Original Scientific Article

Destination Image, COVID-19 Perceived Risk and Intention to Travel: Malaysian Case

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The current study aims to analyse the impact of destination image and perceived risk on tourists' intention to travel to urban cities of Malaysia during the COVID-19 pandemic. The study addresses the effects of risk and destination image on the perception of destination risk and how the perceptions of destination risk impact travel during the COVID-19 pandemic by utilising the planned behaviour theory. A total of 237 respondents participated in the current study. WarpPLS (7.0), a variance-based structural equation modelling (SEM) software, was used to test the research model. The empirical results offer exciting insights into urban tourism services on important factors to consider while designing safety measures and practical actions to restore urban tourism. The study offers novel findings. First, the study empirically revealed the travel intentions of tourists travelling to Malaysia during the coronavirus situation. Second, the study's findings exposed quantifiable insights to make Malaysia a preferable tourist destination.

Keywords: COVID-19, destination image, perceived risk, intention to travel, theory of planned behaviour, Malaysia

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Introduction

The COVID-19 pandemic has resulted in a massive immobilisation of productive activity, with severe economic effects at the global level. Many problems have emerged in the most vulnerable areas, including health and safety issues, political changes, financial crisis, and the tourism industry (Chang & Kim, 2022; Poulaki & Nikas, 2021; Cakar, 2020). COVID-19 continues to impact national economies, businesses, health services, and social life almost two years after it began. With new highly infectious virus variants such as Omicron, the unavailability of vaccines in poor economies, and protests by anti-vaxxers in significant parts of the population in industrialised countries, COVID-19 endures, affecting national economies, businesses, health services, and social life (Gössling & Schweiggart, 2022).

The travel and tourism sector accounts for 10.3% (US$8.9 trillion) of global GDP and 28.3% of exports of services at the worldwide level. In 2019, tourism contributed 10.3% to the GDP and 14.7% of total employment creation in Malaysia (WTTC, 2020). The COVID-19 pandemic has significantly impacted travel

decisions due to the limited availability of tourist destinations and the occurrence of unfavourable travel conditions (Kusumawati et al., 2021; Chang, 2009). Several risks are involved in travel and tour, including health, financial, social, and time risks (Fuchs & Reichel, 2006). Any of the risks can directly be associated with COVID-19. In the current situation, tourists generally worry about health risks; the uncertainty of becoming COVID-19 positive can lead to their decision to choose a particular tourist destination (Poulaki & Nikas, 2021; Chinazzi et al., 2020).

Most countries closed their borders during the COVID pandemic, although a handful opened them for foreign travellers at that time. Travel outside one's country has reduced to such a number as to become negligible. People opt for shorter distances, especially those that can be reached by road. Several studies have covered the intention to travel, but there is still a gap in the research on the intention to travel during a pandemic while people have a high perception of risk (Wen et al., 2020). This type of research is crucial as it supports decision-making to stimulate tourism demand (Gollwitzer & Sheeran, 2006). The most recognised theories, goal intention (Gollwitzer & Sheeran, 2006) and the theory of planned behaviour (TPB) (Ajzen, 1985), are adapted for current research. This study seeks to understand the impact on the destination's image, the perception of risks regarding the tourist's destination, and the intention to travel during COVID-19 to urban cities of Malaysia. Since Malaysia is the most urbanised country in East Asia, the study aims to analyse the impact of destination image and perceived risk on the intention to travel to urban cities of Malaysia during the COVID-19 pandemic. The findings of this study can provide recommendations to restore tourism and the development of security measures for tourism services.

Literature Review and Hypotheses Development

Risk Aversion and Intention to Travel

Individuals generally avoid travelling after disease outbreaks as they are highly averse to any risk accompanied by infections (Novelli et al., 2018). Risk aversion is also one of the critical factors for individuals' travel decision-making. Generally, risk-taking attitudes are a significant element of human behaviour as this influences decision-making strategies and makes individuals deal with complex, ambiguous, uncertain outcomes (Chan et al., 2020). Rogers (1975) has argued in his protection motivation theory that individuals adapt to protect themselves and thus depend on their subjective risk perceptions and risk aversions regarding a perceived health threat; in this case, it is COVID-19 infection. The literature has also shown gender differences in risk aversion and travel visits; specifically, females tend to be more risk aversive than males (Rittichainuwat & Chakraborty, 2009; Park & Reisinger, 2020).

Previous studies in similar disease outbreak situations have yielded different results. For example, Lee et al. (2012) found people engaged in more adaptive behaviours to cope with the threats of the 2009 H1N1 influenza outbreak; however, on the other hand, Cahyanto et al. (2016) found people stopped travelling at the risk of aversive response to the Ebola outbreak in the United States. Similarly, studies in the literature witness a reduction in travel behaviour among people due to COVID-19 risk. For example, studies by Isaac and Keijzer (2021), Li et al., (2020) and Neuburger and Egger (2020) showed that passengers decline in their intention to travel or postpone their trips due to higher risk aversion or risk perception of a pandemic.

Boto-García and Leoni (2021) highlighted in their study that social distancing norms in crowded destinations make people cancel or postpone their travel plans. Also, people with high infection rates or who experienced COVID-like symptoms are more risk-aversive to travel. Research also indicates people prefer 'slow tourism' (Wen et al., 2020) in response to the pandemic risk aversion. We also must acknowledge that some people are risk-averse, while others are willing to take risks. From a behavioural research perspective, analysing the reasons behind risk-related decision-making will help us understand people's intention, in this case, to travel (Bauchner & Fontanarosa, 2020). Average individuals need higher risk compensation to perform the behaviour (Trimpop, 1994). Pullanoet al. (2020) conducted a recent study in France to understand risk aversion behaviour during the lockdown and documented that senior people are

more risk aversive and avoid leisure travel and family trips as insisted by the authorities. Along similar lines, this study aims to understand people's risk aversion and travel intentions after the COVID-19 outbreak in Malaysia. Hence, we hypothesise,

H1 *Risk aversion is positively related to the intention to travel.*

Risk Aversion and Perception of Destination Risk

The likelihood of unfavourable consequences and uncertainty is well explored in the financial decision-making and behaviour of tourists (Hasan et al., 2017). Risk perceptions can be described as the personal opinions of tourists about risk characteristics and seriousness in three categories: health security, moral hazards and weather (Cui et al., 2016). In the tourism context, risk perception has been explored for tourists' fear, anxiety, and worry (Wolff et al., 2019). Health-related risks in tourism, such as Ebola, H1N1, SARS (Jonas et al., 2011) and COVID-19 (Nazneen et al., 2020; Wen et al., 2020), are well investigated. However, few studies have explored risk aversion and destination risk perception among tourists after the COVID-19 pandemic.

Hence, tourists with less concern about risk do not prioritise safety and security while choosing the destination for a visit. Recently, Prince and Kim (2021) also explored the relationship between risk aversion and perception of destination risk among tourists and found supporting evidence to argue the risk aversion. The tourist is likely to perceive the destination as risky. In a nutshell, the risk aversion trait is associated with destination risk perception. Hence, this study explores the risk aversion and perception of destination risk in travel intention, and we hypothesise,

H2 *Risk aversion is positively related to perceptions of destination risk.*

Perceived Risk of Destination and Intention to Travel

Perceived risk is subjective; no matter how informed or thorough the decision might be, it represents the individual's expectation of a negative outcome (Hassan & Soliman, 2021). Studies have shown that the perceived risk of a destination affects tourists' travel intentions, particularly in the context of health-associated risks (Matiza, 2020; Carvalho, 2022; Poulaki & Nikas, 2021). Tourists' decision-making is influenced by the perception of risk associated with a destination (Kani et al., 2017). For example, tourists with higher perceived risk are less likely to intend to travel compared to those with a lower perceived risk. Şengel et al. (2022) argue that the perceived risk of a destination, especially during international travel, leads to avoidance of that destination. This supports previous research by Sonmez and Graefe (1998) who found that perceived risk of a destination is a crucial predictor of a tourist's intention to travel. Destination risk perception can influence tourist intentions to travel or avoid specific destinations (Silva et al., 2011). However, few studies have examined destination-specific risk perception and travel intention (Sharifpour et al., 2014). Hence, this study aims to explore the perceived risk of COVID-19 in Malaysia as a destination among tourists. Previous studies have shown that a destination's negative impact makes tourists avoid travelling due to perceived risks (Cui et al., 2016; Činjarević et al., 2020; de Castro Mendes & Jose Cavenaghi, 2020). This avoidance arises from cognitive dissonance between tourists' motives and the perceived destination risk. To address this dissonance, tourists often postpone or avoid travelling to specific destinations to mitigate associated risks. Matiza (2020) argues that the probable link between destination risk perception and post-COVID-19 travel intentions of tourists should be thoroughly examined. Furthermore, considering the current scenario, it is reasonable to assume that the global tourism industry will be affected if proper measures to mitigate perceived destination risks are not implemented by respective countries. Therefore, this study intends to understand the perceived risk of Malaysia and the travel intentions among tourists. In light of these considerations, the hypothesis of this study is that perceived risk, irrespective of the comprehensiveness or quality of decision-making, reflects an individual's expectation of negative outcomes (Hassan & Soliman, 2021). The literature also confirms that the perceived risk of a destination influences tourists' travel intentions, especially in terms of health-associated risks (Matiza, 2020; Carvalho, 2022; Poulaki & Nikas, 2021). Hence we hypothesise,

H3 *Perceived risk of destination is negatively related to the intention to travel.*

Destination Image and Perceived Risk of Destination

Perpiña et al. (2019) conducted a content analysis of 62 articles from reputed tourism journals. They confirmed that destination image might influence tourists' mental image, which can be perceived as safe (positive) or risky (negative) of the specific destination of travel intent. The decision to travel is based on the destination image and the perceived risk of the destination. San Martin and del Bosque (2008) highlighted that tourists perceive the destination as attractive and familiar if they perceive low risk in the specific destination. For instance, tourists perceiving the low risk of the destination develop a more favourable mental image before visiting the place.

Conversely, if the perceived destination risk is high among tourists, they create a negative image of the destination. Literature also confirms that awareness, cognitive and affective image, past visitation, perceived risk of travelling and perceived risk are the primary factors for international tourism compared to domestic tourism. Concern for safety and security develops the destination's cognitive image and perceived safety. But it also triggers the perceived risk of travelling (Carvalho, 2022). Also emphasised by the literature (Perpiña et al., 2019) is the importance of linking destination image and perceived risk of destination to understand tourist cognitive evaluation and, thereby, their travel behaviour. Ruan et al. (2017) studied the relationship between the perceived risk of a destination and its image among 635 foreign tourists. The study found that tourists consider the perceived risk of a destination to form a destination image, influencing their intention to visit.

Researchers must conduct studies integrating these two variables to contribute important information to tourists, influencing their travel intent. Perpiña et al. (2021) have integrated destination image and risk perceptions as an overall construct to understand travel behaviour. According to the researchers, risk perception of the destination will influence beliefs on specific destinations and shape their destination image. Despite the importance of understanding perceived risk and destination image as distinct constructs within a single study, the literature barely examines the relationship (Kani et al., 2017). Hence, this study aims to add to the existing body of literature to precisely understand the linkage as mentioned earlier, examining Malaysia as the context of the study, and we hypothesise,

H4 *Destination image is positively related to the perceived risk of the destination.*

Destination Image and Intention to Travel

The study by Afshardoost and Eshaghi (2020) on a meta-analysis of 87 studies highlighted the relationship between destination image and intention to travel. Their study has also highlighted that a destination image can be a two- or three-dimensional construct; in some cases, researchers examine a single construct, for instance, an overall image. Overall, the destination image is the holistic perception of a tourist destination (Josiassen et al., 2016) and in this study, we use 'overall image' as the destination image construct. Overall, the destination image is an abstract construct consisting of three sub-dimensions: cognitive, affective, and conative.

Alvarez and Campo (2014) found that destination image perception significantly and directly affects travelling to a particular destination. Along the same lines, Leisen (2001) argued that tourists with a more favourable destination image tend to visit the destination more than those with the least favourable destination image. Molinillo et al. (2018) highlighted that destination image forms the antecedent of intention to visit. The study also showed that destination image formation and intention to travel depend on the tourists' access to information on the destination. Perpiña et al. (2021) established a significant relationship between destination image and intention to visit. Tourists who develop a positive perception of a specific destination choose to visit the destination. Kanwel et al. (2019) showed a positive relationship between perceived destination image and the intention to travel. Research by Chen and Phou (2013) found a negative relationship between perceived destination image and intention to travel. The literature shows mixed results, although destination image is an essen-

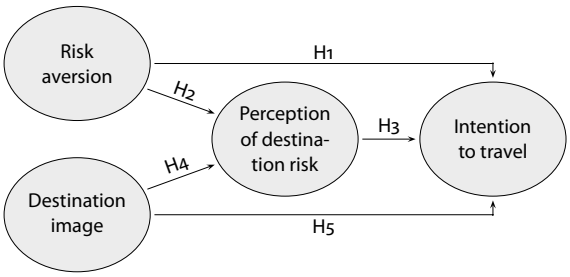

Figure 1 Conceptual Framework of the Study

tial antecedent of tourist behaviour (Josiassen et al., 2016). The current study, therefore, would like to establish the linkage between destination perceptions and intentions to visit, and we hypothesise,

H5 *Destination image is positively related to intentions to travel.*

Research Methodology

Research Instrument

The current study analyses the impact of destination image and perceived risk on the intention to travel to Malaysia during the COVID-19 pandemic. Data was collected online using a self-administered survey instrument. Demographical questions, including age, gender, marital status, monthly income, education level, occupation, and nationality of the participants, were asked in the first section of the survey. The second section of the survey had four travel-related questions, including international trip frequency in the last five years, the purpose of the trip, travel companions, and the duration of the trip. Twenty-five items measured research constructs by using a 5-point Likert scale, ranging from '1' being 'poor' to '5' 'excellent;' 11 items for destination image were adapted from Lepp et al. (2011), six items for risk aversion were adapted from Wolff and Larsens (2014), five items for the perception of destination risk were adapted from Baloglu and McCleary (1999), and three items for intention to travel adapted from Schroeder et al. (2013) were included in the last section of the survey.

Sample and Sampling Technique

Any adults (foreigners, non-Malaysians) who travelled out of their home country for any reason and were interested in visiting Malaysia were considered the population for this research. Data was collected using an online survey (Google forms) using the self-selection sampling method from December 2020 to February 2021. A total of 237 responses were received, and four were discarded due to missing data, which would have negatively affected the analysis.

Table 1 shows that 57.9% of the respondents were female. The majority of the respondents fall under the

Table 1 Demographics

Variables	Categories	(1)	(2)
Gender	Male	98	42.1
	Female	135	57.9
Age (years)	20 years or below	65	27.9
	21–30	114	48.9
	31–40	29	12.4
	41–50	22	9.4
	51 years or above	3	1.3
Marital status	Single	93	39.9
	Married	106	45.5
	Separated	27	11.6
	Other	7	3
Income (monthly in US$)	Less than 1,000	131	56.2
	1,001–2,000	35	15
	2,001–3,000	38	16.3
	3,001–4,000	8	3.4
	4,001–5,000	7	3
Highest level of education achieved	Junior High School	0	0
	Secondary School	0	0
	College	1	1
	University	50	49.5
	Other	9	8.9
Occupation	Retired	0	0
	Self Employed	2	2.5
	Unemployed	49	62
	Private Employee	15	19
	Public Employee	2	2.5
	Other	0	0

Continued in the next column

Table 1 Continued from the previous column

Variables	Categories	(1)	(2)
Nationality	Australia	4	1.7
	Bangladesh	4	1.7
	China	5	2.1
	Philippines	18	7.7
	India	17	7.3
	Indonesia	59	25.3
	Italy	1	0.4
	Japan	31	13.3
	Kenya	10	4.3
	Korea	11	4.7
	Libya	2	0.9
	Maldives	4	1.7
	Mauritius	1	0.4
	Pakistan	54	23.2
	Sri Lanka	11	4.7
	Tanzania	1	0.4

Notes Column headings are as follows: (1) frequency, (2) percentage.

Table 2 Travel Information

Variables	Categories	(1)	(2)
Number of abroad (international) holiday trips during the last 5 years	3 or less	128	54.9
	in between 4–6	60	25.8
	in between 7–9	25	10.7
	10 or more	20	8.6
Purpose of the travel	Leisure/vacation	138	59.2
	Business	28	12
	VFR	26	11.2
	Other	41	17.6
Travelling with	Family/spouse/kids	121	51.9
	Colleague/Friends	76	32.6
	Alone	32	13.7
	Other	4	1.7
Duration of the trip	2–5 days	124	53.2
	One week	51	21.9
	More than a week	58	24.9

Notes Column headings are as follows: (1) frequency, (2) percentage.

age group '21–25' (48.9%), followed by '20 years or below' (27.9%) and the majority of the participants were married (45.5%), followed by single (39.9%). Out of 101 respondents, only 50 stated their highest education level was achieved at university. Only 79 respondents indicated their occupation, where 62% were employed, followed by 19% as private sector employees. With regards to nationality, the maximum number of participants was Indonesian (25.3%), followed by Pakistani (23.2%), Filipino (7.7%) and Indian (7.3%).

Table 2 shows the travel information details; it was found that 128 respondents had three or fewer international trips followed by 60 participants (between 4–6 trips) in the last five years. 59.2% of participants travelled for leisure or vacation, and 51.9% of participants (the majority) with their families, including spouses and kids, for 2–5 days (53.2% – majority of participants).

Data analysis Partial Least Squares (PLS) using WarpPLS 7.0 software was chosen over the common covariance-based technique, given that it places fewer restrictions on sample sizes, data distribution, and normality and is gaining more prominence in hospitality management research (Ali et al., 2018). A two-step procedure, suggested by Anderson and Gerbing (1988), was adopted to test the hypotheses for this study. An assessment of the structural model followed an assessment of the measurement model.

Data Analysis and Findings

This study used the variance-based structural equation modelling (SEM) software WarpPLS 7.0 to analyse the study's conceptual path model. The data analysis part is segmented into two main parts: the measurement model and the structural model. The measurement model was assessed to examine the validity and reliability of the derived measures for the outer model-theoretical constructs. In contrast, the estimation of the path model was examined through testing (structural model) the inner model. PLS path modelling is one of the robust methods to analyse conceptual models in social sciences, mainly in hospitality and tourism (Ali et al., 2018). Furthermore, in or-

Table 3 Indicator's Validity, Reliability and Cross-Loadings

Constructs		Ri_Av	De_IMG	PR_DR	In_Trav	CR	AVE	VIF
Risk Aversion	RA1	0.755	−0.152	0.133	0.101	0.862	0.530	1.125
	RA2	0.820	0.034	−0.016	0.043			
	RA3	0.860	0.049	−0.204	−0.055			
	RA4	0.812	0.032	−0.014	−0.208			
	RA5	0.758	0.075	0.205	0.280			
	RA6	0.687	−0.001	0.069	0.046			
Destination Image	DI1	0.094	0.832	−0.019	−0.051	0.935	0.569	1.170
	DI2	−0.031	0.771	0.021	0.028			
	DI3	0.069	0.825	0.043	0.065			
	DI4	0.241	0.768	−0.216	−0.159			
	DI5	0.129	0.754	−0.178	−0.208			
	DI6	−0.155	0.710	0.248	0.227			
	DI7	−0.132	0.772	0.096	−0.047			
	DI8	−0.123	0.685	0.031	−0.011			
	DI9	0.029	0.765	−0.148	−0.160			
	DI10	−0.048	0.676	0.109	0.343			
	DI11	−0.123	0.722	0.045	0.026			
Perception of Destination Risk	PDR1	0.279	0.086	0.653	−0.083	0.878	0.680	1.033
	PDR2	0.067	−0.052	0.854	0.071			
	PDR3	−0.031	0.031	0.908	−0.011			
	PDR4	−0.094	0.007	0.900	0.020			
	PDR5	−0.161	−0.059	0.780	−0.018			
Intention to Travel	IT1	−0.034	0.013	0.035	0.949	0.930	0.878	0.878
	IT2	0.032	−0.052	0.012	0.966			
	IT3	0.001	0.043	−0.050	0.894			

Notes Loadings are unrotated and cross-loadings are oblique-rotated. *P*-values are for loadings. *P*-values < 0.05 are desirable for reflective indicators.

der to maximize the predictability of the dependent constructs, the conceptual model incorporates reflective measurement, exhibits a multi-dimensional nature, and deviates from the assumptions of multivariate normality (Hair et al., 2019).

Measurement Model

The purpose of assessing the measurement model is to ensure the validity and reliability of the model through the evaluation of (a) internal consistency reliability, (b) convergent validity, and (c) discriminatory validity. The measurement model of this study has been assessed. Firstly, the internal consistency reliability values exceeded the set criteria of Cronbach's alpha (α) > 0.7, Jöreskog's ρc > 0.7, and Dijkstra-Henseler's ρA > 0.7. The outcome values of the cross-loadings revealed that all the measurements were above the set criteria of 0.65. Table 3 demonstrated that the composite reliability values were above 0.86 and lower than 0.94, thus indicating the measurements are reliable and have the predicting capability of their own construct, respectively. Moreover, the convergent validity of the outer

Table 4 Discriminant Validity

	RA	DI	PDR	IT
RA	*			
DI	0.869	*		
PDR	0.891	0.871	*	
IT			0.881	*

Notes * Standard procedure for reporting HTMT (Heterotrait-Monotrait) ratio.

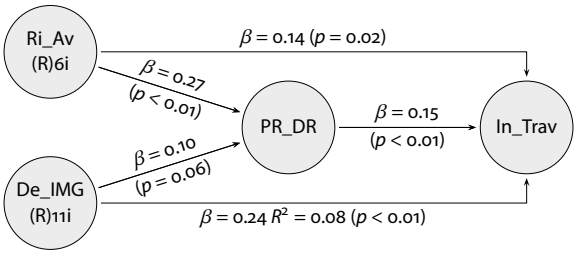

Figure 2 Model

model was assessed by measuring the cross-loading of measurements and the assessed value of average variance extracted (AVE). The AVE value of each construct was above the threshold limit of 0.50, resulting in it being able to explain at least 50% of the variance of its indicators (Hair et al., 2019). As per Table 3, the AVE values of each construct are 'Risk Aversion' 0.530, 'Destination Image' 0.569, 'Perception of Destination Risk' 0.680, and 'Intention to Travel' 0.878, respectively. Lastly, the assessment values of VIF within Table 3 indicated that all the constructs' VIF values are below the threshold of 4, which indicated none of the constructs were affected by the variance inflation factor.

The discriminant validity for the model was assessed to ensure that constructs within the path model are empirically distinct. Two measures were used to assess the discriminant validity, Heterotrait-Monotrait ratio (HTMT) and cross-loading. HTMT < 0.85 means 95% confidence to consider (Henseler et al., 2015), as the value from Table 4 indicates the respective construct has a more significant value compared to all other constructs in the row and column (Hair et al., 2014). The HTMT ratio within Table 4 indicated the values were below the critical limit of 0.90, which indicated the accuracy of correlation.

Structural Model

According to Hair et al. (2014), the significance level and co-efficient value should achieve a certain level, ensuring an impact on the dependent construct. The assessed path model from Figure 2 demonstrates 'Risk Aversion → Perception of Destination Risk' with a *p*-value = 0.005 and beta-value = 0.27, indicating that if travellers have a substantial and significant sense of potential risk they may not be willing to travel to the destination. The following hypothetical result indicates 'Destination Image → Perception of Destination Risk' has a positive but insignificant relationship, *p*-value = 0.06, beta-value = 0.10, which indicates the past image of the destination is insignificant in the midst of the COVID-19 outbreak, as travellers are more concerned with the safety of themselves and their families. Further, the 'Perception of Destination Risk → Intention to Travel' *p*-value = 0.001, beta-value = 0.15 indicates a positive and significant relationship, which indicates that despite the risk and the past image of the destination, travellers are still willing to take risks and want to travel, which could indicate that the results of repetitive lockdowns and social restrictions has mentally and emotionally deprived the travellers. They are eager to travel desperately despite the risk. H1 and H5 support this as both hypotheses have a positive relationship and vital significance. Further, in terms of measuring the f^2 effect size, within the path model, the minimum effect size was found to be 0.141, and the most significant effect size is 1.327. The Q^2 values were 0.614 (minimum) and 0.653 (maximum), respectively, which indicated the indicators within each exogenous construct have enormous predictive relevance on their respective endogenous constructs.

Regarding the model fit for the path model, the assessment of standardised root means square residual (SRMR), the unweighted least squares discrepancy dULS, the geodesic discrepancy dG, and the normal index (NFI) were necessary. Hence, Table 5 shows that the structural model of this research achieved the value of 0.061 and 0.060, indicating a fit model, which was below the critical limit of SRMR < 0.08 (Hu & Bentler, 1999), dULS < 95% bootstrap quantile (H195

Table 5 Exact Fit Tests

Item	Saturated Model	Estimated Model
SRMR	0.0610	0.0600
dULS	0.0001	0.0002
dG	0.0038	0.0064
NFI	0.9300	0.9300

Notes Standardised Root Mean Square Residual (SRMR): Critical value < 0.08; Unweighted Least Squares Discrepancy (dULS): Critical value < 0.05; Geodesic Discrepancy (dG): Critical value < 0.05; Normal Fit Index (NIF): Critical value > 0.90.

of dULS): (critical value < 0.05) (Henseler et al. 2016), dG < 95% bootstrap quantile (H195 of dG): (critical value < 0.05) (Henseler et al., 2016), NFI value > 0.90 (Byrne, 2008). Further, it confirmed that the structural model is considered a well-fit model based on the obtained value of dULS and dG. The value of NFI shows as 0.93, which is above the criteria value of 0.90. Therefore, it also confirmed the model fit of the structural model.

Discussion and Implications

Specifically, the study contributes an imperative understanding of tourists' visit intention towards urban cities of Malaysia by outspreading the existing TPB framework by adding perceived risk, destination image and risk aversion. Few studies have empirically extended the TPB by adding studied variables, to the best of our knowledge. The results demonstrated that all proposed hypotheses relating to the direct relationship were supported except one. Destination image was found to have an insignificant relation to the perceived risk of the destination. This finding suggests that tourist agencies must improve the destination's image to improve the tourists' intention to visit urban cities. Additionally, the results of this study disclose complex associations among these constructs.

The result has shown that destination image has no relationship with COVID-19 perceived destination risk (Malaysia). Earlier research has reported a significant relationship between destination image and perceived risk (Perpiña et al., 2019; San Martin & Bosque, 2008; Ruan et al., 2017; Kani et al., 2017). Not all tourists perceive the risk to the Malaysian destination image. In addition, it was also found in the study results that tourists with higher risk aversion are less likely to visit Malaysia than those with lower aversion. The results of this study were in line with the earlier studies by Gallego and Font (2020), Li et al. (2020), Neuburger and Egger (2020), and Şengel et al. (2022). Tourist authorities must facilitate hygiene practices and communicate through appropriate media channels to reduce perceived destination risk in Malaysia's urban cities.

The descriptive analysis of the study reveals that 57.9% of the respondents were female, with 48.9% in the age bracket of 21–30. Both groups of respondents are taking the COVID-19 situation seriously, and a considerable decline has been observed in travel behaviour among people due to COVID-19 risk. But interestingly, a positive and significant relationship has been found between travel risk aversion and perceptions of destination risk. Though the study is limited to tourist cities of Malaysia, we have included tourists from various nationalities, giving us a fair idea of their perceptions and intention to travel. This study provides a significant understanding of destination image and perceived risk in the intention to travel to Malaysia. This study examines the destination image of Malaysia and perception of the COVID-19 pandemic risk. This empirical study contributes to the existing literature by explaining how the perception of COVID-19 pandemic risk is integrally related to travel decisions and destination image for Malaysia based on individual aspects. As the traveller's behaviour becomes an essential aspect of studies since it helps to analyse the immediate and distant future of the travel and tourism industry, it is highly essential to know how to build up a positive destination image and avoid or minimise these risks. The findings of this research will be helpful.

The study also throws light on interesting practical implications. Since travel risk perception is an important variable influencing the intention to travel, the tourism industry can take steps to mitigate the risk perceived by the tourists visiting urban cities of Malaysia. Moreover, the study results also exhibited a significant positive relationship between the perception of destination risk and the intention to travel to

Malaysia, which contradicted this research's proposed hypothesis. This result could be unique to this study's targeted samples, as Malaysia has already initiated a 'travel bubble' to provide more confidence to incoming travellers. However, the study's remaining hypotheses were consistent with the past studies (Matiza, 2020; Cui et al., 2016; Sonmez & Graefe, 1998). The findings imply that tourists' visit intention differs by the level of perceived risk in the destination. Perception of risk may make more sense to tourists when they are going to a destination for a second time because this study focuses on the visit intention of tourists. This study also further supports the idea that destination image influences visit intention. Similar results were achieved by the studies in the tourism literature (Perpiña et al., 2021; Kanwel et al., 2019; Molinillo et al., 2018).

Limitations and Future Research

The study acknowledges certain limitations. We focused on a single country, Malaysia. Future research can explore these variables on different destinations, comparing destination risk perceptions across countries etc. The study did not control for demographic variables that future studies can address. In addition, we adopted a cross-sectional design; future research can consider longitudinal research, capturing tourists' perceptions at different time frames and analysing the factors influencing the change in perception. Though we tested for common method bias, we cannot completely rule out that future research can improve the studies employing multi-source, multi-wave surveys. Malaysia is a world-class destination attracting millions of tourists each year. The destination has been highlighted and marketed globally, which helps publicise a positive image to encourage tourists' intention to visit Malaysia. This finding confirms that destination image is decisive factor for tourists' destinations. Future studies can explore other antecedents like destination loyalty, tourists' personalities and situational factors influencing visit intention. Other moderating and mediating variables, such as word of mouth, promotional activities, and tourist delight, can be explored in the context of perceived risk and visit intention. In a nutshell, the study results give an alarming signal to all stakeholders, emphasising the need to address perceived risks related to destination image and enhance tourist influx to promote economic growth.

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