

## **Perceptions of Risk and Outbound Tourism Travel Intentions among Young Working Malaysians**

*Lim Khong Chiu, CheahSwee Ting, Omar A. Alananzeh, KhorPoy Hua \**

### **ABSTRACT**

Understanding risk and how it is perceived is a crucial step in predicting travel intentions. The purpose of this study is to examine the relationship between risk perceptions and travel intentions associated with an outbound tourism among young Malaysians. Young adults aged between 21 to 35 years old were involved in this study. This study was part of a larger study that explores factors affecting the intention to travel overseas. A quantitative approach was employed and a structured questionnaire was administered to 570 respondents who were selected through a cluster random sampling technique. Data were collected from young Malaysians who work in public and private sectors. Research respondents responded to a questionnaire designed to measure perceived risks, outbound travel intentions and socio-demographics. Particularly, the results indicate that the intention of young Malaysians to take a holiday overseas within the next year was very high. The regression analyses revealed that physical risk, financial risk and psychological risk had significantly negative impacts on respondent's intention to travel overseas. However, performance risk had positive significant influence on young Malaysians to travel overseas. This study is helpful for marketers in developing positioning strategies in order to provide a total tourism experience for the potential travellers.

**Keywords:** Perceived Risk, Outbound Tourism, Travel Intention, Young Malaysian.

### **1. Introduction**

Today's younger generation choose to travel more than ever before. They are venturing further afield and to more unusual destinations of the world (Pendergast, 2010). This generation has grown up in a global and multicultural society, with all the information they need at their fingertips. Hence, they are more intelligent about different places and cultures. In addition, travel has become affordable due to online purchasing at cheaper rates and the existence of budget airlines (low cost airlines). Combined with the easy availability of credit, travelling the world has become possible for a larger number of young people (Pendergast, 2010; Prayag & Hosany, 2014). Therefore, it is believed that the potential for young Malaysians to travel overseas is getting higher each year. Outbound tourism activities are deemed important especially for the private sectors such as transportation providers and travel agencies in Malaysia in order to flourish the business and economy of the country.

Outbound tourism is defined as a visit or holiday by residents of a country to another country (Goeldner& Ritchie, 2006). In the context of this study, it is holiday taken by young Malaysians to any foreign countries.

In relation to outbound tourism travel, the issue of risk associated with travel behaviour has been receiving increase intention. According to Reisinger and Mavondo (2005), perceived risks are evaluated by individuals (travellers) in a specific context (tourism) regarding their perceptions of the uncertainty and negative consequences of purchasing a (tourism) product, service or experience. Hence, understanding risk and how it is perceived is a crucial step in

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\* School of Tourism, Hospitality and Environmental Management, Universiti Utara Malaysia(1,2); Department of Hotel Management, Faculty of Tourism and Hotel Management, Yarmouk University, Jordan(3); Sport Science and Recreation Unit, Universiti Institut Teknologi MARA, Perlis, Malaysia., Received on 7/1/2017 and Accepted for Publication on 7/5/2017.

predicting travel intentions. Risk is an important factor when considering international tourism (Qi, Gibson, & Zhang, 2009). Peace, calm, and safety are prerequisites to attracting tourists to any destination (Sonmez, 1998). Sonmez and Graefe (1998) had identified nine types of risk associated with international travel: financial, health, physical, political instability, psychological, satisfaction, social, terrorism, and time. Likewise, Lepp and Gibson (2003) when examined US-born young adults' perceptions of risk associated with international travel had identified seven risk factors: health, political instability, terrorism, strange food, cultural barriers, a nation's political and religious dogma, and crime. Furthermore, some researchers have indicated that perception of risk are affected by personal characteristics (Roehl & Fesenmaier, 1992; Sonmez & Graefe, 1998), previous travel experience (Sonmez & Graefe, 1998; Lepp & Gibson, 2003), information search and sources (Sonmez & Graefe, 1998; Pizam et al., 2004), gender (Lepp & Gibson, 2003; Pizam et al., 2004), cultural differences (Reisinger & Mavondo, 2006), and nationality (Hurley, 1988; Sonmez, 1998; Pizam et al., 2004). Besides these, education as an indicator of social class has also been found to affect people's perception of risk (Sonmez & Graefe, 1998).

Previous studies also indicate that the perceived risks of travellers influence the process of holiday decision making (Stone & Grønhaug, 1993; Reisinger, 2009). Noh and Vogt (2015) noted that perceived risks stimulate the intentions to travel to a destination. However, there are inadequate perceived risks integrated into tourism and hospitality domains despite its importance in influencing the travellers' holiday intention and decision (Yüksel & Yüksel, 2007). Further empirical examination of the risks construct including different products and population segments is needed in the marketing industry (Stone & Grønhaug, 1993). Lin and Chen (2009) also suggested that more risks should be operationalized in research to explore the impacts on holiday making decisions since perceived risks are very crucial situational variables. The exact perceived risks of travellers shall be determined in order to address the problems efficiently in marketers' management and marketing strategies (Yüksel & Yüksel, 2007).

Moreover, according to Rogers' (1975) Protection Motivation Theory (PMT), people are more likely to protect themselves when they anticipate negative consequences, have the desire to avoid them and feel they have the ability to take preventive measures. Overall, this theory postulates that there is a relationship between risk perception and injuries and incidents, and that people take protective action when they are motivated and have the agency to do so. Thus, in general, protection motivation would be aroused, and then there would be changed in behaviour intentions and attitudes. In a tourism context, Sonmez and Graefe (1998) found that an increase in airplane accidents, crime, or terrorist activity targeting citizens of potential traveller's nationality caused people to take extra precautions while travelling to risky destination or cancelling travel plans. Indeed, the degree of safety associated with international travel helps to determine a traveller's future travel behaviour (Sonmez & Graefe, 1998). Potential tourists tend to avoid destinations they perceive as risky and choose the ones they consider safe. Perception of risk and safety is also an important factor that helps to form an overall image of a destination (Qi, Gibson & Zhang, 2009). Tourists consider the importance of privacy, safety, and security when choosing a destination (Alananzeh, 2016).

Hence, relatively little is known and unclear about whether the risk perception affects behaviour intention, such as likelihood of travelling to foreign countries, particularly in the context of Malaysia. According to Boo and Gu (2010), most of the empirical research does not examine the relationship between risk perception and behaviour intentions, although risk perception has been considered a significant predictor of future behaviour. Nevertheless, there is a lack of study conducted regarding perceived risks and outbound tourism travel intentions among young Malaysians. Though the development of youth tourism is still at an early stage in Malaysia, young Malaysians can be considered as the major players in tourism industry (Habibah, Hamzah, Buang, Noor Alyanie, & Aimi Syairah, 2011). Due to the number of youth which represents 45 percent of the population in Malaysia (The Malaysian Insider, 2012). Therefore, it is of utmost importance to have concrete data about the travel behaviour among young Malaysians for producing better policies and marketing plans to cope with the outbound tourism demand of this remunerative market segment. Furthermore, this study would further contribute in better understanding of travelling patterns among young Malaysians especially their travel intentions to foreign countries. The purpose of this study is to investigate the

perception of young Malaysians in terms of travel-related risk to foreign countries, as well as to determine the relationships between risk perception and outbound tourism intentions among the young Malaysians.

### 1.1. Research Questions

The specific research questions addressed in this study included the following:

- Do young Malaysians prefer travelling to foreign countries?
- How do young Malaysians perceive travel-related risks associated with outbound tourism?
- What is the relationships between risk perception and outbound tourism intentions among young Malaysians?

## 2. Literature Review

### 2.1 Outbound Tourism in Malaysia

Despite the global economic downturn, the number of trips taken to overseas destinations by Malaysians increased by five percent in year 2011 and 75 percent of holiday makers travel to foreign countries for leisure purposes, and hence, in relation to outbound tourism, Singapore, New Zealand, Australia, Hong Kong, China, Indonesia and Thailand are among the favourite destinations (Euromonitor International, 2012). The increase in travelling among the Malaysians may likely due to Malaysia is one of the countries with the most public holidays (Sedek, 2014). Furthermore, as working Malaysians, increased leisure time enables them to go further from their home to explore foreign destinations all around the world. Between the years 2006 and 2011 almost 91 percent of the Malaysian population travel on holidays (either domestically or internationally) and the largest group of holiday makers are young Malaysian travellers aged between 21 and 35 years old (Euromonitor International, 2012). This imply that young Malaysians are keen on travelling. Table (1) indicates trend and pattern of Malaysians domestic and outbound travel according to age from 2006 to 2011 as reported by Euromonitor International: Industry Overview, Travel and Tourism-Malaysia, May 2012

**Table (1): Holiday Takers by Age 2006-2011 (domestic an outbound)**

<b>% number of people</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>
0-14	0.5	0.5	0.5	0.5	0.5	0.5
15-24	15.9	15.7	15.4	15.2	15.3	15.4
25-34	38.5	38.6	38.7	38.8	38.7	38.8
35-49	36.0	36.1	36.2	36.3	36.2	36.1
50-64	7.0	6.9	7.0	7.0	7.1	7.0
Over 65	2.1	2.2	2.2	2.2	2.2	2.2
Total	100.0	100.0	100.0	100.0	100.0	100.0

**Source:** Euromonitor International: Industry Overview, Travel and Tourism-Malaysia, May 2012

**Note:** Age of national tourists (domestic and outbound)

In order to encourage young Malaysians aged 18-30 years old to travel to New Zealand, the immigration department of New Zealand offers 1,150 places for young Malaysians to apply for a Working Holiday Scheme to New Zealand each year. Eligible young Malaysians may work to fund their trip while visiting New Zealand for up to six months. Also, Work and Holiday Visas are open to young Malaysians by the Australian Government Department of Immigration and Citizenship to support their travelling expenses by working while visiting Australia for 12 months. The response is usually overwhelming. Working holidays are one of the options available for young Malaysians to fund their trip to certain countries.

Furthermore, young Malaysians in this era are raised in an environment that offers a wide and increasing range of travel opportunities. As on 2013, approximately half of the holiday makers' population in Malaysia consisted of young people (Euromonitor International, 2014). Due to low-cost carriers become the common travelling mode of

transportation, the ease of information searching and tourism products purchasing via World Wide Web, travelling is at its most accessible ever and thus, the increasing freedom to travel. So, it is a fact that today's young Malaysians' attitudes towards holiday making are very positive. Although young travellers have a strong desire to travel, the cost, affordability and accessibility will need to be assessed to turn potential into actual demand (Glover, 2010). Therefore, further study needs to be carried out to investigate their travel behaviour as suggested by Tsiotsu and Ratten (2010). Moreover, Aziz and Ariffin (2009) suggested that behaviouristic study is required to understand the Malaysian travellers market as pleasure travel is expanding in Malaysia. They also remark that it is crucial to investigate how people make their travel decisions and what they enjoy during travelling.

## 2.2 Travel Intentions

Intentions are the indicators of how hard people are willing to try and of how much of an effort they are planning to employ, in order to execute a particular behaviour (Ajzen, 1991). There is extensive evidence that when people intend to perform an activity, the likelihood of actually doing it is rather high (Cunningham & Kwon, 2003). Lin and Chen (2009) confirmed that the relationship between value perceptions and willingness to purchase of consumers is always positive. Thus, the travel intentions of potential travellers are investigated in order to develop insights into the key factors that make them travel.

There are many kinds of consumer intentions (Lin & Chen, 2009):

1. Purchase intentions: Willingness to buy
2. Repurchase intentions: Anticipation in buying the same product or brand again
3. Shopping intentions: The place planned to perform the product purchasing
4. Spending intentions: The amount of money expected to be spent
5. Search intentions: The intentions to engage in external searching of information
6. Consumption intentions: The intentions to engage in a certain activity

This study focused on the purchase intentions of young Malaysians, that is, travel intention.

In the study of Davis, Ajzen, Saunders, and Williams (2002) on intentions, five items to what extent they expect to, intend to, will try to, are determined to, and might complete high school among African American students were assessed. All these five items were reported loaded highly on the intention factor where loadings ranged from 0.46 to 0.75. In the context of tourism studies, there were only two or three items applied to measure travel intentions. Reisinger and Mavondo (2006) measured the travel intentions by the probability for overseas travelling in the next 12 months and probability of reducing international travel among the travellers of different nationalities. Lam and Hsu (2006) measured the respondents' travel intention to Hong Kong by three items that is; their wants to visit Hong Kong, the likelihood and intention to visit Hong Kong in the next 12 months. The factor loadings ranged from 0.75 to 0.856. Likewise, Sparks and Pan (2009) measured the travel intentions to Australia on 5-point Likert scales by travellers' intentions and the likelihood to take a holiday to Australia within the next 12 months. Factor loadings of .84 was reported. Cunningham and Kwon (2003) measured the intentions by asking if the respondents "intended to", "planned to" and "tried to" attend a hockey game. The reliability estimate (Cronbach's alpha) was 0.97.

Advances in communication, transportation and technology are enhancing people's mobility and travel opportunity. Hence, meeting the demands of international travellers by providing tourism-related goods and services became an imperative element of economic development in a nation (Cook, Yale, & Marqua, 2006). The study of Nejati and Mohamed (2015) observed three major aspects of a destination, which are the "quality", "uniqueness" as well as "distance and value" that influence the travel decisions of international tourists. The establishing of key factors that influence the destination choice and travel intentions are highly recommended in encouraging young travellers to visit to a foreign destination. This is also supported by the study of Huang and Petrick (2012) which revealed that the potential young travellers' preferences and tastes in relation to their future travel intentions should be identified by destination marketing organisations.

### **2.3 Perceived Risks**

The fundamental concept in consumer behaviour study is perceived risk (Cox & Rich, 1964). Having first been introduced by Bauer in 1960, the concept of perceived risks has since become one of the important elements in the context of consumer behaviour. Perceived risk has been remarked as a core concept that influences tourists' holiday decision making (Sharifpour et al., 2014) especially travel to foreign country (Qi, Gibson, & Zhang, 2009). The concept of risks is regarding the choice situations where both potentially negative and positive outcomes are anticipated. Stone and Grønhaug (1993) defined risk as a subjective expectation of loss; the more certain one is of this loss, the greater the risk perceived by the individual. On the other hand, sensation-seeking behaviour and thrill-seeking adventure are positive risks in the context of travel related consumer behaviour (Dolnicar, 2005).

In marketing aspects, perceived risks consist of financial risks, performance risks, psychological risks, physical risks, social risks and time risks (Stone & Grønhaug, 1993). According to Reisinger and Mavondo (2005), perceived risks are the focus of most studies instead of objective or real risks. This is due to the fact that individuals are concerned with only a few outcomes which are related to them. Mitchell and Vassos (1997) acknowledged that it would be theoretically and practically meaningful when perceived risks could be utilised in high-involvement products such as holidays.

Although perceived risks are the important constructs that explain consumer's choice, evaluation and purchase decision (Conchar, Zinkhan, Peters, & Olavarrieta, 2004; Tuu et al., 2011), Stone and Grønhaug (1993) raised the question whether all perceived risks are the same in the purchase decision of different products and services. The answer is no. This is due to the fact that perceived risk is a multi-aspect construct that is associated with purchase decision (Yüksel & Yüksel, 2007), risk perception affects on tourists' decision making (Garg, 2015). This indicated that different consumers perceived risks differently in various products and services.

By the same token, the participation in unfamiliar activities in an unfamiliar environment, language barriers and lack of attention during holidays (Wilks & Pendergast, 2010a) exposed travellers to risks. As a matter of fact, the risks perceived by travellers affect their holiday intentions (Mitchell & Vassos, 1997). It is without a doubt that travellers will perceive different risks when deciding which activities to do, products and services purchasing in different holiday destinations. In contrast, Roehl and Fesenmaier (1992) warned that risk is related to behaviour but it does not significantly influence one's vacation behaviour. In addition, Lehto, O'Leary and Morrison (2004) indicated that perception of risk could affect on tourist activities and expenditure patterns. Therefore, the strength of the relationship between perceived risks and vacation behaviour needs to be further assessed.

In terms of the relationship between perceived risks and demographic characteristics, Sonmez and Graefe (1998) and Simpson and Siguaw's (2008) failed to establish the influence of gender on perception of risks. On the other hand, many other researchers have found that gender does influence touristic choices (Carr, 2001; Lepp & Gibson, 2003; Kozak, Crott & Law, 2007). Lepp and Gibson (2003) found that women perceived a greater degree of risk regarding health and food. Kozak et al (2007) found that older male travellers with experiences were less likely to change their travel plans when faced with potential health, terrorism, or natural disaster related risks. Likewise, Carr (2001) found that among the young tourists who travelled in London, UK, there were gender differences in the perceptions of danger associated with the city at night, with more women perceiving greater risks. Perception of risk associated with international tourism has also been found to vary by the country of origin. Hurley (1988) and Tremblay (1989) found that American tourists are more vulnerable to the threat of international terrorism than European tourists. Past experience can also affect perception of risks. Experience international tourists may perceive less risk for future travel (Sonmez & Graefe, 1998b; Lepp & Gibson, 2003; Kozak et al, 2007; Yüksel & Yüksel, 2007).

Seabra et al. (2013) grouped the travellers into seven segments according to their risk concerns. These segments are the carefree segment that show low risk perception, satisfaction apprehensive segment that are concerned about dissatisfaction and psychological risks; multiple risks concerned segment that perceive most aspects as riskier except dissatisfaction and psychological risks; health and personal risks concerned segment that are concerned about personal

health such as sickness and accidents; terrorism and turmoil segment that are concerned about unexpected events such as political turmoil or terrorism; materialists segment that are concerned about value for money and organisational matters of a trip. In addition, Roehl and Fesenmaier (1992) classified travellers according to their risk perception level into three clusters: risk neutral, functional risk and place risk. Risk neutral travellers do not consider their holiday destination or travelling as risky; the risks that are taken into consideration by functional risk travellers include mechanical or equipment failure or organisational problems during their holiday while place risk travellers consider travelling and the destination of their previous vacation as risky.

Reisinger and Mavondo (2005) categorised the travel risks into terrorism risks (i.e., bomb explosion, airplane hijacking and biochemical attack), health and financial risks (i.e., health, physical, financial and functional) as well as socio-cultural risks (i.e., time, satisfaction, psychological and social). They concluded that anxiety has reduced the intentions to travel internationally regardless of cultural differences among the travellers. A weakness of this travel risk is the failure to provide clearer dimensions of each perceived risks as they are grouped into the same categories. Their suggestion of comparing the perceived risks of respondents who have undertaken travel and who have not travelled is very valuable. This is because Hernández et al. (2011) also agreed that perceived risks of different levels of users (first time or repeat) will be varied on their intention of certain behaviour.

Comparatively, Simpson and Siguaw (2008) stressed that traditional risk categories (i.e., financial, performance, physical, psychological, social and time risks) are too broad and fail to provide information for travel related decision making. They remedy this shortcoming by developing a risk classification which is more relevant to travel as shown in Table (2) The items listed on the categories will then act as a reference for this study in examining the perceived risks among young Malaysians.

**Table (2): *Travel Risk Category***

<b>Traditional Risks Category</b>	<b>Travel Risk Category</b>
Psychological	Generalised fears
Financial	Monetary concerns Property crime
Functional	Transportation performance Travel service performance Travel and destination performance
Physical	Health and well-being Criminal harm

**Source:** Simpson and Siguaw (2008, p. 321)

Equally important, Reisinger and Mavondo (2006) concluded that the major risk associated with tourism are terrorism, war and political instability, health, crime as well as cultural and language difficulties. On the other hand, Simpson and Siguaw (2008) divided the travel risk categories into risks that are controllable or manageable and risks that are not easy for practitioners to act accordingly. Although traditional risk categories (i.e., financial, performance, physical, psychological, social and time risks) were applied in this study, the items captured in each perceived risks were travel related. In the context of this study, four perceived risks such as psychological risks, financial risks, performance risks and physical risks were assessed. This is because travellers are significantly concerned about these four perceived risks (Simpson & Siguaw, 2008; Lin & Chen, 2009). The investigation of perceived risks among travellers produced suggestions on risk reduction strategies that are in favour of both travellers and marketers (Lin & Chen, 2009). Therefore, the study of perceived risks among young Malaysian travellers is of utmost importance.

### **3. Methods**

This study was part of a larger study that explored factors affecting the intention to travel overseas among young Malaysians. A quantitative approach by using self-completion questionnaire was carried out in the northern Peninsular Malaysia. A total of 570 respondents aged between 21 years old and 35 years old participated in this survey. For the purpose of this study, a cluster random sampling was applied to collect data via the survey. All young working Malaysians of the selected private and public sectors were participated in this questionnaire surveys with the assistance of the respective supervisors.

The questionnaire was developed based on a review of the related theories and the literature. Close-ended items were utilized. Insights about one's perceptions and attitude can be obtained via questionnaires survey (Baruch & Holtom, 2008). The questionnaire was developed by adapting standard measured from various sources. The questionnaire consists of three sections. In the Section A aimed to gather the socio-demographic variables of each respondent. In the Section B comprised of four different perceived risks factors with 12 items that being measured on a Likert seven-point bipolar strongly disagree (1) to strongly agree (7) statements which were adapted from (Mitchell & Vassos, 1997; Floyd & Pennington-Gray, 2004; Gallarza & Saura, 2006; Hsu & Lin, 2006; Simpson & Siguaw, 2008). The following four perceived risk factors in this study were operationally defined as follows:

***Psychological Risk*** Psychological risk among young Malaysians were measured by the level of anxious for safety (Hsu & Lin, 2006) and disappointing experience (Floyd & Pennington-Gray, 2004) as well as experiencing unnecessary anxiety (Hsu & Lin, 2006).

***Financial Risk*** Financial risk among young Malaysians were measured by the level of fearful of being overcharged, pick pocketed or conned as well as spending too much money (Simpson & Siguaw, 2008).

***Performance Risk*** Performance risk among young Malaysians were measured by the level of fearful of lodging will not be as nice as promised in the brochure, facilities or attractions that may temporarily shut down as well as the weather spoiling the holiday (Mitchell & Vassos, 1997).

***Physical Risk*** Physical risk among young Malaysians were measured by the level of fearful of suffering any disease or infection, any kind of accident and terrorist attack (Gallarza & Saura, 2006).

In Section C, the outbound tourism intentions among young Malaysians were measured by five items (I will try to take a holiday overseas within the next 12 months, I am likely to take a holiday overseas within the next 12 months, I intend to take a holiday overseas within the next 12 months, I plan to take a holiday overseas within the next 12 months, and I prefer to take a holiday overseas within the next 12 months) that adapted from Davis et al. (2002), Cunningham and Kwon (2003), Sparks and Pan (2009) as well as Yu (2012) to indicate their intentions for overseas travel. The respondents were asked to identify their outbound tourism intentions which best described themselves. The items were measured on a 7-point Likert scale ranging from 1 (strongly disagree) to 7 (strongly agree). In addition, the measurement scales for all variables measured was found to be psychometrically sound.

## **4. Results and Discussion**

### **4.1. Socio-Demographic Profile of Respondents**

The frequency distribution of the respondents' demographic information was presented in Table (3). The sample for this study consists of 359 (63.0%) female and 211 (37.0%) male. Regarding the ethnicity of 570 respondents, 251 (44.0%) were Malays, 297 (52.1%) Chinese, and 22 (3.9%) Indians. In reference to the monthly income of the respondents, the results indicated that 255 (44.7%) of them earn RM3000 and below a month, while 315 (55.3%) of them earn RM3001 and above a month. There were 338 (59.3%) respondents from private sector while 232 (40.7%) respondents were from public sector. According to the respondents' academic qualification, only 7 (1.2%) were from

secondary schools, 111 (19.5%) got a Diploma, 52 (9.1%) were graduated with an Advanced Diploma, 357 (62.6%) got a Bachelor Degree, 42 (7.4%) got a Master Degree while 1 (0.2%) have obtained a Doctoral Degree.

**Table (3): Descriptive statistics for the Demographic Variables (N = 570)**

Variable	<i>f</i>	%
<b>Gender</b>		
Female	359	63.0
Male	211	37.0
<b>Ethnicity</b>		
Malays	251	44.0
Chinese	297	52.1
Indians	22	3.9
<b>Monthly Income</b>		
RM 3000 and Below	255	44.7
RM 3001 and Above	315	55.3
<b>Career Sector</b>		
Private Sector	338	59.3
Public Sector	232	40.7
<b>Academic Qualification</b>		
Secondary School	7	1.2
Diploma	111	19.5
Advanced Diploma	52	9.1
Bachelor Degree	357	62.6
Master Degree	42	7.4
Doctoral Degree	1	0.2

#### 4.2. Outbound Tourism Intentions

The respondents were asked regarding their travel intentions to overseas for the next 12 months. Overall, the results in Table (4) showed that young Malaysians' intentions to travel overseas was high ( $M= 6.40$ ,  $SD= 0.50$ ). Young Malaysians particularly strongly agree to "I intend to take a holiday overseas within the next 12 months".

**Table (4): Descriptive Analysis of Outbound Tourism Intentions (N = 570)**

Item	<i>M</i>	<i>SD</i>
I intend to take a holiday overseas within the next 12 months.	6.60	.664
I prefer to take a holiday overseas within the next 12 months.	6.40	.801
I plan to take a holiday overseas within the next 12 months	6.40	.917
I am likely to take a holiday overseas within the next 12 months	6.40	.664
I will try to take a holiday overseas within the next 12 months	6.20	.749
<b>Overall outbound tourism intentions</b>	6.40	.498

#### 4.3. Perceived Risks

The results in Table (5) indicate that there are four components extracted through principal component method using varimax option with Kaiser Normalisation. All the 12 items had been allocated to the four factors of perceived risks based on the criteria stated in this study. A total of 81.6 percent of variance was explained by the four factors. The eigenvalues for physical risk, performance risk, financial risk and psychological risk were 5.674, 2.234, 1.932 and



1.116 respectively (According to Kaiser's test, a factor whose value is greater than one is accepted, but if the value of eigenvalue is less than one, the factor is rejected). Based on factor loadings of each perceived risk subscale extracted, three items in physical risk explained almost 37 percent of the total variance and had loadings value (0.48 to 0.91). Three items in performance risk with loadings value (0.75 to 0.90) that accounted for 19 percent of the total variance. Whereas three items with 16 percent of the total variance that had loadings value (0.69 to 0.93) were allocated in financial risk factor. Finally, three items were allocated in psychological risk with loadings value (0.71 to 0.82) and accounted for almost 10 percent of the total variance.

In addition, the overall Coefficient Alpha for the perceived risks scale as 0.865. Coefficient Alpha for subscale physical risk was 0.838, subscale performance risk was 0.738, subscale financial risk was 0.629 and subscale psychological risk was 0.702.

**Table (5): Factor Analysis and reliability of Perceived Risks Scale (N = 570)**

Item/Factor	1	2	3	4
<b>Physical Risk</b>				
1. I am fearful of suffering any disease or infection.	.909			
2. I am fearful of any kind of accident.	.753			
3. I am fearful of terrorist attack.	.478			
<b>Performance Risk</b>				
1. I am fearful of the weather spoiling the holiday.		.900		
2. I am fearful of facilities/attractions that may temporarily shut down.		.808		
3. I am fearful that my lodging of choice will not be as nice as promised in the brochure/advertisement.		.753		
<b>Financial Risk</b>				
1. I am fearful of spending too much money.			.927	
2. I am fearful of being overcharged.			.719	
3. I am fearful of being pick pocketed or conned.			.689	
<b>Psychological Risk</b>				
1. I am anxious for safety.				.818
2. I am fearful of having a disappointing experience.				.788
3. I am experiencing unnecessary anxiety.				.711
<b>Eigenvalues</b>	5.674	2.234	1.932	1.116
<b>Coefficient Alpha</b>	.838	.738	.629	.702
<b>Factor Mean</b>	2.03	1.97	2.03	1.47
<b>% of Variance explained</b>	37.287	18.615	16.097	9.565
<b>% Cumulative variance explained</b>	37.287	55.902	9.565	81.564

The results in Table (6) indicate that the mean scores of four different risks were low (i.e. perceived less risky). They were ranging from 1.47 to 2.03 (Psychological Risk:  $M = 1.47$ ,  $SD = 0.37$ ; Performance Risk:  $M = 1.97$ ,  $SD = 0.80$ ; Financial Risk:  $M = 2.03$ ,  $SD = 0.69$ ; Physical Risk:  $M = 2.03$ ,  $SD = 0.89$ ) from the total scores of 7. From the data in the Table 6, respondents tended to strongly disagree with “I am anxious for safety” ( $M = 1.30$ ) and “I am experiencing unnecessary anxiety” ( $M = 1.40$ ). Even though the mean scores were low in general, it was apparently that the risks that particularly perceived by young Malaysians were “I am fearful of suffering any disease or infection”, “I am fearful of any kind of accident” and “I am fearful that my lodging of choice will not be as nice as promised in the

brochure/advertisement”.

**Table (6): Young Malaysians Perception of Risk Associated with Travelling to Foreign Countries (N = 570)**

<b>Risk Items</b>	<b>M</b>	<b>SD</b>
<b>Physical risk</b>		
I am fearful of suffering any disease or infection.	2.20	0.749
I am fearful of any kind of accident.	2.20	1.328
I am fearful of terrorist attack.	1.70	.901
<b>Financial risk</b>		
I am fearful of being overcharged.	2.10	0.831
I am fearful of being pick pocketed or conned.	2.00	1.001
I am fearful of spending too much money	2.00	.895
<b>Performance risk</b>		
I am fearful that my lodging of choice will not be as nice as promised in the brochure/advertisement.	2.20	1.328
I am fearful of the weather spoiling the holiday.	2.10	0.701
I am fearful of facilities/attractions that may temporarily shut down.	1.60	.801
<b>Psychological risk</b>		
I am fearful of having a disappointing experience.	1.70	.459
I am experiencing unnecessary anxiety.	1.40	0.490
I am anxious for safety.	1.30	.459

- Measured using a Likert-type format where 1 = Strongly Disagree and 7 = Strongly Agree

In general, the study on perceived risks in terms of psychological risk, financial risk, performance risk and physical risk has clarified their impacts on young Malaysians' travel intentions. This study concludes that young Malaysians have generally low perceived risks towards overseas travel. Hence, their travel intentions for taking vacations in foreign countries are positive. More importantly, the construct of perceived risks have been proved to influence simultaneously on consumers' behaviours and evaluation before purchasing (Lin & Chen, 2009; Tuu et al., 2011).

#### **4.4 Relationship Between Risk Perception and Outbound Tourism Intentions**

The multiple regression analyses were conducted to determine to what extent the contribution of each independent variables (physical risk, performance risk, financial risk, and psychological risk) on the dependent variable (outbound tourism travel intention). The results of multiple regression in Table 7 show that perceived risk was found to be significant predictor of travel intentions to overseas among young Malaysians ( $F(4, 565) = 404.814, p = .001$ ). The four perceived risk factors jointly explained 73.9% ( $R^2 = 0.739$ ) of the variance in outbound tourism intentions.

The physical risk factor ( $\beta = -1.980, p = 0.001$ ), the financial risk ( $\beta = -0.168, p = 0.001$ ), and the psychological risk ( $\beta = -0.470, p = 0.001$ ) negatively affected intentions to travel to overseas in the next 12 months among the young Malaysians. Thus, every unit of change in the physical risk factor translated into a -1.980 change in intention to travel. As for the financial risk factor, every unit of change resulted in a -0.168 change in intentions to travel overseas. While for the psychological risk factor, every unit of change caused in a -0.470 change in intentions to travel overseas in the next 12 months. Interestingly, performance risk factor ( $\beta = 1.503, p = 0.001$ ) was found to be positively significant contributed to intention to travel overseas among the young Malaysians. The result indicates that every unit change in performance risk factor resulted in 1.503 change in intention to travel overseas in the next 12 months. This finding

could be explained that Young Malaysians are least fearful that their lodging of choice will not be as nice as promised in the brochure or advertisement, less fearful of the weather spoiling the holiday and are less fearful of facilities or attractions that may temporarily shut down during decision making for their overseas trips.

The findings of the current study reported that young Malaysians generally perceive low perceived risks towards overseas travel. Thus, this finding is consistent with Roehl and Fesenmaier' (1992) findings that the majority of the respondents perceived less risk regarding overseas travel. Also, the study of Seabra et al. (2013) revealed that 45% of travellers of different nationality showed low perceived risks and do not indicate major concern about their international trips. Likewise, Roehl and Fesenmaier (1992) as well as Dolnicar (2005) supported that the risks perceived by those who are actively looking for excitement and thrill during overseas travel were generally low. In addition, the low risks perception can be explained that the respondents opt for a holiday trip to foreign country that is near to their home country as they know the actual situation of the destination (O'Connor et al., 2008). This is supported by the study of Sharifpour et al. (2014) that prior visitation, past international experience and high subjective knowledge about a specific destination significantly increased the travel intentions to the destination. Besides, the findings from Wong and Yeh (2009) concluded that the travel intentions to visit a specific destination are higher when travellers are confident that they understand the destination well.

Table (7): Multiple Regression Analysis on the Impact of Perceived Risk on Intention to Travel Overseas.

<b>Risk Factor</b>	<b><math>\beta</math> Std. Error</b>	<b>Standardized<math>\beta</math></b>	<b><i>t p</i></b>
(Constant)	7.980 0.060		133.143 0.001
Physical	-1.980 0.186	-3.072	-9.295 0.001
Performance	1.503 0.200	2.400	7.531 0.001
Financial	-0.168 0.023	-0.232	-7.145 0.001
Psychological	-0.470 0.049	-0.049	-9.632 0.001
$R^2 = 0.74$	Adjusted $R^2 = 0.739$		
$F = 404.814$	$P = 0.001$		

\*Significant at the 0.05 level.

## 5. Conclusion

In this study, young Malaysians are generally not anxious for their safety while travelling in a foreign country. This result is in contrast with the study of Dolnicar (2005) which found that safety was perceived as the most risky aspect of overseas travel. In addition to that, Reisinger and Mavondo (2005) admitted that international travellers were anxious about their safety especially during a destination decision making process. Also, they strongly believed that travellers who were perceived to be more vulnerable, stressed and threatened before travelling would eventually feel less safe during the actual act of travelling. Besides that, findings from the study of Wilks and Pendergast (2010a) claimed that young male travellers are at risk of drowning while young female travellers are at risk from crimes during their beach holiday in foreign countries. Hence, necessary precautions shall be taken to avoid any possible incidents.

Young Malaysians do not experience unnecessary anxiety during travelling overseas. This finding is consistent with the study of Yüksel and Yüksel (2007) which found that most tourists did not register high levels of fear or concern even though they are vulnerable to different possible risks. The result differs from the study of Dolnicar (2005) which found that young travellers were expecting a lot of insecurity when travelling to foreign countries. Anyway, it should be noted that comparisons between the current study and previous study are not accurate as the present study focuses specifically on young working Malaysians while previous studies were aimed at the university student sample. In addition to that, the finding from Wong and Yeh (2009) demonstrated that the intangibility of tourism related products has increased unnecessary anxiety among travellers. Also, Reisinger and Mavondo (2005) stressed that travellers who

experienced higher anxiety levels would eventually lessen their travel opportunities.

Besides that, young Malaysians are less fearful of having a disappointing experience during their overseas trip. However, this result has previously not been described. The study of Sharifpour et al. (2014) demonstrated that risk related to satisfaction is also a high concern among travellers. This is due to the fact that overseas travel is associated with higher psychological risk levels as compared to domestic travel. Moreover, Wong and Yeh (2009) explained that insufficient information regarding a tourism product or service causes uneasy feelings among potential travellers about their expected experience quality.

The study on perceived risks in terms of psychological risks, financial risks, performance risks and physical risks has clarified their impacts on young Malaysians' travel lifestyles and intentions. This study concludes that young Malaysians have generally low perceived risks towards overseas travel. Hence, their travel lifestyles and intentions for taking vacations in foreign countries are positive. More importantly, the construct of perceived risks have been proved to influence simultaneously on consumers' behaviours and evaluation before purchasing (Lin & Chen, 2009; Tuu et al., 2011).

As a conclusion, more work should be devoted to explore the different aspects that influence young travellers' holiday intentions and actual travel decisions in the future. It is hoped that the findings of this research will pave the way for all parties involved in the tourism industry to better understand the young traveller market segment.

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إدراك المخاطر ونوايا السياحة والسفر إلى الخارج بين الشباب العاملين الماليزيين

ليم كونغ جو، جيه سوي تنغ، عمر عبدالله العنانزة، كور بوي هو\*

### ملخص

فهم المخاطر وكيف ينظر إليها هو خطوة حاسمة في التنبؤ بنوايا السفر. يأتي الغرض من هذه الدراسة لبيان فيما إذا كان هنالك علاقة ما بين إدراك المخاطر ونوايا السفر المرتبطة بالسياحة الخارجية بين الشباب الماليزيين. شارك في هذه الدراسة الشباب الذين تراوحت أعمارهم بين 21 و35 عاما. هذه الدراسة هي عبارة عن جزء من دراسة أكبر هدفت إلى استكشاف العوامل التي تؤثر في نية السفر إلى الخارج. لقد تم استخدام المنهج الكمي في هذه الدراسة وتم توزيع استبيان على 570 مشاركا تم اختيارهم من خلال تقنية أخذ العينات العشوائية العنقودية. حيث تم جمع البيانات من شباب ماليزيين يعملون في القطاعين العام والخاص. أجاب المشاركون في الدراسة على استبيان صمم لقياس المخاطر المدركة، ونوايا السفر إلى الخارج، والخصائص الاجتماعية - الديموغرافية. وتشير النتائج بوجه خاص إلى أن نية الشباب الماليزيين في قضاء عطلة في الخارج خلال العام المقبل كانت مرتفعة جدا. وكشفت تحليلات الانحدار أن المخاطر المادية والمخاطر المالية والمخاطر النفسية لها آثار سلبية كبيرة على نية للسفر إلى الخارج. ومع ذلك، كان لمخاطر الأداء تأثير كبير على الشباب الماليزيين للسفر إلى الخارج. تعتبر هذه الدراسة مفيدة للمسوقين حيث تساعدهم في تطوير استراتيجيات تحديد الموقع السوقي من أجل توفير تجربة سياحية شاملة للمسافرين المحتملين.

**الكلمات الدالة:** المخاطر المدركة، السياحة الخارجية، نية السفر، الشباب الماليزيين.

\* كلية السياحة والضيافة والإدارة البيئية، جامعة اوتارا الماليزية، ماليزيا (1، 2)؛ وكلية السياحة والفنادق، قسم الادارة الفندقية، جامعة اليرموك، الأردن (3)؛ ووحدة العلوم الرياضية والترفيه، معهد العلوم والتكنولوجيا، مارا، بيرليس، ماليزيا (4). تاريخ استلام البحث 2017/1/7، وتاريخ قبوله 2017/5/7.