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The Influence of Big Five Personality Traits on Perceived Travel Risk and Travel Intention During COVID-19 Pandemic

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ABSTRACT

The purpose of this study is to investigate how personality traits influence Indonesian tourist perception of travel risks and travel intention during COVID-19 pandemic. In this study, the Big Five personality traits theory was used to investigate tourist personality traits. Online survey was accomplished and obtained 202 respondents. The primary data was processed using SEM-PLS. Of the five personality traits, it was found that only conscientiousness significantly influenced perceived travel risk . It was further revealed that travel risk perception negatively and significantly influenced travel intention. Furthermore, it was also found that travel risk perception significantly mediated conscientiousness and its influence on tourist travel intention.

Keywords: personality traits, perceived travel risk, travel intention, COVID-19

Pengaruh Big Five Personality Traits terhadap Perceived Travel Risk dan Travel Intention Selama Pandemi COVID-19

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh ciri kepribadian terhadap persepsi risiko berwisata dan minat berwisata wisatawan Indonesia di masa pandemi Covid-19. Ciri kepribadian wisatawan digali dari perspektif teori Big Five Personality Traits. Survei secara daring disebarkan kepada 202 responden yang mengisi kuisioner lewat Google form. Penelitian ini menggunakan SEM-PLS untuk pengolahan data primer. Hasil penelitian menunjukkan bahwa dari lima ciri kepribadian, hanya ciri kepribadian conscientiousness yang berpengaruh signifikan terhadap persepsi risiko berwisata. Persepsi risiko berwisata berpengaruh negatif dan signifikan terhadap minat berwisata. Selanjutnya, persepsi risiko berwisata terbukti merupakan mediator yang signifikan dari ciri kepribadian conscientiousness dan pengaruhnya terhadap minat wisatawan untuk berwisata.

Kata kunci*: ciri kepribadian, persepsi risiko perjalanan, minat berwisata, pandemi Covid-19*

BACKGROUND

The tourism industry is one of the main sectors that contributes the most to the global economy and employment Globalization and increased global mobility have supported the growing number of tourists while also raising serious concerns about safety, security, and risk. According to Kovari & Zimanyi (2011), safety and security are important factors in decision-making and tourist travel experiences. COVID-19 pandemic, which was discovered in Wuhan, China, at the end of 2019, has had a significant impact on the global tourism industry. The Centers for Disease Control and Prevention (CDC) recommendation to avoid non-essential travel to most countries has resulted in international travel restrictions affecting 96% of the world's population (Gossling et al., 2020; UNWTO, 2020). The 58%-78% drop in foreign tourists has resulted in a loss of US$ 1.2 trillion in tourism export revenues and 120 million layoffs in 2020 compared to previous years (UNWTO, 2020). The first case of COVID-19 was

reported in Indonesia on March 2, 2020, and the number of cases is rapidly increasing. As a country with a large population and limited testing capacity, as well as less restrictive social distancing measures, there is a risk of the disease spreading significantly.

The Indonesian government, particularly the Ministry of Tourism and Creative Economy, has initiated a number of policies aimed at reviving the tourism industry, with a particular emphasis on health. The increase in COVID-19 cases has prompted the government to implement a policy aimed at limiting community mobility and interaction, known as the Community Activities Restrictions Enforcement (PPKM, *Pemberlakuan Pembatasan Kegiatan Masyarakat*). This policy has been particularly implemented in areas with high transmission rates and designated as "red zones" (*Pemerintah Gencarkan Upaya Penanganan Lonjakan Kasus COVID-19*, 2021. During PPKM, Statistics Indonesia (BPS, *Badan Pusat Statistik*) discovered that 90% of Indonesians conform to the restriction by communicating online with family or friends, increasing their worship of God, exercising, doing hobbies, and limiting access to negative news. However, it is undeniable that 10% of people have violated the restriction by visiting relatives or family and going on vacation (BPS, 2021). Responding to this, the government implements the cleanliness, health, safety, and environmental sustainability (CHSE) standards by giving certificates to tourism business actors and tourist attraction managers who adhere to strict health protocols (Ministry of Tourism and Creative Economy–CHSE Certification, 2021). However, despite the government's response to make travel more secure and comfortable, the public's perception of the risk of COVID-19 persists and can influence their desire to travel.

The pandemic has shifted people's travel habits and has influenced tourists' behavior and mental well-being (Ministry of Tourism and Creative Economy, 2021) as they are more concerned about health and safety. According to Reisinger and Mavondo (2005), perceived risk and perceived safety have a significant impact on individual travel intention. Furthermore, according to Egger and Neuburger (2021), the perceived risk when traveling to a destination varies and is influenced by personality type and nationality. Hashim et al. (2018) explain that to understand the perceived travel risk among tourists, consideration of individual characteristics and psychology is required as these two factors can influence tourists' tendency to make travel decisions based on perceived risk. It is also shown that individual personality is relatively stable and consistent, and it distinguishes one individual from another (Abood, 2019). The Big Five personality traits are the most prominent of the various theories of personality trait classification. Openness to experience, conscientiousness, extraversion, agreeableness, and neuroticism are the five personality traits (Leung and Law, 2010). The theory explains that personality traits lead to different interpretations of and involvement with tourism products because they determine each individual's unique response to their environment (Hahn et al., 2018).

As the world's largest source of income and economic growth, post-pandemic tourism recovery is critical for the revival of a better industry. To address this issue, this study explores how Big Five personality traits can influence tourists' perceived travel risk and travel intention to visit Indonesia during the pandemic. It should be noted that the number of empirical studies that investigate the role of tourists' perceived travel risk in mediating the influence of Big Five personality traits on tourists' travel intention is still relatively few. Therefore, the findings of this study are expected to provide input for tourism businesses in Indonesia to develop strategies geared toward the domestic market, which is a priority market during the national tourism industry's recovery period.

Big Five Personality Traits

The theory of traits is an important personality theory, and the Big Five personality traits are at the heart of trait theory for describing, interpreting, and predicting human behavior (Abood, 2019). Big Five personality traits are the most widely accepted personality theory as it is stable, simple to understand, and capable of providing a valid framework for assessing human personality psychopathology (Abood, 2019). Goldberg (1992) explains the five personality traits that are often abbreviated as CANOE or OCEAN. **Openness to experience** is a personality trait that refers to an individual's willingness to try new things, be curious, and engage in imaginative and intellectual activities (Aren and Hamamci, 2019; McCrae and Costa, 1985). **Conscientiousness** is a personality trait in which an individual is organized, responsible, conscientious, disciplined, obeys rules and norms, is more cautious in acting, and considers many factors when making decisions. (Aren & Hamamci, 2019; Grohol, 2019; McCrae & Costa, 1985). **Extraversion** is a personality trait that is easy to get along with, sociable, and excited when around other people. This personality trait is commonly referred to as an extroverted personality (Aren & Hamamci, 2019; McCrae & Costa, 1985). **Agreeableness** is a personality trait that refers to how an individual treats relationship with others, such as demonstrating empathy, compassion, warmth, trust, warm, and cooperative behavior (Aren & Hamamci, 2019; McCrae & Costa, 1985). **Neuroticism** is a trait associated with anxiety, anger, irritability, fear, sadness, and insecurity (Aren & Hamamci, 2019; McCrae & Costa, 1985).

Perceived Travel Risk

Perceived travel risk is defined as the risk that tourists may experience during their travel. It refers to the perceived uncertainty and potential negative impact on travel bookings (Maritz et al., 2013). According to Reisinger and Mavondo (2005), perceived travel risk is related to evaluations for making travel decisions, purchasing, and consuming products or travel experiences. Individual risk perceptions can influence individual behavior, and these risk perceptions differ depending on each individual's characteristics, social structure, and beliefs (Fyhri and Backer-Grndahl, 2012).

Travel Intention

Maritz et al. (2013) explain that travel intention is tourists' desire to travel, which also includes their intent to purchase travel products. In this context, travel intention also refers to tourists' perceptions when visiting a specific location within a specific time frame (Hashim et al., 2018).

Several studies (Aren & Hamamci, 2019; Fyhri & Backer-Grndahl, 2012; Martin, 2020) employed Big Five personality traits as predictors to investigate the influence of tourists' perceived risk when traveling. It is shown that individuals with openness traits are willing to take more risks. For example, they do not think it is dangerous to share space with other people who may be infected by the virus. In addition, they also have less trust in government authorities in dealing with the pandemic. On the contrary, according to Maritz et al. (2013), conscientious individuals positively and significantly influence personal risk (economic risk caused by death, accidents, illness, age, or job termination), and these individuals are more cautious and well-organized, and they have a stronger belief in the government's ability to combat COVID-19 (Martin, 2020). Extraversion individuals are shown to be positively related to the perceived risk of COVID-19 as socializing increases the risk of infection (Martin, 2020). However, according to Maritz et al. (2013), tourists with extraversion personality traits are not significantly affected by travel risk. It is reported that individuals with the agreeable trait are known to have influence only when interacting with other people. Trust, an aspect of agreeableness, encourages individuals to rely on the judgment and knowledge of others rather

than their own (Aren and Hamamci, 2019). According to Maritz et al. (2013), neuroticism individuals are positively and significantly correlated with the level of perceived risk. This trait is indicated by their negative emotions (worry, anxiety, fear), which drive them to avoid more risks. Based on the literature review, the following hypotheses were formulated:

H_{1a}: Openness to experience personality trait negatively and significantly influences perceived travel risk during the COVID-19 pandemic.
H_{1b}: Conscientiousness personality trait positively and significantly influences perceived travel risk during the COVID-19 pandemic.
H_{1c}: Extraversion personality trait positively and significantly influences perceived travel risk during the COVID-19 pandemic.
H_{1d}: Agreeableness personality trait positively and significantly influences perceived travel risk during the COVID-19 pandemic.
H_{1e}: Neuroticism personality trait positively and significantly influences perceived travel risk during the COVID-19 pandemic.

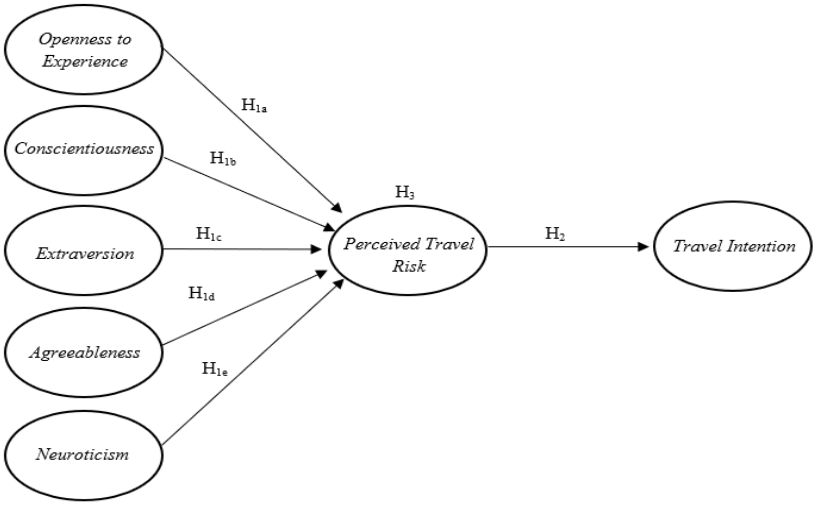

Figure 1. Research Model

Previous studies reveal that, while tourists plan to travel or visit a certain location, most of them make decisions based on their perceived risk (George, 2010). Several studies also agree that perceived risk significantly influences tourists' travel intentions (Artuger, 2015; Chew & Jahari, 2014; Maritz et al., 2013). Furthermore, Maritz et al. (2013) explain that perceived risk is influenced by personality traits such as extraversion, conscientiousness, and neuroticism. Based on these preview studies, the following hypotheses are formulated:
H_2: COVID-19 perceived travel risk negatively and significantly influences travel intention
H_3: Perceived travel risk significantly mediates the relationship between personality traits and travel intention
H_{3a}: Perceived travel risk significantly mediates the relationship between openness and travel intention
H_{3b}: Perceived travel risk significantly mediates the relationship between conscientiousness and travel intention
H_{3c}: Perceived travel risk significantly mediates the relationship between extraversion and travel intention
H_{3d}: Perceived travel risk significantly mediates the relationship between agreeableness and travel intention

H_{3e}*:* Perceived travel risk significantly mediates the relationship between neuroticism and travel intention

METHOD

A causal quantitative approach was used to examine the relationship between the independent variables (openness to experience, conscientiousness, extraversion, agreeableness, and neuroticism) and the dependent variable (travel intention) with a mediation variable (perceived travel risk). It should be noted that the measurement items for each variable were developed based on a review of the relevant literature and all of the measurement items in the questionnaire were proven to be valid and reliable in the pilot study. A purposive sampling method was also done to collect data. The survey was conducted online using Google Forms and SEM-PLS statistical method was used to process the collected primary data.

RESULT AND DISCUSSION

The total number of respondents to this survey was 206. However, only 202 of these questionnaires met the requirements and were ready to be processed.

Table 1. Respondent Profile

Attribute	n	%
Gender		
Male	98	47.3%
Female	108	52.7%
Age		
17-25 years old	107	52.2%
26-35 years old	34	16.6%
36-45 years old	24	11.7%
46-55 years old	27	13.2%
> 55 years old	13	6.3%
Education		
High school	72	35.6%
Diploma	13	6.3%
Undergraduate and postgraduate degree	119	58.1%
Occupation		
Student	84	41%
Businessperson	63	30.7%
Employees	18	8.8%
Professionals	15	7.3%
Others	25	12.2%
Average Income/Pocket Money per Month		
< IDR 2,500,000	70	34.1%
IDR 2,500,000–5,000,000	62	30.2%
IDR 5,000,000–7,500,000	30	14.6%
IDR 7,500,000–10,000,000	8	3.9%
IDR 10,000,000–15,000,000	12	5.9%
> IDR 15,000,000	23	11.2%
Have not traveled during the pandemic	65	32%
Travel destination		
Domestic (within Indonesia)	184	90.6%
Overseas	3	1.5%

As can be seen in Table 1, most respondents are females between 17 to 25 years old. It was also found that most respondents are students with an undergraduate degree and have an average monthly income or pocket money of Rp2,500,000. In terms of travel behavior, the

majority of respondents (68%) stated that they had traveled outside of the island in Indonesia during the pandemic.

Step 1: Outer Model Test

The outer model test consists of two steps, which are the validity test and the reliability test. The outer loading and average variance extracted (AVE) were used to perform the convergent validity test. In social science studies, the standard value of outer loading ranges between 0.40 and 0.70 (Hair et al., 2017). Table 2 shows that all outer loading values for each indicator are greater than 0.4, except for one indicator (A4), which has the lowest value and was dropped from the model.

In addition, the AVE value was used to test convergent validity. It can be seen in Table 2 that each variable of AVE is higher than 0.5, indicating that all variables are valid.

Table 2. Convergent Validity Test

Variable	Indicator	Outer Loading Value	Explanation	AVE
Openness to Experience	O1	0.830	Valid	0.577
	O2	0.893	Valid	
	O3	0.733	Valid	
	O4	0.553	Satisfactory	
Conscientiousness	C1	0.758	Valid	0.585
	C2	0.659	Satisfactory	
	C3	0.816	Valid	
	C4	0.817	Valid	
Extraversion	E1	0.520	Satisfactory	0.637
	E2	0.849	Valid	
	E3	0.884	Valid	
	E4	0.880	Valid	
Agreeableness	A1	0.923	Valid	0.572
	A2	0.765	Valid	
	A3	0.528	Satisfactory	
Neuroticism	N1	0.847	Valid	
	N2	0.920	Valid	0.711
	N3	0.822	Valid	
	N4	0.779	Valid	
Perceived travel risk	PTR1	0.481	Satisfactory	0.507
	PTR2	0.571	Satisfactory	
	PTR3	0.700	Valid	
	PTR4	0.692	Satisfactory	
	PTR5	0.887	Valid	
	PTR6	0.801	Valid	
	PTR7	0.770	Valid	
Travel intention	T1	0.915	Valid	0.874
	T2	0.951	Valid	
	T3	0.938	Valid	

The discriminant validity test results in Tables 3 and 4 show that all indicators met the requirements because they have the highest Fornell-Larcker criterion and cross-loading values for their variables.

Table 3. Fornell-Larcker Criterion Results

Variable	A	C	E	N	O	PTR	TI
A	**0.756**	-	-	-	-	-	-
C	0.340	**0.765**	-	-	-	-	-
E	0.388	0.428	**0.798**	-	-	-	-
N	0.080	-0.211	-0.127	**0.843**	-	-	-
O	0.348	0.417	0.386	-0.063	**0.760**	-	-
PTR	0.210	0.182	0.112	0.096	0.082	**0.712**	-
TI	-0.062	-0.041	-0.023	0.197	0.148	-0.466	**0.935**

*A (Agreeableness), C (Conscientiousness), E (Extraversion), N (Neuroticism), O (Openness), PTR (Perceived Travel Risk), TI (Travel Intention)

Table 4. Cross Loading Discriminant Validity Test Results

Variable	Indicator	A	C	E	N	O	PTR	TI
Agreeableness (A)	A1	**0.923**	0.323	0.321	0.078	0.318	0.215	-0.061
	A2	**0.765**	0.240	0.353	0.056	0.267	0.127	-0.044
	A3	**0.528**	0.366	0.446	-0.014	0.341	0.003	0.091
Conscientiousness (C)	C1	0.244	**0.758**	0.295	-0.203	0.236	0.155	-0.076
	C2	0.246	**0.659**	0.196	-0.172	0.228	0.104	-0.053
	C3	0.302	**0.816**	0.349	-0.139	0.372	0.117	0.010
	C4	0.260	**0.817**	0.430	-0.135	0.422	0.165	-0.005
Extraversion (E)	E1	0.178	0.075	**0.520**	0.231	0.114	0.005	0.165
	E2	0.323	0.303	**0.849**	-0.069	0.264	0.082	0.020
	E3	0.320	0.429	**0.884**	-0.208	0.377	0.113	-0.129
	E4	0.375	0.375	**0.880**	-0.047	0.357	0.097	0.065
Neuroticism (N)	N1	0.085	-0.212	-0.095	**0.847**	-0.021	0.091	0.137
	N2	0.084	-0.190	-0.093	**0.920**	-0.040	0.106	0.192
	N3	-0.011	-0.159	-0.155	**0.822**	-0.129	0.044	0.143
	N4	0.079	-0.117	-0.132	**0.779**	-0.084	0.041	0.210
Openness to Experience (O)	O1	0.301	0.282	0.288	-0.020	**0.830**	0.070	0.137
	O2	0.299	0.457	0.378	-0.113	**0.893**	0.085	0.068
	O3	0.254	0.288	0.299	-0.067	**0.733**	0.045	0.134
	O4	0.192	0.137	0.149	0.118	**0.533**	0.023	0.229
Perceived Travel Risk (PTR)	PTR1	0.096	0.088	0.050	0.078	-0.052	**0.481**	-0.067
	PTR2	0.185	0.058	-0.013	0.218	0.031	**0.571**	-0.117
	PTR3	0.090	0.071	0.082	0.086	-0.011	**0.700**	-0.230
	PTR4	0.169	0.144	0.037	0.012	-0.006	**0.692**	-0.226
	PTR5	0.222	0.185	0.091	0.057	0.103	**0.887**	-0. 502
	PTR6	0.178	0.104	0.159	0.056	0.097	**0.801**	-0.489
	PTR7	0.084	0.210	0.080	0.066	0.109	**0.770**	-0.353
Travel Intention (TI)	TI1	-0.013	-0.022	0.010	0.189	0.154	-0.415	**0.915**
	TI2	-0.047	-0.027	0.003	0.153	0.176	-0.444	**0.951**
	TI3	-0.110	-0.064	-0.074	0.210	0.088	-0.447	**0.938**

The reliability test, which calculates the composite reliability and Cronbach's Alpha values, is the third evaluation in the outer model test. The expected reliability value should

exceed 0.7 (Hair et al., 2017). Table 5 shows that all variables have composite reliability and Cronbach's Alpha values higher than 0.7, indicating that they are reliable.

Table 5. Reliability Test Results

Variable	Composite Reliability	Cronbach's Alpha	Explanation
Openness to Experience	0.841	0.764	Reliable
Conscientiousness	0.849	0.765	Reliable
Extraversion	0.871	0.827	Reliable
Agreeableness	0.793	0.725	Reliable
Neuroticism	0.908	0.872	Reliable
Perceived travel risk	0.874	0.845	Reliable
Travel intention	0.954	0.928	Reliable

Step 2: Inner Model Test

In this study, the coefficient of determination (R^2) and predictive relevance (Q^2) were used to evaluate the structural model test or inner model. The ability of the independent latent variable to explain the dependent latent variable is described by R-square (Hair et al., 2017). Table 6 shows that the capability of Indonesian tourists' Big Five personality traits to influence perceived travel risk is 7.2% and the remainder is explained by other variables. On the other hand, the Big Five personality traits and perceived travel risk variables explain 21.7% of the influence on travel intention, and the remainder is explained by other variables.

Table 6. R-Square Results

Variable	R-Square Value
Perceived travel risk	0.072
Travel intention	0.217

Table 7. Q-Square Results

Variable	Q^2
Perceived travel risk	0.030
Travel intention	0.184

Table 8. Results of t-test (path coefficients)

No	Variable	Original Sample	Standard Deviation	T-Table	T-Statistics	P-Values
1.	O -> PTR (Openness to Perceived Travel Risk)	-0.037	0.104	1.96	0.358	0.720
2.	C -> PTR (Conscientiousness to Perceived Travel Risk)	0.165	0.075	1.96	**2.195**	**0.029**
3.	E -> PTR (Extraversion to Perceived Travel Risk)	0.012	0.095	1.96	0.125	0.901
4.	A -> PTR (Agreeableness to Perceived Travel Risk)	0.152	0.102	1.96	1.499	0.135
5.	N -> PTR (Neuroticism to Perceived Travel Risk)	0.117	0.084	1.96	1.396	0.163
6.	PTR -> TI (Perceived Travel Risk to Travel Intention)	-0.466	0.053	1.96	**8.812**	**0.000**

The results of the Q^2 value calculation shown in Table 7 demonstrate the importance of the independent variable in predicting the dependent variable. The calculation results show that

the Big Five personality traits predict the perceived travel risk variable by 3% and travel intention by 18.4%.

Step 3: Hypothesis Test

As shown in Table 8, the hypothesis test was done using a bootstrapping procedure, with the results described using the t-test.

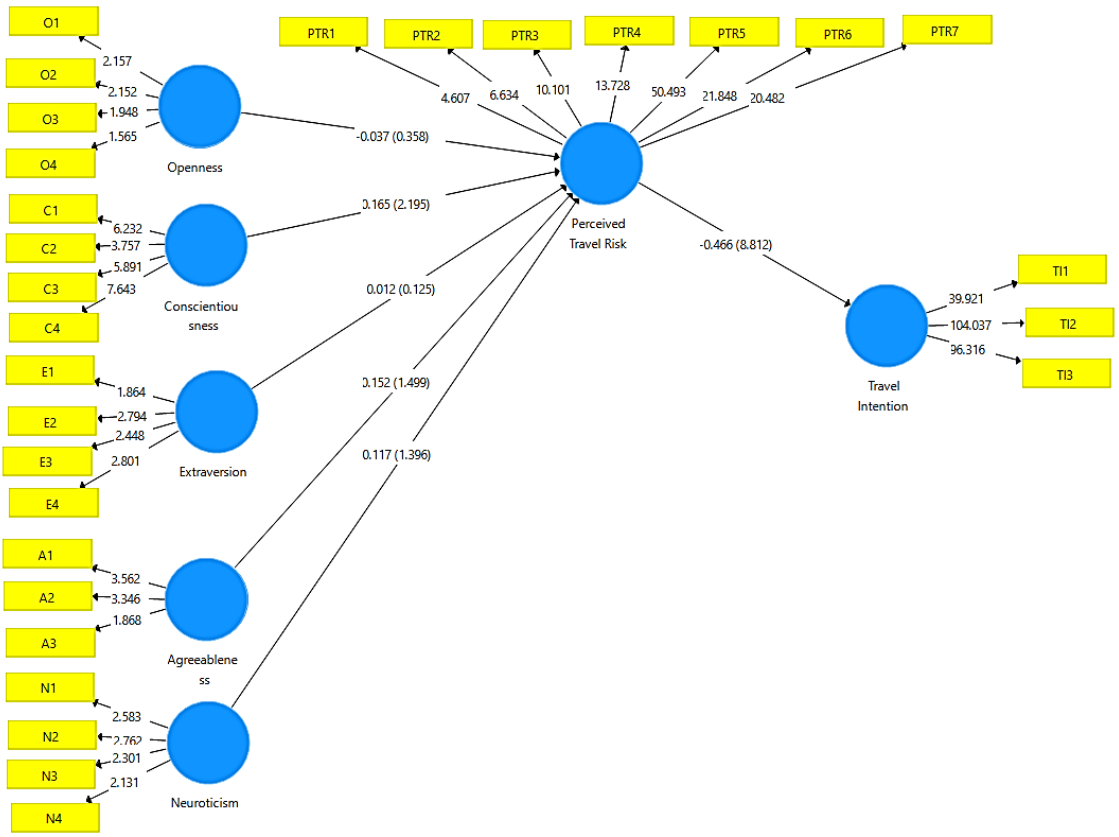

Figure 2. Bootstrapping Analysis Output

Table 9. Hypothesis Test conclusion

Hypothesis Number	Variable	Variable Code	Study's Hypothesis	Results of t-test	Conclusion
H_{1a}	O	PTR	(-) Significant	(-) Insignificant	Rejected
H_{1b}	C	PTR	(+) Significant	(+) Significant	**Accepted**
H_{1c}	E	PTR	(+) Significant	(+) Insignificant	Rejected
H_{1d}	A	PTR	(+) Significant	(+) Insignificant	Rejected
H_{1e}	N	PTR	(+) Significant	(+) Insignificant	Rejected
H_2	PTR	TI	(-) Significant	(-) Significant	**Accepted**
H_{3a}	PTR	0 -> TI	(+) Significant	(+) Insignificant	Rejected
H_{3b}	PTR	C -> TI	(+) Significant	(-) Significant	**Accepted**
H_{3c}	PTR	E -> TI	(+) Significant	(-) Insignificant	Rejected
H_{3d}	PTR	A -> TI	(+) Significant	(-) Insignificant	Rejected
H_{3e}	PTR	N -> TI	(+) Significant	(-) Insignificant	Rejected

Discussions

The results show that only the conscientiousness personality trait positively and significantly influenced the perceived travel risk during the pandemic. It was also found that the perceived travel risk significantly mediated the conscientiousness personality trait and

travel interest. These findings support Maritz et al. (2013), Kovai et al. (2020), and Martin (2020) who found that conscientiousness had positively and significantly influenced different types of risk (personal risk and liability risk) and perceived travel risk. Conscientious individuals tend to be organized, show self-discipline, obey rules and norms, are more careful, and consider many things before making decisions. Ultimately, it causes them to pay more attention, increase their self-awareness, and have a higher perceived travel risk, particularly during the pandemic Therefore, hypotheses 1b and 3b are accepted.

It was found that the openness to experience variable insignificantly influenced perceived travel risk, indicating that the hypothesis is rejected. Previous studies (Kovai et al., 2020; Martin, 2020; Shook et al., 2020) found that individuals with openness to experience trait were more willing or prepared to engage in risky activities or behaviors such as refusing to wear masks, not considering sharing a room with people who may be infected with COVID-19 as dangerous, and other things related to recreation or social activities. The respondents in this study, who are mostly young people, are well aware of the health risks posed by COVID-19. However, there is a trust issue in which young people are skeptical of the government's capability to deal with the virus (Fajria, 2020). Furthermore, given that the coronavirus has been around for a long time and that the Indonesian people have grown accustomed to it, as well as the assumption that the initial fear of infection gradually fades over time, the perception of this coronavirus has shifted. As a result, hypotheses 1a and 3a are rejected.

The third variable, extraversion personality trait, was insignificantly influenced perceived travel risk. Therefore, the hypothesis is rejected. These findings are in line with previous studies (Maritz et al., 2013; Kovai et al., 2020; Tepavevi et al., 2021), which found that the extraversion personality trait was not a strong predictor and had an insignificant influence on perceived travel risk. The reason for this is that socializing with other people is an extroverted individual method of recharging their “batteries” and they rush to travel without worrying about it. It should be taken into account that the respondents in this study are Indonesians, who are collective societies, prefer the social environment, and are known for their friendliness. As a result, this possibility is one of the reasons why the extraversion personality trait did not significantly affect the perception of travel risk in this study. As a result, hypotheses 1c and 3c are rejected.

Agreeableness personality trait variable was found to not significantly influence. Thus, the hypothesis is rejected. Tepavevi et al. (2021) found no significant relationship between agreeableness and travel anxiety or travel intention. An individual with a sympathetic trait, demonstrating empathy, being helpful, and warm takes great pleasure in serving and caring for others. Agreeable individuals assume that other people have good intentions, which leads them to be slow at passing judgment on others and ultimately, care for others unconditionally (Gordon, 2020). As a result of their proclivity to prioritize and trust others. Therefore, it can be assumed that individuals with an agreeableness trait do not have a high-risk perception. This could be one of the reasons why the agreeableness trait is insignificant. Furthermore, Fyhri and Backer-Grondahl (2012) discovered that an agreeableness trait had an effect only when interacting with other people whereas individuals who trust others were not anxious when traveling. As a result, hypotheses 1d and 3d are rejected.

Neuroticism results from the previous studies (Maritz et al., 2013; Agyeiwaah et al., 2021) demonstrate that the personality trait had a positive and significant influence on various types of risk. Individual neuroticism describes the emotional state of people who are anxious, afraid, sad, or disappointed, which can make tourists hesitant to travel during the pandemic. However, this study found that neuroticism did not affect perceived travel risk. When confronted with a pandemic, individuals with neuroticism traits may exhibit inconsistencies in their behavior that are related to their level of neuroticism or mood. Individuals with high levels

of fear and anxiety frequently use denial as a defense strategy to alleviate or reduce their fear. This implies that people engage in risky activities to feel psychologically safe. On the other hand, individuals with neuroticism will take risks when traveling. As a result, hypotheses 1e and 3e are rejected.

Moreover, Table 8 shows that the perceived travel risk has an original sample value of -0.466, a p-value of 0.000, and a t-statistic value of 8.812. This demonstrates that H_2, or perceived travel risk, directly, significantly, and negatively influenced travel intention. In other words, people who have a high perception of travel risk during this pandemic are less likely to travel. Respondents with a high perception of COVID-19 risk will reduce their intention to travel. This finding supports Neburger & Egger (2020) who found that perceived travel risk was an effective and strong predictor of influencing tourist travel intention.

As can be seen from the result of the indirect effect test result, perceived travel risk only moderated the influence of conscientiousness and travel intention, while the other four personality traits were not significant. This is most likely due to the characteristics of the respondents and other variables that may had a stronger influence on perceived travel risk and travel intention. It is therefore, H_3 is rejected.

CONCLUSION

The following conclusions can be drawn based on the findings and analysis. First, it was found that conscientiousness is the only personality trait that had a significant influence on the perceived travel risk of Indonesian tourists during the pandemic. However, human personality still had an impact on the perceived risk. Second, it is hypothesized that perceived travel risk had a negative and significant relationship with travel intention. It can be assumed that the greater the tourists' perceived travel risk, the lower their desire or interest to travel. Third, the study reveals that perceived travel risk only moderated the influence of one personality trait, which is conscientiousness, on travel intention.

The findings of this study can be adapted by business managers in the tourism and hospitality industries, allowing them to carefully design unique advertising or promotional campaigns. As demonstrated in this study, the average Indonesians are agreeable and open to experience that "sympathize with other people's feelings" and are "curious about many different things". Furthermore, tourism managers can provide detailed information about security and health at tourist destinations. The Ministry of Tourism and Creative Economy has implemented this idea by providing CHSE certification.

This study only found one personality trait, conscientiousness, that had a significant impact on perceived travel risk and travel intention. The R-square value of perceived travel risk is 7.2%, and the R-square value of travel intention is 21.7%. Therefore, it is possible to conclude that the Big Five personality traits do not influence perceived travel risk and perceived travel risk does not fully mediate the relationship between personality traits and travel intention. This suggests that other, more powerful variables can influence the perceived travel risk and travel intention of Indonesian tourists. It would be interesting for future studies to use additional variables such as destination image and demographic characteristics such as generation, nationality, or gender.

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