiousness (impulsive) tend to be careless, disorganized, unreliable, aimless, lazy, weak, and indulgent (Power & Pluess, 2015).

This characteristic can be found in people who want to follow health protocols, vaccine policies, and other travel regulations. The research results from Tepavčević et al. (2021) revealed that Serbian residents who received a low conscientiousness score were negatively related to travel intention because they would be at high risk of traveling during a pandemic. In comparison, research by Talwar et al. (2022) found that conscientiousness had the second most significant effect on the interest in visiting tourists during the COVID-19 pandemic. However, the impact of conscientiousness decreased to fourth place on travel intention after the COVID-19 pandemic ended.

H2: Conscientiousness negatively influences travel intention

Extroversion

Extroversion is a trait dimension that refers to persistence in specific ways of communicating, level of activity, need for stimulation, and amount of happiness. There are two opposite sides to extroversion. Someone with a high level of extroversion is called an extrovert, while someone with a low extroversion is called an introvert (Widiger, 2017).

Individuals with a high extroversion score tend to be more socially active, peopleoriented, optimistic, have fun experiences, and have complete affection. Whereas individuals who score low extroversion tend to be quiet, that does not mean they are hostile to society. It is just that they keep their distance to be alone and act independently. Even so, introverts are not someone who does not feel happy or pessimistic. They do not like to handle high spirits and overflow compared to extroverts (Power and Pluess, 2015).

One of the motivations for traveling is spending time and money and experiencing

new destinations (Kolb, 2017). Based on this, the author concludes that individuals with high extroversion (called extroverts) are happy with activities related to interaction, which can be achieved by participating in the trip. A previous study by Talwar et al. (2022) also stated that extroversion had sufficient influence to third place on travel intention after the COVID-19 pandemic ended. Therefore, this study proposes a hypothesis that there is a positive relationship between extroversion and travel intention.

H3: Extroversion positively influences travel intention

Agreeableness

Agreeableness is a dimension of personality that places more emphasis on interpersonal. This dimension has a role that is essentially one of the traits that can determine an individual's interpersonal behavior. Agreeableness includes trust, altruism (helping others), candor, obedience, humility, and a soft heart (Widiger, 2017). In addition, agreeableness refers to how an individual likes to interact, from kindness to antagonism.

One of the elements of agreeableness as a personality description is obedience (Widiger, 2017). Agreeableness can be found in individuals who want to be "good citizens." The obedience trait is necessary if someone wants to be socially accepted and contribute to society. Individuals with high agreeableness tend to be aware of the importance of implementing health protocols and following the policy to stay indoors or self-isolate. This statement indirectly implies that individuals with high agreeableness have a negative relationship with the intention to travel during the COVID-19 pandemic. This effect is supported by previous research by Talwar et al. (2022), who found that agreeableness had a low impact on travel intentions after the COVID-19 pandemic ended. The authors hypothesize that:

H4: Agreeableness negatively influences travel intention

Neuroticism

Neuroticism is a trait possessed by individuals that leads to negative effects such as anger, anxiety, pessimistic thinking, unstable emotions, and even prone to depression. Individuals with a high level of neuroticism tend to respond poorly to the environment around them, such as seeing an ordinary situation as a threat, or can experience minor frustrations excessively, making it challenging to handle frustration (Widiger, 2017). Conversely, someone with a low score on this trait tends to have high resilience when facing problems and becomes more stable when facing problems.

When neurotic individuals feel stressed and emotional, they try to avoid situations that are a source of stress. Therefore, domestic tourists can take a vacation to relieve stress. Based on the research results of Tepavčević et al. (2021), neuroticism has a negative effect on travel intention. In line with this statement, the author hypothesizes that:

H5: Neuroticism negatively influences travel intention

Perceived Risk

Perceived risk is a subjective evaluation of individuals toward certain risks or negative outcomes related to implementing risky actions or behaviors (Gidron, 2013). In general, every individual tries to rationally assess certain risks when faced with uncertain circumstances by limiting themselves to risks or reducing risks in whole or part.

The author argues that people optimize their risk assessment by considering how much loss will be obtained from risky actions. At the same time, other researchers state that everyone forms their perceptions based on individual experiences and environmental conditions, for example, media reports (Slovic, 2016). Previous research by Pan Huifeng, Hong-Youl Ha, and Je-Won Lee (2020) found that perceived risk negatively and significantly affects consumer intentions to visit restaurants in China.

H6: Perceived Risk has a significant negative effect on Travel Intention

Travel Intention

Travel intention is a mental process in an individual that changes motivation into behavior, and at the end of the process, it will produce an action. These actions are related to the expectation of going to a particular destination using a certain way and are also associated with different products and services (Makhdoomi & Baba, 2019). A book entitled "Strategic Management in Tourism" by Moutinho & Vargas-Sánchez (2018) explains that behavioral intention is one of the main factors driving travel behavior caused by (i) evaluative beliefs about tourist destinations, (ii) social factors that provide normative beliefs to tourists, and (iii) situational factors that can be anticipated when planning a trip. Because travel intention is part of the behavioral intention, both can be understood in the same theoretical context.

The intention of visiting places more emphasis on an individual's commitment to traveling. Travel intention is an individual's mental process that changes motivation into behavior/action. Therefore, travel intention is essential in mediating motivation and future travel behavior.

Methodology

The research design used in this study is a quantitative research design that aims to test hypotheses and the relationship between one variable and another, especially using a quantitative approach. The data collection technique in this study is a survey technique carried out by distributing questionnaires online and offline to respondents who are at least 17 years old and have, are, or will be visiting Canggu.

Because the number of population with the characteristics which has been specified cannot be known, the determination of the minimum sample required in this study is based on the theory of Hair et al. (2018). The theory explains the minimum sample size obtained through the number of question items in the questionnaire multiplied by five. Thus, this study's minimum number of samples is 175 respondents, based on the 35 question items multiplied by 5.

The data that has been obtained will be processed using the Structural Equation Modeling (SEM) statistical method with the PLS-SEM approach and processed using Smart PLS3.

DISCUSSION

Canggu is a village located in the North Kuta sub-district, Badung district, Bali. Most of the area owned by Canggu Village is an area of rice fields, and several areas are on the coast. Based on the narrative from the people in Canggu for generations, they believe Canggu is related to the name of a port in the Majapahit Kingdom, especially at the mouth of the Brantas River. This statement was based on the thoughts of previous elders who argued that several Maha Rsi or Mpu visited Bali during the Majapahit Kingdom and spread Hindu teachings to the Balinese people.

Furthermore, a statement mentions the Kingdom of Gelgel in Bali led by a king with the title Sri Semara Kepakisan. Hayam Wuruk invited the king from Bali to attend Majapahit. However, he only sent his prime minister, named Kiai Petatandakan. Returning from Majapahit, Kiai Petandakan was given a powerful amulet in the form of a powerful keris and boarded a ship that departed from the port named Begawan Canggu.

Dang Hyang Dwijendra traveled to Dalem Waturenggong in Gianyar Regency in the XIV century. On the way, Maha Rsi, who came from the Majapahit Kingdom, stopped in the Canggu at Batu Bolong Beach. This statement is evidenced by the quotation contained in the lontar Dang Hyang Dwijendra as follows:

"......Tilar ring nyitdah, munggah ring samudra, sepenegaknya turun ring Canggu, kepernah putra apratistha pada, during ngasat babelanguangen wewecana, malih sungkan magerah, raris mekarya tirta empul sapteng tiri, malih kenak."

It means:

".....Having left Nyitdah Village by sea, arrived in Canggu as soon as possible. Then he saw a Brahmin (mediksa) who had not agreed in the conversation, had a red sore (cold fever), then made 7 Tirta Empul, and then he recovered." In its development, Canggu has several tourist destinations that attract tourists to increase their intention to visit Canggu, for example, Canggu Beach, Batu Bolong Beach, etc.

Structural Equation Modelling Analysis

SEM analysis using SMART-PLS software begins with an analysis of the measurement model. Because all the indicators in this study are reflective, the evaluation of the measurement model is an internal consistency test, convergent validity, and discriminant validity. After the data collected was analyzed and met the criteria, the authors conducted a structural model analysis to test the feasibility of the model and see the relationship or path coefficient between one latent variable and another latent variable, which was adjusted to the hypothesis at the beginning. Furthermore, the results of testing the fit model and predictive relevance (Q²) show that this research model is feasible and that the hypothesis can be tested. The research hypothesis was tested and analyzed using the path coefficient values. The path coefficient has a standardized value between -1 and +1. If the resulting path coefficient value is close to +1, this indicates a strong positive relationship, while a path coefficient value close to -1 indicates a strong negative relationship.

The next step is bootstrapping testing to determine the level of significance of the path coefficient values carried out by SEM analysis using SMART PLS3. This procedure will produce the T-count value and P-value (probability) of all the model path coefficients analyzed. The T-count value plays a role in testing all hypotheses in this study compared to the T-table value from the T-distribution table. T-table measurements are carried out in the following steps:

- The degree of freedom (df) is equal to n k. In this study, df = 294
- 2. The significant level (2-tailed) used in this research is 5% or 0.025
- Therefore, based on the known df and significant level, the T-table value obtained is = 1.96
- 4. The hypothesis is accepted if T-count > T-table.

Seeing the provisions that have been described, hypothesis testing will be carried out by comparing T-count > T-table and looking at the value of the estimated path efficiency. The results of the path coefficient test and the T-statistic with bootstrapping analysis are presented in Table 2.

Hypotheses	Path	Path Coefficient	T-Statistic	P- Value	Inclusion
H1	OPN → TIN	0,284	3,904	0,000	Signifikan
H2	CON → TIN	0,288	4,875	0,000	Signifikan
H3	EXT → TIN	0,304	3,813	0,000	Signifikan
H4	AGR → TIN	0,093	2,033	0,002	Signifikan
H5	NEU → TIN	0,062	2,787	0,000	Signifikan
H6	PCR → TIN	-0,088	2,596	0,001	Signifikan

Table 3 The Result of The Direct Effect Test

Source: author's processing (2023)

Based on Table 3 above, the most significant path coefficient value is shown by the relationship between the effect of extroversion (EXT) on travel intention (TIN) of 0.304, followed by the effect of consciousness (CON) on travel intention (TIN) of 0.288, and the effect of openness (OPN) on travel intention (TIN) of 0.284. The negative relationship between variables is found in the perceived risk (PCR) effect on travel intention (TIN) of -0.088. Furthermore, concerning the significance's influence, independent variables significantly all affect travel intention. This significance is supported by the T-Statistic values, where all variables have met the T distribution's limit value of >1.96 and the P-value below 0.05.

The Effect of Personality Traits on Travel Intention

Based on Table 3, the first path finds that openness (OPN) positively and significantly influences travel intention (TIN). The path leads to hypothesis 1 (H1), which has a path coefficient = 0.284, T-Value = 3.904, and P-Value = 0.000. Therefore, it can be concluded that hypothesis 1 is acceptable. Liu et al. (2018) stated that one of a person's motivations for traveling is to interact with new people and seek new experiences. The results of hypothesis 1 are also in line with the research of Tepavčević et al. (2021), which states that residents in Serbia, especially those with a high openness score, are positively correlated with travel intention to certain areas. This study's result also supports and proves that openness influences travel intention in a positive and significant way.

The second path finds that consciousness (CON) has a significantly positive effect on travel intention (TIN) and leads to hypothesis 2 (H2), which has a path coefficient = 0.288, T-value = 4.875, and P-value = 0.000. Thus, it can be concluded that hypothesis 2 is not accepted because there is no negative effect of consciousness on travel intention. Individuals with this cautious personality can be found to be aware of the importance of implementing health protocols and following government policies to carry out vaccinations. However, the results of this study are not in line with that of Tepavčević et al. (2021), which state that residents of Serbia with a low consciousness value are negatively related to travel intention because they will be at high risk of traveling during a pandemic. The research results on this second path indicate that individuals with a high consciousness score will positively relate to travel intention. This statement is because careful tourists tend to see and consider all the risks before traveling to certain areas. If these tourists feel that the threats they receive have a weak impact, they will take a trip to Canggu, Bali.

The third path finds that extroversion (EXT) has a significantly positive effect on travel intention (TIN), where this leads to hypothesis 3 (H3), which has a path coefficient = 0.304, T-Value = 3.813 and P-Value = 0.000. Therefore, it can be concluded that hypothesis 3 is acceptable. According to Power & Pluess (2015), individuals with high levels of extraversion, known as extroverts, tend to socialize more actively with the people around them, be optimistic and

have complete affection. Liu et al. (2018) stated that one motivation that encourages tourists to travel is interacting, making new friends, and creating new experiences. This statement indicates that individuals with high extroversion scores tend to like socializing with other people, which can be realized by traveling. Previous research by Tepavčević et al. (2021) stated a positive relationship between extroversion and travel intention. While the study by Verma et al. (2017) also indicated that extroversion and travel intention have a positive relationship. Thus, this study's results confirm that individuals with high extraversion scores can influence the level of intention to travel.

The fourth path finds that agreeableness (AGR) has a significantly positive influence on travel intention (TIN), where it is driven by hypothesis 4 (H4), which has a path coefficient = 0.093, T-Value = 2.033 and P-Value = 0.002. Thus, it can be concluded that hypothesis 4 is not accepted because there is no negative effect of agreeableness on travel intention. It does not align with previous research by Talwar et al. (2022), which states that agreeableness has a low influence on someone's travel intention. Individuals with high caring scores tend to be obedient, highly trusted by others, and like to help others (Widiger, 2017). Individuals with high obedience tend to believe that by following health protocols and vaccination policies, they will be socially accepted and contribute to the community. The results of this study indicate that individuals with high agreeableness become very obedient in following orders regarding vaccinations, which can increase their travel intention

because vaccination can reduce the risk of contracting COVID-19.

The fifth path finds that neuroticism (NEU) positively and significantly influences travel intention (TIN). It is based on hypothesis 5 (H5), which has a path coefficient = 0.062, T-Value = 2.787, and P-Value = 0.000. Thus, it can be concluded that hypothesis 5 is not accepted because there is no negative effect of neuroticism on travel intention. It is also not in line with previous research by Tepavčević et al. (2021), which states that neuroticism has a negative effect on travel intention. Individuals with high neuroticism tend not to control stress and react emotionally to certain situations. When neurotic individuals experience stress and become emotional, they tend to avoid conditions that cause their anxiety to increase. Thus, what can be done to reduce stress is to take a vacation somewhere. This study concluded that someone with a high level of neuroticism tends to feel stressed quickly and needs a momentary escape, so the right way to reduce stress and stabilize their emotions is to take a vacation.

The Effect of Perceived Risk on Travel Intention

Based on Table 3, the sixth path finds that perceived risk (PCR) negatively and significantly influences travel intention (TIN), where this is driven by hypothesis 6 (H6), which has a path coefficient = -0.088, T-Value = 2.596 and P-Value = 0.001. Therefore, it can be concluded that hypothesis 6 is acceptable. In general, every individual tries to rationally assess certain risks when facing uncertain conditions, which is done by limiting themselves to risks or reducing risks in whole or part. This result aligns with previous research by Huifeng et al. (2020), who found that perceived risk negatively and significantly affects consumer intentions to visit restaurants in China.

Thus, the results of this study indicate that individuals who think too often about risks when faced with an uncertain situation will reduce their interest in traveling because the more risks they think about, the more afraid these individuals are to travel and cancel their vacation plans.

CONCLUSION

This study aims to determine the impact of the relationship between the big five personality traits and perceived risk on the travel intention of domestic tourists to Canggu, Bali. After the respondent's data was collected and found as many as 299 valid respondents, the authors then tested and interpreted the data to conclude that human personality has a tremendous influence on the travel intention of domestic tourists. The results of this study found that all dimensions of personality have path coefficient values above 0 or have a positive effect. On the contrary, the perceived risk does not significantly affect domestic tourists' travel intention because it has a negative effect. The difference between the findings and the proposed hypothesis is because of time differences, pandemic conditions, and differences in research areas from previous studies.

First, the results of this study show that openness has a positive effect on tourists' interest in visiting. Therefore, the management of Canggu Village is advised to create unique or unusual tourist destinations because individuals with high openness tend to get bored quickly and like to seek new experiences. Second, the results of this study show that conscientiousness has a positive effect on tourists' interest in visiting. Because someone with high alertness tends to consider everything very carefully, the management of Canggu Village is advised to develop tourist destinations optimally, mainly for security. Therefore, there is no hesitation for tourists to come to Canggu, Bali. Third, the results of this study show that extraversion and agreeableness have a positive effect on tourists' interest in visiting. Domestic tourists with extroverted and caring (agreeableness) personalities tend to like to gather and like to hang out. Therefore, the management of Canggu Village is advised to develop spots that are suitable for hanging out, such as cafes, villas, and beaches. Also, gives a unique mark that indicates the uniqueness of Canggu Village compared to other tourist villages. Moreover, the results of this study show that neuroticism has a positive effect on tourists' interest in visiting. Individuals with high neuroticism tend to get stressed easily and are always looking for ways to relieve their stress, and one way that can be done is by going on vacation. This can provide input for the management to create different entertainment and develop unique marketing techniques so that they can compete with other tourist villages.

This research is expected to be a reference and input material for further research, especially for a study that examines human personality, perceived risk, and travel intention. In addition, the authors recommend focusing on research locations outside the island of Bali to analyze differences in communities outside the island of Bali. Then, further research is expected to be able to develop this research by adding different constructs, such as meditating or intervention variables, and developing different analytical techniques to enrich this research.

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