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Submission details

Submission ID: IJTP-147692

Title: **Assessment of the relationship between perceived financial risk, destination image, tourist satisfaction and intention to revisit Riau Island**
 Journal: **Int. J. of Tourism Policy**

Corresponding author: **Keni Keni**
 Email: **keni@fe.untar.ac.id**

Other authors: **Mr. Nicholas Wilson, Assistant Prof. Lydiawati Soelaiman**

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Subject: Inderscience Publishers: IJTP-147692 - Submission Acknowledgement

From: Inderscience Submissions Manager < submissions@inderscience.com >

To: Keni Keni <keni@fe.untar.ac.id>

Date: 27 Mar 2023

Content: Dear Associate Prof. Dr. Keni Keni,

Thank you for submitting your article entitled 'Assessing the Influence of Perceived Financial Risk and Destination Image on Tourists' Intention to Visit Riau Island: The Mediating Role of Tourist Satisfaction' to the journal: Int. J. of Tourism Policy.

The journal code is: IJTP and so your article reference code is: IJTP-147692.

This article will now be screened to filter out incomplete or unsuitable content (like author identifying details etc.).

You can track progress by logging in to the Inderscience Submissions system at <https://www.indersciencesubmissions.com/>

Your username is: keni@fe.untar.ac.id
 You can get a password reminder on the log in page.

Thank you for your interest in our journal.

Kind regards,

The Inderscience Submissions Team
 Inderscience Publishers Ltd.
submissions@inderscience.com

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Subject: Inderscience Publishers: IJTP-147692 - Article entering review process

From: Inderscience Submissions Manager < submissions@inderscience.com >

To: Keni Keni <keni@fe.untar.ac.id>

Date: 28 Mar 2023

Content: Dear Associate Prof. Dr. Keni Keni,

Thank you for your recent submission, reference code IJTP-147692, entitled, 'Assessing the Influence of Perceived Financial Risk and Destination Image on Tourists' Intention to Visit Riau Island: The Mediating Role of Tourist Satisfaction' submitted to Int. J. of Tourism Policy.

We are pleased to inform you that your article has passed the screening stage and is now in the review process.

You can track the progress of your article by logging in to our online submissions system at <https://indersciencesubmissions.com/>

Your username is: keni@fe.untar.ac.id
 You can get a password reminder on the log in page.

Thank you for considering this journal as a venue for your work.

Kind regards,
 The Online Submissions Team,
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submissions@inderscience.com

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From:	Inderscience Submissions <no-reply@indersciencesubmissions.com>	
To:	Keni Keni <keni@fe.untar.ac.id>	
Cc:	Inderscience Submissions <martin.falk@usn.no>	
Date:	09 May 2023	
Content:	<p>Dear Associate Prof. Dr. Keni Keni (and co-authors, if applicable),</p> <p>We have now completed the reviewing process of your article IJTP-147692 entitled "Assessing the Influence of Perceived Financial Risk and Destination Image on Tourists' Intention to Visit Riau Island: The Mediating Role of Tourist Satisfaction", which you submitted to the Int. J. of Tourism Policy, and we are pleased to say that we consider it a good candidate for publication, once a number of revisions are made.</p> <p>Please read the reviewers' recommendations listed below and revise your article in light of their comments.</p> <p>To help the reviewers check that you have made the required corrections, please insert at the beginning of your revised article a detailed response to the reviewers' recommendations. Make sure you address each recommendation thoroughly and methodically. You should also show where the reviewers can find your change in the revised article by referring to the page number and preferably highlighting the updated text.</p>	

When revising your article please ensure that your reference list is up to date and that any recent articles, including those from IJTP, which are of relevance to your article are included. Having a broad and up to date reference list is vital to the quality of an article, and very useful to the readership.

You will need to upload your revised article to our submissions system. The reviewers will then re-review your article. If they accept your revised version without any additional changes, it will move onto the next step in the publication process.

Please be reassured that only very few submissions are accepted without requiring some revision.

We look forward to receiving your resubmission within the next 30 days.

Please do not use the 'Reply' function with this email - we will not receive your message.

Kind regards,
Dr. Martin Falk
Int. J. of Tourism Policy

Comments from the Associate Editor

Reviewers have now commented on your work. You will see that they are advising that you revise your manuscript. If you are prepared to undertake the work required, we would be pleased to review a revision. The word limit is 6000 including the references. Please reduce the number of references from journals that are not listed on Scopus.

In general, the article requires further effort in terms of clarity, rationale, objectives, flow from one section to another, in-text referencing, and language. Several statements need a reference. Proofreading is required.

Reviewers' Comments to Author

REVIEWER 1

Review date: 10 Apr 2023

MANUSCRIPT FEATURES

Originality of the work: Good

Subject relevance: Honours

Professional/industrial relevance: Good

Completeness of the work: Good

Acknowledgement of the work of others by references: Honours

Organisation of the manuscript: Honours

Clarity in writing tables graphs and illustrations: Honours

Likelihood of passing the test of time: Good

QUALITY AND RIGOUR

Have you checked the equations and/or statistics? (if applicable): yes

Are you aware of prior publication or presentation of this work?: no

Is the manuscript free of commercialism?: yes

Is the article too long?: no

RECOMMENDATION: Acceptable with minor revisions

REVIEW COMMENTS:

Changes which must be made before publication:

1. To further justify the literature gaps that this study addressed.

2. To elaborate on the contributions from the study.

3. To send the amended manuscript for English editing to correct the grammatically errors .

Suggestions which would improve the quality of the article but are not essential for publication:

None

REVIEWER 2

Review date: 05 May 2023

MANUSCRIPT FEATURES

Originality of the work: Good

Subject relevance: Acceptable

Professional/industrial relevance: Acceptable

Completeness of the work: Acceptable

Acknowledgement of the work of others by references: Good

Organisation of the manuscript: Good

Clarity in writing tables graphs and illustrations: Good

Likelihood of passing the test of time: Acceptable

QUALITY AND RIGOUR

Have you checked the equations and/or statistics? (if applicable): yes

Are you aware of prior publication or presentation of this work?: no

Is the manuscript free of commercialism?: yes

Is the article too long?: no

RECOMMENDATION: Acceptable with major revisions

REVIEW COMMENTS:

Changes which must be made before publication:

The keywords must be organized alphabetically.

Section 2.7 has no relevan with the hypothesis that follow.

Hypothesis 7 is the same with hypothesis 4.

The methodology section should explain the transformation treatments (if any) for reversed items (negative statements).

Some items of the three variables under investigation (satisfaction, destination image, and visit intention) may be questionable. Are they measuring the right variables?

It would be good if the methodology section describe how the respondents were reached.

Considering the research participants who were tourists and the variable satisfaction, it would be more relevant to study revisit intention instead of visit intention.

The Discussion section is a too brief. In this section, it is expected to include a thorough contrast of the findings and the literature followed with justification.

Suggestions which would improve the quality of the article but are not essential for publication:

English structure particularly in the items need to be reconsidered.

REVIEWER 3

Review date: 28 Apr 2023

MANUSCRIPT FEATURES

Originality of the work: Good

Subject relevance: Good

Professional/industrial relevance: Honours

Completeness of the work: Acceptable

Acknowledgement of the work of others by references: Good

Organisation of the manuscript: Good

Clarity in writing tables graphs and illustrations: Good

Likelihood of passing the test of time: Good

QUALITY AND RIGOUR

Have you checked the equations and/or statistics? (if applicable): yes

Are you aware of prior publication or presentation of this work?: yes

Is the manuscript free of commercialism?: yes

Is the article too long?: no

RECOMMENDATION: Acceptable with minor revisions

REVIEW COMMENTS:

Changes which must be made before publication:

1. The research gap was not strongly developed by citing the latest references. It is apparent in paragraph 2 . 4 where the authors put some arguments based on subjective opinions. Thus, it is suggested to strengthen the research background and the research gap with actual data and theoretical findings from the previous studies.

2. The discussion part needs improvement. The current study does not provide clear theoretical implications and novelties. There should be intensive discussion about the research findings in relation to the previous findings by other studies. Only by linking the research findings to the theoretical fact and the findings of previous studies, the novelties and theoretical implications can be conveyed.

Suggestions which would improve the quality of the article but are not essential for publication:

None

REVIEWER 4

Review date: 03 May 2023

MANUSCRIPT FEATURES

Originality of the work: Honours

Subject relevance: Honours

Professional/industrial relevance: Good

Completeness of the work: Honours

Acknowledgement of the work of others by references: Good

Organisation of the manuscript: Honours

Clarity in writing tables graphs and illustrations: Honours

Likelihood of passing the test of time: Good

QUALITY AND RIGOUR

Have you checked the equations and/or statistics? (if applicable): yes

Are you aware of prior publication or presentation of this work?: no

Is the manuscript free of commercialism?: yes

Is the article too long?: no

RECOMMENDATION: Acceptable with minor revisions

REVIEW COMMENTS:

Changes which must be made before publication:

Here are some revision notes that could assist you in enhancing the quality of this manuscript:

1. Please add one (or more) theories in order to justify that the sample size of 489 respondents is the appropriate number.
2. Please add the Adjusted R.Squared results in addition to the R.Squared and Predictive Relevance value that the authors had already added.
3. Please re.check and re.ensure that all of the citations had been added to the references.

Suggestions which would improve the quality of the article but are not essential for publication:

None.

*** End of reviewer comments ***

Guidelines for submitting your revised article:

1) To help the reviewers check that you have made the required corrections, please insert at the beginning of your revised article a detailed response to the reviewers' recommendations. Make sure you address each recommendation thoroughly and methodically. You should also show where the reviewers can find your change in the revised article by referring to the page number and preferably highlighting the updated text.

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Go to the 'Track progress of your article and submit revisions' section.

Locate your article and download the original submission file.

Make your changes as required and then click on 'Choose file' to select your revised document and then click 'Upload'.

3) By clicking on "Author/Editor Communication" you can read the reviewers' comments and any annotated files.

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 Other authors: **Mr. Nicholas Wilson, Assistant Prof. Lydiawati Soelaiman**

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Inderscience Submissions [Author]	<p>Subject: Inderscience Publishers: IJTP-147692 : Request to revise your article</p> <p>From: Inderscience Submissions <no-reply@indersciencesubmissions.com></p> <p>To: Keni Keni <keni@fe.untar.ac.id></p> <p>Cc: Inderscience Submissions <martin.falk@usn.no></p> <p>Date: 03 Jul 2023</p> <p>Content: Dear Associate Prof. Dr. Keni Keni (and co-authors, if applicable),</p> <p>We have now completed the reviewing process of your article IJTP-147692 entitled "Assessing the Influence of Perceived Financial Risk and Destination Image on Tourists' Intention to Visit Riau Island: The Mediating Role of Tourist Satisfaction", which you submitted to the Int. J. of Tourism Policy, and we are pleased to say that we consider it a good candidate for publication, once a number of revisions are made.</p> <p>Please read the reviewers' recommendations listed below and revise your article in light of their comments.</p> <p>To help the reviewers check that you have made the required corrections, please insert at the beginning of your revised article a detailed response to the reviewers' recommendations. Make sure you address each recommendation thoroughly and methodically. You should also show where the reviewers can find your change in the revised article by referring to the page number and preferably highlighting the updated text.</p>	
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When revising your article please ensure that your reference list is up to date and that any recent articles, including those from IJTP, which are of relevance to your article are included. Having a broad and up to date reference list is vital to the quality of an article, and very useful to the readership.

You will need to upload your revised article to our submissions system. The reviewers will then re-review your article. If they accept your revised version without any additional changes, it will move onto the next step in the publication process.

Please be reassured that only very few submissions are accepted without requiring some revision.

We look forward to receiving your resubmission within the next 30 days.

Please do not use the 'Reply' function with this email - we will not receive your message.

Kind regards,

Dr. Martin Falk

Int. J. of Tourism Policy

Comments from the Associate Editor

Thank you very much for the revision. The work has been considerably improved. The paper is now very long and covers 8,450 words and in addition there are many graphs. We have a space limit in our journal and we longer can accept papers that are longer than 6000 words (including references and tables). There are many references. I think it is possible to cut some.

In addition, please follow the state of the art of reporting the results of studies using PLS-SEM. I also have some other comments. See below.

I think the paper reads well. However, there are still some minor improvements needed. We remind you that it is the author's responsibility to ensure that the English is error-free. Therefore, all authors must have their manuscripts proofread by a native English speaker before we proceed to the next stage of editing. Please provide us with the name and contact address of your English proofreader as soon as you send us the final manuscript. Proofreader details will only be kept in our records and will not be published.

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Williams, P and Naumann, E. (2011) 'Customer satisfaction and business performance: a firm-level analysis', Journal of Services Marketing, Vol. 25 No.1, pp.20 – 32

1)

The contribution of your work should be better highlighted. The introduction should outline: 1. What is already known about the topic? 2. What is not known about the subject and hence what does the study intend to examine. This means outline on what is the gap you seek to fill? 3. What are the specific research questions the study focuses on?

Table 1. Comparisons between current study and various previous studies which had been conducted within the context of tourism

Should be moved to the appendix or conceptual background

2)

Please rewrite the hypotheses. Use relationship. Please read

CAUSAL CONCLUSIONS FROM NON-CAUSAL RESEARCH DESIGNS. The only research design that allows causal conclusions is the experiment.

Experiments can be implemented in a laboratory, in the field, or as a survey with an intervention, as long as the researcher controls the presence/absence of the

hypothesized cause (Viglia & Dolnicar, 2020). Correlation-based methods (including structural equation modelling) applied to one-off cross-sectional survey data without intervention provide insights into associations, not causes.

Dolnicar, S. (2020). Why quantitative papers based on primary data get desk-rejected by *Annals of Tourism Research*. *Annals of Tourism Research*, 83, 102981.

H1: Perceived Financial Risk had a Significant Impact on Tourist Satisfaction

H2: Perceived Financial Risk had a Significant Impact on Revisit Intention

H3: Perceived Financial Risk had an Indirect Significant Impact on Revisit Intention through Tourist Satisfaction

H4: Destination Image had a Significant Impact on Tourist Satisfaction H5: Destination Image had a Significant Impact on Revisit Intention H6: Destination Image had an Indirect Significant Impact on Revisit Intention through Tourist Satisfaction

3)

Table 3. Discriminant Validity– Fornell-Larcker Criterion

The decimal separator in English is the dot.

Table 3. Discriminant Validity– Fornell-Larcker Criterion DI RVI PFR TS DI 0,8 RVI 0,471 0,89 PFR -0,152 -0,535 0,788 TS 0,643 0,656 -0,408 0,846

4)

Please provide mean values and standard deviations for the Likert scaled variables and their constructs.

5)

Please information missing values (item non-response) and provide information on data access to allow replication. A link to the questionnaire is needed.

6)

Please provide all validity tests for the structural and measurement model. As assessment of multicollinearity is needed. Common method bias is not mentioned in the paper. The authors may refer to the following references:

Podsakoff, P.M., MacKenzie, S.B., Lee, J.Y., Podsakoff, N.P., 2003. Common method biases in behavioral research: a critical review of the literature and recommended remedies. *J. Appl. Psychol.* 88 (5), 879–903.

7)

All tables need to be better labelled and a note to the tables with explanations is needed.

8)

You have listed almost 100 references in the reference list. This is a standard empirical research article and not a literature review. This is not appropriate. See the references below.

How many references is enough? (harzing.com)

<https://harzing.com/blog/2020/05/how-many-references-is-enough>

Mandard, M. (2022). On the shoulders of giants? Motives to cite in management research. *European Management Review*, 19(1), 10-21.

Please also note that the references should be balanced (geographical, avoid self-citation, school of thought, avoid citation cartels).

Reviewers' Comments to Author

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MANUSCRIPT FEATURES

Originality of the work: Good

Subject relevance: Good

Professional/industrial relevance: Good

Completeness of the work: Honours

Acknowledgement of the work of others by references: Good

Organisation of the manuscript: Honours

Clarity in writing tables graphs and illustrations: Good

Likelihood of passing the test of time: Good

QUALITY AND RIGOUR

Have you checked the equations and/or statistics? (if applicable): yes

Are you aware of prior publication or presentation of this work?: no

Is the manuscript free of commercialism?: yes

Is the article too long?: no

RECOMMENDATION: Acceptable

REVIEW COMMENTS:

Changes which must be made before publication:

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Suggestions which would improve the quality of the article but are not essential for publication:

Not applicable.

REVIEWER 2

Review date: 12 Jun 2023

MANUSCRIPT FEATURES

Originality of the work: Good

Subject relevance: Good

Professional/industrial relevance: Good

Completeness of the work: Good

Acknowledgement of the work of others by references: Good

Organisation of the manuscript: Good

Clarity in writing tables graphs and illustrations: Acceptable

Likelihood of passing the test of time: Good

QUALITY AND RIGOUR

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Corresponding author: **Keni Keni**
 Email: **keni@fe.untar.ac.id**
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Cc: Inderscience Submissions <martin.falk@usn.no>

Date: 23 Jul 2023

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We have now completed the reviewing process of your article IJTP-147692 entitled "Assessing the Influence of Perceived Financial Risk and Destination Image on Tourists' Intention to Visit Riau Island: The Mediating Role of Tourist Satisfaction", which you submitted to the Int. J. of Tourism Policy, and we are pleased to say that we consider it a good candidate for publication, once a number of revisions are made.

Please read the reviewers' recommendations listed below and revise your article in light of their comments.

To help the reviewers check that you have made the required corrections, please insert at the beginning of your revised article a detailed response to the reviewers' recommendations. Make sure you address each recommendation thoroughly and methodically. You should also show where the reviewers can find your change in the revised article by referring to the page number and preferably highlighting the updated text.

When revising your article please ensure that your reference list is up to date and that any recent articles, including those from IJTP, which are of relevance to your article are included. Having a broad and up to date reference list is vital to the quality of an article, and very useful to the readership.

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Please be reassured that only very few submissions are accepted without requiring some revision.

We look forward to receiving your resubmission within the next 30 days.

Please do not use the 'Reply' function with this email - we will not receive your message.

Kind regards,

Dr. Martin Falk

Int. J. of Tourism Policy

***** Comments from the associate editor

Thank you very much for the revisions. The paper improved and you are approaching acceptance. Please see below some editorial comments. The word limit of 6000 including references is strict. Please shorten the paper to 6000 words. There are more than 60 references. I think it is possible to remove some references.

Main comments:

1) Table 7. Path Coefficient Assessment (Direct Effect) Please look at the definition of the asterisks. This is the standard: Note. ***P<0.01; **P<0.05; *P<0.1 You can define the asterisks in an other way as you did.

2) Update the references :

Juliana, J., Putri, F.F., Wulandari, N.S., Saripudin, U. and Marlina, R. (2021), "Muslim tourist perceived value on revisit intention to Bandung city with customer satisfaction as intervening variables", Journal of Islamic Marketing, Vol. ahead-of-print No. ahead-of-print. <https://doi.org/10.1108/JIMA-08-2020-0245>

To be read as, (in APA format please adjust)

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Abror, A., Patrisia, D., Engriani, Y., Omar, M.W., Wardi, Y., Noor, N.M.B.M., Sabir Ahmad, S.S. and Najib, M. (2021), "Perceived risk and tourist's trust: the roles of perceived value and religiosity", Journal of Islamic Marketing, Vol. ahead-of-print No. ahead-of-print. <https://doi.org/10.1108/JIMA-03-2021-0094>

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kind regards

Reviewers' Comments to Author

REVIEWER 1

Review date: 13 Jun 2023

MANUSCRIPT FEATURES

Originality of the work: Good

Subject relevance: Good

Professional/industrial relevance: Good

Completeness of the work: Honours

Acknowledgement of the work of others by references: Good

Organisation of the manuscript: Honours

Clarity in writing tables graphs and illustrations: Good

Likelihood of passing the test of time: Good

QUALITY AND RIGOUR

Have you checked the equations and/or statistics? (if applicable): yes

Are you aware of prior publication or presentation of this work?: no

Is the manuscript free of commercialism?: yes

Is the article too long?: no

RECOMMENDATION: Acceptable

REVIEW COMMENTS:

Changes which must be made before publication:

All changes suggested have been made by the authors.

Suggestions which would improve the quality of the article but are not essential for publication:

Not applicable.

REVIEWER 2

Review date: 12 Jun 2023

MANUSCRIPT FEATURES

Originality of the work: Good

Subject relevance: Good

Professional/industrial relevance: Good

Completeness of the work: Good

Acknowledgement of the work of others by references: Good

Organisation of the manuscript: Good

Clarity in writing tables graphs and illustrations: Acceptable

Likelihood of passing the test of time: Good

QUALITY AND RIGOUR

Have you checked the equations and/or statistics? (if applicable): yes

Are you aware of prior publication or presentation of this work?: no

Is the manuscript free of commercialism?: yes

Is the article too long?: no

RECOMMENDATION: Acceptable

REVIEW COMMENTS:

Changes which must be made before publication:

Need a final proof read.

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Title: **Assessment of the relationship between perceived financial risk, destination image, tourist satisfaction and intention to revisit Riau Island**
 Journal: **Int. J. of Tourism Policy**

Corresponding author: **Keni Keni**
 Email: **keni@fe.untar.ac.id**
 Other authors: **Mr. Nicholas Wilson, Assistant Prof. Lydiawati Soelaiman**

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To: Keni Keni <keni@fe.untar.ac.id>

Cc: Inderscience Submissions <martin.falk@usn.no>

Date: 08 Aug 2023

Content: Dear Associate Prof. Dr. Keni Keni (and co-authors, if applicable),

We have now completed the reviewing process of your article IJTP-147692 entitled "Assessing the Influence of Perceived Financial Risk and Destination Image on Tourists' Intention to Visit Riau Island: The Mediating Role of Tourist Satisfaction", which you submitted to the Int. J. of Tourism Policy, and we are pleased to say that we consider it a good candidate for publication, once a number of revisions are made.

Please read the reviewers' recommendations listed below and revise your article in light of their comments.

To help the reviewers check that you have made the required corrections, please insert at the beginning of your revised article a detailed response to the reviewers' recommendations. Make sure you address each recommendation thoroughly and methodically. You should also show where the reviewers can find your change in the revised article by referring to the page number and preferably highlighting the updated text.

When revising your article please ensure that your reference list is up to date and that any recent articles, including those from IJTP, which are of relevance to your article are included. Having a broad and up to date reference list is vital to the quality of an article, and very useful to the readership.

You will need to upload your revised article to our submissions system. The reviewers will then re-review your article. If they accept your revised version without any additional changes, it will move onto the next step in the publication process.

Please be reassured that only very few submissions are accepted without requiring some revision.

We look forward to receiving your resubmission within the next 30 days.

Please do not use the 'Reply' function with this email - we will not receive your message.

Kind regards,
Dr. Martin Falk

Int. J. of Tourism Policy

Comments from the Associate Editor

Thank you very much for taking the comments into account. I think the paper improved and there are only some minor issues that should be addressed:

Table 7

Destination Image Revisit Intention 0.199 0.010** Significant

Please check. This should be significance at the 1 per cent level.

Please look at the title and the conceptual background ("2.5 The Impact of Perceived Financial Risk Toward Tourist Satisfaction and Revisit Intention").

Impacts or Effects cannot be estimated using cross sectional data and the Hayes mediation tool or PLS-SEM or CB-SEM (please read the references below). Use the terms associate or relate. Rewrite the hypotheses and adjust the interpretation of the results accordingly.

Appendix

CAUSAL CONCLUSIONS FROM NON-CAUSAL RESEARCH DESIGNS. The only research design that allows causal conclusions is the experiment.

Experiments can be implemented in a laboratory, in the field, or as a survey with an intervention, as long as the researcher controls the presence/absence of the hypothesized cause (Viglia & Dolnicar, 2020). Correlation-based methods (including structural equation modelling) applied to one-off cross-sectional survey data without intervention provide insights into associations, not causes.

Dolnicar, S. (2020). Why quantitative papers based on primary data get desk-rejected by Annals of Tourism Research. Annals of Tourism Research, 83, 102981.

Reviewers' Comments to Author

REVIEWER 1

Review date: 13 Jun 2023

MANUSCRIPT FEATURES

Originality of the work: Good

Subject relevance: Good

Professional/industrial relevance: Good

Completeness of the work: Honours

Acknowledgement of the work of others by references: Good

Organisation of the manuscript: Honours

Clarity in writing tables graphs and illustrations: Good

Likelihood of passing the test of time: Good

QUALITY AND RIGOUR

Have you checked the equations and/or statistics? (if applicable): yes

Are you aware of prior publication or presentation of this work?: no

Is the manuscript free of commercialism?: yes

Is the article too long?: no

RECOMMENDATION: Acceptable

REVIEW COMMENTS:

Changes which must be made before publication:

All changes suggested have been made by the authors.

Suggestions which would improve the quality of the article but are not essential for publication:

Not applicable.

REVIEWER 2

Review date: 12 Jun 2023

MANUSCRIPT FEATURES

Originality of the work: Good

Subject relevance: Good

Professional/industrial relevance: Good

Completeness of the work: Good

Acknowledgement of the work of others by references: Good

Organisation of the manuscript: Good

Clarity in writing tables graphs and illustrations: Acceptable

Likelihood of passing the test of time: Good

QUALITY AND RIGOUR

Have you checked the equations and/or statistics? (if applicable): yes

Are you aware of prior publication or presentation of this work?: no

Is the manuscript free of commercialism?: yes

Is the article too long?: no

RECOMMENDATION: Acceptable

REVIEW COMMENTS:

Changes which must be made before publication:

Need a final proof read.

Suggestions which would improve the quality of the article but are not essential for publication:

The authors should go through and perform another careful check on the logical flow of the article. For example, the last paragraph in in page 2 is about perceived financial risk. However, line 4 from the bottom of this paragraph suddenly talk about Indonesia.

Check format for example, Table title/name should be on the same page with the table (see Table 6).

*** End of reviewer comments ***

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Corresponding author: **Keni Keni**
Email: **keni@fe.untar.ac.id**
Other authors: **Mr. Nicholas Wilson, Assistant Prof. Lydiawati Soelaiman**

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Cc: Inderscience Submissions <martin.falk@usn.no>

Date: 05 Sep 2023

Content: Dear Associate Prof. Dr. Keni Keni (and co-authors, if applicable),

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Kind regards,
Dr. Martin Falk

Int. J. of Tourism Policy

Comments from the associate editor

Thank you very much for the revisions. I think the paper improved. However there are still some minor issues.

Main comments

1)

In the hypotheses section, you postulate effects or impacts. Impacts or Effects cannot be estimated using cross-sectional data and the PLS-SEM (please read the references below). Use the terms associate or relate. Rewrite the conceptual part and adjust the interpretation of the results accordingly.

H1: Perceived Financial Risk had a Significant Impact on Tourist Satisfaction

H2: Perceived Financial Risk had a Significant Impact on Visit Intention

H3: Perceived Financial Risk had an Indirect Significant Impact on Visit Intention through Tourist Satisfaction

2)

Please show descriptive statistics of the Likert scale variables and their constructs (mean and standard deviation). Are the microdata available to allow replication? More information on the data collection is needed (missing values, etc.). Please provide a table with the characteristics of the respondents—report information on the date of the survey. Report a table with characteristics of the respondents.

3)

Report all validity and reliability tests. Common method bias must be discussed and addressed (Kock et al. 2021). Justify the use of CB-SEM versus PLS-SEM. An assessment of multicollinearity is needed.

4)

Table 2. Discriminant Validity– Fornell-Larcker Criterion

The decimal separator in English is the dot

HTMT is above the threshold

0.988

Please compare with this sentence

The HTMT values of each variable were also found to be less than 0.85, indicating good discriminant validity.

5)

Language is ok but can be improved; example:

By understanding these factors, policymakers and tourism stakeholders in Indonesia can craft crucial strategies aim to attract more tourists to visit Riau Island.

To be read as

By understanding these factors, policy makers and tourism stakeholders in Indonesia can develop crucial strategies to attract more tourists to Riau Island.

6)

All tables need to be better labelled. And a note with explanations is needed.

Appendix

CAUSAL CONCLUSIONS FROM NON-CAUSAL RESEARCH DESIGNS. The only research design that allows causal conclusions is the experiment.

Experiments can be implemented in a laboratory, in the field, or as a survey with an intervention as long as the researcher controls the presence/absence of the hypothesized cause (Viglia & Dolnicar, 2020). Correlation-based methods (including structural equation modelling) applied to one-off cross-sectional survey data without intervention provide insights into associations, not causes.

Dolnicar, S. (2020). Why quantitative papers based on primary data get desk-rejected by *Annals of Tourism Research*. *Annals of Tourism Research*, 83, 102981.

Another common misunderstanding is that directional hypotheses imply causality, but that is generally not true. Instead, the direction is rather a proxy for a theoretical relationship that assumes direction and correlational data should not be treated as causal evidence. Specifically, researchers need to be more careful in the interpretation of results (e.g., not writing "x impacts y", or "has effect on") and generally create awareness that a correlation does not necessarily indicate causation. Apart from acknowledging that endogeneity might be present, there are also ways to deal with endogeneity, such as instrumental variables, control function approaches, propensity score matching, experiments and natural experiments. Hair et al. (2020a) note that four conditions must be met to assume causality: (1) Time sequence—the cause must occur prior to the effect; (2) Covariance—changes in the hypothesized independent variable are associated with changes in the dependent variable; (3) Non-spurious associations—the relationship is not due to other variables that may affect cause and effect; and (4)

Theoretical support — a logical explanation for the relationship.

References

Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European business review*, 31(1), 2-24.

Pesämaa, O., Zwikael, O., Hair Jr, J., & Huemann, M. (2021). Publishing quantitative work with rigour and transparency. *International Journal of Project Management*, 39(3), 217-222.

Kock, F., Berbekova, A., & Assaf, A. G. (2021). Understanding and managing the threat of common method bias: Detection, prevention and control. *Tourism Management*, 86, 104330

Reviewers' Comments to Author (previous round)

REVIEWER 1

Review date: 13 Jun 2023

MANUSCRIPT FEATURES

Originality of the work: Good

Subject relevance: Good

Professional/industrial relevance: Good

Completeness of the work: Honours

Acknowledgement of the work of others by references: Good

Organisation of the manuscript: Honours

Clarity in writing tables graphs and illustrations: Good

Likelihood of passing the test of time: Good

QUALITY AND RIGOUR

Have you checked the equations and/or statistics? (if applicable): yes

Are you aware of prior publication or presentation of this work?: no

Is the manuscript free of commercialism?: yes

Is the article too long?: no

RECOMMENDATION: Acceptable

REVIEW COMMENTS:

Changes which must be made before publication:

All changes suggested have been made by the authors.

Suggestions which would improve the quality of the article but are not essential for publication:

Not applicable.

REVIEWER 2

Review date: 12 Jun 2023

MANUSCRIPT FEATURES

Originality of the work: Good

Subject relevance: Good

Professional/industrial relevance: Good

Completeness of the work: Good

Acknowledgement of the work of others by references: Good

Organisation of the manuscript: Good

Clarity in writing tables graphs and illustrations: Acceptable

Likelihood of passing the test of time: Good

QUALITY AND RIGOUR

Have you checked the equations and/or statistics? (if applicable): yes

Are you aware of prior publication or presentation of this work?: no

Is the manuscript free of commercialism?: yes

Is the article too long?: no

RECOMMENDATION: Acceptable

REVIEW COMMENTS:

Changes which must be made before publication:

Need a final proof read.

Suggestions which would improve the quality of the article but are not essential for publication:

The authors should go through and perform another careful check on the logical flow of the article. For example, the last paragraph in in page 2 is about perceived financial risk. However, line 4 from the bottom of this paragraph suddenly talk about Indonesia.

Check format for example, Table title/name should be on the same page with the table (see Table 6).

*** End of reviewer comments ***

Guidelines for submitting your revised article:

1) To help the reviewers check that you have made the required corrections, please insert at the beginning of your revised article a detailed response to the reviewers' recommendations. Make sure you address each recommendation thoroughly and methodically. You should also show where the reviewers can find your change in the revised article by referring to the page number and preferably highlighting the updated text.

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Submission ID: IJTP-147692

Title: **Assessment of the relationship between perceived financial risk, destination image, tourist satisfaction and intention to revisit Riau Island**
 Journal: **Int. J. of Tourism Policy**

Corresponding author: **Keni Keni**
 Email: **keni@fe.untar.ac.id**
 Other authors: **Mr. Nicholas Wilson, Assistant Prof. Lydiawati Soelaiman**

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From: Dr. Martin Falk <no-reply@indersciencesubmissions.com>

To: Keni Keni <keni@fe.untar.ac.id>

Cc: Dr. Martin Falk <martin.falk@usn.no>

Date: 05 Sep 2023

Content: Dear Keni Keni,
 Ref: IJTP-147692 - Assessing the Influence of Perceived Financial Risk and Destination Image on Tourists' Intention to Visit Riau Island: The Mediating Role of Tourist Satisfaction
 Dear Authors
 please check the word limit. 6000 words including reference is the maximum.

Dr. Martin Falk
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To: Martin Falk <martin.falk@usn.no>

Cc: Inderscience Submissions <keni@fe.untar.ac.id>

Date: 10 Sep 2023

Content: Dear Dr. Martin Falk,

With reference to my article, code: IJTP-147692 entitled "Assessing the Influence of Perceived Financial Risk and Destination Image on Tourists' Intention to Visit Riau Island: The Mediating Role of Tourist Satisfaction" submitted to Int. J. of Tourism Policy.

I have now uploaded a revised version of my article.

If you have any questions, please contact me.

Kind regards,

Keni Keni

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Corresponding author: **Keni Keni**
Email: **keni@fe.untar.ac.id**
Other authors: **Mr. Nicholas Wilson, Assistant Prof. Lydiawati Soelaiman**

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Cc: Inderscience Submissions <martin.falk@usn.no>

Date: 30 Sep 2023

Content: Dear Associate Prof. Dr. Keni Keni (and co-authors, if applicable),

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To: Keni Keni <keni@fe.untar.ac.id>

Cc: Inderscience Submissions <martin.falk@usn.no>

Date: 30 Sep 2023

Content: Dear Associate Prof. Dr. Keni Keni (and co-authors, if applicable),

We have now completed the reviewing process of your article IJTP-147692 entitled "Assessing the Influence of Perceived Financial Risk and Destination Image on Tourists' Intention to Visit Riau Island: The Mediating Role of Tourist Satisfaction",

which you submitted to the Int. J. of Tourism Policy, and we are pleased to say that we consider it a good candidate for publication, once a number of revisions are made.

Please read the reviewers' recommendations listed below and revise your article in light of their comments.

To help the reviewers check that you have made the required corrections, please insert at the beginning of your revised article a detailed response to the reviewers' recommendations. Make sure you address each recommendation thoroughly and methodically. You should also show where the reviewers can find your change in the revised article by referring to the page number and preferably highlighting the updated text.

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Please be reassured that only very few submissions are accepted without requiring some revision.

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Please do not use the 'Reply' function with this email - we will not receive your message.

Kind regards,
Dr. Martin Falk
Int. J. of Tourism Policy

Comments from the associate editor

I think the paper looks fine, and you are approaching acceptance. Please see my final comments.

1) Table 8. Path Coefficient Assessment (Direct Relationships) 0.058* Change to weakly significant.

2) Table 8 Sample mean. To be read as Coefficient

3) Common method bias and multicollinearity are not the same. Cite a reference. Kock, F., Berbekova, A., & Assaf, A. G. (2021). Understanding and managing the threat of common method bias: Detection, prevention, and control. *Tourism Management*, 86, 104330. Please look at Harman's Single Factor Test, which performs an EFA with all the indicators in your model to determine if one single factor will emerge. If a single factor does appear, then common method bias is said to be present in the data. There are also other tests.

4) The word limit, including references, is 6000. Update all references. Kind regards

Reviewers' Comments to Author

REVIEWER 1

Review date: 13 Jun 2023

MANUSCRIPT FEATURES

Originality of the work: Good

Subject relevance: Good

Professional/industrial relevance: Good

Completeness of the work: Honours

Acknowledgement of the work of others by references: Good

Organisation of the manuscript: Honours

Clarity in writing tables graphs and illustrations: Good

Likelihood of passing the test of time: Good

QUALITY AND RIGOUR

Have you checked the equations and/or statistics? (if applicable): yes

Are you aware of prior publication or presentation of this work?: no

Is the manuscript free of commercialism?: yes

Is the article too long?: no

RECOMMENDATION: Acceptable

REVIEW COMMENTS:

Changes which must be made before publication:

All changes suggested have been made by the authors.

Suggestions which would improve the quality of the article but are not essential for publication:

Not applicable.

REVIEWER 2

Review date: 12 Jun 2023

MANUSCRIPT FEATURES

Originality of the work: Good

Subject relevance: Good

Professional/industrial relevance: Good

Completeness of the work: Good

Acknowledgement of the work of others by references: Good

Organisation of the manuscript: Good

Clarity in writing tables graphs and illustrations: Acceptable

Likelihood of passing the test of time: Good

QUALITY AND RIGOUR

Have you checked the equations and/or statistics? (if applicable): yes

Are you aware of prior publication or presentation of this work?: no

Is the manuscript free of commercialism?: yes

Is the article too long?: no

RECOMMENDATION: Acceptable

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Changes which must be made before publication:

Need a final proof read.

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*** End of reviewer comments ***

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Date: 02 Oct 2023
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 entitled "Assessing the Influence of Perceived Financial Risk and Destination Image on Tourists' Intention to Visit Riau Island: The Mediating Role of Tourist Satisfaction"
 submitted to Int. J. of Tourism Policy.
 I have now uploaded a revised version of my article.
 If you have any questions, please contact me.
 Kind regards,
 Keni Keni

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Title: **Assessment of the relationship between perceived financial risk, destination image, tourist satisfaction and intention to revisit Riau Island**
 Journal: **Int. J. of Tourism Policy**

Corresponding author: **Keni Keni**
 Email: **keni@fe.untar.ac.id**
 Other authors: **Mr. Nicholas Wilson, Assistant Prof. Lydiawati Soelaiman**

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To: Nicholas Wilson, Lydiawati Soelaiman, Keni Keni <wp8989@yahoo.com; lydiawatis@fe.untar.ac.id; keni@fe.untar.ac.id>

Cc: Inderscience Submissions <martin.falk@usn.no>

Date: 20 Oct 2023

Content: Dear Associate Prof. Dr. Keni Keni,

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(Co-authors are copied into this email for information purposes.)

Keni Keni []

Ref: Title: "Assessing the Influence of Perceived Financial Risk and Destination Image on Tourists' Intention to Visit Riau Island: The Mediating Role of Tourist Satisfaction"

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The paper looks fine to me. Please look at my final comments.

1)

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Language must be improved.

Title is not elegant.

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I suggest following title

Assessment of the relationship between perceived financial risk, destination image, tourist satisfaction and intention to revisit Riau Island

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I do not understand this sentence.

To increase the variability of the model and results obtained within this study, it is recommended that future researchers choose other destination places outside Riau Island.

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What do you mean with variability.

Go through the text again.

Dr. Martin F
Editor]

2)

Tables

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Table 1. Respondents' Profile Analysis

Source is needed. One decimal place is sufficient. To be read as 62.1 . Per cent symbol is not needed.

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Table 3. Results of the Multicollinearity Assessment

A note is needed (VIF factor) . All tables need to be self explanatory.

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With kind regards,

Dr. Martin Falk (Editor for this submission)

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Review date: 13 Jun 2023

MANUSCRIPT FEATURES

Originality of the work: Good

Subject relevance: Good

Professional/industrial relevance: Good

Completeness of the work: Honours

Acknowledgement of the work of others by references: Good

Organisation of the manuscript: Honours

Clarity in writing tables graphs and illustrations: Good

Likelihood of passing the test of time: Good

QUALITY AND RIGOUR

Have you checked the equations and/or statistics? (if applicable): yes

Are you aware of prior publication or presentation of this work?: no

Is the manuscript free of commercialism?: yes

Is the article too long?: no

RECOMMENDATION: Acceptable

REVIEW COMMENTS:

Changes which must be made before publication:

All changes suggested have been made by the authors.

Suggestions which would improve the quality of the article but are not essential for publication:

Not applicable.

REVIEWER 2

Review date: 12 Jun 2023

MANUSCRIPT FEATURES

Originality of the work: Good

Subject relevance: Good

Professional/industrial relevance: Good

Completeness of the work: Good

Acknowledgement of the work of others by references: Good

Organisation of the manuscript: Good

Clarity in writing tables graphs and illustrations: Acceptable

Likelihood of passing the test of time: Good

QUALITY AND RIGOUR

Have you checked the equations and/or statistics? (if applicable): yes

Are you aware of prior publication or presentation of this work?: no

Is the manuscript free of commercialism?: yes

Is the article too long?: no

RECOMMENDATION: Acceptable

REVIEW COMMENTS:

Changes which must be made before publication:

Need a final proof read.

Suggestions which would improve the quality of the article but are not essential for publication:

The authors should go through and perform another careful check on the logical flow of the article. For example, the last paragraph in in page 2 is about perceived financial risk. However, line 4 from the bottom of this paragraph suddenly talk about Indonesia.

Check format for example, Table title/name should be on the same page with the table (see Table 6).

*** End of reviewer comments ***

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Journal: **Int. J. of Tourism Policy**

Corresponding author: **Keni Keni**
Email: **keni@fe.untar.ac.id**

Other authors: **Mr. Nicholas Wilson, Assistant Prof. Lydiawati Soelaiman**

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From: Inderscience Submissions <no-reply@indersciencesubmissions.com>

To: Martin Falk <martin.falk@usn.no>

Cc: Inderscience Submissions <keni@fe.untar.ac.id>

Date: 24 Oct 2023

Content: Dear Dr. Martin Falk,

RE: IJTP-147692
Title: Assessment of the relationship between perceived financial risk, destination image, tourist satisfaction and intention to revisit Riau Island

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Associate Prof. Dr. Keni Keni

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Corresponding author: **Keni Keni**
Email: **keni@fe.untar.ac.id**
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To: Keni Keni <keni@fe.untar.ac.id>

Cc: Inderscience Submissions <jay_katty@yahoo.co.in>

Date: 26 Oct 2023

Content: Dear Keni Keni,

Ref: Article title: Assessment of the relationship between perceived financial risk, destination image, tourist satisfaction and intention to revisit Riau Island
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From: Keni Keni <no-reply@indersciencesubmissions.com>

To: Jyothi-Jayakumar Galaxy <jay_katty@yahoo.co.in>

Cc: Keni Keni <keni@fe.untar.ac.id>

Date: 28 Oct 2023

Content: Dear Jyothi-Jayakumar Galaxy,
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Title:	Assessment of the relationship between perceived financial risk, destination image, tourist satisfaction and intention to revisit Riau Island
Journal:	Int. J. of Tourism Policy
Corresponding author:	Keni Keni
Email:	keni@fe.untar.ac.id
Other authors:	Mr. Nicholas Wilson, Assistant Prof. Lydiawati Soelaiman
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Date:	02 Nov 2023	
Content:	<p>Dear Associate Prof. Dr. Keni Keni,</p> <p>With regards to: Article title: "Assessment of the relationship between perceived financial risk, destination image, tourist satisfaction and intention to revisit Riau Island" Submission code: IJTP-147692</p> <p>Submitted to: Int. J. of Tourism Policy</p> <p>The final proof of your article is now ready to be checked - Please log in to the submission system to do this and go to 'Track progress' section. https://www.indersciencesubmissions.com</p> <p>If you have any further changes, please upload another annotated Amendment Sheet using the facility available in the system, under the pdf file display.</p> <p>Please also use the 'Post a comment' feature to send a note to the typesetter indicating that you are submitting new changes.</p>	

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Journal:	Int. J. of Tourism Policy
Corresponding author:	Keni Keni
Email:	keni@fe.untar.ac.id
Other authors:	Mr. Nicholas Wilson, Assistant Prof. Lydiawati Soelaiman
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