A Conceptual Development of Risk and Well-Being in Homestay Tourism: Facing the Post Covid-19 Era

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ABSTRACT
Entering the “New Era” tourists could “recharge” their well-being yet tourists also still facing varieties of risks due to more than two years the tourism destination have no visitors therefore, for instance, control and maintenance in their facilities are questionable. The aim of this study is to analyses a conceptual development of Risk and Well-Being to manage tourists to revisit in homestay tourism facing the Post Covid-19 era. This study is using review literatures of Homestay’s Risk Classification; Service Quality; Well-Being; Subjective Well-Being (SWB) on Tourism; Risk Management and SWB; and Risk Management, SWB, and Tourism, then examine a conceptual development. The conceptual development of Risk and Well-Being consists of model and matrix of Risk and Well-Being. The study proposes six propositions: P1: SERVQUAL influences Risk Management; P2: Risk Management serves as a contributor to Eudaimonic well-being; P3: Risk Management serves as a contributor to Hedonic well-being; P4: Eudaimonic well-being leads to Intention to Revisit; P5: Hedonic well-being leads to Intention to Revisit; P6: There are 2 dimensions of Risk and Well-Being Matrix that consists of: reflexivity; reactivity; reconnectability; and recreativity.

1. INTRODUCTION
The United Nations World Tourism Organization (UNWTO) has acknowledged 2020 as the worst year in tourism history that the international tourist arrival declined 74% due to the worldwide pandemic COVID-19. Fortunately, UNWTO has scenario that in 2022 the tourism sectors going to recovery event though most tourism experts do not expect international tourism to return to pre-COVID levels before 2023 (Rosa et al., 2021; Soehardi et al., 2020; Suprihatin, 2020). In 2021, UNWTO reported that tourism sectors grow 4% which leads tourism sector becomes to be more optimistic. To prepare the tourist growth scenario, ASEAN Tourism Ministers are setting The Post COVID-19 Recovery Plan. The Recovery Plan could be beneficial tourism that tourists could “recharge” their well-being yet tourists also still facing varieties of risks, for instance, convenience and safety issue in accommodation and tourism destination, due to more than two years the tourism destination have no visitors therefore, for instance, control and maintenance in their facilities are questionable (Djunaedi et al., 2022; Maharani & Mahalika, 2020).

In almost all businesses in the tourism industry, security, safety, and comfort are aspects that are highly regarded by tourists (Bong et al., 2019; Soehardi et al., 2020; Zhao & Liu, 2021). Awareness of travel risk essentially refers to tourists’ perception of safety, therefore, it is logically tourists compare destination alternatives according to perceived benefits and risks (Cuomo et al., 2021; Patriani et al., 2018). The quality of security, safety, surety, and convenience can affect the reputation and survival of the place of lodging, therefore the organizers of the lodging business have moral and legal obligations to prepare every action to ensure the safety, security, and comfort of visitors (Kővári & Zimányi, 2010; Popescu, 2011). In reality aspects of security, safety, and comfort have indeed been the main problems in the tourism industry for decades.

Tourism is generally related both with pleasure and risk. It means, not only there are leisure activities in one side, but also potential threats in another (Asgary & Ozdemir, 2020; Chen et al., 2021; Hailemariam & Ivanovski, 2021). Accordingly, the study of risks in tourism is a controversial research topic with many disputes and paradoxes because in reality, tourists have varieties of personalities that can generally be classified as individuals who are risk-averse, risk-seeker, and risk indifference that have an impact on their tolerance for risk (Williams & Baláž, 2015). Risk-averse tourists highly possible give a bad rating if the level of their importance is not reached, tourists who risk indifference will assume that risk is something that must be borne as long as their satisfaction still above their dissatisfaction (Asgary &
Beside risks, tourism has also been exposed from well-being. Previous study explore the potential for well-being to be implemented as a tourism product resource and to demonstrate the implications for the visitor economy (Filep, 2014; Pyke et al., 2016; Uysal et al., 2016). One indicator that can be used to measure the acquisition of something is a shift in the level of initial and final satisfaction after experiencing a thing. A positive shift indicates that the person concerned gained well-being from the event they experienced. In this case the lack of value of the visible appearance is compensated by the acquisition of 'value' which affects the psyche in the form of a sense of peace or other enlightenment effects (Noor et al., 2020; Wesnawa et al., 2017). A negative shift indicates that the person is not getting something or 'feeling' not getting something due to his wisdom has not reached a certain level. In this case the measurement of the acquisition of well-being is measured in a circular fashion and not directly on the basis of interpretation of certain indications (Pajriah, 2018; Wesnawa et al., 2017).

In tourist destination, tourist not only interacts with residents, local people, stakeholders, and their daily activities were affected, but also interact with physical facilities. The variety of accommodation facilities ranging from simple ones such as homestays, inns to five star hotels, has impact to the level of complexity of risk management and well-being management (Nieamah, 2014; Setiawan, 2019; Triandini & Yusrini, 2018). Homestays usually use private homes that are converted into businesses where lodging has an inadequate level of security and safety. In this case, the resulting impression impacts on risk. Accordingly, risk mitigation should be considered on risk management. As is the case with other tourist destinations where most of the tourism destinations face a wide range of disasters and crises from a variety of hazards (natural, technological, biological, and civil / political), homestays are also no exception (Acharya & Halpenny, 2013; Noor et al., 2020; Pitanatri & Pitana, 2019). Thus, homestay risk management becomes a very important aspect to guarantee its sustainability towards managing the adverse effects of disasters on tourism. Managing and operating a homestay is just like any other business. It faces various types of risks. Therefore, the homestay management must be ready to deal with the risks by analyzing and mitigating it (Amirudin et al., 2017) and also managing tourists’ well-being (Azwar, H., Yudistira, S., & Edmizal, 2020; Regmi & Walter, 2016; Yassin & Ramlan, 2015).

Indonesia has a plan that to be the highest number of rooms in homestay in the world. Nowadays Indonesia approximately has 100,000 rooms of homestay (Hawariyuni et al., 2018; Ningrum, L., & Mustika, 2019; Wahyuni & Faisal, 2019). To achieve the plan, homestay owners and managers should manage tourists’ satisfaction. One alternative increase the possibility of tourists’ satisfaction is to strengthen the impact of the experience felt by tourists’ homestay users by utilizing aspects of local wisdom that lives in the homestay environment (Maturbongs, 2020; Vitasurya, 2016). In this case some regions in Indonesia are very fortunate because the potential for local wisdom that can be extracted is very abundant. For example, the legacy of local wisdom from ancient times, long before BC can still be enjoyed in many regions of Indonesia, which of course is a potential that can be applied as an attraction for tourists to visit (Oka, I, M et al, 2021; Vitasurya, 2016). The authenticity of some relics is still not eroded by human hands and protected by nature. Many foreign tourists who are bored today with mass tourism and who miss the touch of being well tend to look for things related to local wisdom.

In order to maintain positive in-depth experiences, things that are delivered to visitors should prioritize services based on empathy that is raised from the local wisdom of the community therefore visitors feel the quality of a different touch. One important thing that needs to be stressed is generating tourist bonding with homestays (Destiana, 2018; Perdana et al., 2021). The attachment that is aroused by an appreciation of whether the ritual whether the process of procurement of products or whatever they feel when they stay at homestay for a certain amount of time will accumulate to the increase of inner satisfaction that they have never felt before. To be able to reach this level the integration of various components is needed. Especially the reinforcement that arises because of what is felt when they stay at homestay in line with the information they have obtained previously which raises an expectation of a certain quality of satisfaction before they try it (Manopo, 2013; Syafitri et al., 2019).

If conditions are met in the field, the satisfaction achieved will be a powerful capital for the flow of positive testimonials from tourists. On the other hand, in connection with the service quality, risk tourism may experience negative emotion because of societal perceptions of the risk activities are negative, but they still partake because it makes them happy (Hailemariam & Ivanovski, 2021; Yang & Nair, 2014). Various efforts undertaken through risk management are expected to be able to compensate for deficiencies arising from service quality. Tourists who choose homestay in general are classified as tourists who are traveling for well-being. In this case the decision to choose a homestay in a certain area cannot be separated from the expectations of the unique experience that tourists will feel. Based on these problems researchers are interested in conducting research with a purpose examines a conceptual development of Risk and Well-Being to manage tourists to revisit in homestay tourism facing the Post Covid-19 era.
2. METHODS

This study is using review literatures. It is a comprehensive summary of previous research on a topic. The literature review surveys scholarly articles, books, and other sources relevant to a particular area of research. The review should enumerate, describe, summarize, objectively evaluate and clarify. This research including in area of Homestay’s Risk Classification; Service Quality; Well-Being; Subjective Well-Being (SWB) on Tourism; Risk Management and SWB; and Risk Management, SWB, and Tourism, then examine a conceptual development. The conceptual development of Risk and Well-Being consists of model and matrix of Risk and Well-Being.

3. RESULTS AND DISCUSSIONS

Service Quality

In the selection of homestay, emotions and rational thoughts merge into the consideration of choices. Customer needs technical quality in their homestay. Since the highest gap between expected and received quality was in the criteria of tangible evidence (attractiveness of environment, staff clothing, clarity of written material, up-to-date technology, confidence to appropriate homestay image, homestay ensures appropriate and qualitative services, and understanding to service price corresponds to service quality, it is also necessary to take care of the attractiveness the aesthetics of the homestay and the formation of recreational spaces (Jiang & Gao, 2019; Manoppo, 2013). Besides the weak monitoring activities, unreliable operating management and bad attitude of the personnel cause the effect of customer satisfaction. In order to solve the problem, the management of the resort should have an intelligent response to overcome the situation.

Homestay should manage the service quality for customer. Dimensions (Reliability, Assurance, Tangibility, Empathy, and Responsiveness) have been already used for managing quality in service business (Patrani et al., 2018; Zahedpisheh et al., 2017). Quality of facility such as: room cleanliness, room comfort, healthy food, and healthy room could influence on customer dis/satisfaction. Accordingly, homestays have the potential to generate a deep impression on tourists. The impression can be positive or negative that cannot be released from the SERVQUAL dimensions. Related to well-being, tourists who decide to stay at homestay should already be aware of the ‘trade off’ of the inconvenience of facilities obtained at homestays, insecurity, the insecure aspects of safety with the satisfaction obtained from unique experiences, inner experiences while staying at home stay. In this case, the well-being 'link' was obtained with home stay risk management. In order to reduce the impact of environmental risk at the site, management placed greater importance on the suitability of the location (Pyke et al., 2016; Uysal et al., 2016).

Homestay’s Risk Classification

There is evidence that service quality relates to perceived risks, especially unmanaged service quality can cause perceived risks. Therefore, service quality could minimize the gap between what is perceived as the important risk category (uncalibrated service quality upstream) and the strategy that is applied to minimize service risks (market communication downstream) (Balinado et al., 2021; Prayudha & Harsanto, 2020).

In the risk classification there are eight main pillars of risk, namely credit risk, market risk, operational risk, reputation risk, business risk, strategic risk, legal risk, compliance risk. In connection with homestays, the main risks that will emerge are operational risks that are very likely to have an impact on reputation risk (Wahyuningtyas et al., 2020; Yang & Nair, 2014). This is because in general homestay management is not done professionally and is not very standardized in the maintenance of tangibility aspects or service delivery to tourists. So far, these shortcomings have been compensated with the acquisition of a variety of unique tourist experiences from the aspect of enjoying local wisdom while staying at homestays. In the condition of the environment where the homestay is not able to provide alternative compensation, the user disappointment will stick up and emerge a bad reputation. This condition then raises risks for the survival of homestays (Acharya & Halpenny, 2013; Noor et al., 2020). In some cases, transfer strategies are possible when homestay managers are less able to manage various aspects such as hygiene, tourist safety, and so on.

Well-Being

The dimensions of OWB are: 1) The economic growth; 2) The interest rate levels; and 3) The competitive environment. Therefore, OWB tends to deal with “macro” level of consumers. On the other hand, SWB consists of: 1) The personal expression as part of economic growth; 2) The economic cycle starts and ends from consumers as subjective demand; and 3) The democratic philosophy as a basis of its paradigm. Therefore, SWB tends to deal with “micro” level of consumers. Furthermore, previous study
argue that well-being is essentially subjective, consequentially that objective values play no essential role in it (Filep, 2014). Since SWB is seeking of pleasure and avoidance of pain, it has been associated with the hedonistic approach to well-being. On the other hand, eudemonic measures refer to the existence of underlying psychological needs, encompassing various dimensions of wellness, such as autonomy, personal growth, or purpose in life, which contribute towards well-being independently of any positive affect they may feel. Moreover, SWB also relates with various aspects of religion and spirituality; meaning and reflection; personality; and socio-demographic factors.

**SWB on Tourism**

The study of well-being has important implications in particular for tourism operators and destination management, one of the reasons is that well-being relates to revisit to tourism destination. According to previous study, well-being and tourism is an emerging topic that traditionally, focus on local people rather than on tourists (Pyke et al., 2016; Uysal et al., 2016). Nowadays, well-being is studied with touristic activities and with the effects of these activities but there are only a handful of researches in tourism. A review on literature stated that well-being is studied in two major divisions in tourism. People relates to the meaning of a person or a community with other human beings. Thus, the well-being of a person or a community should not be on the expense of others’ well-being. Hence, well-being tourists travel to destinations that provide wide selections of well-being, which can range from physical activities to services enhancing mental well-being, such as refreshment of the body and mind, spiritual mindfulness, and experiences of luxury (Filep, 2014; Uysal et al., 2016).

Furthermore, study on well-being related to employee during pandemic of COVID-19 where employees are asked to work from home and are virtually connected. Researcher argue that the influence of digital environment is more vulnerable to the employee's physical and emotional wellbeing (Lestari et al., 2022; Masharova et al., 2020). In order to overcome those situations, researchers suggest that employee conduct digital diet. One of suggestion is that employee reconnect with his or her mate in a real life therefore they can improve their emotional wellbeing. This finding relates to previous study that there is a positive relation between employees’ stressful and tourism and leisure activities (Avey et al., 2006). By visiting tourism destination, employee could improve their well-being.

The phenomena of improving well-being through reconnect with others, related to study of rural tourism and well-being. Previous study argues that besides in five-star hotels, well-being tourism often happens in rural areas. Rural tourism typically relates to tourism outside the city (Liordos et al., 2017; Magomedkhan & Sadovoy, 2021). In some countries, the term farm tourism such as agritourism or agrotourism is relates with rural tourism. In many countries, rural tourism is understood with nature tourism or at least travelling in nature (Iwayan & Utama, 2016; Sacramento & Gege, 2020). Well-being in rural tourism also relates to a connection with community or nature and local people.

From various study and phenomena of homestay tourism in Indonesia, authors argue that the gap of managing risk and well-being in homestay tourism is still remaining. Therefore, the conceptual development of risk and well-being developed in this article is an important thing that needs to be stressed in order to generate tourist revisiting to homestays, especially facing the Post Covid-19 era.

**Model of Risk and Well-Being in Homestay Tourism**

To develop model of risk and well-being in homestay tourism, authors examined the study of risk and well-being in homestay tourism from literature review. The important role as a source of service quality in homestay tourism, that consists of physical facilities (through tangibility); cultural-based on local wisdom (through empathy); technical competence (through reliability); interactional capabilities (through responsiveness); and operational readiness (through assurance). Secondly, unmanaged of SERVQUAL could influence on tourist’s risk (Djaharuddin, 2021; Phoolka & Kaur, 2012). Thirdly, risk management in homestay tourism could influence tourists’ well-being. Finally, well-being could influence on tourists’ revisit. From those literatures, authors developed model of risk and well-being in homestay tourism.

**Matrix of Risk and Well-Being**

To develop matrix of risk and well-being in homestay tourism, authors examined the study of risk and well-being in homestay tourism from literature review. First dimension is risk, especially tourists' perceived risk. Basically, there are two types of tourists’ perceived risk: risk-seeker and risk averse. Second dimension is well-being. Theoretically, there are two kinds of well-being: eudaimonic and hedonic. Based on 2x2 matrix, authors developed the label of each quadrant (Chen et al., 2021; Hartman et al., 2012). Risk-seeker and eudaimonic quadrant has some characteristics. Tourists in this quadrant are seeking uncertainty and unpredictable situation yet they also seek meaning and reflection, therefore authors argue that reflexivity is fit for the label (Hitchcock & Dann, 1998; Kontogeorgopoulos et al., 2015).
Furthermore, risk-seeker and hedonic quadrant also has some characteristics. Tourists in this quadrant are seeking uncertainty and unpredictable situation and they also seek pleasure, for this quadrant, authors argue that reactivity is fit for the label (Brown et al., 2019; Wahyuningtyas et al., 2020). Moreover, risk-averse and eudaimonic quadrant also has some characteristics. Tourists in this quadrant are avoiding uncertainty, pain, and unpredictable situation yet they also seek meaning, therefore authors argue that reconnectability is fit for the label. Finally, risk-averse and hedonic quadrant also has some characteristics (Hailemariam & Ivanovski, 2021; Williams & Baláž, 2015). Tourists in this quadrant are avoiding uncertainty and unpredictable situation and they also seek pleasure; therefore, authors argue that recreativity is fit for the label. From those literatures, authors developed matrix of risk and well-being in homestay tourism as depicted in figure 2. In connection with the proposed conceptual, authors develop proposition as follows, P1: SERVQUAL influences Risk Management, P2: Risk Management serves as a contributor to Eudaimonic well-being, P3: Risk Management serves as a contributor to Hedonic well-being, P4: Eudaimonic well-being leads to Intention to Revisit, P5: Hedonic well-being leads to Intention to Revisit, P6: There are 2 dimensions of Risk and Well-Being Matrix that consists of: reflexivity; reactivity; reconnectability; and recreativity.

This study contributes to the tourism theory especially managing Risk and Well-Being in homestay tourism. This study proposes the model and matrix of risk and well-being in homestay tourism. The model starts with SERVQUAL that has an important role as a source of service quality in homestay tourism, then unmanaged of SERVQUAL could influence on tourists’ risk. The risks could influence tourists’ well-being which could influence on tourists’ revisit. Besides, the matrix is two dimensions of risk and well-being that consists of: reflexivity; reactivity; reconnectability; and recreativity. The model and matrix of risk and well-being in homestay tourism could inspire homestay owners and managers to serve their tourists that managing between risk and well-being, especially facing the Post Covid-19 therefore hopefully could influence tourists’ revisit. The label of the matrix, should be deeply explored, for instance, using ethnographic method and exploratory factor analysis.

4. CONCLUSION

Facing the Post Covid-19, tourists are overcoming their mental health through “recharge” their well-being to travel in tourist destination, for instance, staying in homestay and interacting with local people, yet tourists also still facing varieties of risks due to more than two years the tourism destination have no visitors therefore, for instance, control and maintenance in their facilities are questionable. Therefore, to examine the managing between Risk and Well-Being in homestay tourism, this study develops a conceptual development of Risk and Well-Being to manage tourists to revisit in homestay tourism facing the Post Covid-19.

5. REFERENCES


