Local Visitors Perceived Risk and The Intention to Travel Post-Covid 19 Pandemics in Kuala Lumpur

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Abstract:
The COVID-19 pandemic has wreaked havoc on a variety of business sectors, with tourism being one of the hardest hits due to precautionary measures taken to limit the spread of the virus. The primary goal of this study is to examine the relationship between risk perception and travel intent post covid 19, with stress levels related to covid-19 quarantine serving as a moderating factor. When the variable of stress level is introduced, the researchers predict that the influence of the aspects of risk perception, such as physical risk, psychological risk, social risk, financial risk, and mental health concern risk, on travel intention will be considerable. A quantitative approach was applied in this study, which included 450 respondents in Kuala Lumpur. The information was acquired using Google Forms and online questionnaires. The questionnaires in question were available in English. The data was analysed using SPSS 26 and SEMPLS. The test found that while not all five perceived dangers have a direct association with tourist intention to travel after Covid-19, they all become associated when stress levels are moderated. Tourists' intention to travel after Covid 19 has no significant association with financial or physical risk. Finally, the researchers believe that knowing the links between the variables in this study can help tourism operators and the industry forecast future market conditions and reorganise plans after the pandemic.

Keywords: Local Visitor; Perceived Risk; Intention to travel; Covid-19 Pandemic

Introduction

Currently, the pandemic of infectious coronavirus illness (COVID19) is hitting several nations throughout the world. The impact of this condition on the economy and susceptible businesses, such as tourism, leisure, and hospitality, cannot be disregarded despite the disease's focus on physical health. The tourist industry is particularly susceptible to global crises, frequently suffering quick and severe harm (Booyens, 2022; Sampaio, 2022; Dalilah, 2020). To maintain social distance, local and national governments closed non-essential businesses and imposed tight international travel bans (Tang, 2022; Panneer, 2022; Pelowski, 2021). These restrictions on international travel reduce the number of incoming visitors and the resulting foreign expenditure, inflicting clear economic damage to leisure, travel, and tourism companies such as airlines, cruise lines, travel agencies, theme parks, casinos, and resorts. (Nashirah Abu Bakar, 2020; Kim, 2021; Medová, 2021). With the introduction of COVID-19 vaccinations and treatments, consumer interest in resuming travel has improved, according to recent research (Zhang, 2021; Kim, 2022; Jayawardena, 2020). The travel sector is likewise eagerly awaiting the revival of travel demand, with the expectation that individuals would want to make up for lost travel chances once the COVID-19 outbreak decreases (Zaman, 2022; Marinko Skare, 2021). After the crisis subsides, many academics believe the tourist sector will swiftly recover as demand for travel increases (Kim, 2021; Falahuddin, 2020; Scholtz, 2021). Historically, following the 2008 financial crisis, the 9/11 terrorist attacks, and other natural and man-made calamities, a U-shaped pattern of recovery was noted, with a quick rise in travel and hotel bookings and an increase in visitor numbers (Marinko Skare, 2021; Qiu, 2021; Nguyen, 2022). The quick rebound of the travel and tourism industry might be attributed to the repressed and veiled travel need and desire throughout the recession.

While many locations are relying on the possibility of compensating travel spending, little is known about the elements that influence prospective demand and desire to go abroad. Given the

difficult circumstances the tourist business faces, it is crucial to identify and comprehend the elements that influence the desire to travel for compensation. Concerning global tourist industry's future, the residual impacts of the pandemic on future tourist decision-making processes and their post-pandemic behavior while visiting a site are of special importance. A key worry for foreign tourists has been recognized as a danger (Matiza, 2020; Twohig, 2022; Kim, 2021). People's travel intentions are heavily impacted by their risk perceptions, which are often based on inaccurate information. Positive internet evaluations can increase people's travel intent, while unfavourable viewpoints and misunderstandings, particularly when a place is associated with a dangerous disease, might have the opposite effect. People are less inclined to travel to a place where they perceive a significant health risk due to safety concerns. To rebuild the public's trust in COVID-19-affected areas, local authorities and tourism professionals must comprehend how and to what degree the public is influenced by information about the present epidemic. Thus, the current study will evaluate the sort of perceived risk that might impact tourist travel intentions.

Literature review

Each visitor may discern a different level of risk about a similar result (Weinbrenner, 2021; Staub, 2022; Zhan, 2022). People's attitudes and intuitive judgments toward risk have a has a stronger impact on travel decisions than fiction, and risk perception has one of the most important elements in decision-making and behavioural intentions (Yoon, 2021; Skard, 2021; Godovykh, 2021). Previous research has provided some critical perceptions of the significance of reducing risk characteristics that are believed to be risky that are currently influencing the tourism industry, particularly when tourists believe international tourism is riskier than domestic tourism. As a result of the home being safer than abroad bias, tourists will prefer domestic travel (Matiza, 2020; Zheng, 2022; Rahimi, 2021). Several studies investigated tourists' risk perceptions as a factor in their travel plans, as well as their avoidance of potentially dangerous destinations (Perić, 2021; Godovykh, 2022; Crowley-Cyr, 2022).

Travel intention

Travel intention is determined by one's attitude and preference for a particular product or brand (Khoa, 2021; Shin, 2022; De Vos, 2022). Tourism behaviors, according to Khoa (2021), are also influenced by situations that are both coherent and affective. To put it another way, psychological and functional issues are intertwined factors frequently influence behavior toward a destination, resulting in travel intention (Xu, 2022; Chinazzi, 2020; Villacé-Molinero, 2021). Motivations may be utilised to determine tourist intents, as has been well studied and recognised in the research of travel motivation. (Khoa, 2021; Aebli, 2022; Wang, 2021) Individual needs serve as the foundation for understanding why people travel. When marketing places, motivation for travel must be taken into account and segmenting, because motivation drives individuals, target audiences are vital when choosing a location (Galati, 2021; Antić, 2022; Maghrifani, 2022). Maslow's five-stage theory, which is supplemented by cognitive and aesthetic requirements, explains why there is a need for the relationship between travel intentions and perceived risk (Drinkwater, 2022; Sharma, 2022; Ahmad, 2021).

Physical risk

Physical risk in travel and tourism refers to the there's a chance that a trip will happen in physical danger or injury to a person or tourists, some of the physical risks that may occur such as when tourists fall victim to terrorism or natural disaster at the place they travel, but there are few research on the possibility of sickness as a physical and mental risk to travel plans (Oshriyeh, 2022; Tergu, 2022; Lee, 2021). Because the WHO declared the Covid-19 a global pandemic in

February 2020, potential tourists may be concerned about contracting the disease while traveling abroad (Gupta, 2021; Chan, 2022; Lee, 2021). Hypothesis 1 proposed;
H1: There is an association between physical risk and post-covid-19 travel intention.

Psychological risk

It's possible that the producer's The consumer's peace of mind or self-perception will be harmed as a result of the selection or performance. is referred to as psychological risk (Ali, 2022; Falahuddin, 2020; Matiza, 2021). Psychological risk also refers to the possibility that the tourist's travel and tourism experiences will reflect negatively on them. self-image or personality (Kim, 2022; Matiza, 2020; Yang, 2022). Psychological and social risk were included together in the most tourism studies, but some scholars have separately examined the psychological risk of travel intention (Godovykh, 2021; Falahuddin, 2020; Volo, 2021). Hypothesis 2 proposed;
H2: There is an association between psychological risk and post-covid-19 travel intention.

Social risk

The risk that the purchaser's choice of service providers will hurt another person's perception of the purchaser is referred to as social risk. Social risk refers to the fear of being judged by both societies, which are both direct and indirectly related to the tourist (Moreno-Luna, 2021; Oshriyeh, 2022; Z.Ishak, 2022). Many academics acknowledge the existence of social risk. It refers to how a tourist's decision to travel and visit a tourist's social reference groups, such as friends and family, will affect their opinion of them (Sánchez, 2020; Matiza, 2020; Branquinho, 2020). Hasan et al. (2017) cited studies that found the social risk to have a significant association with travel intentions and decision-making (Falahuddin, 2020; Lăzăroiu, 2020; Akter, 2022). Hypothesis 3 proposed;
H3: There is an association between social risk and the desire to travel. -covid-19.

Financial risk

Financial risk is the threat posed by the service acquired or spent will not have an effect in the greatest monetary gain or is not worth it for the consumer especially when the money paid is high but the experience was not satisfactory (Falahuddin, 2020; Perić, 2021; Elmansori, 2021). Financial risk in the travel and tourism context refers to the dread of losing money that has been put in a tourism product or service Many scholars, including Artuer (2015), Wulandari et al. (2018), and Khan et al. (2018), have confirmed the impact of financial risks on tourist behavioral intentions (2019) (Promsivapallop 2018, Sharma 2022, Falahuddin 2020). Due to the economic uncertainty caused by the pandemic, tourists may be unwilling to spend their money on international travel (Choe, 2022; Lu, 2022; Bunghez, 2021). Hypothesis 4 proposed;
H4: There is an association between financial risk and post-covid-19 travel intention..

Mental Health Concerns risk

Mental health, according to the World Health Organization, is a condition of well-being in which a person acknowledges his or her potential, can manage with typical life challenges, work efficiently, and contribute to his or her society (Nair, 2022; Gupta, 2022; Capone, 2022; Olson, 2021). Emotional adapting self-efficacy is directly associated to mental health, according to Tang et al. Having a happy mood may increase cognition, reduce low mood, and make it simpler for individuals to learn adaptive coping and active social engagement (Delhom, 2022; Bae, 2022; Weng, 2022). Negative emotions that are expressed and resolved at specified times and settings, as well as active emotional control, are considered key processes of social competence and mental health (Buckley, 2022; Zhu, 2021; Sun, 2022). Patients are more likely to suffer mental health problems during the post-acute phase of covid-19. Improving our knowledge of the long-

term risk of mental health issues in patients with covid-19 may aid in the development of post-acute care plans. After Covid-19, researchers started to concentrate on the influence of tourism on mental health. Tourism and entertainment may help individuals enhance their mood, reduce mental weariness or stress, and create mental health advantages, according to studies (Walia, 2021; Sun, 2022; Holahan, 2022). Hypothesis 5 proposed

H5: There is a relationship between mental health concern risk and intention to travel post-covid-19.

Stress Level

SARS and Ebola outbreaks have shown that infectious diseases can be controlled if immediate action is taken, such as detecting infected people early and putting them in quarantine to prevent contact with persons who are infected or may be infected with an infectious illness Chua, 2021; Luo, 2021; Dey, 2022). Previous research indicates that some groups of people experienced PTSD and depression during the SARS pandemic, and a large proportion of those who were quarantined were distressed (AIRasheed, 2021; Styra, 2021; Shahsavarinia, 2022). More than half of those polled in China said the Covid-19 epidemic had had a serious or severe psychological effect, with one-third feeling moderate to severe worry (Arafa, 2021; Das, 2021; Falahuddin, 2020). According to the study of Ahmad Febri Falahuddin and fellow researchers, people who are quarantined during Covid-19 may experience boredom, loneliness, and anger. Quarantine can have long-term and significant psychological consequences (Maggi, 2021; Falahuddin, 2020; Di Stefano, 2021). The widespread belief that trauma, anxiety, or stress influence tourist decision-making (Falahuddin, 2020; Yu, 2021; Miao, 2022).

H6: There is association between mental health concern risk and post-covid-19 travel intention moderated by stress levels.

H7: There is association between financial risk and post-covid-19 travel intention moderated by stress levels.

H8: There is association between social risk and post-covid-19 travel intention moderated by stress levels.

H9: There is association between psychological risk and post-covid-19 travel intention moderated by stress levels.

H10: There is association between physical risk and post-covid-19 travel intention moderated by stress levels.

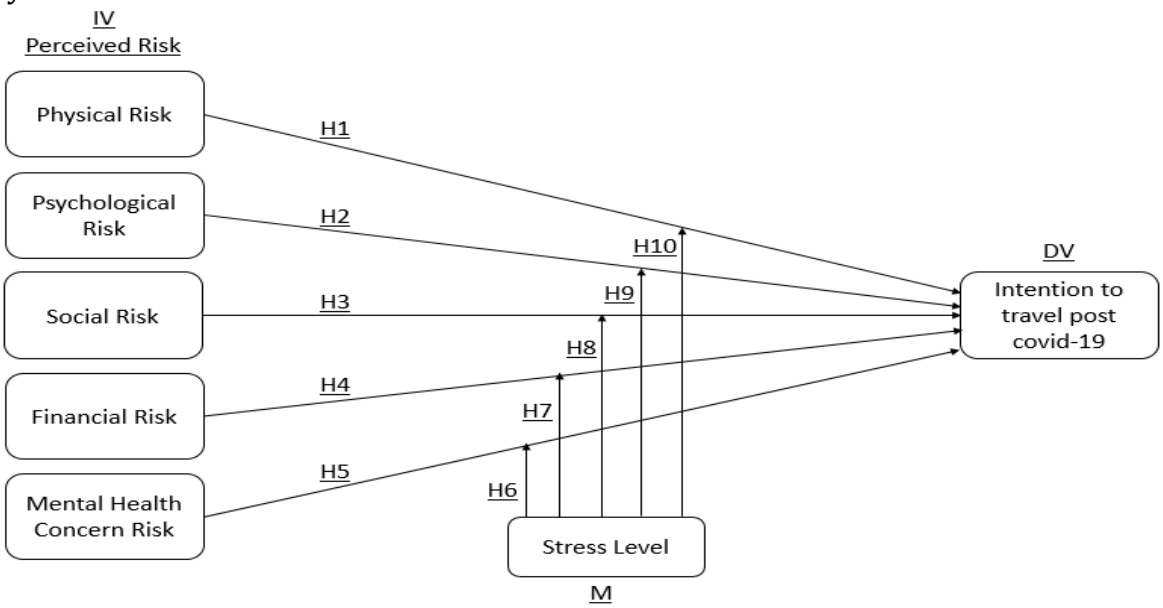

Figure 1: Conceptual framework (Falahuddin 2020)

Research Methodology

The purpose of this research is to look at the types of perceived risk that can increase tourist travel intention after Covid-19. The focus of the research is on local visitors in Kuala Lumpur. Thus, 450 tourists volunteered to participate in a quantitative approach and random sampling method over a population of 8,420,000 in Kuala Lumpur. The questionnaire was distributed online using Google Forms as a digital platform. The questionnaire is divided into three sections: the first collects basic demographic information from respondents such as gender, age, occupation, income, favourite destination, travel preference, and so on. The second and third sections are for gathering information about the five independent variables of the research: physical risk, psychological risk, social risk, financial risk, and mental health concern risk, as well as the moderator (Stress Level). The questionnaire was only distributed in English. A total of 100 pilot tests were conducted to ensure that respondents understood the question. From the 3rd of January 2022 to the 7th of March 2022, questionnaire was distributed online. To analyse the data, the Statistical Package for the Social Sciences (SPSS) 26 and Structural Equation Modelling Using Partial Least Squares (SEMPLS) were used.

Finding

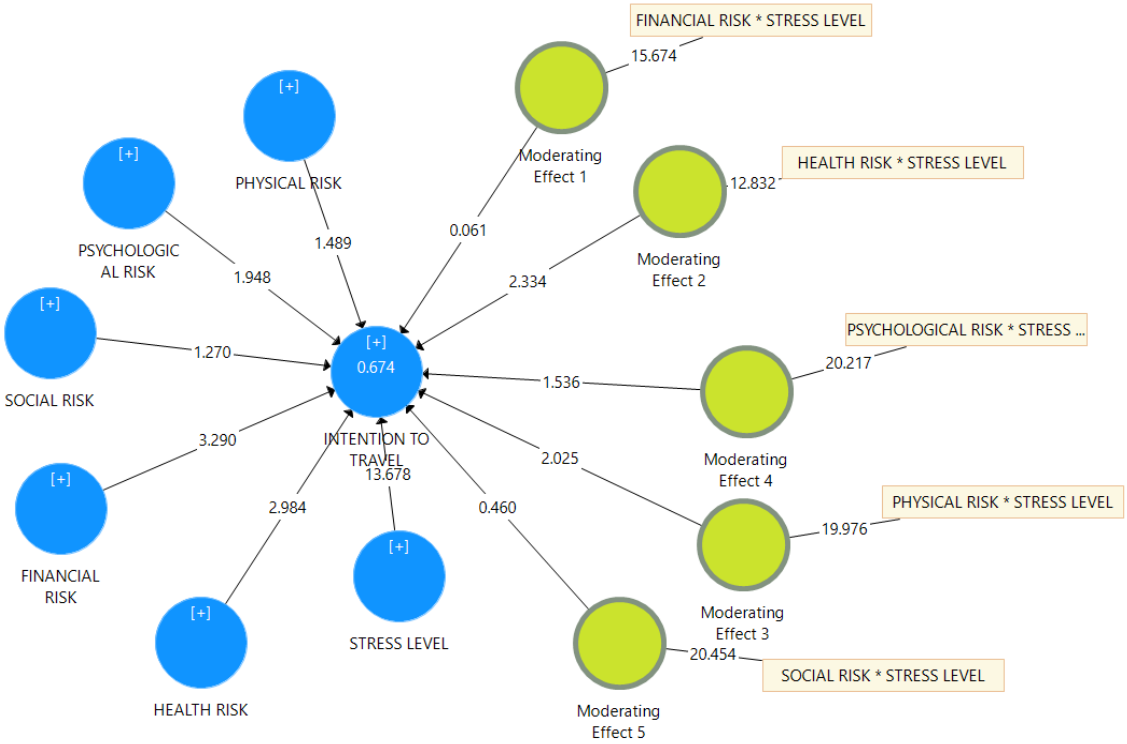

Figure 2: PLS-SEM

Table1: Internal consistency

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Intention To Travel During Post Covid-19	0.840	0.882	0.779
Physical Risk	0.808	0.942	0.961
Psychological Risk	0.904	0.933	0.778

Social Risk	0.735	0.836	0.768
Financial Risk	0.907	0.942	0.844
Health Risk	0.922	0.95	0.864
Stress Level	0.786	0.874	0.745

The reliability of scale tools relates to their consistency. Individual item dependability and internal consistency are the measuring indications. Individual item dependability is evaluated using factor loading. Latent variable composition reliability (CR) and Cronbach's alpha are utilised to evaluate internal consistency. The suggested number should be bigger than 0.7. Validity relates to the accuracy of the scale instrument, and the measurement indications include convergent and discriminant validity. The primary purpose of convergent validity is to examine the correlation between items of the same dimension and to identify the average variance extraction (AVE). The suggested value must be bigger than 0.5. Using the square root of AVE's value as a test, the discriminant validity measures the association between items with distinct aspects. If the value of the square root of the diagonal AVE is larger than the value of the correlation coefficient of the horizontal or vertical column, this indicates discriminative validity. According to Table 1, all Cronbach's alpha and CR values are more than 0.7, suggesting excellent reliability and internal consistency. Each dimension's AVE value is more than 0.5, showing adequate convergent validity. The internal consistency dependability of a measurement model is deemed sufficient when the Cronbach's alpha and composite reliability (CR) of each construct meet the threshold values of 0.60 and 0.70, respectively. According to Table 1, Cronbach Alpha in this current study score from 0.735 to 0.922. The composite reliability (CR) varies from 0.836 to 0.950, as shown in Table 1. Therefore, all Cronbach Alpha and CR values are more than the indicated upper limit of 0.7. For AVE result, the current study reported that all variable is more that 0.5 from 0.768 to 0.961. Thus, we may infer that the studied constructs have sufficient internal consistency and dependability.

Structural Model Assessment

In this section, it will share the model fit analysis by using discriminant validity and HTMT score.

Table2: Fornell and Lacker (1981) criterion

Variable	Intention To Travel During Post Covid-19	Financial Risk	Health Risk	Physical Risk	Psycho Risk	Social Risk	Stress Level
Intention To Travel During Post Covid-19	0.75						
Financial Risk	0.525	0.819					
Health Risk	0.515	0.926	0.829				
Physical Risk	0.412	0.823	0.79	0.779			
Psychological Risk	0.565	0.892	0.855	0.802	0.882		
Social Risk	0.952	0.632	0.638	0.507	0.679	0.754	
Stress Level	0.558	0.465	0.478	0.574	0.542	0.562	0.866

The discriminant validity is the capacity of a group of items to differentiate one variable from others. According to Table 2, none of the construct correlations were more than.924 (Hu and Bentler, 1999). The current research shows the score for discriminant validity from 0.750 to 0.882. It urges that all items demonstrated robust factor loadings on their respective structures. Overall, the measurement model's discriminant validity was satisfactory. According to (Henseler et al., 2015), the "Heterotrait-Monotrait ratio (HTMT)" of correlations must be evaluated for discriminant validity. HTMT readings must be <0.85. The current result for the current research as presented in Table 3, all the item score <0.850 with the score from 0.77 to 0.824 indicate that validation of discriminant validity has been proven, and the model is trustworthy for further processing.

Table3: Heterotrait-monotrait ratio (HTMT)

	Intention To Travel During Post Covid-19	Financial Risk	Health Risk	Physical Risk	Psycho Risk	Social Risk	Stress Level
Intention To Travel During Post Covid-19							
Financial Risk	0.777						
Health Risk	0.561	0.807					
Physical Risk	0.352	0.855	0.824				
Psychological Risk	0.601	0.893	0.738	0.782			
Social Risk	0.761	0.833	0.841	0.581	0.768		
Stress Level	0.537	0.585	0.756	0.618	0.547	0.756	

Table4: R Square

	R Square	R Square Adjusted
Intention To Travel During Post Covid-19	0.674	0.674

The square of the correlation coefficient can describe the amount of variation between two variables when a linear fit is assumed (Sanchez, 2012). Sanchez (2012) has established values for R2 and the accompanying goodness of fit, which are displayed in the Table 4. Table 4 shows that the R2 values for Intention to travel during post covid-19 score ranged between 0.4 < R^2<0.7, therefore these constructs have medium prediction power (Sanchez, 2012)

Table5: Hypothesis Result for direct relationship

H	Relationship	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values

H1	Physical Risk -> Intention to Travel During Post Covid-19	0.018	0.022	0.03	0.599	0.549
H2	Psychological Risk -> Intention to Travel During Post Covid-19	-0.115	-0.111	0.046	2.486	0.013
H3	Social Risk -> Intention to Travel During Post Covid-19	1.07	1.07	0.02	54.676	0
H4	Financial Risk -> Intention to Travel During Post Covid-19	0.101	0.096	0.057	1.781	0.075
H5	Health Risk -> Intention to Travel During Post Covid-19	-0.178	-0.179	0.053	3.326	0.001

Direct relationship hypothesis result reveal that financial risk (H4) is not significantly influence tourist intention to travel during post Covid-19 with the score (β=0.101, t=1.781, p>0.005). Similar with the physical risk which also show the unsignificant relationship with tourist intention to travel during post Covid-19 with the score (β=0.018, t=0.599, p>0.005. For health risk, psychological risk and social risk supporting the hypothesis H5, H2 and H3 with the score (β=-0.178, t=3.326, p<0.005), (β=-0.115, t=2.486, p>0.005) and (β=1.070, t=54.676, p<0.005) respectively.

Table6: Hypothesis Result for moderation relationship

H	Relationship	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
H6	Physical Risk ->*Strees Level -> Intention to Travel During Post Covid-19	0.283	0.279	0.072	3.948	0
H7	Psychological Risk ->*Strees Level -> Intention to Travel During Post Covid-19	0.191	0.191	0.056	3.432	0.001
H8	Social Risk-> *Strees Level -> Intention to Travel During Post Covid-19	0.453	0.463	0.081	5.575	0
H9	Financial Risk->*Strees Level -> Intention to Travel During Post Covid-19	0.453	0.463	0.081	5.575	0

H10	Health Risk->*Strees Level -> Intention to Travel During Post Covid-19	-0.205	-0.206	0.065	3.134	0.002

Indirect relationship result indicate that stress level does significantly moderate the relationship between all independent and dependent variable with the result H9 (β=0.453, t=5.575, p<0.005), H10 (β=-0.205, t=3.134, p<0.005), H6 (β=0.283, t=3948, p<0.005), H7 (β=0.191, t=3.432, p<0.005) and H8 (β=0.453, t=3.432, p<0.005). Finding from the current result show H6, H7, H8, H9 and H10 result are supported.

Discussion

Findings has shown that from five (5) perceived risk (Physical risk, psychological risk, social risk, financial risk, and Mental Health Concern risk) not all have direct relationship to impact tourist intention to travel. Physical and Financial Risk have only not significant relationship with tourist intention to travel after covid 19, but when moderate by stress level it become significant relationship with tourist intention to travel post covid 19. Psychological risk, social risk and Mental Health concern risk are found have significant relationship with tourists' intention to travel from this study. When making a travel decision, some of the tourists will prefer roles that match their life stage, characteristics such as a desire for exploration, adventure, and experimentation. Context of occupation, marriage, family, and culturally and educationally oriented rather than physically risky is something tourists will consider before making decision of travel after covid 19 for their peace of mind or self-perception (Z.Ishak, 2019; Jayawardena, 2020; Fu, 2022). This has supported that there is direct relationship of psychological risk with tourist intention to travel as this can affect what they think about themselves. The socio-economic status need of Maslow's need theory, refers to forming relationships with people to create a sense of social belonging and confirm their ability to a relationship, supports the social risk of having a direct relationship with tourist intention to travel (Karagoz, 2021; Kaushal 2021; Lopes,2021). After so long of quarantine period, after covid 19, people need some trip to actually increase their social standing among friends, relatives, social groups, and impress others (Falahuddin, 2020; Yao, 2021; Tian, 2021).

Travel to different destination and entertainment can help people to improve their mood, ease depression, improve mental state, relieve mental fatigue, or stress and generate mental health benefits (Sun, 2022; Zhu, 2021; Wasiul Karim, 2021). Zhu 2021 has shown a good example of travel especially to a natural environment, because natural environment helps regulate the human nervous system, improve respiratory and digestive functions, boost human immunity, provide physical and mental comfort, and reduce stress. Forest plants produce considerable number of volatile substances which typically have high physiological activity, are beneficial in a variety of ways, including sterilising, anti-inflammatory, and anti-cancer properties, as well as relieving fatigue, easing tension, bringing pleasure, stabilising mood, and refreshing the mind. Previous researchers have supported that mental health concern risk are significant to travel intention after covid 19 as what the finding of the study has results.

Respondents may not intend to travel after Covid-19 due to economic and financial concerns, such as how much they spent on a product or service that must maximize the benefits and worth of money spent (Bernarto, 2022; Apaolazza, 2022, Bidder, 2021). Before making travel plans, these respondents may consider their basic needs. As a result of the data gathered, we can conclude that financial risk has no significant relationship with the intention to travel after Covid-19. Aside from financial risk, the physical risk is another influence that has also no significant results on travellers' intentions to travel after Covid-19. Even if the restrictions have

been reduced, travellers may still be afraid or concerned about exposing themselves to contracting diseases (Apaolaza, 2022; Beh,2021; Cohen,2022).

Through the findings, we know that stress levels can influence a tourist's decision to travel; ensuring tourist satisfaction with their experience can be another way of promoting tourism business growth as the worth of mouth is one of the reliable sources of information for destination selection (Franco, 2022; Sharma, 2022; Tasnim, 2022). When stress level is there to become the moderator for all perceived risk, all perceived risks become significant to tourists' intent to travel after covid-19. This is supported by Leilei Sun's study, which found that stress levels have a relationship with travel, as travel can help people adjust to the impact of negative moods (Sun, 2022; Pires, 2022; Shariff, 2022). Pleasure and relaxation, as well as positive and active instant emotional experiences, can adjust time perception and avoid the continued lengthening of negative mood time perception while adjusting personal emotional state (Pires, 2022; Zhu, 2021; Toubes, 2021). When stress level reach to an extent, all you need is to travel then all the perceived risks are having significant relationship with your intention to travel. This can give an insight for all tourism industry operator to understand that tourist perceived risk will affect their intention to travel and know how to plan their strategies accordingly. Due to Psychological, social, mental health concern risk, tourist have direct relationship with tourist intention to travel, tourist will have interest to travel after post covid. But financial and physical risk are the one that stop them from making decision to travel after covid-19. From the findings we know that their stress level will push them to make decision to travel even if they have the concern on financial risk and physical risk.

We can make the following suggestions from here. To begin with, since we know that financial and physical risk are the push factors that make tourists unwilling to travel after covid-19, tourism operators can adjust their prices to attract more tourists, or some packages can be created to make tourists feel worth trying (Tasnim, 2022; Magona, 2021; Franco, 2022). We know that tourism is one of the industries hardest hit by the epidemic; therefore, short-term discounts and packages can better encourage tourists to travel after Covid-19 (Orden-Mejía, 2022; Germani, 2020; Zafri, 2022). Tourism must be relaunched, reformed, and reinvented to adapt the new normal (Franco, 2022; Fu, 2022; Choo, 2022). It is critical in the post-pandemic context to reduce public fear and improve tourist safety. Aside from that, some corresponding measures can be taken, such as limiting the number of tourists in one area and sanitising the area often using technologies to reduce the risk of tourists being exposed to the epidemic. All facilities must be maintained in order to ensure the safety of tourists' lives and property. In this way, tourists' perceived risk of financial and physical risk should be reduced.

Conclusion

In a nutshell, the research goal of this study has been met. Financial risk and Physical are found to be not significant in determining tourist intention to travel post covid 19. But when all five perceived risks are moderate by stress level, it becomes significant including financial risk and physical risk towards tourist intention to travel after covid 19. Perceived risk had a high impact toward decisions of tourist intention to travel after covid 19, it might either stop them from travelling or change their mind when select destination of travel. Thus, it is important for tourism operator to understand tourist perceived risk and plan strategies accordingly. Tourism has been affected by the covid-19, after so long has stop of low revenue of tourism business, it is a time to plan either reform or rebranding in order to stimulus the market. From the findings we know tourist perceived risk, we know what they are concerning about, thus we can proper educate the public to aware on the tourism industry by doing some digital marketing to reduce their fear to travel and convince them that they can actually trust us and be confident with us as tourism operator. Attract them with safer and worth value package so tourist can release their

stress level after quarantine so long at own house. For example, Tourism operator should target local visitor for the beginning of revive the business as home is safer. Destination marketing techniques will be less effective in attracting prospective visitors until the interplay between factors in travel decision-making and behaviour of people is well understood. Researchers in the tourist business must endeavour to improve or expand the sector's knowledge of risk perception, particularly in relation to Malaysia tourism.

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