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The impact of individual characteristics, personality traits, perceived risk on young people's intention to participate in overseas working holiday

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Abstract

This paper analyzes whether individual characteristics, personality traits, and perceived risk will affect young people's intention to participate in overseas working holiday, and taking the three countries of Australia, the United States, and the United Kingdom as examples. The sample consists of young people and students at numerous universities and colleges, with ages ranging from 18 to 31. A total of 350 questionnaires were issued, and 204 valid questionnaires were recovered, with a return rate of 58.2%. Multiple regression was used to test hypotheses. The research results indicate that the factors influencing young people's intention to take working holiday in different countries were not entirely the same. It is found that age, work experience, neuroticism, extroversion, openness to experience, agreeableness, environmental and social risk, and agent and workplace risk may influence intention to participate in overseas working holiday. The research implications and recommendations are also presented.

Keywords: Individual characteristics, personality traits, perceived risk, overseas working holiday, intention

1. Introduction

A working holiday is a type of travel method that seeks to promote interaction, exchange, and mutual understanding between Taiwan and other countries. The goal of participants is to earn money to support their life while traveling, which will enable them to extend their holiday (Bureau of Consular Affairs, Ministry of Foreign Affairs). At present, according to statistics from Australian Commerce & Industry Office, the number of people coming to Australia on working holiday soared from 739 in 2005 to 10,188 in 2010. According to statistics from New Zealand Commerce and Industry Office, although the number of people coming to take working holiday in New Zealand is limited to 600, more than 3,000 registered for the program's lottery. This reveals that working holiday is highly attractive to young people, and the number of participants has increased steadily.

Many countries currently provide young people from Taiwan with the opportunity to take working holiday. Australia was the first country to offer working holiday to young people from Taiwan, and is currently still the most well-known. In addition, according to statistics from the US Department of State, Taiwan ranks fifth among countries with international students taking working holiday in US in 2011, which reveals young people's preference to study in the US. Furthermore, the United Kingdom only recently allowed people from Taiwan to take working holiday, and this decision has attracted

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much attention. This study consequently has taken the three countries of Australia, US, and UK as its research subjects.

Many factors may influence the decision to participate in a working holiday. A review of the literature reveals that individual characteristics, personality traits, and perceived risk are widely considered important factors influencing behavior and decision-making. Therefore, individual characteristics, personality traits, and perceived risk will be the focus of the study and used to analyze the influence of these aspects on young peoples' intention to participate in working holiday. Using the three aforementioned countries as examples, this study will compare differences in the influencing factors. We hope that the results of the study will provide a useful reference to travelers and agents participating in or arranging working holiday, and that we provide academic and practical implications and recommendations.

In summary, the goal of this study is as follows: (1) To investigate how "individual characteristics," "personality traits" and "perceived risk" influence intention to participate in an overseas working holiday; and (2) to compare influencing factors using different countries as examples.

2. Literature review

2.1. Working holiday

Working holiday is a new leisure activity that combines work with holiday travel. According to Uriely and Reichel, "working tourists" are a particular type of traveler characterized by having tourism as a primary goal and work as a secondary objective [1]. Most people participating in working holiday are students or youths. Because such people have less of an economic capacity, they seek to use money they have earned from working to fund future travel expenses.

While working holiday include both work and holiday travel, their main goal is still leisure travel, and work is only for the sake of earning compensation. Because of this, generally speaking, working holiday can be considered a type of tourist activity. Pape suggested that the most important aspect of this combination of work and holiday travel is the travel portion, while work remains secondary, and consequently calls it "touristry" [2]. More than 20 countries worldwide provide working holiday visas, and explicitly specify criteria for working tourists; different countries have determined different agreements and restrictions. At present, there are 8 countries that have signed working holiday visa agreements with Taiwan: Australia, New Zealand, Japan, Germany, South Korea, Canada, the United Kingdom, and the United States.

2.2. Individual characteristics

Individual characteristics encompass many levels of aspects, including gender, age, level of education, and work experience, and allow differences between individuals to be distinguished. Mathieson and Wall proposed a model explaining travelers' decision-making processes and assuming that personal characteristics such as age inevitably influence individuals' attitudes, needs, and motivations, which will in turn affect their decision-making behavior [3]. As far as work experience is concerned, Engel, Kollat and Blackwell suggested that the factors influencing consumers' purchasing decisions have inherent differences and an impact on one's external environment; inherent differences include work experience [4].

Since overseas working tourists spend extended periods of time in foreign countries, the ability to adapt to and accept new things is an important attribute for such people. Additionally, individual countries may impose age restrictions and numerous specific criteria (such as recent graduates who do not wish to immediately enter the workplace or marriageable people seeking a partner), and age is therefore an important factor that may influence intention to participate in a working holiday. Furthermore, from an opportunity cost point of view, the lower a person's age, the less work experience that person will have and the lower his or her potential wages, so the opportunity cost of overseas travel will be relatively low. This suggests that the lower a person's age, the more likely that person will be to travel overseas.

In addition, work experience can give participants an understanding of the content of potential work, and may therefore constitute a factor inducing the individual to participate in a working holiday overseas. Young people with some work experience may have a better ability to adapt and adjust to new work environments, and may therefore be able to cope with their work while participating in an overseas working holiday. This study therefore proposes the following hypotheses:

H1: Age is negatively associated with overseas working holiday intention.

H2: Work experience is positively associated with overseas working holiday intention.

2.3. Personality traits

Costa and McCrae define personality traits as the continuous and consistent characteristic responses of an individual when acting under different circumstances [5]. Unique personality traits are the main drivers of individual behavior, and can explain the regular inherent tendencies of individuals in various situations. Personality traits can be further classified as "common qualities" and "personal qualities"; common qualities are characteristic of most people, but are possessed by individuals in different quantities, and can therefore be used to compare different individuals. Contrarily, personal qualities are truly unique, and cannot be used to perform comparisons with other individuals [6].

The "Big Five" personality traits proposed by Costa and McCrae are best known, and are therefore taken as the subjects of this paper [5]. The Big Five personality traits constitute neuroticism, extraversion, openness to experience, agreeableness, and conscientiousness; these are defined and explained as follows:

- Neuroticism: The degree of stimulus needed to arouse negative emotions in an individual, and reflected by emotional stability. Neurotic individuals tend to be nervous, easily depressed, fearful, overly sensitive, and lacking in a sense of security.
- Extraversion: The degree to which a person is comfortable with relationships with others, and is reflected by degree of social and interpersonal interactions, need for stimulation, self-confidence, and amount and degree of competitiveness. Extraverted people tend to be friendly, enthusiastic, active, fond of performing, fond of social interaction, and outward-oriented.
- Openness to experience: The degree to which an individual can accept unfamiliar and novel things, and is reflected in active searching for new experiences in response to certain causes. People who are open to experience tend to be curious, creative, imaginative, and fond of novelty and change.
- Agreeableness: The ability to get along, communicate, and cooperate with others, and is reflected by kindness to one's adversaries. Agreeable people are polite, treat others kindly, get along with others well, are modest, and tend to be sympathetic.
- Conscientiousness: The degree to which a person focuses on goals and displays concentration; it is reflected in organizational ability, self-restraint, persistence, and goal-oriented behavior. Conscientious individuals tend to be hard-working, competent, responsible, rule-following, and cautious.

Research indicates that personality traits invariably influence the holiday activities chosen and planned by travelers [7]. As a consequence, we can infer that travelers with different personality traits may prefer adventure, interaction with others, leisure, and difficulty in travel activities to different degrees. Among the Big Five personality traits, because neurotic individuals tend to be nervous, fearful, and lacking a sense of security, they may be relatively unwilling to participate in overseas working holiday. For instance, extraverted individuals tend to be lively, outward-oriented, and fond of social contact; these people may therefore prefer to participate in working holiday in which they can interact with people from other countries. Because people of openness to experience tend to be curious about the unfamiliar, they may be attracted to working holiday in which they can come into contact with novel things that they do not encounter at home. Because conscientious individuals are hard-working and strongly focused on their goals, they will be able to shoulder the responsibility of participating in a working holiday in an unfamiliar environment. Because agreeable individuals tend to be kind to others and relatively cooperative, they will be able to cooperate when working with people from other countries on an overseas working holiday. In addition, the tendency of agreeable individuals to get along and communicate well with others will facilitate their adaptation to foreign environments. This study therefore proposes the following hypotheses:

H3: Neuroticism is negatively associated with overseas working holiday intention.

H4: Extraversion is positively associated with overseas working holiday intention.

H5: Openness to experience is positively associated with overseas working holiday intention.

H6: Agreeableness is positively associated with overseas working holiday intention.

H7: Conscientiousness is positively associated with overseas working holiday intention.

2.4. *Perceived risk*

Overseas working holiday are similar to independent travel with regard to the itinerary and all food and lodging arrangements must be handled independently, and the traveler must also bear responsibility for all risk and unexpected incidents in both cases. Apart from robbery and physical attack, travel risks also include other hazardous situations arising because of lack of knowledge of the local language or culture. In general, any situation in which injury is possible may be considered to involve risk [8]. As a consequence, travel-related risks include everything from complete disappointment to severe injury or even death. As Pre-existing travel decisions are frequently reconsidered when risk is taken into consideration [7]. Some authors suggested that overseas working holiday allow participants to absorb a global outlook, experience foreign cultures, and attain personal growth and proposed that the three main perceived risk categories are economic and systemic risk, environmental and social risk, and agent and work place risk [9]. This paper focuses on the risks most relevant to the subject of this study, namely environmental and social risk and agent and work place risk. Environmental and social risk encompasses the aspects of communications, transportation, the living environment, and law and order, while agent and work place risk encompasses agents and labor-management disputes. [10]

Unassisted travelers should know about the existence of risks when participating in travel; such risks may include lack of knowledge of the local living environment and state law and order, possible difficulty of adjustment to the local diet, and possible labor-management disputes during the working period.

H8: Environmental and social risk is positively associated with overseas working holiday intention.

H9: Agent and work place risk is positively associated with overseas working holiday intention.

3. **Research method**

3.1. *Samples and sampling procedures*

A sample of young people was conducted using the following criteria: (1) between 18 and 31 years old and (2) being qualified to specific visa agreements of each country. Convenient sampling was undertaken as a fast and easy way to collect data. A two-wave emailing method, supplemented by an email reminder, was adopted in data collection. A total of 350 survey questionnaires were sent out, of which 204 were completed and returned, representing a 58.2% return rate.

3.2. *Questionnaire development and measures*

The authors employed questionnaires developed by previous studies with proper modifications to suit the environment of Taiwan's young people who participate in overseas working holiday and their research objectives. All multi-item variables in this study were measured using a five-point Likert scale: 1 for total disagreement and 5 for complete agreement except for the length of project development cycle that is measured in terms of actual number of months.

This study focuses on Big Five personality traits and perceived risk as research targets. The Big Five personality traits are neuroticism, extraversion, openness to experience, agreeableness, and conscientiousness, that defined according to Costa and McCrae [5]. Neuroticism is the tendency to experience negative emotions, such as anger, anxiety, or depression, which refers to degree of emotional stability, impulse control, and anxiety. Extraversion is characterized by positive emotions, and the tendency to seek out stimulation and the company of others, which is displayed through a higher degree of sociability, assertiveness, and talkativeness. Openness to experience is a general appreciation for art, emotion, adventure, unusual ideas, imagination, curiosity, and variety of experience, which is reflected in a strong intellectual curiosity and a preference for novelty and variety. Agreeableness is a tendency to be compassionate and cooperative rather than suspicious and antagonistic towards others, which refers to being helpful, cooperative, and sympathetic towards others. Conscientiousness is a tendency to show self-discipline, act dutifully, and aim for achievement against measures or outside expectations, which is exemplified by being disciplined, organized, and achievement-oriented. The perceived risk include environmental and social risk, agent and work place risk. Environmental and social risk include environment, public security, friends, foods, et cetera. Agent and work place risk include the agent and labor disputes risk [9].

3.3. Analysis methods

This study uses descriptive statistics for understanding the characteristics of the collected sample. This is later followed by reliability analysis. A multivariate model is used to examine the influence of a combination of these variables on overseas working holiday intention.

4. Results

4.1. Sample description

The characteristics of the sample are presented in Table 1. Table 1 showed that most respondents were male (59.3%), in the age of 18-22 (49.5%), with university degree (70.1%), and discretionary income of 100-200 dollars (25.5%), with work experience under 1-3 times(59.3%).

Table 1. Characteristics of the sample (n=204)

Demographic items	Valid percentage	Demographic items	Valid percentage	Demographic items	Valid percentage
Gender		Educational degree		Discretionary income	
Male	59.3%	University	70.1%	Under 100 dollars	15.2%
Female	40.7%	Master	28.9%	100~200	25.5%
	100.0%	Doctorate	0.5%	200~300	21.6%
		Other	0.5%	300~400	14.7%
			100.0%		100.0%
Age		Work experience			
Under 18 years old	0%	0 times	16.7%		
18~22	49.5%	1~3	59.3%		
23~27	40.2%	4~6	19.6%		
28~32	9.3%	7~9	2.0%		
Over 33 years old	1.0%	Over 10 times	2.5%		
	100.0%		100.0%		

4.2. Adequacy of measures

In this study, relevant research constructs are directly derived from existing studies. As their construct validities have been previously proven by scholars, they are dependable. The authors conducted the reliability analysis by way of Cronbach’s alpha coefficient to measure the internal consistency reliability of the constructs. Alpha reliabilities of these scales range from 0.732 to 0.874, demonstrating acceptable consistency. Table 2 displays the descriptive statistics and reliability indices for all the constructs.

Table 2. Measures descriptive and reliability statistics

Measures	Items	Means	Cronbach’s α
Age	1	-	-
Work experience	1	-	-
Neuroticism	6	2.754	0.732
Extraversion	6	3.543	0.874
Openness to experience	4	3.591	0.756
Agreeableness	8	3.821	0.816
Conscientiousness	6	3.201	0.798
Environmental and social risk	8	3.800	0.793
Agent and work place risk	2	3.769	0.705

The correlation matrix is shown in Table 3:

Measures	1	2	3	4	5	6	7	8	9	10	11	12
1. Age	1											
2. Work experience	.265**	1										
3. Neuroticism	-.142*	-.127	1									
4. Extraversion	.080	.117	-.555**	1								
5. Openness to experience	-.064	.147	-.395**	.552**	1							
6. Agreeableness	-.038	.119	-.511**	.496**	.531**	1						
7. Conscientiousness	.125	.131	-.409**	.490**	.463**	.573**	1					
8. Environmental and social risk	.092	-.004	.072	-.079	-.031	-.035	-.064	1				
9. Agent and work place risk	.211**	.029	.013	.059	-.021	-.013	-.035	.364**	1			
10. Intention-Australia	-.116	.096	-.284**	.238**	.218**	.326**	.167*	.027	.07	1		
11. Intention- US	-.077	.153*	-.338**	.385**	.335**	.329**	.256**	-.061	-.068	.417**	1	
12. Intention-UK	-.119	.024	-.292**	.360**	.236**	.209**	.165*	.024	-.113	.390**	.579**	1

**P<0.01

4.3. Results of regression analyses

Table 4 shows the results of regression analyses. All of the F-statistics are significant at the $p < 0.001$ level, thus showing good fit of the models to the data, whereas the constructs account for a sizable proportion of the variance in dependent variables.

H1, which hypothesizes that the age is negatively associated with overseas working holiday intention, is supported in Australia ($\beta = -0.180$, $p < 0.05$), in US ($\beta = -0.130$, $p < 0.1$), and in UK ($\beta = -0.154$, $p < 0.05$). H2, which claims that work experience is positively associated with overseas working holiday intention, is supported in Australia ($\beta = 0.130$, $p < 0.1$) and in US ($\beta = 0.174$, $p < 0.01$); but is not supported in UK.

H3, which hypothesizes that neuroticism is negatively associated with overseas working holiday intention, is supported in Australia ($\beta = -0.203$, $p < 0.05$), in US ($\beta = -0.162$, $p < 0.05$), and in UK ($\beta = -0.179$, $p < 0.05$). H4, which claims that extraversion is positively associated with overseas working holiday intention, is supported in US ($\beta = 0.223$, $p < 0.05$), and in UK ($\beta = 0.301$, $p < 0.01$); but is not supported in Australia. H5, which hypothesizes that openness to experience is positively associated with overseas working holiday intention, is not supported in Australia, US, and UK. H6, which claims that agreeableness is positively associated with overseas working holiday intention, is supported in Australia ($\beta = 0.204$, $p < 0.05$); but is not supported in UK and US. H7, which hypothesizes that conscientiousness is positively associated with overseas working holiday intention, is not supported in Australia, US and UK.

H8, which claims that environmental risk is positively associated with overseas working holiday intention, is supported in UK ($\beta = 0.128$, $p < 0.1$); but is not supported in Australia and US. Likewise, H9, which hypothesizes that agent risk is positively associated with overseas working holiday intention, is supported in UK ($\beta = -0.146$, $p < 0.05$); but is not supported in Australia and US.

Table 4 Results of regression analysis of Individual characteristics, personality, perceived risk and overseas working	Dependent variables		
	Overseas working holiday intention		
Independent variables	Australia	US	UK
Age	-0.180* (-2.551)	-0.130+ (-1.902)	-0.154* (-2.211)
Work experience	0.130+ (1.942)	0.174** (2.680)	0.053 (0.805)
Neuroticism	-0.203* (-2.432)	-0.162* (-2.019)	-0.179* (-2.174)
Extraversion	0.038 (0.430)	0.223* (2.604)	0.301** (3.428)
Openness to experience	-0.002 (-0.027)	0.052 (0.655)	0.044 (0.539)
Agreeableness	0.204* (2.260)	0.075 (0.863)	-0.044 (-0.492)
Conscientiousness	-0.034 (-0.393)	0.009 (0.108)	-0.030 (-0.354)
Environmental risk	0.033 (0.475)	0.007 (0.107)	0.128+ (1.837)
Agent risk	0.094 (1.307)	-0.061 (-0.876)	-0.146* (-2.056)
F Statistic	4.665***	6.622***	5.402***
R2	0.178	0.235	0.200

5. Conclusions and discussion

The results of this study indicate that the older a person is, the less willing that the person will be to participate in an overseas working holiday. This is likely to be because older people find it more difficult to adapt to new environments, and are consequently less willing to embark on an overseas working holiday. At the same time, older people may find it harder to find work after completing their working holiday when returning to Taiwan. Furthermore, the greater a person's age, the greater the opportunity cost of a working holiday. As a result, there is a negative correlation between age and intention to take a working holiday. It is recommended that agents provide information to in-school students, assess the suitability of their personality traits to various countries, and provide individualized itineraries, enabling students to obtain the newest and most accurate information while they are still busy studying, and helping them get ready for life after graduation.

Work experience was found to significantly boost intention to participate in overseas working holiday in Australia and US. This result may arise because the types of work encountered on working holidays in Australia and the US include harvest work on farms, janitorial work, and restaurant service. Because these types of work are similar to common forms of casual labor in Taiwan, past work experience can enable participants to understand the responsibilities of such a job. As a consequence, the more work experience that a person has, the more willing that person will be to participate in an overseas working holiday. In the case of the UK, the UK is one of the most recent countries to allow Taiwanese travelers to partake in working holidays, and people in Taiwan may therefore still be uncertain about the types of work offered in the UK, and work experience thus has little influence on intention to take a working holiday there. We recommend that agents hold overseas working holiday lectures in which people with a lot of work experience can provide various types of information concerning work, enabling prospective participants to quickly increase their familiarity with the nature of potential types of work.

In addition, regardless of whether the destination is Australia, US, or UK, neurotic individuals uniformly displayed a low level of intention to participate in an overseas working holiday. This may be because neurotic individuals lack a sense of security and tend to have anxiety; as a result, they may feel fearful of the prospect of participating in a foreign working holiday. Because of this, we recommend that travel agents provide information concerning assistance and support units, or cooperate with agents in the destination company to increase the contacts and resources available for neurotic individuals, and thereby boost their intention to embark on a working holiday.

Furthermore, extravert individuals displayed a relatively high intention to participate in a working holiday in US or UK. This result may reflect the fact that the US has long allowed young people from many countries to take part in working holidays, while the UK is the most recent country to allow Taiwanese youths to take working holiday. Both countries provide attractive destinations for young people wishing to expand their social contacts, exercise the self-confidence, meet and engage in cooperation with new friends. However, only certain areas are open to working holiday in Australia, so

this country is less likely to attract extraverted individuals. We recommend that agents enhance the intention of extraverted individuals to take working holiday in Australia by referring them to more exciting areas making sure that they will have plenty of opportunities for interaction.

Agreeable individuals were found to have a relatively high intention to participate in overseas working holiday in Australia. This may be because the number of people taking part in Australian working holidays has increased steadily over the years. Agreeable individuals are good at cooperating with youths from other countries on the job, and get along, cooperate, and communicate with others easily, thus people with agreeable personalities are generally quite willing to participate in a working holiday. In contrast, the work opportunities provided in US and the UK are less attractive to agreeable individuals. We recommend that agents refer agreeable individuals to jobs where they will be working with many others, allowing them to engage in on-the-job cooperation.

People of openness to experience and conscientious individuals displayed little intention to take part in overseas working holiday. This may be because most people who wish to participate in working holiday have travel as their primary goal, and consequently have little interest in active study or productive diligence when engaging in casual labor overseas. Therefore, we recommend that agents provide information about learning foreign languages or other skills while on a working holiday in order to attract conscientious people and people open to new experiences.

Environmental and social risk had a significant influence on intention to participate in an overseas working holiday in the UK. While the UK is the most recent country to allow residents of Taiwan to take part in working holiday, some young people may feel the urge to explore in spite of their lack of understanding of the country, and their lack of knowledge may even increase their intention to visit. In contrast, travelers have been less attracted to Australia and the US, which have both been open to people from Taiwan for many years. Because of this, we recommend that agents provide information on novel, interesting things in the latter two countries, or offer adventurous itineraries, in order to attract people with relatively higher risk preference.

In addition, people especially averse to agent and work place risk displayed less intention to participate in overseas working holiday in the UK, where risks include agent and labor-management disputes. Because residents of Taiwan have been able to take working holiday in the UK for only a short period of time, and agents are still relatively unfamiliar with British regulations, potential visitors perceive a high level of risk and are unwilling to participate in working holiday in the UK. We therefore recommend that agents strive to establish a good brand reputation, and thereby increase trust among travelers.

Because this study only examined the research factors of the individual characteristics, personality traits, and perceived risk of people in Taiwan, we consequently recommend that, in order to attain more comprehensive results, future research can further investigate the role of individual characteristics such as gender, occupation, and educational degree, and to perform comparisons among more countries.

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